
Workpapers - 2019 Financial Year

Anakk Superannuation Fund

Preparer: Dennis Nguyen

Reviewer: Dennis Nguyen

Printed: 23 April 2021

Lead Schedule

2019 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$619.09)	(\$547.41)	13.09%	Ready for Review
24200	Contributions	(\$22,514.09)	(\$19,959.54)	12.8%	Not Started
24700	Changes in Market Values of Investments	\$13,195.93	(\$76,279.13)	(117.3)%	In Progress
25000	Interest Received	(\$199.71)	(\$87.99)	126.97%	Not Started
28000	Property Income	(\$25,580.36)	(\$25,053.27)	2.1%	In Progress
30400	ATO Supervisory Levy		\$259.00	100%	Not Started
30800	ASIC Fees	\$58.00	\$467.00	(87.58)%	Not Started
30900	Advisor Fees	\$61.00	\$660.00	(90.76)%	In Progress
31500	Bank Charges		\$144.00	100%	Not Started
33400	Accumulated Depreciation	\$8,784.00	\$530.38	1556.17%	Ready for Review
37500	Investment Expenses		\$36.48	100%	Not Started
39000	Life Insurance Premiums	\$4,861.34	\$4,072.09	19.38%	In Progress
41930	Property Expenses - Agents Management Fees	\$1,733.20	\$1,701.00	1.89%	Not Started
41942	Property Expenses - Bank Charges	\$144.00		100%	Not Started
41960	Property Expenses - Council Rates	\$1,307.17	\$342.36	281.81%	Not Started
42010	Property Expenses - Interest on Loans	\$15,016.82	\$15,332.97	(2.06)%	In Progress

Code	Workpaper	CY Balance	LY Balance	Change	Status
42040	Property Expenses - Pest Control	\$99.00		100%	Not Started
42060	Property Expenses - Repairs Maintenance	\$89.00	\$79.00	12.66%	Not Started
42100	Property Expenses - Strata Levy Fees	\$3,555.75	\$2,833.35	25.5%	Not Started
42110	Property Expenses - Sundry Expenses	\$220.00	\$200.00	10%	Not Started
42150	Property Expenses - Water Rates	\$1,508.51	\$1,421.30	6.14%	Not Started
48500	Income Tax Expense	\$340.30	\$2,615.55	(86.99)%	In Progress
49000	Profit/Loss Allocation Account	(\$2,060.77)	\$91,232.86	(102.26)%	Not Started
50000	Members	(\$325,419.66)	(\$327,480.43)	(0.63)%	Not Started
60400	Bank Accounts	\$32,669.33	\$24,892.96	31.24%	In Progress
68000	Sundry Debtors	\$461.00	\$202.00	128.22%	Not Started
74700	Managed Investments (Australian)	\$11,462.78	\$10,607.62	8.06%	Ready for Review
77200	Real Estate Properties (Australian - Residential)	\$575,000.00	\$597,216.00	(3.72)%	Not Started
85000	Income Tax Payable/ (Refundable)	(\$31.72)		100%	In Progress
85046	Income Tax Payable - 2017	(\$167.05)	(\$167.05)	0%	Not Started
85047	Income Tax Payable - 2018	(\$706.49)	(\$706.49)	0%	In Progress
85500	Loan - Limited Recourse Borrowing Arrangement	(\$292,700.61)	(\$302,699.61)	(3.3)%	In Progress

Code	Workpaper	CY Balance	LY Balance	Change	Status
86000	PAYG Payable	(\$1,865.00)	(\$1,865.00)	0%	In Progress
89000	Deferred Tax Liability/Asset	\$1,297.42		100%	Not Started
A	Financial Statements				Completed
B	Permanent Documents				In Progress
C	Other Documents				Completed
D	Pension Documentation				N/A - Not Applicable
E	Estate Planning				N/A - Not Applicable

23800 - Distributions Received

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CFSFCWHOLESALE	CFS FirstChoice Wholesale Investments	(\$619.09)	(\$547.41)	13.09%
TOTAL		CY Balance	LY Balance	
		(\$619.09)	(\$547.41)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- 2019 Colonial Tax Statement.pdf

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

Anakk Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Received	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income	
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT * ₆
Managed Investments (Australian)																
CFSFCWHOLESALE	CFS FirstChoice Wholesale Investments															
30/06/2019	619.09	89.25		34.06	52.57	288.97	S			0.77	58.25	19.41			147.79	543.28
	619.09	89.25		34.06	52.57	288.97				0.77	58.25	19.41			147.79	543.28
<i>Net Cash Distribution:</i>	<i>619.09</i>															
	619.09	89.25		34.06	52.57	288.97				0.77	58.25	19.41			147.79	543.28

Anakk Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
TOTAL	619.09	89.25		34.06	52.57	288.97				0.77	58.25	19.41			147.79	543.28

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	288.97	434.23
Individual 50%(I)	0.00	0.00
Total	288.97	434.23

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	89.25		34.06		123.31	52.57	175.88

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

FirstChoice Wholesale Investments
2018/19 Tax Return Information Statement

Account number: *** *****000
Account type: Super fund
Account name: Anak Investments Pty Ltd
 Anak Superannuation Fund
 Anak Superannuation Fund
TFN/ABN: Provided

Anak Investments Pty Ltd
 *** ** ** ** **
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If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2019 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	7.05	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	27.01	13U
Franked distributions from trusts	141.82	13C
Share of franking credits – franked dividends	52.57	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	434.23	18H
Net capital gain	289.74	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	77.66	20E
Other net foreign source income	77.66	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	19.41	20O

Part B

Capital gains tax information – additional information for item 18	Amount (\$)
Capital gains - discount method (grossed-up amount)	433.46
Capital gains - other than discount method	0.77
Total current year capital gains	434.23

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, **go to Part C of the individual AMMA statement**

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Part C

Total - interest	Taxable income (\$)
Interest income	7.05

Total - components of distribution/attribution

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution/ Taxable amount (\$)
Australian income			
Dividends - unfranked not CFI*	3.81		3.81
Dividends - unfranked CFI*	7.48		7.48
Interest	5.17		5.17
Interest exempt from non-resident withholding	7.96		7.96
Other income	2.59		2.59
Non-primary production income	27.01		27.01
Dividends - franked amount	89.25	52.57	141.82
Capital gains			
Discounted capital gain TAP^	0.36		0.36
Discounted capital gain NTAP^	216.37		216.37
Capital gains - other TAP^	0.22		0.22
Capital gains - other NTAP^	0.55		0.55
Capital gain	217.50		217.50
CGT gross-up amount (AMIT)			216.73
Other capital gains distribution (AMIT)	216.73		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	434.23		
Foreign income			
Other net foreign source income	58.25	19.41	77.66
Assessable foreign income	58.25	19.41	77.66
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	58.25	19.41	77.66

Notes

* CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.

^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

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Part C - continued

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	3.30	
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
Gross cash distribution	619.09	
(Includes interest income)		
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax(12H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	619.09	
(Includes interest income)		

Do you hold any other investments with Colonial First State?

You will receive a separate Tax Return Information Statement if you have an investment in any other Colonial First State product.

If you intend to complete a myTax return, please check the information against this statement

Colonial First State is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Fidelity Wsale Aust Equities (FSF0790AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.05		1.05
Dividends - unfranked CFI	1.55		1.55
Interest	0.59		0.59
Interest exempt from non-resident withholding	0.06		0.06
Other income	0.38		0.38
Non-primary production income	3.63		3.63
Dividends - franked amount	31.78	17.61	49.39
Capital gains			
Discounted capital gain TAP	0.22		0.22
Discounted capital gain NTAP	4.71		4.71
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	4.93		4.93
CGT gross-up amount (AMIT)			4.93
Other capital gains distribution (AMIT)	4.93		
Total current year capital gains	9.86		9.86
Foreign income			
Other net foreign source income	1.23	0.04	1.27
Assessable foreign income	1.23	0.04	1.27
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1.23	0.04	1.27

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Fidelity Wsale Aust Equities (FSF0790AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	46.50		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	46.50		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Mfs Wsale Global Equity (FSF0480AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	90.33		90.33
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	90.33		90.33
CGT gross-up amount (AMIT)			90.33
Other capital gains distribution (AMIT)	90.33		
Total current year capital gains	180.66		180.66
Foreign income			
Other net foreign source income	7.03	7.07	14.10
Assessable foreign income	7.03	7.07	14.10
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	7.03	7.07	14.10

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Mfs Wsale Global Equity (FSF0480AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	187.69		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	187.69		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: UBS Wsale Div Fixed Income (FSF1055AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	1.54		1.54
Interest exempt from non-resident withholding	7.90		7.90
Other income	0.00		0.00
Non-primary production income	9.44		9.44
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		0.00
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	6.91	0.13	7.04
Assessable foreign income	6.91	0.13	7.04
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	6.91	0.13	7.04

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: UBS Wsale Div Fixed Income (FSF1055AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	16.35		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	16.35		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Platinum Wsale International (FSF0505AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.66		0.66
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.66		0.66
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	45.57		45.57
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	45.57		45.57
CGT gross-up amount (AMIT)			45.57
Other capital gains distribution (AMIT)	45.57		
Total current year capital gains	91.14		91.14
Foreign income			
Other net foreign source income	21.95	3.66	25.61
Assessable foreign income	21.95	3.66	25.61
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	21.95	3.66	25.61

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Platinum Wsale International (FSF0505AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.01		
Gross cash distribution	113.76		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	113.76		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.01
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Investors Mutual Wsale Aust Share (FSF0465AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.29		1.29
Dividends - unfranked CFI	3.18		3.18
Interest	1.23		1.23
Interest exempt from non-resident withholding	0.00		0.00
Other income	2.03		2.03
Non-primary production income	7.73		7.73
Dividends - franked amount	22.01	12.94	34.95
Capital gains			
Discounted capital gain TAP	0.14		0.14
Discounted capital gain NTAP	29.98		29.98
Capital gains - other TAP	0.22		0.22
Capital gains - other NTAP	0.16		0.16
Capital gain	30.50		30.50
CGT gross-up amount (AMIT)			30.12
Other capital gains distribution (AMIT)	30.13		
Total current year capital gains	60.63		60.62
Foreign income			
Other net foreign source income	3.15	0.95	4.10
Assessable foreign income	3.15	0.95	4.10
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	3.15	0.95	4.10

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Investors Mutual Wsale Aust Share (FSF0465AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	1.04		
Gross cash distribution	94.56		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	94.56		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			1.04
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Ironbark Karara Wsale Australian Share (FSF0678AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.27		1.27
Dividends - unfranked CFI	2.62		2.62
Interest	0.28		0.28
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.02		0.02
Non-primary production income	4.19		4.19
Dividends - franked amount	33.12	17.91	51.03
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		0.00
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	1.17	0.06	1.23
Assessable foreign income	1.17	0.06	1.23
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1.17	0.06	1.23

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Ironbark Karara Wsale Australian Share (FSF0678AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	38.48		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	38.48		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: CFS Wsale Global Listed Infrastructure (FSF0905AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.02		0.02
Dividends - unfranked CFI	0.00		0.00
Interest	0.57		0.57
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.12		0.12
Non-primary production income	0.71		0.71
Dividends - franked amount	0.10	0.08	0.18
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.04		0.04
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	0.04		0.04
CGT gross-up amount (AMIT)			0.04
Other capital gains distribution (AMIT)	0.04		
Total current year capital gains	0.08		0.08
Foreign income			
Other net foreign source income	10.21	2.37	12.58
Assessable foreign income	10.21	2.37	12.58
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	10.21	2.37	12.58

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: CFS Wsale Global Listed Infrastructure (FSF0905AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.27		
Gross cash distribution	11.37		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	11.37		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.27
AMIT cost base net increase amount - (short fall)			0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: FirstChoice Wsale Emerging Markets (FSF0968AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.10		0.10
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.10		0.10
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	16.92		16.92
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.39		0.39
Capital gain	17.31		17.31
CGT gross-up amount (AMIT)			16.92
Other capital gains distribution (AMIT)	16.92		
Total current year capital gains	34.23		34.23
Foreign income			
Other net foreign source income	6.60	2.17	8.77
Assessable foreign income	6.60	2.17	8.77
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	6.60	2.17	8.77

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FirstChoice Wsale Emerging Markets (FSF0968AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	40.93		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	40.93		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Magellan Wsale Global Share (FSF1198AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	8.79		8.79
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	8.79		8.79
CGT gross-up amount (AMIT)			8.79
Other capital gains distribution (AMIT)	8.78		
Total current year capital gains	17.57		17.58
Foreign income			
Other net foreign source income	0.00	2.90	2.90
Assessable foreign income	0.00	2.90	2.90
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	2.90	2.90

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Magellan Wsale Global Share (FSF1198AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	1.93		
Gross cash distribution	19.50		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	19.50		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			1.93
AMIT cost base net increase amount - (short fall)			0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Oc Wsale Prem Small Companies (FSF1702AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.18		0.18
Dividends - unfranked CFI	0.13		0.13
Interest	0.20		0.20
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.04		0.04
Non-primary production income	0.55		0.55
Dividends - franked amount	2.24	4.03	6.27
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	20.03		20.03
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	20.03		20.03
CGT gross-up amount (AMIT)			20.03
Other capital gains distribution (AMIT)	20.03		
Total current year capital gains	40.06		40.06
Foreign income			
Other net foreign source income	0.00	0.06	0.06
Assessable foreign income	0.00	0.06	0.06
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	0.06	0.06

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Oc Wsale Prem Small Companies (FSF1702AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.05		
Gross cash distribution	42.90		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	42.90		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.05
AMIT cost base net increase amount - (short fall)			0.00

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Part C

Total interest

Investment option: FirstRate Wsale Saver (FSF1008AU)

	Taxable income (\$)
Interest income (Gross)	7.05
Other deductions from distribution	Cash distribution (\$)
Less: TFN amounts withheld	0.00
Less: Other non-resident withholding	0.00
Net interest income	7.05

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FirstRate Term Deposits, FirstRate Saver, FirstRate Investment Deposits and FirstChoice Margin Lending (made available through Colonial First State's FirstChoice Investments and FirstChoice Wholesale Investments product range) are products of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank), administered by Colonial First State.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

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: colonialfirststate.com.au



24200 - Contributions

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
AKKAHM00001A	(Contributions) Akkawy, Ahmed - Accumulation (Accumulation)	(\$13,198.88)	(\$12,401.23)	6.43%
AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	(\$9,315.21)	(\$7,558.31)	23.24%
TOTAL		CY Balance	LY Balance	
		(\$22,514.09)	(\$19,959.54)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Anakk Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2018 - 30 June 2019

Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Akkawy, Ahmed	Provided	51	266,916.22	13,198.88	0.00	0.00	0.00	13,198.88
Akkawy, Narelle	Provided	47	60,564.21	9,315.21	0.00	0.00	0.00	9,315.21
All Members				22,514.09	0.00	0.00	0.00	22,514.09

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Akkawy, Ahmed	Concessional	13,198.88	25,000.00	11,801.12 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Akkawy, Narelle	Concessional	9,315.21	25,000.00	15,684.79 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Akkawy, Ahmed	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Akkawy, Narelle	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Akkawy, Ahmed

Date	Transaction Description	Ledger Data				SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess

23/07/2018	ClickSuper p_vu_cc_990476086 5	Employer	2,904.78
22/10/2018	ClickSuper p_vu_cc_990490789 6	Employer	3,453.31
21/01/2019	ClickSuper p_vu_cc_990506730 1	Employer	3,387.48
23/04/2019	ClickSuper p_vu_cc_990523566 7	Employer	3,453.31

Total - Akkawy, Ahmed

13,198.88 0.00 0.00 0.00

0.00 0.00 0.00

Akkawy, Narelle

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
02/07/2018	QUICKSUPER QUICKSPR2207124 225	Employer	307.95								
16/07/2018	QUICKSUPER QUICKSPR2216471 688	Employer	307.95								
30/07/2018	QUICKSUPER QUICKSPR2226018 439	Employer	307.95								
13/08/2018	QUICKSUPER QUICKSPR2236215 323	Employer	307.95								
27/08/2018	QUICKSUPER QUICKSPR2245677 677	Employer	307.95								
10/09/2018	QUICKSUPER QUICKSPR2255544 380	Employer	307.95								
24/09/2018	QUICKSUPER QUICKSPR2265664 819	Employer	314.26								
08/10/2018	QUICKSUPER QUICKSPR2275472 596	Employer	320.57								
22/10/2018	QUICKSUPER QUICKSPR2285663 780	Employer	320.57								
05/11/2018	QUICKSUPER	Employer	320.57								

	QUICKSPR2295951 849		
20/11/2018	QUICKSUPER QUICKSPR2306861 627	Employer	320.57
03/12/2018	QUICKSUPER QUICKSPR2315856 944	Employer	320.57
17/12/2018	QUICKSUPER QUICKSPR2326189 798	Employer	320.57
24/12/2018	QUICKSUPER QUICKSPR2331102 558	Employer	320.57
14/01/2019	QUICKSUPER QUICKSPR2343593 584	Employer	320.57
29/01/2019	QUICKSUPER QUICKSPR2353644 961	Employer	328.58
11/02/2019	QUICKSUPER QUICKSPR2363127 439	Employer	740.54
25/02/2019	QUICKSUPER QUICKSPR2373627 223	Employer	369.49
12/03/2019	QUICKSUPER QUICKSPR2385364 889	Employer	354.14
26/03/2019	QUICKSUPER QUICKSPR2395925 124	Employer	446.15
08/04/2019	QUICKSUPER QUICKSPR2405912 814	Employer	379.70
24/04/2019	QUICKSUPER QUICKSPR2416581 784	Employer	379.70
06/05/2019	QUICKSUPER QUICKSPR2425113 046	Employer	359.25
20/05/2019	QUICKSUPER QUICKSPR2435454 345	Employer	369.48
03/06/2019	QUICKSUPER QUICKSPR2445394 014	Employer	430.83
17/06/2019	QUICKSUPER	Employer	430.83

QUICKSPR2455452
021

Total - Akkawy, Narelle

<u>9,315.21</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
-------------	-------------	-------------

Total for all members

<u>22,514.09</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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24700 - Changes in Market Values of Investments

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$13,195.93	(\$76,279.13)	(117.3)%
TOTAL		CY Balance	LY Balance	
		\$13,195.93	(\$76,279.13)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)
- Realised Capital Gain Report [Report](#)
- 2019 Colonial Tax Statement.pdf

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Anakk Superannuation Fund

Market Movement Report

As at 30 June 2019

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
1/166 Shearwater Drive, Lake Heights										
	01/07/2018	Opening Balance	1.00	0.00	0.00	0.00	597,216.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	(13,432.00)	0.00	583,784.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	(8,784.00)	0.00	575,000.00	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	8,784.00	0.00	583,784.00	0.00	0.00	0.00
	30/06/2019		1.00	0.00	(13,432.00)	0.00	583,784.00	0.00	0.00	0.00
CFS FirstChoice Wholesale Investments										
	01/07/2018	Opening Balance	8,000.00	0.00	0.00	0.00	10,607.62	0.00	0.00	0.00
	30/06/2019	Instalment	0.00	619.09	0.00	0.00	11,226.71	0.00	0.00	0.00
	30/06/2019	Revaluation	0.00	0.00	236.07	0.00	11,462.78	0.00	0.00	0.00
	30/06/2019		8,000.00	619.09	236.07	0.00	11,462.78	0.00	0.00	0.00
Total Market Movement					(13,195.93)					0.00
										(13,195.93)

Anakk Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	434.23	433.46	0.00	0.77	0.00
Capital Gains Before Losses applied	434.23	433.46	0.00	0.77	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	434.23	433.46	0.00	0.77	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	144.49				
CGT Discount applied - Collectables	0.00				
Net Capital Gain					
Net capital gain	289.74				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	289.74				

Anakk Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

	Total	Discounted	Indexed	Other	Notional
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

Anakk Superannuation Fund
Realised Capital Gains Report

For The Period 01 July 2018 - 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Managed Investments (Australian)												
CFS FirstChoice Wholesale Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433.46	0.77	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433.46	0.77	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433.46	0.77	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	433.46	0.77	0.00

FirstChoice Wholesale Investments
2018/19 Tax Return Information Statement

Account number: *** *****000
Account type: Super fund
Account name: Anak Investments Pty Ltd
 Anak Superannuation Fund
 Anak Superannuation Fund
TFN/ABN: Provided

Anak Investments Pty Ltd
 *** ** ** **
 *** ** ** **

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2019 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	7.05	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	27.01	13U
Franked distributions from trusts	141.82	13C
Share of franking credits – franked dividends	52.57	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	434.23	18H
Net capital gain	289.74	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	77.66	20E
Other net foreign source income	77.66	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	19.41	20O

Part B

Capital gains tax information – additional information for item 18	Amount (\$)
Capital gains - discount method (grossed-up amount)	433.46
Capital gains - other than discount method	0.77
Total current year capital gains	434.23

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, **go to Part C of the individual AMMA statement**

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

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Part C

Total - interest	Taxable income (\$)
Interest income	7.05

Total - components of distribution/attribution

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution/ Taxable amount (\$)
Australian income			
Dividends - unfranked not CFI*	3.81		3.81
Dividends - unfranked CFI*	7.48		7.48
Interest	5.17		5.17
Interest exempt from non-resident withholding	7.96		7.96
Other income	2.59		2.59
Non-primary production income	27.01		27.01
Dividends - franked amount	89.25	52.57	141.82
Capital gains			
Discounted capital gain TAP^	0.36		0.36
Discounted capital gain NTAP^	216.37		216.37
Capital gains - other TAP^	0.22		0.22
Capital gains - other NTAP^	0.55		0.55
Capital gain	217.50		217.50
CGT gross-up amount (AMIT)			216.73
Other capital gains distribution (AMIT)	216.73		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	434.23		
Foreign income			
Other net foreign source income	58.25	19.41	77.66
Assessable foreign income	58.25	19.41	77.66
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	58.25	19.41	77.66

Notes

* CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.

^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

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Part C - continued

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	3.30	
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
Gross cash distribution	619.09	
(Includes interest income)		
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax(12H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	619.09	
(Includes interest income)		

Do you hold any other investments with Colonial First State?

You will receive a separate Tax Return Information Statement if you have an investment in any other Colonial First State product.

If you intend to complete a myTax return, please check the information against this statement

Colonial First State is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Fidelity Wsale Aust Equities (FSF0790AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.05		1.05
Dividends - unfranked CFI	1.55		1.55
Interest	0.59		0.59
Interest exempt from non-resident withholding	0.06		0.06
Other income	0.38		0.38
Non-primary production income	3.63		3.63
Dividends - franked amount	31.78	17.61	49.39
Capital gains			
Discounted capital gain TAP	0.22		0.22
Discounted capital gain NTAP	4.71		4.71
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	4.93		4.93
CGT gross-up amount (AMIT)			4.93
Other capital gains distribution (AMIT)	4.93		
Total current year capital gains	9.86		9.86
Foreign income			
Other net foreign source income	1.23	0.04	1.27
Assessable foreign income	1.23	0.04	1.27
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1.23	0.04	1.27

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Fidelity Wsale Aust Equities (FSF0790AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	46.50		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	46.50		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Mfs Wsale Global Equity (FSF0480AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	90.33		90.33
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	90.33		90.33
CGT gross-up amount (AMIT)			90.33
Other capital gains distribution (AMIT)	90.33		
Total current year capital gains	180.66		180.66
Foreign income			
Other net foreign source income	7.03	7.07	14.10
Assessable foreign income	7.03	7.07	14.10
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	7.03	7.07	14.10

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Mfs Wsale Global Equity (FSF0480AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	187.69		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	187.69		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: UBS Wsale Div Fixed Income (FSF1055AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	1.54		1.54
Interest exempt from non-resident withholding	7.90		7.90
Other income	0.00		0.00
Non-primary production income	9.44		9.44
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		0.00
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	6.91	0.13	7.04
Assessable foreign income	6.91	0.13	7.04
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	6.91	0.13	7.04

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: UBS Wsale Div Fixed Income (FSF1055AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	16.35		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	16.35		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Platinum Wsale International (FSF0505AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.66		0.66
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.66		0.66
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	45.57		45.57
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	45.57		45.57
CGT gross-up amount (AMIT)			45.57
Other capital gains distribution (AMIT)	45.57		
Total current year capital gains	91.14		91.14
Foreign income			
Other net foreign source income	21.95	3.66	25.61
Assessable foreign income	21.95	3.66	25.61
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	21.95	3.66	25.61

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Platinum Wsale International (FSF0505AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.01		
Gross cash distribution	113.76		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	113.76		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.01
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Investors Mutual Wsale Aust Share (FSF0465AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.29		1.29
Dividends - unfranked CFI	3.18		3.18
Interest	1.23		1.23
Interest exempt from non-resident withholding	0.00		0.00
Other income	2.03		2.03
Non-primary production income	7.73		7.73
Dividends - franked amount	22.01	12.94	34.95
Capital gains			
Discounted capital gain TAP	0.14		0.14
Discounted capital gain NTAP	29.98		29.98
Capital gains - other TAP	0.22		0.22
Capital gains - other NTAP	0.16		0.16
Capital gain	30.50		30.50
CGT gross-up amount (AMIT)			30.12
Other capital gains distribution (AMIT)	30.13		
Total current year capital gains	60.63		60.62
Foreign income			
Other net foreign source income	3.15	0.95	4.10
Assessable foreign income	3.15	0.95	4.10
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	3.15	0.95	4.10

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Investors Mutual Wsale Aust Share (FSF0465AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	1.04		
Gross cash distribution	94.56		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	94.56		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			1.04
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Ironbark Karara Wsale Australian Share (FSF0678AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	1.27		1.27
Dividends - unfranked CFI	2.62		2.62
Interest	0.28		0.28
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.02		0.02
Non-primary production income	4.19		4.19
Dividends - franked amount	33.12	17.91	51.03
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	0.00		0.00
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		0.00
Total current year capital gains	0.00		0.00
Foreign income			
Other net foreign source income	1.17	0.06	1.23
Assessable foreign income	1.17	0.06	1.23
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	1.17	0.06	1.23

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Ironbark Karara Wsale Australian Share (FSF0678AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	38.48		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	38.48		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: CFS Wsale Global Listed Infrastructure (FSF0905AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.02		0.02
Dividends - unfranked CFI	0.00		0.00
Interest	0.57		0.57
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.12		0.12
Non-primary production income	0.71		0.71
Dividends - franked amount	0.10	0.08	0.18
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.04		0.04
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	0.04		0.04
CGT gross-up amount (AMIT)			0.04
Other capital gains distribution (AMIT)	0.04		
Total current year capital gains	0.08		0.08
Foreign income			
Other net foreign source income	10.21	2.37	12.58
Assessable foreign income	10.21	2.37	12.58
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	10.21	2.37	12.58

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: CFS Wsale Global Listed Infrastructure (FSF0905AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.27		
Gross cash distribution	11.37		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	11.37		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.27
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: FirstChoice Wsale Emerging Markets (FSF0968AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.10		0.10
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.10		0.10
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	16.92		16.92
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.39		0.39
Capital gain	17.31		17.31
CGT gross-up amount (AMIT)			16.92
Other capital gains distribution (AMIT)	16.92		
Total current year capital gains	34.23		34.23
Foreign income			
Other net foreign source income	6.60	2.17	8.77
Assessable foreign income	6.60	2.17	8.77
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	6.60	2.17	8.77

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FirstChoice Wsale Emerging Markets (FSF0968AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.00		
Gross cash distribution	40.93		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	40.93		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.00
AMIT cost base net increase amount - (short fall)			0.00

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Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Magellan Wsale Global Share (FSF1198AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
Non-primary production income	0.00		0.00
Dividends - franked amount	0.00	0.00	0.00
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	8.79		8.79
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	8.79		8.79
CGT gross-up amount (AMIT)			8.79
Other capital gains distribution (AMIT)	8.78		
Total current year capital gains	17.57		17.58
Foreign income			
Other net foreign source income	0.00	2.90	2.90
Assessable foreign income	0.00	2.90	2.90
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	2.90	2.90

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Magellan Wsale Global Share (FSF1198AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	1.93		
Gross cash distribution	19.50		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	19.50		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			1.93
AMIT cost base net increase amount - (short fall)			0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Oc Wsale Prem Small Companies (FSF1702AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	0.18		0.18
Dividends - unfranked CFI	0.13		0.13
Interest	0.20		0.20
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.04		0.04
Non-primary production income	0.55		0.55
Dividends - franked amount	2.24	4.03	6.27
Capital gains			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	20.03		20.03
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	20.03		20.03
CGT gross-up amount (AMIT)			20.03
Other capital gains distribution (AMIT)	20.03		
Total current year capital gains	40.06		40.06
Foreign income			
Other net foreign source income	0.00	0.06	0.06
Assessable foreign income	0.00	0.06	0.06
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	0.00	0.06	0.06

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Oc Wsale Prem Small Companies (FSF1702AU)

	Cash distribution (\$)	Attribution/Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.00	0.00	
Other non-attributable amounts (AMIT)	0.05		
Gross cash distribution	42.90		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax (12 H)	0.00		
Less Other non-resident withholding	0.00		
Net cash distribution	42.90		
			Other Amount (\$)
AMIT Cost Base Adjustment Amounts			
AMIT cost base net decrease amount - (excess)			0.05
AMIT cost base net increase amount - (short fall)			0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Part C**Total interest**

Investment option: FirstRate Wsale Saver (FSF1008AU)

	Taxable income (\$)
Interest income (Gross)	7.05
Other deductions from distribution	Cash distribution (\$)
Less: TFN amounts withheld	0.00
Less: Other non-resident withholding	0.00
Net interest income	7.05

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

FirstRate Term Deposits, FirstRate Saver, FirstRate Investment Deposits and FirstChoice Margin Lending (made available through Colonial First State's FirstChoice Investments and FirstChoice Wholesale Investments product range) are products of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (the Bank), administered by Colonial First State.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

(Investor Services 13 13 36
: colonialfirststate.com.au

25000 - Interest Received

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
MBL962991899	Macquarie Cash Management A/C #1899	(\$199.71)	(\$87.99)	126.97%
TOTAL		CY Balance	LY Balance	
		(\$199.71)	(\$87.99)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Anakk Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
MBL962991899 Macquarie Cash Management A/C #1899					
31/07/2018	14.19	14.19			
31/08/2018	16.35	16.35			
28/09/2018	11.98	11.98			
31/10/2018	11.54	11.54			
30/11/2018	11.89	11.89			
31/12/2018	13.26	13.26			
31/01/2019	15.34	15.34			
28/02/2019	16.96	16.96			
29/03/2019	19.83	19.83			
30/04/2019	21.12	21.12			
31/05/2019	25.50	25.50			
28/06/2019	21.75	21.75			
	199.71	199.71			
	199.71	199.71			
TOTAL	199.71	199.71			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	199.71	11C

28000 - Property Income

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	(\$25,580.36)	(\$25,053.27)	2.1%
TOTAL		CY Balance	LY Balance	
		(\$25,580.36)	(\$25,053.27)	

Supporting Documents

- General Ledger [Report](#)
- Property -Annual Financial Summary 2 Jul 2019.pdf

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
13/07/2018	One Agency Wollo 1 Agency Wollong			874.20	874.20 CR
30/07/2018	One Agency Wollo 1 Agency Wollong			507.85	1,382.05 CR
30/08/2018	One Agency Wollo 1 Agency Wollong			1,108.26	2,490.31 CR
14/09/2018	One Agency Wollo 1 Agency Wollong			874.20	3,364.51 CR
28/09/2018	One Agency Wollo 1 Agency Wollong			874.20	4,238.71 CR
12/10/2018	One Agency Wollo 1 Agency Wollong			874.20	5,112.91 CR
14/11/2018	One Agency Wollo 1 Agency Wollong			940.66	6,053.57 CR
29/11/2018	One Agency Wollo 1 Agency Wollong			1,329.90	7,383.47 CR
21/12/2018	One Agency Wollo 1 Agency Wollong			368.85	7,752.32 CR
14/01/2019	One Agency Wollo 1 Agency Wollong			1,339.20	9,091.52 CR
30/01/2019	One Agency Wollo 1 Agency Wollong			186.06	9,277.58 CR
14/02/2019	One Agency Wollo 1 Agency Wollong			675.85	9,953.43 CR
27/02/2019	One Agency Wollo 1 Agency Wollong			446.40	10,399.83 CR
14/03/2019	One Agency Wollo 1 Agency Wollong			1,339.20	11,739.03 CR
29/03/2019	One Agency Wollo 1 Agency Wollong			892.80	12,631.83 CR
12/04/2019	One Agency Wollo 1 166 Shearwater D			892.80	13,524.63 CR
29/04/2019	One Agency Wollo 1 166 Shearwater D			720.80	14,245.43 CR
30/05/2019	One Agency Wollo 1 166 Shearwater D			1,036.70	15,282.13 CR
14/06/2019	One Agency Wollo 1 166 Shearwater D			892.80	16,174.93 CR
28/06/2019	One Agency Wollo 1 166 Shearwater D			892.80	17,067.73 CR
30/06/2019	Annual Rental Property Statement			8,512.63	25,580.36 CR
				25,580.36	25,580.36 CR
Total Debits:	0.00				
Total Credits:	25,580.36				

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107A Keira St
Wollongong NSW 2500
ABN: 66585962837
Licence: 10010450

ONE AGENCY

ZEIDLER WALLER

Folio Summary

AI Akkaway - ANAKK Super Property Fund P/L
ANAKK Super Property Fund P/L
84 Beaumaris Dr
Menai NSW 2234

Folio: OWN01096
From: 1/07/2018
To: 30/06/2019
Created: 2/07/2019

Money In	Money Out	Balance
\$25,580.36	\$8,512.63	\$17,067.73

Account	Included Tax	Money Out	Money In
1/166 Shearwater Dr, Lake Heights NSW			
Management Fees	\$157.40	\$1,733.20	
Pest Control	\$9.00	\$99.00	
Repairs & Maintenance	\$8.09	\$89.00	
Rates		\$1,307.17	
Water Usage			\$820.36
Water Charges		\$1,508.51	
Strata Levies		\$3,555.75	
Lease Renewal	\$20.00	\$220.00	
Rent			\$24,760.00
Subtotal		\$8,512.63	\$25,580.36

Account Transactions
No transactions

Total		\$8,512.63	\$25,580.36
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Total Tax on Money Out: \$194.49

30400 - ATO Supervisory Levy

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$259.00	100%
TOTAL		CY Balance	LY Balance	
			\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30800 - ASIC Fees

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$58.00	\$467.00	(87.58)%
TOTAL		CY Balance	LY Balance	
		\$58.00	\$467.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
27/08/2018	BPAY TO ASIC		5.00		5.00 DR
06/02/2019	Tfr Wdl BPAY Internet 2291672351544 Asic	06Feb15:50	53.00		58.00 DR
			58.00		58.00 DR

Total Debits: 58.00

Total Credits: 0.00

30900 - Advisor Fees

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
30900	Advisor Fees	\$61.00	\$660.00	(90.76)%
TOTAL		CY Balance	LY Balance	
		\$61.00	\$660.00	

Supporting Documents

- General Ledger [Report](#)
- 20190729 ANAKK Tax Payment receipt FY 1 JJuly 2017 to 30 June 2018.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Advisor Fees (30900)					
<i>Advisor Fees (30900)</i>					
03/07/2018	REBATE OF ADVISER COMMISSION			3.36	3.36 CR
10/07/2018	FINANCIAL WISDOM 85118794934		55.00		51.64 DR
02/08/2018	REBATE OF ADVISER COMMISSION			3.78	47.86 DR
10/08/2018	FINANCIAL WISDOM 85955796303		55.00		102.86 DR
04/09/2018	REBATE OF ADVISER COMMISSION			4.19	98.67 DR
10/09/2018	FINANCIAL WISDOM 86792787191		55.00		153.67 DR
02/10/2018	REBATE OF ADVISER COMMISSION			3.32	150.35 DR
02/11/2018	REBATE OF ADVISER COMMISSION			3.28	147.07 DR
29/11/2018	CFS Corp Account Zobouian Anakk			55.00	92.07 DR
04/12/2018	REBATE OF ADVISER COMMISSION			3.32	88.75 DR
03/01/2019	REBATE OF ADVISER COMMISSION			3.61	85.14 DR
04/02/2019	REBATE OF ADVISER COMMISSION			4.00	81.14 DR
04/03/2019	REBATE OF ADVISER COMMISSION			4.22	76.92 DR
02/04/2019	REBATE OF ADVISER COMMISSION			4.87	72.05 DR
02/05/2019	REBATE OF ADVISER COMMISSION			5.08	66.97 DR
04/06/2019	REBATE OF ADVISER COMMISSION			5.97	61.00 DR
			165.00	104.00	61.00 DR

Total Debits: 165.00

Total Credits: 104.00



Payment receipt

Payment reference number is **MBL20190729156330297**

Date and time of request: **29 July 2019 10:13 (Sydney time)**

Amount	\$965.49
From	Cash Management Account Anakk Investments Pty Ltd Afk Anakk Superannuation Fund 182-512 000962991899
To	Ato 2017 Tax Office Payments 75556 954013658000194177
When	Monday, 29 July 2019 (Sydney Time)
Payment type	BPAY
Description	TAX OFFICE PAYMENTS

ATO PAYMENT SLIP 2018



Australian Government
Australian Taxation Office

Enquiries: 1800 815 886
Monday to Friday 8.00am to 6.00pm

PAYMENT SLIP

Income Tax Superannuation Fund - 77

Client name: THE TRUSTEE FOR ANAKK
SUPERANNUATION FUND

Client ID: 954 013 658

EFT code: 954 01365 800 019 4177

Payment methods

Please pay by BPAY



Billers Code: 75556

Customer Reference Number: 954 01365 800 019 4177

BPAY: contact your financial institution to make this payment from your cheque or savings account.

Credit card: payments can be made online or by phone, a card payment fee applies. Go to www.ato.gov.au/howtopay or phone **1300 898 089**.

Direct credit: you can electronically transfer funds to the ATO's direct credit bank account using online banking facilities. Use BSB 093 003, account number 316 385 and your EFT code. Phone **1800 815 886** for assistance if required.

Direct debit: have your payment deducted from your financial institution account (not credit cards). Phone **1800 802 308** for a direct debit request form and/or details.

Post office: payments can be made at any post office by cash, cheque or EFTPOS (where available and subject to daily limits). A \$3,000 limit applies to cash payments. Your payment slip must be presented with your payment.

Mail payments: mail the payment slip together with your cheque or money order to:

WA, SA, NT, TAS or VIC residents

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936

NSW, ACT or QLD residents

Australian Taxation Office
Locked Bag 1793
PENRITH NSW 1793

Do **not** send cash. See below for cheque information. Do not use pins, staples, paper clips or adhesive tape. Please allow sufficient time for your payment to reach us on or before its due date.

Cheques/money orders should be for amounts in Australian dollars and payable to 'Deputy Commissioner of Taxation'. Cheques should be crossed 'Not Negotiable'. **Payments cannot be made in person at any ATO branch or shopfront.**

NAT 70948-03.2012

Australian Taxation Office

PAYMENT SLIP

Income Tax Superannuation Fund - 77
THE TRUSTEE FOR ANAKK SUPERANNUATION FUND

ATO code 0001 9157 78

Client ID 954 013 658

Amount paid \$ 965.49

EFT code 954 01365 800 019 4177



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31500 - Bank Charges

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$144.00	100%
TOTAL		CY Balance	LY Balance	
			\$144.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

33400 - Accumulated Depreciation

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$8,784.00	\$530.38	1556.17%
TOTAL		CY Balance	LY Balance	
		\$8,784.00	\$530.38	

Supporting Documents

- Depreciation Schedule Report [Report](#)
- Quantity Surveyor Report (Depreciation) - Lake Heights.pdf

Standard Checklist

- Attach Depreciation Schedule

Anakk Superannuation Fund

Depreciation Schedule

For The Period 01 July 2018 - 30 June 2019

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation				Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	Posted Depreciation ³	
Real Estate Properties (Australian - Residential)											
1/166 Shearwater Drive, Lake Heights NSW, Australia - Accumulated Depreciation											
						0.00				0.00	
						0.00				0.00	
						0.00					0.00

¹ Amounts have been pro rated based on number of days in the year
² Depreciation calculated as per depreciation method
³ Depreciation amounts posted to the ledger



The Property Depreciation Experts



Washington Brown

THE PROPERTY DEPRECIATION EXPERTS

Sydney | Melbourne | Brisbane | Canberra | Perth | Cairns | Adelaide | Hobart | Darwin



13-Apr-21

Anakk Super Property Fund Pty Ltd
Delivered via E-mail
FILE NO:112607

Dear Ahmed,

Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502

Thank you for choosing Washington Brown to prepare your depreciation report.

Enclosed is our assessment of depreciation for the above property based upon the Diminishing Value method and the Prime Cost method.

You will need to choose which method of depreciation you would like to claim. Factors which may impact on your decision include:

1. Whether you have ever lived in the property.
2. The length of time you intend to own the property.

Generally speaking, if the property has been an investment from the settlement date - property investors tend to choose the Diminishing Value method. This method enables you to claim the depreciation faster.

However, if you have lived in the property at any time, you may wish to consider the Prime Cost method as it slows down the depreciation in the earlier years.

We recommend you always confirm with your accountant or financial advisor the method that best suits your individual circumstances.

Further information about these two different methods has been provided to you in the following pages.

Once you choose your method of claim, you cannot alternate between the two options.



The year-end summary pages of this Schedule contain essential information that summarises the amount you can claim annually.

Washington Brown Depreciation Pty. Ltd. does not accept any contractual, tortious or other form of liability for any consequences, loss or damage which may arise as a result of any other person acting upon or using this valuation.

Regards,

Washington Brown Depreciation Pty Ltd

Washington Brown Depreciation Pty Ltd
Registered Tax Agent 26956002

Thanks for choosing Washington Brown



Powered by process

Consistency comes down to process. It's not sexy but it's what gets the job done right every time. That's why we've built our offering around TAXMAX500™—our digitally powered quality assurance process that evaluates every single property across over 500 variables.

Constantly updated as ATO policies change, it ensures our more than 20 years of property depreciation expertise is put to work for every one of our clients. It's how we can guarantee maximum depreciation every time—and if you're in our game, that's really sexy.



Global made local

Australians with investment properties overseas usually have much more complex tax structures.

So if that's you, then it makes sense to choose the only property depreciation consultants in Australia with a global network—having worked across 22 countries on five continents and growing.

That gives us the ability to inspect and calculate costs overseas, which means maximum returns on your overseas investments within the Australian taxation system.

And that's a difference that makes those complex structures a lot simpler—and a lot more lucrative.



Award-winning

It's not vanity that makes us call ourselves depreciation consultants instead of quantity surveyors. It's because we truly offer so much more.

That's not hot air either—we're the only multi award-winning Quantity Surveyor in Australia, including the Smart Property Investor Quantity Surveyor of the year 2015.

It's why we're trusted to provide the estimates for industry leaders like RP Data/Core Logic, Meriton Apartments, Finbar International and Knight Frank. So if you're unsure, don't take our word for it, take theirs.



Upside only

It's usually not easy understanding the value in property depreciation schedules—but that's what we've achieved by simply taking risk off the table.

Our unique 'Washington Brown - Return on Investment Screening' process asks the questions that matter up front, ensuring we'll deliver a minimum of twice our fee in deductions within the first 12 months after settlement, or the report is free.

Coupled with the fact our depreciation schedules are for up to 40 years, compared with as little as five from some competitors, and it's clear that with Washington Brown there really is only upside.



Depreciation Schedule Fact Sheet

What is a depreciation schedule?

A depreciation schedule is a report supplied by a quantity surveyor after assessment of an investment property. This report itemises eligible fixtures and fittings that can be depreciated and estimates their value. It also estimates construction costs where these are not otherwise known.

What has the report been based upon?

Our assessment is based on provided and sourced information (via various property data resources and/or inspection, where this was deemed of benefit) together with our estimate of the probable construction costs.

What is this report used for?

This depreciation schedule has been prepared for the sole purpose of depreciation claims to reduce investment owner's taxable income and may not be used for any other purpose. This report will become void if you sell this property. Future owners should contact this office to discuss any future claims.

What is a depreciating asset?

A depreciating asset as defined in the Income Tax Assessment Act (ITAA) 1997 sect. 40-30(1), is an asset that has a limited effective life and can reasonably be expected to decline in value over the time it is used.

The calculation of the amount of a deduction allowed with respect to a depreciating asset in part depends upon the cost of that asset. The cost has been determined by the amount you have paid for the depreciating asset.

What is the Diminishing Value method of Depreciation

This method depreciates items more quickly up front. This method recognises the fact that most Plant and Equipment items tend to lose a higher portion of their value early on.



What is the Prime Cost method of depreciation?

This method evenly spreads out the depreciation you can claim on Plant and Equipment items.

What is the Building or Capital Works allowance?

This deduction relates to the construction costs of the building itself (concrete and brickwork etc.). This allowance is calculated at either 2.5% or 4% per annum based upon the original construction cost.

What is Plant and Equipment?

Plant and Equipment refers to items within a building, such as ovens, dishwashers, carpets and blinds. The Plant and Equipment allowances comprise of a number of categories which are claimed at different percentages over their effective life.

What is effective life?

Also known as useful life, effective life is the length of the life of an item of Plant and Equipment in an investment property as deemed by the tax office. Each item can be depreciated over a period of its effective life.

When does the \$300 immediate write off apply?

You can claim immediate deductions (i.e. 100% of the cost price) for items costing \$300 or less.

What is a Low Value Pool Item?

Items which cost more than \$300 but less than \$1000 can be allocated to a low value pool and are depreciated at a 37.5% per year under the Diminishing Value Method.

What are design and professional fees?

These fees include architect fees, engineering costs and any other design fees involved in creating a property.



What are builder's preliminaries?

These costs relate to items such as scaffolding, materials, handling insurances and labour costs.

What are owner inclusions?

This relates to the work or additions that you made to your property after settlement of the property.

What if I co-own my property?

Where depreciating assets are co-owned, the individual's interest (share) in the asset is applicable. Each co-owner therefore must treat their depreciating asset (their interest in the underlying asset) in accordance with their own tax profile.



Your Property Details

Property Address	Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502
Purchase Price Of Property	\$446,000
Settlement Date	1-Sep-16
Year Of Construction	2016



CERTIFICATE OF DEPRECIATION

We hereby certify that the following costs in our opinion relate to the Plant and Equipment as included within the Purchase Contract between the relevant parties. This certification is in accordance with Division 40 of the Income Tax Assessment Act 1997.

We hereby certify that the following costs in our opinion relate to the Capital Works Allowance as included within the Purchase Contract between the relevant parties. This certification is in accordance with Division 43 of the Income Tax Assessment Act 1997.

The depreciation of the Plant and Equipment in this depreciation schedule has been determined in accordance with the relevant legislation at the time of writing this report.



DEPRECIATION SCHEDULE
BASED UPON
THE DIMINISHING VALUE METHOD

This method depreciates items at a greater rate in the beginning. This method recognises the fact that most plant and equipment items tend to lose a higher portion of their value to begin with.



CONSTRUCTION SUMMARY - DIMINISHING VALUE METHOD		
DEPRECIATION & BUILDING ALLOWANCES BASED ON THE DIMINISHING VALUE METHOD AS OUTLINED IN THE NEW BUSINESS TAX SYSTEM (CAPITAL ALLOWANCES) ACT1999. AMENDMENTS TO INCOME TAX ASSESSMENT ACT 1997 BY NEW BUSINESS TAX SYSTEM (CAPITAL ALLOWANCES) ACT 1999 (ACT 164 of 1999, ROYAL ASSENT 10 DECEMBER 1999).		
PROJECT: Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502		DATE: 13-Apr-21
CLIENT: Anakk Super Property Fund Pty Ltd		JOB: 112607
DESCRIPTION	VALUE	CALCULATIONS
PURCHASE PRICE	\$446,000	
BUILDING COST	\$209,065	
ADD		
BUILDERS PRELIMINARIES	\$34,349	
ADD		
PROFESSIONAL FEES	\$7,485	
TOTAL CONSTRUCTION COSTS	\$250,899	\$250,899
LESS		
TOTAL INSTALLED COST OF PLANT & EQUIPMENT	\$0	
LESS		
ALLOWANCE FOR ITEMS NOT ELIGIBLE FOR DEPRECIATION:	\$3,456	
SUB TOTAL	\$3,456	-\$3,456
BUILDING ALLOWANCE – SECTION 43 (INITIAL STRUCTURE)		\$247,443

SCHEDULE OF DEPRECIABLE ITEMS BASED UPON THE DIMINISHING VALUE METHOD

PROJECT: Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502 DATE: 13-Apr-21

CLIENT: Anakk Super Property Fund Pty Ltd

JOB: 112607

Category : ASSETS GENERALLY (3 items)

Depreciable Item	Cost	Effective Life (DV)	Diminishing Value	Opening WDV
Floor coverings - Carpet	\$ 4,464	8	25%	\$ 4,464
Hot water systems (excluding piping)	\$ 2,248	12	16.66%	\$ 2,248
Lights - Fittings	\$ 2,103	5	40%	\$ 2,103

Category : BATHROOM ASSETS (1 item)

Depreciable Item	Cost	Effective Life (DV)	Diminishing Value	Opening WDV
Exhaust fans (including light/heating)	\$ 528	10	20%	\$ 528

Category : FIRE CONTROL ASSETS (1 item)

Depreciable Item	Cost	Effective Life (DV)	Diminishing Value	Opening WDV
Alarms: Heat & smoke	\$ 591	6	33.34%	\$ 591

Category : KITCHEN ASSETS (4 items)

Depreciable Item	Cost	Effective Life (DV)	Diminishing Value	Opening WDV
Cook top	\$ 1,242	12	16.66%	\$ 1,242
Dishwasher	\$ 1,480	8	25%	\$ 1,480
Oven	\$ 1,722	12	16.66%	\$ 1,722
Range hood	\$ 745	12	16.66%	\$ 745

Category : OUTDOOR ASSETS (4 items)

Depreciable Item	Cost	Effective Life (DV)	Diminishing Value	Opening WDV
Automatic garage doors - Controls	\$ 248	5	40%	\$ 248
Automatic garage doors - Motors	\$ 876	10	20%	\$ 876
Rain Water Tank	\$ 1,897	15	13.34%	\$ 1,897
Rain Water Tank - Pumps	\$ 924	5	40%	\$ 924

VALUE OF PLANT ITEMS	\$ 19,068	\$ 19,068
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** Indicates items that are less than or equal to \$300.00.

Category : BUILDING ALLOWANCE (Capital Works)

Depreciable Item	Cost	Effective Life (PC)	Prime Cost	Opening WDV
Building allowance	\$ 247,443	40	2.50%	\$ 247,443

VALUE OF BUILDING ALLOWANCE	\$ 247,443	\$ 247,443
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DIMINISHING VALUE - YEAR END SUMMARY				
Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502				
FINANCIAL YEAR END	DEPRECIATION PLANT & EQUIPMENT	LOW VALUE POOL ITEMS	CAPITAL WORKS DEDUCTIONS**	AMOUNT CLAIMABLE
2016 / 2017*	\$3,752	\$0	\$5,135	\$8,887
2017 / 2018	\$3,510	\$0	\$6,186	\$9,696
2018 / 2019	\$2,598	\$0	\$6,186	\$8,784
2019 / 2020	\$1,954	\$0	\$6,186	\$8,140
2020 / 2021	\$1,489	\$0	\$6,186	\$7,675
2021 / 2022	\$1,150	\$0	\$6,186	\$7,336
2022 / 2023	\$897	\$0	\$6,186	\$7,083
2023 / 2024	\$706	\$0	\$6,186	\$6,892
2024 / 2025	\$561	\$0	\$6,186	\$6,747
2025 / 2026	\$448	\$0	\$6,186	\$6,634
2026 / 2027	\$360	\$0	\$6,186	\$6,546
2027 / 2028	\$291	\$0	\$6,186	\$6,477
2028 / 2029	\$236	\$0	\$6,186	\$6,423
2029 / 2030	\$193	\$0	\$6,186	\$6,379
2030 / 2031	\$158	\$0	\$6,186	\$6,344
2031 / 2032	\$129	\$0	\$6,186	\$6,316
2032 / 2033	\$107	\$0	\$6,186	\$6,293
2033 / 2034	\$88	\$0	\$6,186	\$6,274
2034 / 2035	\$73	\$0	\$6,186	\$6,259
2035 / 2036	\$60	\$0	\$6,186	\$6,246
2036 / 2037	\$50	\$0	\$6,186	\$6,236
2037 / 2038	\$42	\$0	\$6,186	\$6,228
2038 / 2039	\$35	\$0	\$6,186	\$6,221
2039 / 2040	\$29	\$0	\$6,186	\$6,215
2040 / 2041	\$24	\$0	\$6,186	\$6,210
2041 / 2042	\$20	\$0	\$6,186	\$6,206
2042 / 2043	\$17	\$0	\$6,186	\$6,203
2043 / 2044	\$14	\$0	\$6,186	\$6,200
2044 / 2045	\$12	\$0	\$6,186	\$6,198
2045 / 2046	\$10	\$0	\$6,186	\$6,196
2046 / 2047	\$9	\$0	\$6,186	\$6,195
2047 / 2048	\$7	\$0	\$6,186	\$6,193
2048 / 2049	\$6	\$0	\$6,186	\$6,192
2049 / 2050	\$5	\$0	\$6,186	\$6,191
2050 / 2051	\$4	\$0	\$6,186	\$6,190
2051 / 2052	\$4	\$0	\$6,186	\$6,190
2052 / 2053	\$3	\$0	\$6,186	\$6,189
2053 / 2054	\$3	\$0	\$6,186	\$6,189
2054 / 2055	\$2	\$0	\$6,186	\$6,188
2055 / 2056	\$2	\$0	\$6,186	\$6,188
2056 / 2057	\$2	\$0	\$1,051	\$1,052

*The claimable amounts for this financial year have been pro-rated based on the date the property was first available for income-producing purposes.

**Capital Works Deductions are calculated at the Prime Cost rate of 2.5% per annum, regardless of which depreciation method is chosen for the plant and equipment allowances.



DEPRECIATION SCHEDULE
BASED UPON
THE PRIME COST METHOD

This method evenly spreads out the depreciation you can claim on Plant and Equipment items.



CONSTRUCTION SUMMARY - PRIME COST METHOD		
<p>DEPRECIATION & BUILDING ALLOWANCES BASED ON THE PRIME COST METHOD AS OUTLINED IN THE NEW BUSINESS TAX SYSTEM (CAPITAL ALLOWANCES) ACT1999. AMENDMENTS TO INCOME TAX ASSESSMENT ACT 1997 BY NEW BUSINESS TAX SYSTEM (CAPITAL ALLOWANCES) ACT 1999 (ACT 164 of 1999, ROYAL ASSENT 10 DECEMBER 1999).</p>		
PROJECT: Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502		DATE: 13-Apr-21
CLIENT: Anakk Super Property Fund Pty Ltd		JOB: 112607
DESCRIPTION	VALUE	CALCULATIONS
PURCHASE PRICE	\$446,000	
BUILDING COST	\$209,065	
ADD		
BUILDERS PRELIMINARIES	\$34,349	
ADD		
PROFESSIONAL FEES	\$7,485	
TOTAL CONSTRUCTION COSTS	\$250,899	\$250,899
LESS		
TOTAL INSTALLED COST OF PLANT & EQUIPMENT	\$0	
LESS		
ALLOWANCE FOR ITEMS NOT ELIGIBLE FOR DEPRECIATION:	\$3,456	
SUB TOTAL	\$3,456	-\$3,456
BUILDING ALLOWANCE – SECTION 43 (INITIAL STRUCTURE)		\$247,443

SCHEDULE OF DEPRECIABLE ITEMS BASED UPON THE PRIME COST METHOD

PROJECT: Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502 DATE: 13-Apr-21

CLIENT: Anakk Super Property Fund Pty Ltd

JOB: 112607

Category : ASSETS GENERALLY (3 items)

Depreciable Item	Cost	Effective Life (PC)	Prime Cost	Opening WDV
Floor coverings - Carpet	\$ 4,464	8	12.50%	\$ 4,464
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Category : BATHROOM ASSETS (1 item)

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Category : FIRE CONTROL ASSETS (1 item)

Depreciable Item	Cost	Effective Life (PC)	Prime Cost	Opening WDV
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Category : KITCHEN ASSETS (4 items)

Depreciable Item	Cost	Effective Life (PC)	Prime Cost	Opening WDV
Cook top	\$ 1,242	12	8.33%	\$ 1,242
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Range hood	\$ 745	12	8.33%	\$ 745

Category : OUTDOOR ASSETS (4 items)

Depreciable Item	Cost	Effective Life (PC)	Prime Cost	Opening WDV
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Automatic garage doors - Motors	\$ 876	10	10%	\$ 876
Rain Water Tank	\$ 1,897	15	6.67%	\$ 1,897
Rain Water Tank - Pumps	\$ 924	5	20%	\$ 924

VALUE OF PLANT ITEMS	\$ 19,068	\$ 19,068
-----------------------------	------------------	------------------

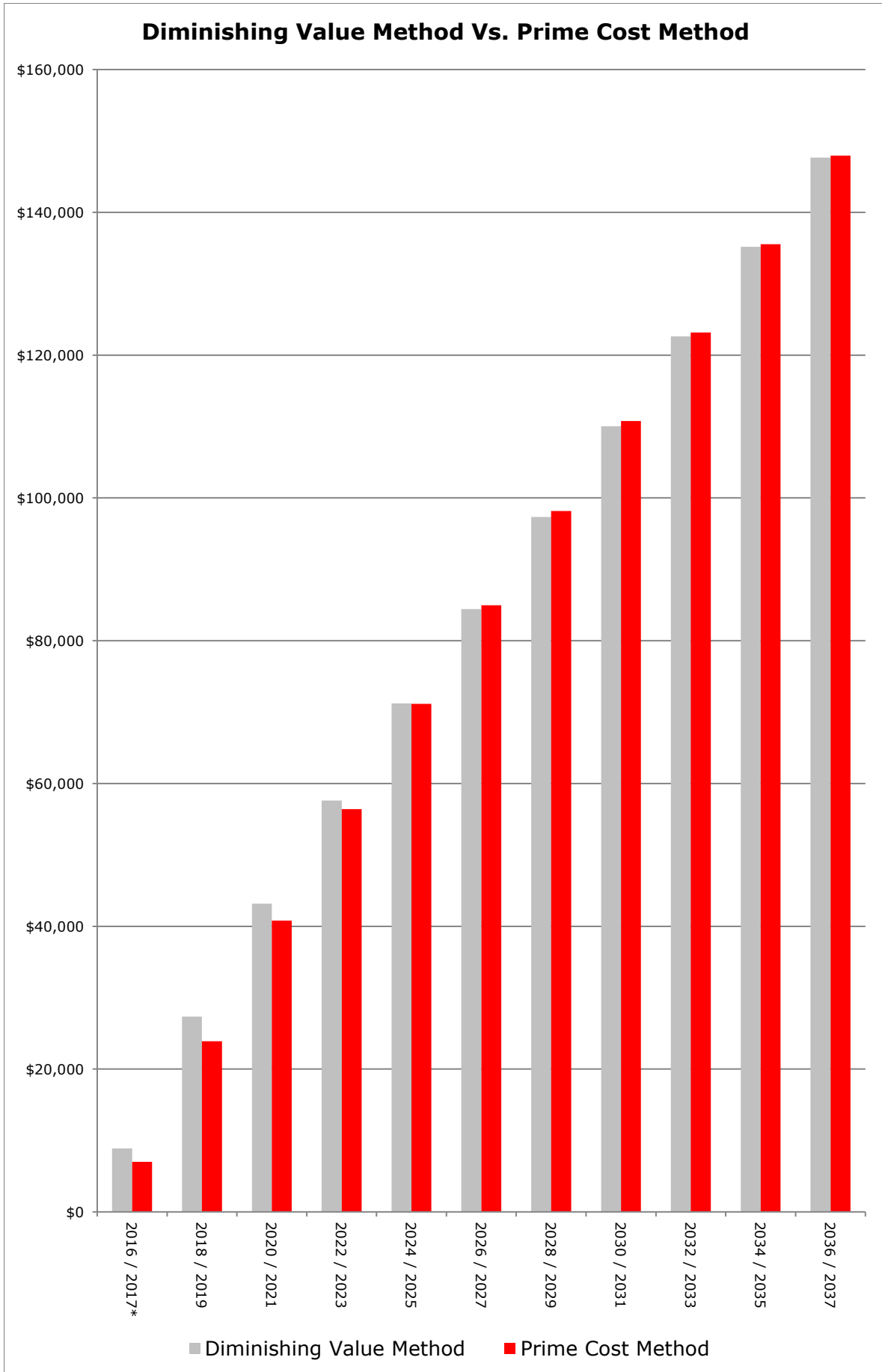
Category : BUILDING ALLOWANCE (Capital Works)

Depreciable Item	Cost	Effective Life (PC)	Prime Cost	Opening WDV
Building allowance	\$ 247,443	40	2.50%	\$ 247,443

VALUE OF BUILDING ALLOWANCE	\$ 247,443	\$ 247,443
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PRIME COST - YEAR END SUMMARY			
Lot 316, Unit 1, 166 Shearwater Drive , LAKE HEIGHTS NSW 2502			
FINANCIAL YEAR END	DEPRECIATION PLANT & EQUIPMENT	CAPITAL WORKS DEDUCTIONS	AMOUNT CLAIMABLE
2016 / 2017*	\$1,876	\$5,135	\$7,011
2017 / 2018	\$2,260	\$6,186	\$8,446
2018 / 2019	\$2,260	\$6,186	\$8,446
2019 / 2020	\$2,260	\$6,186	\$8,446
2020 / 2021	\$2,260	\$6,186	\$8,446
2021 / 2022	\$1,716	\$6,186	\$7,902
2022 / 2023	\$1,523	\$6,186	\$7,709
2023 / 2024	\$1,506	\$6,186	\$7,692
2024 / 2025	\$889	\$6,186	\$7,075
2025 / 2026	\$763	\$6,186	\$6,949
2026 / 2027	\$647	\$6,186	\$6,833
2027 / 2028	\$623	\$6,186	\$6,809
2028 / 2029	\$211	\$6,186	\$6,397
2029 / 2030	\$127	\$6,186	\$6,313
2030 / 2031	\$127	\$6,186	\$6,313
2031 / 2032	\$21	\$6,186	\$6,208
2032 / 2033	\$0	\$6,186	\$6,186
2033 / 2034	\$0	\$6,186	\$6,186
2034 / 2035	\$0	\$6,186	\$6,186
2035 / 2036	\$0	\$6,186	\$6,186
2036 / 2037	\$0	\$6,186	\$6,186
2037 / 2038	\$0	\$6,186	\$6,186
2038 / 2039	\$0	\$6,186	\$6,186
2039 / 2040	\$0	\$6,186	\$6,186
2040 / 2041	\$0	\$6,186	\$6,186
2041 / 2042	\$0	\$6,186	\$6,186
2042 / 2043	\$0	\$6,186	\$6,186
2043 / 2044	\$0	\$6,186	\$6,186
2044 / 2045	\$0	\$6,186	\$6,186
2045 / 2046	\$0	\$6,186	\$6,186
2046 / 2047	\$0	\$6,186	\$6,186
2047 / 2048	\$0	\$6,186	\$6,186
2048 / 2049	\$0	\$6,186	\$6,186
2049 / 2050	\$0	\$6,186	\$6,186
2050 / 2051	\$0	\$6,186	\$6,186
2051 / 2052	\$0	\$6,186	\$6,186
2052 / 2053	\$0	\$6,186	\$6,186
2053 / 2054	\$0	\$6,186	\$6,186
2054 / 2055	\$0	\$6,186	\$6,186
2055 / 2056	\$0	\$6,186	\$6,186
2056 / 2057	\$0	\$1,051	\$1,051

*The claimable amounts for this financial year have been pro-rated based on the date the property was first available for income-producing purposes.



37500 - Investment Expenses

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
ASK1208AU	IOOF Colonial First State Ws Income		\$36.48	100%
TOTAL		CY Balance	LY Balance	
			\$36.48	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

39000 - Life Insurance Premiums

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
AKKNAR00001A	(Life Insurance Premiums) Akkawy, Narelle - Accumulation (Accumulation)	\$3,070.10		100%
AKKAHM00001A	(Life Insurance Premiums) Akkawy, Ahmed - Accumulation (Accumulation)	\$1,791.24	\$4,072.09	(56.01)%
TOTAL		CY Balance	LY Balance	
		\$4,861.34	\$4,072.09	

Supporting Documents

- General Ledger [Report](#)
- TAL Super Annual Statement Narelle.pdf
- TAL Super Annual Statement Ahmed.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Anakk Superannuation Fund
General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Akkawy, Ahmed - Accumulation (AKKAHM00001A)</u>					
16/10/2018	TAL Life Limited 1588429-578749		1,791.24		1,791.24 DR
			1,791.24		1,791.24 DR
<u>(Life Insurance Premiums) Akkawy, Narelle - Accumulation (AKKNAR00001A)</u>					
16/10/2018	TAL Life Limited 1588429-578749		3,070.10		3,070.10 DR
			3,070.10		3,070.10 DR
Total Debits:	4,861.34				
Total Credits:	0.00				

28 November 2019



┌ 006972 000



Private & Confidential
Anakk Superannuation Fund
84 Beaumaris Drive
MENAI NSW 2234

Dear Trustee

**2019 Annual Statement Insurance through Superannuation
Policy number: 1588430**

We're pleased to provide an update about your policy for the year ended 30 September 2019.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is ahmed@xtek.net. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Robert Zobouian by phone on 02 8294 4277 or by email to robert.z@mpmgroup.co. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely



TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service

P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 October 2018 to 30 September 2019

Life Insured	: Ahmed Akkawy	Commencement date	: 16/10/2015
Policy number	: 1588430		
Adviser	: Robert Zobouian		
Adviser number	: 56232		
Policy Owner	: Anakk Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 September 2019

Ahmed Akkawy's Benefits	
	\$
Death Sum Insured	868218.75

Summary

	\$
Withdrawal Value as at 01/10/2018	0.00
Total Premiums and Rollovers	1791.24
Total Insurance Premiums	(1791.24)
Withdrawal Value as at 30/09/2019	0.00
Total Policy Fees (included in total insurance premiums paid)	88.99

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
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 Level 16, 363 George Street
 Sydney NSW 2000

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W tal.com.au

Superannuation

Annual Statement

Life Insured : Ahmed Akkawy

Policy number : 1588430

Transaction listing

Date	Transaction	Amount \$
16/10/2018	Premium	1791.24
16/10/2018	Insurance Premium	(1791.24)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 September 2019 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have a complaint related to your insurance, you can contact us by email CustomerResolutionTeam@tal.com.au, phone on 1300 209 088, in writing to Complaints Department, TAL Life Limited, GPO Box 5380, Sydney NSW 2001 or online at www.tal.com.au/Contact-TAL.

We will attempt to resolve your complaint within 45 days of the date it is received by us. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

28 November 2019



┌ 006971 000



Private & Confidential
Anakk Superannuation Fund
84 Beaumaris Drive
MENAI NSW 2234

Dear Trustee

**2019 Annual Statement Insurance through Superannuation
Policy number: 1588429**

We're pleased to provide an update about your policy for the year ended 30 September 2019.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is ahmed@xtek.net. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Robert Zobouian by phone on 02 8294 4277 or by email to robert.z@mpmgroup.co. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely



TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service

P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 October 2018 to 30 September 2019

Life Insured	: Narelle Akkawy	Commencement date	: 16/10/2015
Policy number	: 1588429		
Adviser	: Robert Zobouian		
Adviser number	: 56232		
Policy Owner	: Anakk Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 September 2019

Narelle Akkawy's Benefits	
	\$
Death Sum Insured	868218.75
Total and Permanent Disablement Sum Insured	868218.75

Summary

	\$
Withdrawal Value as at 01/10/2018	0.00
Total Premiums and Rollovers	3070.10
Total Insurance Premiums	(3070.10)
Withdrawal Value as at 30/09/2019	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
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 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

Life Insured : Narelle Akkawy

Policy number : 1588429

Transaction listing

Date	Transaction	Amount \$
16/10/2018	Premium	3070.10
16/10/2018	Insurance Premium	(3070.10)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 September 2019 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have a complaint related to your insurance, you can contact us by email CustomerResolutionTeam@tal.com.au, phone on 1300 209 088, in writing to Complaints Department, TAL Life Limited, GPO Box 5380, Sydney NSW 2001 or online at www.tal.com.au/Contact-TAL.

We will attempt to resolve your complaint within 45 days of the date it is received by us. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

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Contacting TAL

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If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

41930 - Property Expenses - Agents Management Fees

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$1,733.20	\$1,701.00	1.89%
TOTAL		CY Balance	LY Balance	
		\$1,733.20	\$1,701.00	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agents Management Fees (41930)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
30/06/2019	Annual Rental Property Statement		1,733.20		1,733.20 DR
			1,733.20		1,733.20 DR
Total Debits:			1,733.20		
Total Credits:			0.00		

41942 - Property Expenses - Bank Charges

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$144.00		100%
TOTAL		CY Balance	LY Balance	
		\$144.00		

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Bank Charges (41942)					
<i>1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)</i>					
22/07/2018	Admin Fee		12.00		12.00 DR
22/08/2018	Admin Fee		12.00		24.00 DR
22/09/2018	Admin Fee		12.00		36.00 DR
22/10/2018	Admin Fee		12.00		48.00 DR
22/11/2018	Admin Fee		12.00		60.00 DR
22/12/2018	Admin Fee		12.00		72.00 DR
22/01/2019	Admin Fee		12.00		84.00 DR
22/02/2019	Admin Fee		12.00		96.00 DR
22/03/2019	Admin Fee		12.00		108.00 DR
22/04/2019	Admin Fee		12.00		120.00 DR
22/05/2019	Admin Fee		12.00		132.00 DR
22/06/2019	Admin Fee		12.00		144.00 DR
			144.00		144.00 DR

Total Debits: 144.00

Total Credits: 0.00

41960 - Property Expenses - Council Rates

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$1,307.17	\$342.36	281.81%
TOTAL		CY Balance	LY Balance	
		\$1,307.17	\$342.36	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
30/06/2019	Annual Rental Property Statement		1,307.17		1,307.17 DR
			1,307.17		1,307.17 DR
Total Debits:			1,307.17		
Total Credits:			0.00		

42010 - Property Expenses - Interest on Loans

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$15,016.82	\$15,332.97	(2.06)%
TOTAL		CY Balance	LY Balance	
		\$15,016.82	\$15,332.97	

Supporting Documents

- General Ledger [Report](#)
- ResidentialLoan-S211087900100-23Aug2019.pdf
- ResidentialLoan-S211087900100-23Feb2019 (2).pdf
- ResidentialLoan-S211087900100-30Jun2019.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<i>1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)</i>					
22/07/2018	Interest		1,261.50		1,261.50 DR
22/08/2018	Interest		1,303.62		2,565.12 DR
22/09/2018	Interest		1,302.16		3,867.28 DR
22/10/2018	Interest		1,241.44		5,108.72 DR
22/11/2018	Interest		1,264.34		6,373.06 DR
22/12/2018	Interest		1,223.28		7,596.34 DR
22/01/2019	Interest		1,264.20		8,860.54 DR
22/02/2019	Interest		1,264.21		10,124.75 DR
22/03/2019	Interest		1,141.85		11,266.60 DR
22/04/2019	Interest		1,263.68		12,530.28 DR
22/05/2019	Interest		1,222.88		13,753.16 DR
22/06/2019	Interest		1,263.66		15,016.82 DR
			15,016.82		15,016.82 DR

Total Debits: 15,016.82

Total Credits: 0.00

Statement of Account
HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 01/07/2019


Statement End Date 23/08/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 23 Aug 2019

	Opening Balance 292,700.61	+	Interest Charge for the Period \$2,474.25	+	Total Debits excluding Interest 24.00	-	Total Credits 2,498.25	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 00mths				Interest Offset Benefit for Statement Period \$15.63		Annual Percentage Rate 5.090%

Repayment Details as at 23 Aug 2019

Monthly Repayment \$1,277.35	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 AUG 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.



Bill Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 01/07/2019

Statement End Date 23/08/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 5.090% PA			292,700.61
22 Jul 2019	INTEREST	1,218.14		293,918.75
22 Jul 2019	ADMIN FEE	12.00		293,930.75
23 Jul 2019	REPAYMT A/C TFR		1,230.14	292,700.61
22 Aug 2019	INTEREST	1,256.11		293,956.72
22 Aug 2019	ADMIN FEE	12.00		293,968.72
23 Aug 2019	REPAYMT A/C TFR		1,268.11	292,700.61
23 Aug 2019	<i>Closing Balance</i>			292,700.61

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/08/2018


Statement End Date 23/02/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 23 Feb 2019

	Opening Balance 302,699.61	+	Interest Charge for the Period \$7,559.63	+	Total Debits excluding Interest 72.00	-	Total Credits 17,630.63	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 06mths				Interest Offset Benefit for Statement Period \$14.97		Annual Percentage Rate 5.090%

Repayment Details as at 23 Feb 2019

Monthly Repayment \$1,154.90	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 FEB 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.



Biller Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/08/2018

Statement End Date 23/02/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Aug 2018	Opening Balance Interest Rate 5.090% PA			302,699.61
22 Sep 2018	INTEREST	1,302.16		304,001.77
22 Sep 2018	ADMIN FEE	12.00		304,013.77
23 Sep 2018	REPAYMT A/C TFR		1,314.16	302,699.61
08 Oct 2018	INTERNET PMT		9,999.00	292,700.61
22 Oct 2018	INTEREST	1,241.44		293,942.05
22 Oct 2018	ADMIN FEE	12.00		293,954.05
23 Oct 2018	REPAYMT A/C TFR		1,253.44	292,700.61
22 Nov 2018	INTEREST	1,264.34		293,964.95
22 Nov 2018	ADMIN FEE	12.00		293,976.95
23 Nov 2018	REPAYMT A/C TFR		1,276.34	292,700.61
22 Dec 2018	INTEREST	1,223.28		293,923.89
22 Dec 2018	ADMIN FEE	12.00		293,935.89
23 Dec 2018	REPAYMT A/C TFR		1,235.28	292,700.61
22 Jan 2019	INTEREST	1,264.20		293,964.81
22 Jan 2019	ADMIN FEE	12.00		293,976.81
23 Jan 2019	REPAYMT A/C TFR		1,276.20	292,700.61
22 Feb 2019	INTEREST	1,264.21		293,964.82
22 Feb 2019	ADMIN FEE	12.00		293,976.82
23 Feb 2019	REPAYMT A/C TFR		1,276.21	292,700.61
23 Feb 2019	Closing Balance			292,700.61

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au. To discuss your specific insurance needs, contact your current insurer or visit your local branch.

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/02/2019


Statement End Date 30/06/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 30 Jun 2019

	Opening Balance 292,700.61	+	Interest Charge for the Period \$4,892.07	+	Total Debits excluding Interest 48.00	-	Total Credits 4,940.07	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 02mths				Interest Offset Benefit for Statement Period \$6.06		Annual Percentage Rate 5.090%

Repayment Details as at 30 Jun 2019

Monthly Repayment \$1,236.53	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$15,016.82.



Billers Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/02/2019

Statement End Date 30/06/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Feb 2019	<i>Opening Balance</i> Interest Rate 5.090% PA			292,700.61
22 Mar 2019	INTEREST	1,141.85		293,842.46
22 Mar 2019	ADMIN FEE	12.00		293,854.46
23 Mar 2019	REPAYMT A/C TFR		1,153.85	292,700.61
22 Apr 2019	INTEREST	1,263.68		293,964.29
22 Apr 2019	ADMIN FEE	12.00		293,976.29
23 Apr 2019	REPAYMT A/C TFR		1,275.68	292,700.61
22 May 2019	INTEREST	1,222.88		293,923.49
22 May 2019	ADMIN FEE	12.00		293,935.49
23 May 2019	REPAYMT A/C TFR		1,234.88	292,700.61
22 Jun 2019	INTEREST	1,263.66		293,964.27
22 Jun 2019	ADMIN FEE	12.00		293,976.27
23 Jun 2019	REPAYMT A/C TFR		1,275.66	292,700.61
30 Jun 2019	<i>Closing Balance</i>			292,700.61

42040 - Property Expenses - Pest Control

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$99.00		100%
TOTAL		CY Balance	LY Balance	
		\$99.00		

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Pest Control (42040)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
30/06/2019	Annual Rental Property Statement		99.00		99.00 DR
			99.00		99.00 DR
Total Debits:			99.00		
Total Credits:			0.00		

42060 - Property Expenses - Repairs Maintenance

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$89.00	\$79.00	12.66%
TOTAL		CY Balance	LY Balance	
		\$89.00	\$79.00	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
30/06/2019	Annual Rental Property Statement		89.00		89.00 DR
			89.00		89.00 DR
Total Debits:	89.00				
Total Credits:	0.00				

42100 - Property Expenses - Strata Levy Fees

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$3,555.75	\$2,833.35	25.5%
TOTAL		CY Balance	LY Balance	
		\$3,555.75	\$2,833.35	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Strata Levy Fees (42100)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
30/06/2019	Annual Rental Property Statement		3,555.75		3,555.75 DR
			3,555.75		3,555.75 DR
Total Debits:	3,555.75				
Total Credits:	0.00				

42110 - Property Expenses - Sundry Expenses

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$220.00	\$200.00	10%
TOTAL		CY Balance	LY Balance	
		\$220.00	\$200.00	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Sundry Expenses (42110)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
30/06/2019	Annual Rental Property Statement		220.00		220.00 DR
			220.00		220.00 DR
Total Debits:	220.00				
Total Credits:	0.00				

42150 - Property Expenses - Water Rates

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	\$1,508.51	\$1,421.30	6.14%
TOTAL		CY Balance	LY Balance	
		\$1,508.51	\$1,421.30	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
1/166 Shearwater Drive, Lake Heights NSW, Australia (1/166ShearwaterDrLH)					
30/06/2019	Annual Rental Property Statement		1,508.51		1,508.51 DR
			1,508.51		1,508.51 DR
Total Debits:	1,508.51				
Total Credits:	0.00				

48500 - Income Tax Expense

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$340.30	\$2,615.55	(86.99)%
TOTAL		CY Balance	LY Balance	
		\$340.30	\$2,615.55	

Supporting Documents

- 2019 SMSF Annual Return - Anakk Superannuation Fund.pdf

.....**Electronic Lodgment Declaration (SMSF)**

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

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) 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	Name of Fund	Year
Provided	Anakk Superannuation Fund	2019

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:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director		Date	/ /
--	--	------	-----

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 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.

5 Wt i bhBUa Y	Anakk Superannuation Fund	
Account Number	182512 962991899	Client Reference ANAKKSUP8100

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

Signature		Date	/ /
-----------	--	------	-----

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature **Date** / /

Contact name **Client Reference**

Agent's Phone Number **HUI '5 [YbhBi a VYf**

Self-managed superannuation fund annual return **2019**

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 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
<input type="text" value="Bankstown Square"/>	<input type="text" value="NSW"/>	<input type="text" value="2200"/>

5 Annual return status

Is this an amendment to the SMSF's 2019 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

A

Day

Month

Year

Was Part A of the audit report qualified?

B

No

Yes

Was Part B of the audit report qualified?

C

No

Yes

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

D

No

Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Tax File Number **Provided**

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes
 If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover? **M** No Yes
 Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **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** \$

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 \$

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

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

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
U \$
(subject to 45% tax rate (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)

Tax File Number Provided

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	A1 \$ <input style="width: 150px;" type="text" value="15,016"/>		A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>		B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text" value="6,186"/>		D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text" value="2,598"/>		E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text" value="4,861"/>		F2 \$ <input style="width: 150px;" type="text"/>
Death benefit increase	G1 \$ <input style="width: 150px;" type="text"/>		
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text"/>		H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text" value="8,512"/>		I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="119"/>		J2 \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>		U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text" value="144"/>	Code <input style="width: 20px; height: 20px;" type="text" value="0"/>	L2 \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>		
TOTAL DEDUCTIONS N \$ <input style="width: 150px;" type="text" value="37,436"/> <small>(Total A1 to M1)</small>			TOTAL NON-DEDUCTIBLE EXPENSES Y \$ <input style="width: 150px;" type="text" value="0"/> <small>(Total A2 to L2)</small>
#This is a mandatory label.	#TAXABLE INCOME OR LOSS O \$ <input style="width: 150px;" type="text" value="11,379"/> Loss <input style="width: 20px; height: 20px;" type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z \$ <input style="width: 150px;" type="text" value="37,436"/> <small>(N plus Y)</small>

Tax File Number Provided

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income	A	\$	11,379
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	T1	\$	1,706.85
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	J	\$	0.00
<i>(an amount must be included even if it is zero)</i>			
Gross tax	B	\$	1,706.85
<i>(T1 plus J)</i>			

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

SUBTOTAL 1

T2 \$ 1,706.85

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	0.00
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00
Early stage investor tax offset	D3	\$	0.00
Early stage investor tax offset carried forward from previous year	D4	\$	0.00
		Non-refundable carry forward tax offsets	
		D	0.00
<i>(D1 plus D2 plus D3 plus D4)</i>			
		SUBTOTAL 2	
		T3	1,706.85
<i>(T2 less D – cannot be less than zero)</i>			

Complying fund's franking credits tax offset	E1	\$	52.57
No-TFN tax offset	E2	\$	
National rental affordability scheme tax offset	E3	\$	
Exploration credit tax offset	E4	\$	0.00
		Refundable tax offsets	
		E	52.57
<i>(E1 plus E2 plus E3 plus E4)</i>			

#TAX PAYABLE T5 \$ 1,654.28

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Tax File Number Provided

H1 \$	Credit for interest on early payments – amount of interest	<input style="width: 95%;" type="text"/>
H2 \$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input style="width: 95%;" type="text"/>
H3 \$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input style="width: 95%;" type="text"/>
H5 \$	Credit for TFN amounts withheld from payments from closely held trusts	<input style="width: 95%;" type="text" value="0.00"/>
H6 \$	Credit for interest on no-TFN tax offset	<input style="width: 95%;" type="text"/>
H8 \$	Credit for foreign resident capital gains withholding amounts	<input style="width: 95%;" type="text" value="0.00"/>
Eligible credits		H \$ <input style="width: 95%;" type="text"/>
<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>		

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input style="width: 95%;" type="text" value="0.00"/> <small>(unused amount from label E – an amount must be included even if it is zero)</small>
--	-------------	--

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input style="width: 95%;" type="text" value="48.28"/> <small>(T5 plus G less H less I less K plus L less M plus N)</small>
---	-------------	--

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

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

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

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1 / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Accumulation phase account balance
S1 \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS
S2 \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS
S3 \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

See the Privacy note in the Declaration.

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1 / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance
S1 \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS
S2 \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS
S3 \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$ 11,462

15b Australian direct investments Cash and term deposits **E** \$ 32,669

<p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ 575,000</p> <p>Australian non-residential real property J2 \$ </p> <p>Overseas real property J3 \$ </p> <p>Australian shares J4 \$ </p> <p>Overseas shares J5 \$ </p> <p>Other J6 \$ </p>	<p>Debt securities F \$ </p> <p>Loans G \$ </p> <p>Listed shares H \$ </p> <p>Unlisted shares I \$ </p> <p>Limited recourse borrowing arrangements J \$ 575,000</p> <p>Non-residential real property K \$ </p> <p>Residential real property L \$ </p> <p>Collectables and personal use assets M \$ </p> <p>Other assets O \$ 461</p>
--	--

15c Other investments Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS	U \$ 619,592
<small>(Sum of labels A to T)</small>	

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

15f Limited recourse borrowing arrangements

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

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

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="292,700"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
	Borrowings	V \$ <input type="text" value="292,700"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="324,106"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text" value="2,786"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="619,592"/>

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 2018–19 income year, write **2019**). **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 2019*. **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 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Tax File Number **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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

! The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2019* 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 / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

49000 - Profit/Loss Allocation Account

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$2,060.77)	\$91,232.86	(102.26)%
TOTAL		CY Balance	LY Balance	
		(\$2,060.77)	\$91,232.86	

Supporting Documents

No supporting documents

50000 - Members

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
AKKAHM00001A	Akkawy, Ahmed - Accumulation (Accumulation)	(\$266,916.22)	(\$13,198.88)	\$15,705.42	\$1,791.24	(\$108.00)	(\$262,726.44)	(1.57)%
AKKNAR00001A	Akkawy, Narelle - Accumulation (Accumulation)	(\$60,564.21)	(\$9,315.21)	\$3,595.82	\$3,070.10	\$520.28	(\$62,693.22)	3.52%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$327,480.43)	(\$22,514.09)	\$19,301.24	\$4,861.34	\$412.28	(\$325,419.66)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)

Standard Checklist

- Attach copies of Members Statements

Anakk Superannuation Fund

Members Statement

Ahmed Akkawy
 84 Beaumaris Drive
 Menai, New South Wales, 2234, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	52	Vested Benefits	262,726.44
Tax File Number:	Provided	Total Death Benefit	262,726.44
Date Joined Fund:	01/07/2018		
Service Period Start Date:	13/12/2013		
Date Left Fund:			
Member Code:	AKKAHM00001A		
Account Start Date	01/07/2018		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits 262,726.44

Preservation Components

Preserved 262,726.44

Unrestricted Non Preserved

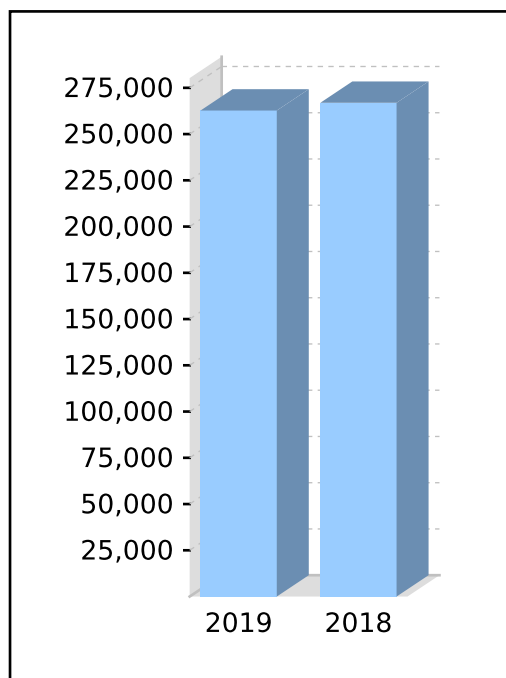
Restricted Non Preserved

Tax Components

Tax Free

Taxable 262,726.44

Investment Earnings Rate -5.01%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	266,916.22	266,916.22
<u>Increases to Member account during the period</u>		
Employer Contributions	13,198.88	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(15,705.42)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,979.84	
Income Tax	(2,087.84)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	1,791.24	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	262,726.44	266,916.22

Anakk Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Ahmed Akkawy
Director

Narelle Akkawy
Director

Anakk Superannuation Fund

Members Statement

Narelle Akkawy
 84 Beaumaris Dr
 MENAI, New South Wales, 2234, Australia

Your Details

Date of Birth : Provided
 Age: 48
 Tax File Number: Provided
 Date Joined Fund: 01/07/2018
 Service Period Start Date: 13/12/2013
 Date Left Fund:
 Member Code: AKKNAR00001A
 Account Start Date: 01/07/2018
 Account Phase: Accumulation Phase
 Account Description: Accumulation

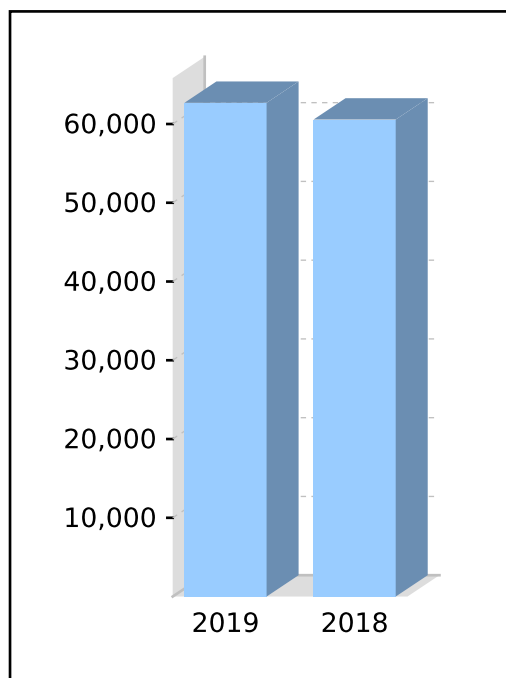
Nominated Beneficiaries N/A
 Vested Benefits 62,693.22
 Total Death Benefit 62,693.22

Your Balance

Total Benefits 62,693.22

Preservation Components
 Preserved 62,693.22
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free
 Taxable 62,693.22
 Investment Earnings Rate -4.37%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	60,564.21	60,564.21
<u>Increases to Member account during the period</u>		
Employer Contributions	9,315.21	
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(3,595.82)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	1,397.30	
Income Tax	(877.02)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	3,070.10	
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	62,693.22	60,564.21

Anakk Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Ahmed Akkawy
Director

Narelle Akkawy
Director

Anakk Superannuation Fund
Members Summary

As at 30 June 2019

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Ahmed Akkawy (Age: 52)											
AKKAHM00001A - Accumulation											
266,916.22	13,198.88		(15,705.42)			1,979.84	(2,087.84)		1,791.24		262,726.44
266,916.22	13,198.88		(15,705.42)			1,979.84	(2,087.84)		1,791.24		262,726.44
Narelle Akkawy (Age: 48)											
AKKNAR00001A - Accumulation											
60,564.21	9,315.21		(3,595.82)			1,397.30	(877.02)		3,070.10		62,693.22
60,564.21	9,315.21		(3,595.82)			1,397.30	(877.02)		3,070.10		62,693.22
327,480.43	22,514.09		(19,301.24)			3,377.14	(2,964.86)		4,861.34		325,419.66

60400 - Bank Accounts

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
STG440342717	St George Complete Freedom Offset A/C #2717	\$3,319.40	\$8,329.49	(60.15)%
MBL962991899	Macquarie Cash Management A/C #1899	\$29,349.93	\$16,563.47	77.2%
TOTAL		CY Balance	LY Balance	
		\$32,669.33	\$24,892.96	

Supporting Documents

- Bank Statement Report [Report](#)
- ResidentialLoan-S211087900100-23Feb2019 (2).pdf
- ResidentialLoan-S211087900100-30Jun2019.pdf
- 20210329 31 Dec 18 to 30 Jun 19 Macquarie statement.pdf
- 20210329 30 Jun 18 to 31 Dec 18 Macquarie statement.pdf
- CompleteFreedomOffset-440342717-08Dec2018.pdf
- CompleteFreedomOffset-440342717-08Jun2019.pdf
- CompleteFreedomOffset-440342717-08Dec2019.pdf
- ResidentialLoan-S211087900100-23Aug2019.pdf

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Anakk Superannuation Fund

Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / MBL962991899

Account Name: Macquarie Cash Management A/C #1899

BSB and Account Number: 182512 962991899

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 16,563.47		\$ 10,031.34		\$ 22,817.80		\$ 29,349.93	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			16,563.47		
02/07/2018	QUICKSUPER QUICKSPR2207124225		307.95	16,871.42		
03/07/2018	REBATE OF ADVISER COMMISSION		3.36	16,874.78		
10/07/2018	FINANCIAL WISDOM 85118794934	55.00		16,819.78		
16/07/2018	QUICKSUPER QUICKSPR2216471688		307.95	17,127.73		
23/07/2018	ClickSuper p_vu_cc_9904760865		2,904.78	20,032.51		
30/07/2018	QUICKSUPER QUICKSPR2226018439		307.95	20,340.46		
31/07/2018	MACQUARIE CMA INTEREST PAID		14.19	20,354.65		
02/08/2018	REBATE OF ADVISER COMMISSION		3.78	20,358.43		
10/08/2018	FINANCIAL WISDOM 85955796303	55.00		20,303.43		
13/08/2018	QUICKSUPER QUICKSPR2236215323		307.95	20,611.38		
27/08/2018	TRANSACT FUNDS TFR TO AHMED AKKAWY	5,000.00		15,611.38		
27/08/2018	BPAY TO ASIC	5.00		15,606.38		
27/08/2018	QUICKSUPER QUICKSPR2245677677		307.95	15,914.33		
31/08/2018	MACQUARIE CMA INTEREST PAID		16.35	15,930.68		
04/09/2018	REBATE OF ADVISER COMMISSION		4.19	15,934.87		
10/09/2018	FINANCIAL WISDOM 86792787191	55.00		15,879.87		

Anakk Superannuation Fund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
10/09/2018	QUICKSUPER QUICKSPR2255544380		307.95	16,187.82		
24/09/2018	QUICKSUPER QUICKSPR2265664819		314.26	16,502.08		
28/09/2018	MACQUARIE CMA INTEREST PAID		11.98	16,514.06		
02/10/2018	REBATE OF ADVISER COMMISSION		3.32	16,517.38		
08/10/2018	QUICKSUPER QUICKSPR2275472596		320.57	16,837.95		
16/10/2018	TAL Life Limited 1588429-578749	4,861.34		11,976.61		
22/10/2018	QUICKSUPER QUICKSPR2285663780		320.57	12,297.18		
22/10/2018	ClickSuper p_vu_cc_9904907896		3,453.31	15,750.49		
31/10/2018	MACQUARIE CMA INTEREST PAID		11.54	15,762.03		
02/11/2018	REBATE OF ADVISER COMMISSION		3.28	15,765.31		
05/11/2018	QUICKSUPER QUICKSPR2295951849		320.57	16,085.88		
20/11/2018	QUICKSUPER QUICKSPR2306861627		320.57	16,406.45		
29/11/2018	CFS Corp Account Zobouian Anakk		55.00	16,461.45		
30/11/2018	MACQUARIE CMA INTEREST PAID		11.89	16,473.34		
03/12/2018	QUICKSUPER QUICKSPR2315856944		320.57	16,793.91		
04/12/2018	REBATE OF ADVISER COMMISSION		3.32	16,797.23		
17/12/2018	QUICKSUPER QUICKSPR2326189798		320.57	17,117.80		
24/12/2018	QUICKSUPER QUICKSPR2331102558		320.57	17,438.37		
31/12/2018	MACQUARIE CMA INTEREST PAID		13.26	17,451.63		
03/01/2019	REBATE OF ADVISER COMMISSION		3.61	17,455.24		
14/01/2019	QUICKSUPER QUICKSPR2343593584		320.57	17,775.81		

Anakk Superannuation Fund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
21/01/2019	ClickSuper p_vu_cc_9905067301		3,387.48	21,163.29		
29/01/2019	QUICKSUPER QUICKSPR2353644961		328.58	21,491.87		
31/01/2019	MACQUARIE CMA INTEREST PAID		15.34	21,507.21		
04/02/2019	REBATE OF ADVISER COMMISSION		4.00	21,511.21		
11/02/2019	QUICKSUPER QUICKSPR2363127439		740.54	22,251.75		
25/02/2019	QUICKSUPER QUICKSPR2373627223		369.49	22,621.24		
28/02/2019	MACQUARIE CMA INTEREST PAID		16.96	22,638.20		
04/03/2019	REBATE OF ADVISER COMMISSION		4.22	22,642.42		
12/03/2019	QUICKSUPER QUICKSPR2385364889		354.14	22,996.56		
26/03/2019	QUICKSUPER QUICKSPR2395925124		446.15	23,442.71		
29/03/2019	MACQUARIE CMA INTEREST PAID		19.83	23,462.54		
02/04/2019	REBATE OF ADVISER COMMISSION		4.87	23,467.41		
08/04/2019	QUICKSUPER QUICKSPR2405912814		379.70	23,847.11		
23/04/2019	ClickSuper p_vu_cc_9905235667		3,453.31	27,300.42		
24/04/2019	QUICKSUPER QUICKSPR2416581784		379.70	27,680.12		
30/04/2019	MACQUARIE CMA INTEREST PAID		21.12	27,701.24		
02/05/2019	REBATE OF ADVISER COMMISSION		5.08	27,706.32		
06/05/2019	QUICKSUPER QUICKSPR2425113046		359.25	28,065.57		
20/05/2019	QUICKSUPER QUICKSPR2435454345		369.48	28,435.05		
31/05/2019	MACQUARIE CMA INTEREST PAID		25.50	28,460.55		
03/06/2019	QUICKSUPER QUICKSPR2445394014		430.83	28,891.38		

Anakk Superannuation Fund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/06/2019	REBATE OF ADVISER COMMISSION		5.97	28,897.35		
17/06/2019	QUICKSUPER QUICKSPR2455452021		430.83	29,328.18		
28/06/2019	MACQUARIE CMA INTEREST PAID		21.75	29,349.93		
30/06/2019	CLOSING BALANCE			29,349.93		
		<u>10,031.34</u>	<u>22,817.80</u>			

Anakk Superannuation Fund

Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 60400 / STG440342717
Account Name: St George Complete Freedom Offset A/C #2717
BSB and Account Number: 112879 440342717

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 8,329.49		\$ 27,077.82		\$ 22,067.73		\$ 3,319.40	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			8,329.49		
13/07/2018	One Agency Wollo 1 Agency Wollong		874.20	9,203.69		
23/07/2018	Repaymt A/C Tfr	1,273.50		7,930.19		
30/07/2018	One Agency Wollo 1 Agency Wollong		507.85	8,438.04		
23/08/2018	Repaymt A/C Tfr	1,315.62		7,122.42		
24/08/2018	Tfr Wdl BPAY Internet 24Aug18:18 874830415136260 Tax Office Payments	1,865.00		5,257.42		
27/08/2018	TRANSACT FUNDS TFR TO AHMED AKKAWY		5,000.00	10,257.42		
30/08/2018	One Agency Wollo 1 Agency Wollong		1,108.26	11,365.68		
14/09/2018	One Agency Wollo 1 Agency Wollong		874.20	12,239.88		
23/09/2018	Repaymt A/C Tfr	1,314.16		10,925.72		
28/09/2018	One Agency Wollo 1 Agency Wollong		874.20	11,799.92		
08/10/2018	Internet Pmt	9,999.00		1,800.92		
12/10/2018	One Agency Wollo 1 Agency Wollong		874.20	2,675.12		
23/10/2018	Repaymt A/C Tfr	1,253.44		1,421.68		
14/11/2018	One Agency Wollo 1 Agency Wollong		940.66	2,362.34		
23/11/2018	Repaymt A/C Tfr	1,276.34		1,086.00		
29/11/2018	One Agency Wollo 1 Agency Wollong		1,329.90	2,415.90		

Anakk Superannuation Fund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
21/12/2018	One Agency Wollo 1 Agency Wollong		368.85	2,784.75		
23/12/2018	Repaymt A/C Tfr	1,235.28		1,549.47		
14/01/2019	One Agency Wollo 1 Agency Wollong		1,339.20	2,888.67		
23/01/2019	Repaymt A/C Tfr	1,276.20		1,612.47		
30/01/2019	One Agency Wollo 1 Agency Wollong		186.06	1,798.53		
06/02/2019	Tfr Wdl BPAY Internet 06Feb15:50 2291672351544 Asic	53.00		1,745.53		
14/02/2019	One Agency Wollo 1 Agency Wollong		675.85	2,421.38		
23/02/2019	Repaymt A/C Tfr	1,276.21		1,145.17		
27/02/2019	One Agency Wollo 1 Agency Wollong		446.40	1,591.57		
14/03/2019	One Agency Wollo 1 Agency Wollong		1,339.20	2,930.77		
23/03/2019	Repaymt A/C Tfr	1,153.85		1,776.92		
29/03/2019	One Agency Wollo 1 Agency Wollong		892.80	2,669.72		
12/04/2019	One Agency Wollo 1 166 Shearwater D		892.80	3,562.52		
23/04/2019	Repaymt A/C Tfr	1,275.68		2,286.84		
29/04/2019	One Agency Wollo 1 166 Shearwater D		720.80	3,007.64		
23/05/2019	Repaymt A/C Tfr	1,234.88		1,772.76		
30/05/2019	One Agency Wollo 1 166 Shearwater D		1,036.70	2,809.46		
14/06/2019	One Agency Wollo 1 166 Shearwater D		892.80	3,702.26		
23/06/2019	Repaymt A/C Tfr	1,275.66		2,426.60		
28/06/2019	One Agency Wollo 1 166 Shearwater D		892.80	3,319.40		
30/06/2019	CLOSING BALANCE			3,319.40		
		<u>27,077.82</u>	<u>22,067.73</u>			

Anakk Superannuation Fund Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Chart Code: 85500 / 1/166ShearwaterDrLH

Account Name: St George Home Loan A/C#879001

BSB and Account Number: 112911 0879001

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$ (302,699.61)		\$ 15,160.82		\$ 25,159.82		\$ (292,700.61)

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2018	Opening Balance			(302,699.61)		
22/07/2018	Admin Fee	12.00		(302,711.61)		
22/07/2018	Interest	1,261.50		(303,973.11)		
23/07/2018	Repaymt A/C Tfr		1,273.50	(302,699.61)		
22/08/2018	Admin Fee	12.00		(302,711.61)		
22/08/2018	Interest	1,303.62		(304,015.23)		
23/08/2018	Repaymt A/C Tfr		1,315.62	(302,699.61)		
22/09/2018	Admin Fee	12.00		(302,711.61)		
22/09/2018	Interest	1,302.16		(304,013.77)		
23/09/2018	Repaymt A/C Tfr		1,314.16	(302,699.61)		
08/10/2018	Internet Pmt		9,999.00	(292,700.61)		
22/10/2018	Admin Fee	12.00		(292,712.61)		
22/10/2018	Interest	1,241.44		(293,954.05)		
23/10/2018	Repaymt A/C Tfr		1,253.44	(292,700.61)		
22/11/2018	Admin Fee	12.00		(292,712.61)		
22/11/2018	Interest	1,264.34		(293,976.95)		
23/11/2018	Repaymt A/C Tfr		1,276.34	(292,700.61)		

Anakk Superannuation Fund Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
22/12/2018	Admin Fee	12.00		(292,712.61)		
22/12/2018	Interest	1,223.28		(293,935.89)		
23/12/2018	Repaymt A/C Tfr		1,235.28	(292,700.61)		
22/01/2019	Admin Fee	12.00		(292,712.61)		
22/01/2019	Interest	1,264.20		(293,976.81)		
23/01/2019	Repaymt A/C Tfr		1,276.20	(292,700.61)		
22/02/2019	Admin Fee	12.00		(292,712.61)		
22/02/2019	Interest	1,264.21		(293,976.82)		
23/02/2019	Repaymt A/C Tfr		1,276.21	(292,700.61)		
22/03/2019	Admin Fee	12.00		(292,712.61)		
22/03/2019	Interest	1,141.85		(293,854.46)		
23/03/2019	Repaymt A/C Tfr		1,153.85	(292,700.61)		
22/04/2019	Admin Fee	12.00		(292,712.61)		
22/04/2019	Interest	1,263.68		(293,976.29)		
23/04/2019	Repaymt A/C Tfr		1,275.68	(292,700.61)		
22/05/2019	Admin Fee	12.00		(292,712.61)		
22/05/2019	Interest	1,222.88		(293,935.49)		
23/05/2019	Repaymt A/C Tfr		1,234.88	(292,700.61)		
22/06/2019	Admin Fee	12.00		(292,712.61)		
22/06/2019	Interest	1,263.66		(293,976.27)		
23/06/2019	Repaymt A/C Tfr		1,275.66	(292,700.61)		

Anakk Superannuation Fund
Bank Statement Report

For The Period 01 July 2018 to 30 June 2019

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/06/2019	CLOSING BALANCE	15,160.82	25,159.82	(292,700.61)		



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



ANAKK INVESTMENTS PTY LTD
84 BEAUMARIS DRIVE
MENAI NSW 2234

1 Shelley Street
Sydney, NSW 2000

account balance **\$17,451.63**
as at 31 Dec 18

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

transaction	description	debits	credits	balance
30.06.18	OPENING BALANCE			16,563.47
02.07.18	DEPOSIT QUICKSUPER QUICKSPR2207124225		307.95	16,871.42
03.07.18	Interest REBATE OF ADVISER COMMISSION		3.36	16,874.78
10.07.18	Direct debit FINANCIAL WISDOM 85118794934	55.00		16,819.78
16.07.18	DEPOSIT QUICKSUPER QUICKSPR2216471688		307.95	17,127.73
23.07.18	DEPOSIT ClickSuper p_vu_cc_9904760865		2,904.78	20,032.51
30.07.18	DEPOSIT QUICKSUPER QUICKSPR2226018439		307.95	20,340.46
31.07.18	Interest MACQUARIE CMA INTEREST PAID*		14.19	20,354.65
02.08.18	Interest REBATE OF ADVISER COMMISSION		3.78	20,358.43
10.08.18	Direct debit FINANCIAL WISDOM 85955796303	55.00		20,303.43
13.08.18	DEPOSIT QUICKSUPER QUICKSPR2236215323		307.95	20,611.38
27.08.18	DEPOSIT QUICKSUPER QUICKSPR2245677677		307.95	20,919.33

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962991899

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 991 899

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

	transaction	description	debits	credits	balance
27.08.18	BPAY	BPAY TO ASIC	5.00		20,914.33
27.08.18	Funds transfer	TRANSACT FUNDS TFR TO AHMED AKKAWY	5,000.00		15,914.33
31.08.18	Interest	MACQUARIE CMA INTEREST PAID*		16.35	15,930.68
04.09.18	Interest	REBATE OF ADVISER COMMISSION		4.19	15,934.87
10.09.18	DEPOSIT	QUICKSUPER QUICKSPR2255544380		307.95	16,242.82
10.09.18	Direct debit	FINANCIAL WISDOM 86792787191	55.00		16,187.82
24.09.18	DEPOSIT	QUICKSUPER QUICKSPR2265664819		314.26	16,502.08
28.09.18	Interest	MACQUARIE CMA INTEREST PAID*		11.98	16,514.06
02.10.18	Interest	REBATE OF ADVISER COMMISSION		3.32	16,517.38
08.10.18	DEPOSIT	QUICKSUPER QUICKSPR2275472596		320.57	16,837.95
16.10.18	Direct debit	TAL Life Limited 1588429-578749	4,861.34		11,976.61
22.10.18	DEPOSIT	QUICKSUPER QUICKSPR2285663780		320.57	12,297.18
22.10.18	DEPOSIT	ClickSuper p_vu_cc_9904907896		3,453.31	15,750.49
31.10.18	Interest	MACQUARIE CMA INTEREST PAID*		11.54	15,762.03
02.11.18	Interest	REBATE OF ADVISER COMMISSION		3.28	15,765.31
05.11.18	DEPOSIT	QUICKSUPER QUICKSPR2295951849		320.57	16,085.88
20.11.18	DEPOSIT	QUICKSUPER QUICKSPR2306861627		320.57	16,406.45
29.11.18	DEPOSIT	CFS Corp Account Zobouian Anakk		55.00	16,461.45
30.11.18	Interest	MACQUARIE CMA INTEREST PAID*		11.89	16,473.34
03.12.18	DEPOSIT	QUICKSUPER QUICKSPR2315856944		320.57	16,793.91
04.12.18	Interest	REBATE OF ADVISER COMMISSION		3.32	16,797.23
17.12.18	DEPOSIT	QUICKSUPER QUICKSPR2326189798		320.57	17,117.80
24.12.18	DEPOSIT	QUICKSUPER QUICKSPR2331102558		320.57	17,438.37
31.12.18	Interest	MACQUARIE CMA INTEREST PAID*		13.26	17,451.63

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 18	10,031.34	10,919.50	17,451.63

* Stepped interest rates as at 31 December 2018: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.30%



Macquarie Cash Management Account

enquiries 1800 806 310

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Unlimited electronic fund transfers to nominated bank accounts.
- Temporarily increase your pay anyone limit to \$100,000 for one day only. Please call us to set this up for you.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- The interest rate is stepped and variable and may change at anytime without prior notice.
- Interest is calculated on daily balances and paid monthly.
- For more information about your account or the fees and charges, please read the Product Information Statement. If you have any questions or want to update your contact details, call us on 1800 806 310.

Resolving disputes

- If you have a complaint we will try to resolve the matter within 45 business days of receiving it. Macquarie Bank Limited is a member of the Financial Ombudsman Service Australia (FOS) ABN 67 131 124 448, an independent external complaints resolution scheme.
- If you are not satisfied with our resolution, phone FOS on 1800 367 287 (within Australia) or +61 3 9613 7366 and quote our membership number 10019.

Fraud protection

- If you have experienced online fraud or have fallen victim to phishing or any other type of online threat, please contact us immediately on 1800 806 310 (Overseas +61 2 8232 3333).
- You can also notify us by email at report_scams@macquarie.com. If possible, please send your contact number and the suspicious email as an attachment, rather than forwarding the email. This helps to identify the author and source and will be used to help reduce online fraud.



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
fax 1800 550 140
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



ANAKK INVESTMENTS PTY LTD
84 BEAUMARIS DRIVE
MENAI NSW 2234

1 Shelley Street
Sydney, NSW 2000

account balance **\$29,349.93**
as at 30 Jun 19

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

transaction	description	debits	credits	balance
31.12.18	OPENING BALANCE			17,451.63
03.01.19	Interest REBATE OF ADVISER COMMISSION		3.61	17,455.24
14.01.19	Deposit QUICKSUPER QUICKSPR2343593584		320.57	17,775.81
21.01.19	Deposit ClickSuper p_vu_cc_9905067301		3,387.48	21,163.29
29.01.19	Deposit QUICKSUPER QUICKSPR2353644961		328.58	21,491.87
31.01.19	Interest MACQUARIE CMA INTEREST PAID*		15.34	21,507.21
04.02.19	Interest REBATE OF ADVISER COMMISSION		4.00	21,511.21
11.02.19	Deposit QUICKSUPER QUICKSPR2363127439		740.54	22,251.75
25.02.19	Deposit QUICKSUPER QUICKSPR2373627223		369.49	22,621.24
28.02.19	Interest MACQUARIE CMA INTEREST PAID*		16.96	22,638.20
04.03.19	Interest REBATE OF ADVISER COMMISSION		4.22	22,642.42
12.03.19	Deposit QUICKSUPER QUICKSPR2385364889		354.14	22,996.56

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 962991899

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 991 899

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

transaction	description	debits	credits	balance
26.03.19	Deposit		QUICKSUPER QUICKSPR2395925124 446.15	23,442.71
29.03.19	Interest	MACQUARIE CMA INTEREST PAID*	19.83	23,462.54
02.04.19	Interest	REBATE OF ADVISER COMMISSION	4.87	23,467.41
08.04.19	Deposit		QUICKSUPER QUICKSPR2405912814 379.70	23,847.11
23.04.19	Deposit	ClickSuper p_vu_cc_9905235667	3,453.31	27,300.42
24.04.19	Deposit		QUICKSUPER QUICKSPR2416581784 379.70	27,680.12
30.04.19	Interest	MACQUARIE CMA INTEREST PAID*	21.12	27,701.24
02.05.19	Interest	REBATE OF ADVISER COMMISSION	5.08	27,706.32
06.05.19	Deposit		QUICKSUPER QUICKSPR2425113046 359.25	28,065.57
20.05.19	Deposit		QUICKSUPER QUICKSPR2435454345 369.48	28,435.05
31.05.19	Interest	MACQUARIE CMA INTEREST PAID*	25.50	28,460.55
03.06.19	Deposit		QUICKSUPER QUICKSPR2445394014 430.83	28,891.38
04.06.19	Interest	REBATE OF ADVISER COMMISSION	5.97	28,897.35
17.06.19	Deposit		QUICKSUPER QUICKSPR2455452021 430.83	29,328.18
28.06.19	Interest	MACQUARIE CMA INTEREST PAID*	21.75	29,349.93

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 19	0.00	11,898.30	29,349.93

* Stepped interest rates as at 30 June 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 1.05%

annual interest summary 2018/2019

INTEREST PAID				199.71
TOTAL REBATE OF ADVISER COMMISSION			49.00	
TOTAL INCOME PAID				248.71



Macquarie Cash Management Account

enquiries 1800 806 310

account name ANAKK INVESTMENTS PTY LTD ATF
ANAKK SUPERANNUATION FUND
account no. 962991899

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Further Information Guide for more details about keeping your account secure.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 440342717
Statement Period 09/06/2018 to 08/12/2018
Statement No. 5(page 1 of 4)

ANAKK INVESTMENTS P/L ACN 167235154
 ATF ANAKK SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
7,460.02	+	14,568.97	-	19,613.09	=	2,415.90

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
09 JUN	OPENING BALANCE			7,460.02
14 JUN	One Agency Wollo 1 Agency Wollong		1,311.30	8,771.32
23 JUN	LOAN REPAYMENT S.211.0879001.00	1,316.03		7,455.29
29 JUN	One Agency Wollo 1 Agency Wollong		874.20	8,329.49
13 JUL	One Agency Wollo 1 Agency Wollong		874.20	9,203.69
23 JUL	LOAN REPAYMENT S.211.0879001.00	1,273.50		7,930.19
30 JUL	One Agency Wollo 1 Agency Wollong		507.85	8,438.04
23 AUG	LOAN REPAYMENT S.211.0879001.00	1,315.62		7,122.42
24 AUG	TFR WDL BPAY INTERNET24AUG 18:18 TO TAX OFFICE PAYMENTS 874830415136260	1,865.00		5,257.42
27 AUG	ANAKK SUPER FUND SMSF PROPERTY		5,000.00	10,257.42
30 AUG	One Agency Wollo 1 Agency Wollong		1,108.26	11,365.68
14 SEP	One Agency Wollo 1 Agency Wollong		874.20	12,239.88
24 SEP	LOAN REPAYMENT S.211.0879001.00 EFFECTIVE DATE 23SEP	1,314.16		10,925.72
28 SEP	One Agency Wollo 1 Agency Wollong		874.20	11,799.92
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			11,799.92

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			11,799.92
08 OCT	INTERNET WITHDRAWAL 08OCT 15:13 SMSF loan payment	9,999.00		1,800.92
12 OCT	One Agency Wollo 1 Agency Wollong		874.20	2,675.12
23 OCT	LOAN REPAYMENT S.211.0879001.00	1,253.44		1,421.68
14 NOV	One Agency Wollo 1 Agency Wollong		940.66	2,362.34
23 NOV	LOAN REPAYMENT S.211.0879001.00	1,276.34		1,086.00
29 NOV	One Agency Wollo 1 Agency Wollong		1,329.90	2,415.90
08 DEC	<i>CLOSING BALANCE</i>			2,415.90

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 440342717
Statement Period 09/06/2018 to 08/12/2018
Statement No. 5(page 3 of 4)

Summary of Transaction Fees 01/06/2018 TO 30/06/2018

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/07/2018 TO 31/07/2018 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2018 TO 31/08/2018 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2018 TO 30/09/2018 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2018 TO 31/10/2018 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Account Number 440342717
Statement Period 09/06/2018 to 08/12/2018
Statement No. 5(page 4 of 4)

Summary of Transaction Fees 01/11/2018 TO 30/11/2018 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St. George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 440342717
Statement Period 09/06/2019 to 08/12/2019
Statement No. 7(page 1 of 4)

ANAKK INVESTMENTS P/L ACN 167235154
 ATF ANAKK SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,809.46	+	21,682.22	-	17,489.01	=	7,002.67

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
09 JUN	OPENING BALANCE			2,809.46
14 JUN	One Agency Wollo 1 166 Shearwater D		892.80	3,702.26
24 JUN	LOAN REPAYMENT S.211.0879001.00 EFFECTIVE DATE 23JUN	1,275.66		2,426.60
28 JUN	One Agency Wollo 1 166 Shearwater D		892.80	3,319.40
04 JUL	ANAKK SUPER FUND ANAKK SHEARWATER		12,000.00	15,319.40
12 JUL	One Agency Wollo 1 166 Shearwater D		892.80	16,212.20
23 JUL	LOAN REPAYMENT S.211.0879001.00	1,230.14		14,982.06
30 JUL	One Agency Wollo 1 166 Shearwater D		713.74	15,695.80
23 AUG	LOAN REPAYMENT S.211.0879001.00	1,268.11		14,427.69
30 AUG	One Agency Wollo 1 166 Shearwater D		1,031.24	15,458.93
13 SEP	One Agency Wollo 1 166 Shearwater D		892.80	16,351.73
23 SEP	LOAN REPAYMENT S.211.0879001.00	1,268.13		15,083.60
27 SEP	One Agency Wollo 1 166 Shearwater D		892.80	15,976.40
14 OCT	One Agency Wollo 1 166 Shearwater D		892.80	16,869.20
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			16,869.20

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			16,869.20
15 OCT	INTERNET WITHDRAWAL 15OCT 09:58 Pay Down	9,999.00		6,870.20
23 OCT	LOAN REPAYMENT S.211.0879001.00	1,217.64		5,652.56
30 OCT	One Agency Wollo 1 166 Shearwater D		496.44	6,149.00
14 NOV	One Agency Wollo 1 166 Shearwater D		1,172.60	7,321.60
23 NOV	LOAN REPAYMENT S.211.0879001.00	1,230.33		6,091.27
29 NOV	One Agency Wollo 1 166 Shearwater D		911.40	7,002.67
08 DEC	<i>CLOSING BALANCE</i>			7,002.67

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Remember to always keep your pass code secret, do not tell anyone or let them see it. Never write your pass code on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your pass code. To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Account Number 440342717
 Statement Period 09/06/2019 to 08/12/2019
 Statement No. 7(page 3 of 4)

Summary of Transaction Fees 01/06/2019 TO 30/06/2019

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/07/2019 TO 31/07/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2019 TO 31/08/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2019 TO 30/09/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2019 TO 31/10/2019 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Account Number 440342717
Statement Period 09/06/2019 to 08/12/2019
Statement No. 7(page 4 of 4)

Summary of Transaction Fees 01/11/2019 TO 30/11/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

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Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 133 700
 (24 hours, seven days)
BSB Number 112-879
Account Number 440342717
Statement Period 09/12/2018 to 08/06/2019
Statement No. 6(page 1 of 4)

ANAKK INVESTMENTS P/L ACN 167235154
 ATF ANAKK SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
2,415.90	+	7,898.66	-	7,505.10	=	2,809.46

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
09 DEC	OPENING BALANCE			2,415.90
21 DEC	One Agency Wollo 1 Agency Wollong		368.85	2,784.75
24 DEC	LOAN REPAYMENT S.211.0879001.00 EFFECTIVE DATE 23DEC	1,235.28		1,549.47
14 JAN	One Agency Wollo 1 Agency Wollong		1,339.20	2,888.67
23 JAN	LOAN REPAYMENT S.211.0879001.00	1,276.20		1,612.47
30 JAN	One Agency Wollo 1 Agency Wollong		186.06	1,798.53
06 FEB	TFR WDL BPAY INTERNET06FEB 15:50 TO ASIC 2291672351544	53.00		1,745.53
14 FEB	One Agency Wollo 1 Agency Wollong		675.85	2,421.38
23 FEB	LOAN REPAYMENT S.211.0879001.00	1,276.21		1,145.17
27 FEB	One Agency Wollo 1 Agency Wollong		446.40	1,591.57
14 MAR	One Agency Wollo 1 Agency Wollong		1,339.20	2,930.77
23 MAR	LOAN REPAYMENT S.211.0879001.00	1,153.85		1,776.92
29 MAR	One Agency Wollo 1 Agency Wollong		892.80	2,669.72
12 APR	One Agency Wollo 1 166 Shearwater D		892.80	3,562.52
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			3,562.52

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			3,562.52
23 APR	LOAN REPAYMENT S.211.0879001.00	1,275.68		2,286.84
29 APR	One Agency Wollo 1 166 Shearwater D		720.80	3,007.64
23 MAY	LOAN REPAYMENT S.211.0879001.00	1,234.88		1,772.76
30 MAY	One Agency Wollo 1 166 Shearwater D		1,036.70	2,809.46
08 JUN	<i>CLOSING BALANCE</i>			2,809.46

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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Account Number 440342717
 Statement Period 09/12/2018 to 08/06/2019
 Statement No. 6(page 3 of 4)

Summary of Transaction Fees 01/12/2018 TO 31/12/2018

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Cash Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.20	0.00
Periodical Payments	0	0	0	4.00	0.00
Account Service Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/01/2019 TO 31/01/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2019 TO 28/02/2019 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/03/2019 TO 31/03/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/04/2019 TO 30/04/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Account Number 440342717
Statement Period 09/12/2018 to 08/06/2019
Statement No. 6(page 4 of 4)

Summary of Transaction Fees 01/05/2019 TO 31/05/2019 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

There is a flat monthly account service fee on this account. However if you meet the minimum monthly deposit by the last business day of the month, the Account Service Fee will be waived. Withdrawal transactions via branches, cheques, St. George/Bank of Melbourne/BankSA/Westpac branded ATMs, EFTPOS and Phone and Internet banking transfers (including Bpay payments) are fee free.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Statement of Account
HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 01/07/2019


Statement End Date 23/08/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 23 Aug 2019

	Opening Balance 292,700.61	+	Interest Charge for the Period \$2,474.25	+	Total Debits excluding Interest 24.00	-	Total Credits 2,498.25	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 00mths				Interest Offset Benefit for Statement Period \$15.63		Annual Percentage Rate 5.090%

Repayment Details as at 23 Aug 2019

Monthly Repayment \$1,277.35	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 AUG 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.



Biller Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 01/07/2019

Statement End Date 23/08/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 5.090% PA			292,700.61
22 Jul 2019	INTEREST	1,218.14		293,918.75
22 Jul 2019	ADMIN FEE	12.00		293,930.75
23 Jul 2019	REPAYMT A/C TFR		1,230.14	292,700.61
22 Aug 2019	INTEREST	1,256.11		293,956.72
22 Aug 2019	ADMIN FEE	12.00		293,968.72
23 Aug 2019	REPAYMT A/C TFR		1,268.11	292,700.61
23 Aug 2019	<i>Closing Balance</i>			292,700.61

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/08/2018


Statement End Date 23/02/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 23 Feb 2019

	Opening Balance 302,699.61	+	Interest Charge for the Period \$7,559.63	+	Total Debits excluding Interest 72.00	-	Total Credits 17,630.63	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 06mths				Interest Offset Benefit for Statement Period \$14.97		Annual Percentage Rate 5.090%

Repayment Details as at 23 Feb 2019

Monthly Repayment \$1,154.90	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 FEB 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.



Biller Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

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Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/08/2018

Statement End Date 23/02/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Aug 2018	Opening Balance Interest Rate 5.090% PA			302,699.61
22 Sep 2018	INTEREST	1,302.16		304,001.77
22 Sep 2018	ADMIN FEE	12.00		304,013.77
23 Sep 2018	REPAYMT A/C TFR		1,314.16	302,699.61
08 Oct 2018	INTERNET PMT		9,999.00	292,700.61
22 Oct 2018	INTEREST	1,241.44		293,942.05
22 Oct 2018	ADMIN FEE	12.00		293,954.05
23 Oct 2018	REPAYMT A/C TFR		1,253.44	292,700.61
22 Nov 2018	INTEREST	1,264.34		293,964.95
22 Nov 2018	ADMIN FEE	12.00		293,976.95
23 Nov 2018	REPAYMT A/C TFR		1,276.34	292,700.61
22 Dec 2018	INTEREST	1,223.28		293,923.89
22 Dec 2018	ADMIN FEE	12.00		293,935.89
23 Dec 2018	REPAYMT A/C TFR		1,235.28	292,700.61
22 Jan 2019	INTEREST	1,264.20		293,964.81
22 Jan 2019	ADMIN FEE	12.00		293,976.81
23 Jan 2019	REPAYMT A/C TFR		1,276.20	292,700.61
22 Feb 2019	INTEREST	1,264.21		293,964.82
22 Feb 2019	ADMIN FEE	12.00		293,976.82
23 Feb 2019	REPAYMT A/C TFR		1,276.21	292,700.61
23 Feb 2019	Closing Balance			292,700.61

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au. To discuss your specific insurance needs, contact your current insurer or visit your local branch.

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/02/2019


Statement End Date 30/06/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 30 Jun 2019

	Opening Balance 292,700.61	+	Interest Charge for the Period \$4,892.07	+	Total Debits excluding Interest 48.00	-	Total Credits 4,940.07	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 02mths				Interest Offset Benefit for Statement Period \$6.06		Annual Percentage Rate 5.090%

Repayment Details as at 30 Jun 2019

Monthly Repayment \$1,236.53	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$15,016.82.



Billers Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/02/2019


Statement End Date 30/06/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
24 Feb 2019	<i>Opening Balance</i> Interest Rate 5.090% PA			292,700.61
22 Mar 2019	INTEREST	1,141.85		293,842.46
22 Mar 2019	ADMIN FEE	12.00		293,854.46
23 Mar 2019	REPAYMT A/C TFR		1,153.85	292,700.61
22 Apr 2019	INTEREST	1,263.68		293,964.29
22 Apr 2019	ADMIN FEE	12.00		293,976.29
23 Apr 2019	REPAYMT A/C TFR		1,275.68	292,700.61
22 May 2019	INTEREST	1,222.88		293,923.49
22 May 2019	ADMIN FEE	12.00		293,935.49
23 May 2019	REPAYMT A/C TFR		1,234.88	292,700.61
22 Jun 2019	INTEREST	1,263.66		293,964.27
22 Jun 2019	ADMIN FEE	12.00		293,976.27
23 Jun 2019	REPAYMT A/C TFR		1,275.66	292,700.61
30 Jun 2019	<i>Closing Balance</i>			292,700.61

68000 - Sundry Debtors

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$461.00	\$202.00	128.22%
TOTAL		CY Balance	LY Balance	
		\$461.00	\$202.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2018	Opening Balance				202.00 DR
30/06/2019	Take up ATO supervisory fees payable		259.00		461.00 DR
			259.00		461.00 DR

Total Debits: 259.00

Total Credits: 0.00

74700 - Managed Investments (Australian)

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
CFSFCWHOLESALE	CFS FirstChoice Wholesale Investments	8000.000000	\$11,462.78	8000.000000	\$10,607.62	8.06%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		8000.000000	\$11,462.78	8000.000000	\$10,607.62	

Supporting Documents

- Investment Movement Report [Report](#)
- Colonial Investments - 1 Jul 2019 to 31 Dec 2019.pdf

Standard Checklist

- Attach Annual statements from fund managers, Master Trust, Platform or Wrap providers confirming ownership and value
- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Anakk Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Macquarie Cash Management A/C #1899		16,563.47		22,817.80		(10,031.34)			29,349.93	29,349.93
St George Complete Freedom Offset A/C #2717		8,329.49		22,067.73		(27,077.82)			3,319.40	3,319.40
		24,892.96		44,885.53		(37,109.16)			32,669.33	32,669.33
Managed Investments (Australian)										
CFS FirstChoice Wholesale Investments	8,000.00	10,607.62		619.09				8,000.00	11,226.71	11,462.78
		10,607.62		619.09					11,226.71	11,462.78
Real Estate Properties (Australian - Residential)										
1/166 Shearwater Drive, Lake Heights NSW, Australia	1.00	597,216.00						1.00	597,216.00	583,784.00
		597,216.00							597,216.00	583,784.00
		632,716.58		45,504.62		(37,109.16)			641,112.04	627,916.11

FirstChoice Wholesale Investments - Summary Report

Your details

Anakk Investments Pty Ltd
 *** **
 *** **
 *** **
 *** **

Statement period
Account number
Account name
Email address
TFN/ABN held
Adviser details

1 July 2019 to 31 December 2019
 *** **000
 Anakk Investments Pty Ltd
 Anakk Superannuation Fund
 axxd@xtek.net
 Yes
 Robert Zobouian
 Ri Advice Group Pty Ltd

Your account balance

Your opening account balance as at: 30 June 2019
 Your closing account balance as at: 31 December 2019

\$11,462.78
\$11,998.53

Total investment return for the period (including distributions):

\$567.85

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
Fidelity Wsale Aust Equities	078	916.6303	1.2443	1,140.56	9.5
Mfs Wsale Global Equity	137	1,347.8723	1.2846	1,731.48	14.4
UBS Wsale Div Fixed Income	144	1,410.3828	1.1720	1,652.97	13.8
Platinum Wsale International	161	852.1131	1.7077	1,455.15	12.1
Investors Mutual Wsale Aust Sh	167	641.5216	1.6571	1,063.07	8.9
Ironbark Karara Wsale Australi	189	686.6099	1.6007	1,099.06	9.2
CFS Wsale Global Listed Infrs	226	580.6203	1.0182	591.19	4.9
FirstChoice Wsale Emerging Mar	233	671.6192	1.2075	810.98	6.8
Magellan Wsale Global Share	267	554.9706	2.6203	1,454.19	12.1
Oc Wsale Prem Small Companies	318	480.4541	1.2759	613.01	5.1
FirstRate Wsale Saver	800			386.87	3.2
Account value				11,998.53	100.0

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of FirstChoice Investments and FirstChoice Wholesale Investments, other than FirstRate Saver, FirstRate Term Deposits and FirstRate Investment Deposits which are products of the Commonwealth Bank of Australia ABN 48 123 123 124, AFS Licence 234945 (the Bank). Colonial First State is a wholly owned subsidiary of the Bank. The Bank and its subsidiaries do not guarantee the performance of FirstChoice products or the repayment of capital for your investment. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDSs for the FirstChoice range of products are available at colonialfirststate.com.au or by calling us on 13 13 36.

Your account summary

Opening balance at 30 June 2019	\$ 11,462.78
Your investments	
Distributions	134.47
Interest	1.84
Your withdrawals	
Fees	
Adviser service fees **	-32.10
Change in investment value	431.54
<i>The increase or decrease in the value of your investment over the statement period.</i>	
Closing balance at 31 December 2019	11,998.53

**** Adviser Service Fee**

The adviser service fee is the amount you have agreed to pay your financial adviser as the cost for providing financial advice.

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
Fidelity Wsale Aust Equities	15 September	895.8608	0.0090	8.06
Fidelity Wsale Aust Equities	15 December	902.2536	0.0200	18.05
Mfs Wsale Global Equity	15 December	1,334.4829	0.0130	17.35
UBS Wsale Div Fixed Income	15 December	1,409.1859	0.0010	1.41
Platinum Wsale International	15 December	850.1481	0.0040	3.40
Investors Mutual Wsale Aust Sh	15 September	627.9303	0.0150	9.42
Investors Mutual Wsale Aust Sh	15 December	633.6108	0.0210	13.31
Ironbark Karara Wsale Australi	15 September	673.9595	0.0130	8.76
Ironbark Karara Wsale Australi	15 December	679.4617	0.0170	11.55
CFS Wsale Global Listed Infrs	15 December	574.8789	0.0100	5.75
FirstChoice Wsale Emerging Mar	15 December	660.6702	0.0200	13.21
Magellan Wsale Global Share	15 December	546.8714	0.0390	21.33
Oc Wsale Prem Small Companies	15 December	478.2166	0.0060	2.87

Distribution option:

Reinvest

Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
Fidelity Wsale Aust Equities	0.3	0.0	0.0	9.2	0.0	0.0	9.5

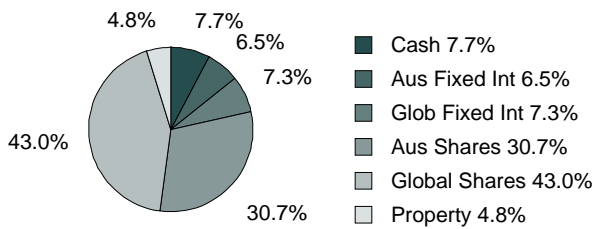
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Your asset allocation continued...

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
Mfs Wsale Global Equity	0.1	0.0	0.0	0.0	14.3	0.0	14.4
UBS Wsale Div Fixed Income	0.0	6.5	7.3	0.0	0.0	0.0	13.8
Platinum Wsale International	1.4	0.0	0.0	0.0	10.7	0.0	12.1
Investors Mutual Wsale Aust Sh	0.7	0.0	0.0	8.2	0.0	0.0	8.9
Ironbark Karara Wsale Australi	0.3	0.0	0.0	8.9	0.0	0.0	9.2
CFS Wsale Global Listed Infrs	0.1	0.0	0.0	0.0	0.0	4.8	4.9
FirstChoice Wsale Emerging Mar	0.2	0.0	0.0	0.0	6.6	0.0	6.8
Magellan Wsale Global Share	0.7	0.0	0.0	0.0	11.4	0.0	12.1
Oc Wsale Prem Small Companies	0.7	0.0	0.0	4.4	0.0	0.0	5.1
FirstRate Wsale Saver	3.2	0.0	0.0	0.0	0.0	0.0	3.2
Total account allocation	7.7	6.5	7.3	30.7	43.0	4.8	100.0

How your money is invested

Asset allocation



This represents the percentage of your account invested in each of the major asset classes.

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
Fidelity Wsale Aust Equities	9.00
Mfs Wsale Global Equity	13.00
UBS Wsale Div Fixed Income	15.00
Platinum Wsale International	13.00
Investors Mutual Wsale Aust Sh	9.00
Ironbark Karara Wsale Australi	9.00
CFS Wsale Global Listed Infrs	5.00
FirstChoice Wsale Emerging Mar	7.00

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Your future investment selection continued...

Investment option(s)	% Allocation
Magellan Wsale Global Share	10.00
Oc Wsale Prem Small Companies	5.00
FirstRate Wsale Saver	5.00

Certain options are excluded from your **future investment selection**. For further information please refer to the 'Other information you need to know' section of the Product Disclosure Statement available on our website, contact Investor Services on 13 13 36 or speak to your financial adviser.

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

Your account transactions

Date	Investment option Transaction type	Amount \$	Units
1 Jul 2019	FirstRate Wsale Saver Adviser service fee	-5.12	
31 Jul 2019	FirstRate Wsale Saver Interest	0.31	
	Interest reinvested	0.31	
1 Aug 2019	FirstRate Wsale Saver Adviser service fee	-5.42	
31 Aug 2019	FirstRate Wsale Saver Interest	0.31	
	Interest reinvested	0.31	
2 Sep 2019	FirstRate Wsale Saver Adviser service fee	-5.38	
15 Sep 2019	Fidelity Wsale Aust Equities Distribution	8.06	
	Distribution reinvested	8.06	6.3928
	Investors Mutual Wsale Aust Sh Distribution	9.42	
	Distribution reinvested	9.42	5.6805
	Ironbark Karara Wsale Australi Distribution	8.76	
	Distribution reinvested	8.76	5.5022
30 Sep 2019	FirstRate Wsale Saver Interest	0.30	
	Interest reinvested	0.30	
1 Oct 2019	FirstRate Wsale Saver Adviser service fee	-5.32	
31 Oct 2019	FirstRate Wsale Saver Interest	0.31	

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Your account transactions continued...

Date	Investment option Transaction type	Amount \$	Units
	Interest reinvested	0.31	
1 Nov 2019	FirstRate Wsale Saver		
	Adviser service fee	-5.47	
30 Nov 2019	FirstRate Wsale Saver		
	Interest	0.30	
	Interest reinvested	0.30	
2 Dec 2019	FirstRate Wsale Saver		
	Adviser service fee	-5.39	
15 Dec 2019	Fidelity Wsale Aust Equities		
	Distribution	18.05	
	Distribution reinvested	18.05	14.3767
	Mfs Wsale Global Equity		
	Distribution	17.35	
	Distribution reinvested	17.35	13.3894
	UBS Wsale Div Fixed Income		
	Distribution	1.41	
	Distribution reinvested	1.41	1.1969
	Platinum Wsale International		
	Distribution	3.40	
	Distribution reinvested	3.40	1.9650
	Investors Mutual Wsale Aust Sh		
	Distribution	13.31	
	Distribution reinvested	13.31	7.9108
	Ironbark Karara Wsale Australi		
	Distribution	11.55	
	Distribution reinvested	11.55	7.1482
	CFS Wsale Global Listed Infrs		
	Distribution	5.75	
	Distribution reinvested	5.75	5.7414
	FirstChoice Wsale Emerging Mar		
	Distribution	13.21	
	Distribution reinvested	13.21	10.9490
	Magellan Wsale Global Share		
	Distribution	21.33	
	Distribution reinvested	21.33	8.0992
	Oc Wsale Prem Small Companies		
	Distribution	2.87	
	Distribution reinvested	2.87	2.2375
31 Dec 2019	FirstRate Wsale Saver		
	Interest	0.31	
	Interest reinvested	0.31	

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Your fee summary

Fees charged

This is the amount of fees (including adjustments) that have been deducted from your account this period as detailed in "Your account summary" of this statement.

\$
32.10

Indirect costs of your investment

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee.

78.57 *

These costs are reflected in the daily unit price and are paid monthly.

** This is an estimate of the fees that have been deducted from your investment and includes an estimate of any performance fee (if applicable).*

A breakdown of these costs per investment option is provided below:

Investment options

	\$
<i>Fidelity Wsale Aust Equities</i>	6.04
<i>Mfs Wsale Global Equity</i>	10.37
<i>UBS Wsale Div Fixed Income</i>	6.44
<i>Platinum Wsale International</i>	12.28
<i>Investors Mutual Wsale Aust Sh</i>	6.45
<i>Ironbark Karara Wsale Australi</i>	5.51
<i>CFS Wsale Global Listed Infrs</i>	3.52
<i>FirstChoice Wsale Emerging Mar</i>	5.85
<i>Magellan Wsale Global Share</i>	17.99
<i>Oc Wsale Prem Small Companies</i>	4.12
<i>FirstRate Wsale Saver</i>	0.00
Total	78.57

Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period.

110.67

Additional explanation of fees and costs

Buy/Sell spread

When you invest, switch or withdraw all or part of your investment you will be charged a 'buy/sell spread'. This amount varies according to the investment option and is not paid to us or the investment manager. Please refer to the Product Disclosure Statement for further details.

Tax

Rebates are shown before tax as the rebate is paid to you directly and therefore any tax liability is paid by you, not the Unit Trust.

For more information about your statement please refer to the Statement Hub website at colonialfirststate.com.au/statementhub

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Member information

Do you have a question about your account or would you like to provide us with feedback?

Further information in relation to your account is available on request. If you require further information, need assistance understanding this statement, have another enquiry or would simply like to give us feedback, then please contact us by:

- (calling 13 13 36 Monday to Friday, 8am to 7pm Sydney time
- * emailing contactus@colonialfirststate.com.au
- + writing to Colonial First State, Reply Paid 27, SYDNEY NSW 2001.

Dispute resolution

We understand things don't always go as planned so if you'd like to make an enquiry or discuss the operation or management of your account, contact us using the details above.

If you are not happy with the outcome of your enquiry or complaint then you can write to:

Group Customer Relations
GPO Box 41
Sydney NSW 2001

Once we receive your query we'll make sure it's dealt within 45 days. If your complaint relates to a direct debit arrangement, we will provide a response within 21 days. We will make every effort to resolve your query as quickly as possible.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They provide a fair and independent financial services complaint resolution that is free to consumers. You can contact them by either calling them on 1800 931 678, in writing to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001, by emailing info@afca.org.au or online at www.afca.org.au

Time limits may apply to complain to AFCA and so consumers should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to their circumstances expires.

Please refer to our website for further information about the dispute resolution process.

About FirstRate Term Deposits, FirstRate Saver and FirstRate Investment Deposits

FirstRate Term Deposits, FirstRate Saver and FirstRate Investment Deposits are deposit products of The Commonwealth Bank of Australia ABN 48 123 123 124 AFS License 234945 (CBA) administered by Colonial First State.

Annual Report

The Annual Report is available on our website by going to www3.colonialfirststate.com.au/about-us/corporate-governance/annual-reports.html

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(Investor Services 13 13 36
: colonialfirststate.com.au

77200 - Real Estate Properties (Australian - Residential)

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
1 /166ShearwaterDRLH1	1/166 Shearwater Drive, Lake Heights NSW, Australia - Accumulated Depreciation		(\$8,784.00)			100%
1/166ShearwaterDrLH	1/166 Shearwater Drive, Lake Heights NSW, Australia	1.000000	\$583,784.00	1.000000	\$597,216.00	(2.25)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$575,000.00	1.000000	\$597,216.00	

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Anakk Superannuation Fund

Investment Movement Report

As at 30 June 2019

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Macquarie Cash Management A/C #1899		16,563.47		22,817.80		(10,031.34)			29,349.93	29,349.93
St George Complete Freedom Offset A/C #2717		8,329.49		22,067.73		(27,077.82)			3,319.40	3,319.40
		24,892.96		44,885.53		(37,109.16)			32,669.33	32,669.33
Managed Investments (Australian)										
CFS FirstChoice Wholesale Investments	8,000.00	10,607.62		619.09				8,000.00	11,226.71	11,462.78
		10,607.62		619.09					11,226.71	11,462.78
Real Estate Properties (Australian - Residential)										
1/166 Shearwater Drive, Lake Heights NSW, Australia	1.00	597,216.00						1.00	597,216.00	583,784.00
		597,216.00							597,216.00	583,784.00
		632,716.58		45,504.62		(37,109.16)			641,112.04	627,916.11

85000 - Income Tax Payable/(Refundable)

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/(Refundable)	(\$31.72)		100%
TOTAL		CY Balance	LY Balance	
		(\$31.72)		

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- 2019 SMSF Annual Return - Anakk Superannuation Fund.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Anakk Superannuation Fund**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2018 - 30 June 2019			Net Capital Gains	289.74	0.00 %	0.00
Segment - 01 July 2018 to 30 June 2019						
Label B						
	13/07/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	874.20		
	30/07/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	507.85		
	30/08/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	1,108.26		
	14/09/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	874.20		
	28/09/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	874.20		
	12/10/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	874.20		
	14/11/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	940.66		
	29/11/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	1,329.90		
	21/12/2018	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	368.85		
	14/01/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	1,339.20		
	30/01/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	186.06		
	14/02/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	675.85		
	27/02/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	446.40		
	14/03/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	1,339.20		
	29/03/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	892.80		
	12/04/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	892.80		
	29/04/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	720.80		
	30/05/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	1,036.70		
	14/06/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	892.80		

Anakk Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label B						
	28/06/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	892.80		
	30/06/2019	28000/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights	8,512.63		
			Total	25,580.36	0.000 %	0.00
Label C						
	31/07/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	14.19		
	31/08/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	16.35		
	28/09/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	11.98		
	31/10/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	11.54		
	30/11/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	11.89		
	31/12/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	13.26		
	31/01/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	15.34		
	28/02/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	16.96		
	29/03/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	19.83		
	30/04/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	21.12		
	31/05/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	25.50		
	28/06/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	21.75		
			Total	199.71	0.000 %	0.00
Label D1						
	30/06/2019	23800/CFSFCWHOLESALE	CFS FirstChoice Wholesale Investments	77.66		
			Total	77.66	0.000 %	0.00
Label M						
	30/06/2019	23800/CFSFCWHOLESALE	CFS FirstChoice Wholesale Investments	175.88		

Anakk Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label M						
			Total	175.88	0.000 %	0.00
					Total Segment ECPI *	0.00
					SMSF Annual Return Rounding	0.00
					Total ECPI	0.00

* 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.

Anakk Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2018 to 30 June 2019							
Label A							
	22/07/2018	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,261.50			
	22/10/2018	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,241.44			
	22/06/2019	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,263.66			
	22/04/2019	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,263.68			
	22/09/2018	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,302.16			
	22/11/2018	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,264.34			
	22/03/2019	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,141.85			
	22/05/2019	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,222.88			
	22/02/2019	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,264.21			
	22/08/2018	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,303.62			
	22/12/2018	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,223.28			
	22/01/2019	42010/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,264.20			
			Total	15,016.82	0.000 %	15,016.82	0.00

Label E

	30/06/2019	33400/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	6,186.00			
	30/06/2019	33400/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	2,598.00			
			Total	8,784.00	0.000 %	8,784.00	0.00

Anakk Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label E							
Label F							
	16/10/2018	39000/AKKAHM00001A	(Life Insurance Premiums) Akkawy, Ahmed - Accumulation (Accumulat...	1,791.24			
	16/10/2018	39000/AKKNAR00001A	(Life Insurance Premiums) Akkawy, Narelle - Accumulation (Accumul...	3,070.10			
			Total	4,861.34	0.000 %	4,861.34	0.00

Label I							
	30/06/2019	41960/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,307.17			
	30/06/2019	42110/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	220.00			
	30/06/2019	42150/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,508.51			
	30/06/2019	41930/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,733.20			
	30/06/2019	42040/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	99.00			
	30/06/2019	42060/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	89.00			
	30/06/2019	42100/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	3,555.75			
			Total	8,512.63	0.000 %	8,512.63	0.00

Label J							
	04/06/2019	30900	Advisor Fees	(5.97)			
	27/08/2018	30800	ASIC Fees	5.00			
	10/09/2018	30900	Advisor Fees	55.00			

Anakk Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
	02/08/2018	30900	Advisor Fees	(3.78)			
	02/11/2018	30900	Advisor Fees	(3.28)			
	02/05/2019	30900	Advisor Fees	(5.08)			
	02/04/2019	30900	Advisor Fees	(4.87)			
	04/09/2018	30900	Advisor Fees	(4.19)			
	10/08/2018	30900	Advisor Fees	55.00			
	02/10/2018	30900	Advisor Fees	(3.32)			
	06/02/2019	30800	ASIC Fees	53.00			
	03/01/2019	30900	Advisor Fees	(3.61)			
	04/02/2019	30900	Advisor Fees	(4.00)			
	04/12/2018	30900	Advisor Fees	(3.32)			
	04/03/2019	30900	Advisor Fees	(4.22)			
	10/07/2018	30900	Advisor Fees	55.00			
	29/11/2018	30900	Advisor Fees	(55.00)			
	03/07/2018	30900	Advisor Fees	(3.36)			
			Total	119.00	0.000 %	119.00	0.00

Label L

22/01/2019	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
22/06/2019	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
22/08/2018	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
22/02/2019	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00

Anakk Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2018 - 30 June 2019

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label L							
	22/05/2019	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
	22/09/2018	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
	22/07/2018	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
	22/03/2019	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
	22/10/2018	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
	22/12/2018	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
	22/11/2018	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
	22/04/2019	41942/1/166ShearwaterDr	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00			
			Total	144.00	0.000 %	144.00	0.00
Total Segment Expenses						37,437.79	0.00
Total Expenses *						37,437.79	0.00

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Anakk Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	(1,720.47)
Less	
Accounting Trust Distributions	619.09
	<u>619.09</u>
Add	
Decrease in MV of investments	13,195.93
Franking Credits	52.57
Foreign Credits	19.41
Net Capital Gains	290.00
Taxable Trust Distributions	123.31
Distributed Foreign income	58.25
	<u>13,739.47</u>
SMSF Annual Return Rounding	(1.91)
	<u>11,398.00</u>
Taxable Income or Loss	11,398.00
Income Tax on Taxable Income or Loss	1,709.70
Less	
Franking Credits	52.57
Foreign Credits	19.41
	<u>1,637.72</u>
CURRENT TAX OR REFUND	1,637.72
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,865.00)
	<u>31.72</u>
AMOUNT DUE OR REFUNDABLE	31.72

* Distribution tax components review process has not been completed for the financial year.

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				289.74
Sub-Total				289.74
Ignore Cents				0.74
Total				289.00
B - Income - Gross rent and other leasing and hiring income				
	13/07/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	874.20
	30/07/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	507.85
	30/08/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,108.26
	14/09/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	874.20
	28/09/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	874.20
	12/10/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	874.20
	14/11/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	940.66
	29/11/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,329.90
	21/12/2018	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	368.85
	14/01/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,339.20
	30/01/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	186.06
	14/02/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	675.85
	27/02/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	446.40
	14/03/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,339.20
	29/03/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	892.80
	12/04/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	892.80
	29/04/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	720.80
	30/05/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,036.70
	14/06/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	892.80
	28/06/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	892.80
	30/06/2019	28000/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	8,512.63
Sub-Total				25,580.36
Ignore Cents				0.36
Total				25,580.00
C - Income - Gross interest				
	31/07/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	14.19
	31/08/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	16.35
	28/09/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	11.98

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	31/10/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	11.54
	30/11/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	11.89
	31/12/2018	25000/MBL962991899	Macquarie Cash Management A/C #1899	13.26
	31/01/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	15.34
	28/02/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	16.96
	29/03/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	19.83
	30/04/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	21.12
	31/05/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	25.50
	28/06/2019	25000/MBL962991899	Macquarie Cash Management A/C #1899	21.75
Sub-Total				199.71
Ignore Cents				0.71
Total				199.00
D1 - Income - Gross foreign income				
	30/06/2019	23800/CFSEFCWHOLESALE	CFS FirstChoice Wholesale Investments	77.66
Sub-Total				77.66
Ignore Cents				0.66
Total				77.00
D - Income - Net foreign income				
	30/06/2019	23800/CFSEFCWHOLESALE	CFS FirstChoice Wholesale Investments	77.66
Sub-Total				77.66
Ignore Cents				0.66
Total				77.00
M - Gross trust distributions				
	30/06/2019	23800/CFSEFCWHOLESALE	CFS FirstChoice Wholesale Investments	175.88
Sub-Total				175.88
Ignore Cents				0.88
Total				175.00
R1 - Assessable employer contributions				
	02/07/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	307.95
	16/07/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	307.95
	23/07/2018	24200/AKKAHM00001A	(Contributions) Akkawy, Ahmed - Accumulation (Accumulation)	2,904.78
	30/07/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	307.95
	13/08/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	307.95
	27/08/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	307.95

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	10/09/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	307.95
	24/09/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	314.26
	08/10/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	22/10/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	22/10/2018	24200/AKKAHM00001A	(Contributions) Akkawy, Ahmed - Accumulation (Accumulation)	3,453.31
	05/11/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	20/11/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	03/12/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	17/12/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	24/12/2018	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	14/01/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	320.57
	21/01/2019	24200/AKKAHM00001A	(Contributions) Akkawy, Ahmed - Accumulation (Accumulation)	3,387.48
	29/01/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	328.58
	11/02/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	740.54
	25/02/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	369.49
	12/03/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	354.14
	26/03/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	446.15
	08/04/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	379.70
	23/04/2019	24200/AKKAHM00001A	(Contributions) Akkawy, Ahmed - Accumulation (Accumulation)	3,453.31
	24/04/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	379.70
	06/05/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	359.25
	20/05/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	369.48
	03/06/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	430.83
	17/06/2019	24200/AKKNAR00001A	(Contributions) Akkawy, Narelle - Accumulation (Accumulation)	430.83
Sub-Total				22,514.09
Ignore Cents				0.09
Total				22,514.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	22,514.09
Sub-Total				22,514.09
Ignore Cents				0.09
Total				22,514.00
W - GROSS INCOME (Sum of labels A to U)				

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
W - GROSS INCOME (Sum of labels A to U)				
				48,834.00
Sub-Total				48,834.00
Ignore Cents				0.00
Total				48,834.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				48,834.00
Sub-Total				48,834.00
Ignore Cents				0.00
Total				48,834.00
A1 - Expenses - Interest expenses within Australia				
	22/07/2018	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,261.50
	22/08/2018	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,303.62
	22/09/2018	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,302.16
	22/10/2018	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,241.44
	22/11/2018	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,264.34
	22/12/2018	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,223.28
	22/01/2019	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,264.20
	22/02/2019	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,264.21
	22/03/2019	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,141.85
	22/04/2019	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,263.68
	22/05/2019	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,222.88
	22/06/2019	42010/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,263.66
Sub-Total				15,016.82
Ignore Cents				0.82
Total				15,016.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2019	33400/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	2,598.00
	30/06/2019	33400/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	6,186.00
Sub-Total				8,784.00
Ignore Cents				0.00
Total				8,784.00
F1 - Expenses - Insurance Premiums				
	16/10/2018	39000/AKKAHM00001A	(Life Insurance Premiums) Akkawy, Ahmed - Accumulation (Accumulat...	1,791.24
	16/10/2018	39000/AKKNAR00001A	(Life Insurance Premiums) Akkawy, Narelle - Accumulation (Accumul...	3,070.10

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
F1 - Expenses - Insurance Premiums				
Sub-Total				4,861.34
Ignore Cents				0.34
Total				4,861.00
I1 - Expenses - Investment expenses				
	30/06/2019	41930/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,733.20
	30/06/2019	41960/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,307.17
	30/06/2019	42040/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	99.00
	30/06/2019	42060/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	89.00
	30/06/2019	42100/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	3,555.75
	30/06/2019	42110/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	220.00
	30/06/2019	42150/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	1,508.51
Sub-Total				8,512.63
Ignore Cents				0.63
Total				8,512.00
J1 - Expenses - Management and administration expenses				
	03/07/2018	30900	Advisor Fees	(3.36)
	10/07/2018	30900	Advisor Fees	55.00
	02/08/2018	30900	Advisor Fees	(3.78)
	10/08/2018	30900	Advisor Fees	55.00
	27/08/2018	30800	ASIC Fees	5.00
	04/09/2018	30900	Advisor Fees	(4.19)
	10/09/2018	30900	Advisor Fees	55.00
	02/10/2018	30900	Advisor Fees	(3.32)
	02/11/2018	30900	Advisor Fees	(3.28)
	29/11/2018	30900	Advisor Fees	(55.00)
	04/12/2018	30900	Advisor Fees	(3.32)
	03/01/2019	30900	Advisor Fees	(3.61)
	04/02/2019	30900	Advisor Fees	(4.00)
	06/02/2019	30800	ASIC Fees	53.00
	04/03/2019	30900	Advisor Fees	(4.22)
	02/04/2019	30900	Advisor Fees	(4.87)
	02/05/2019	30900	Advisor Fees	(5.08)
	04/06/2019	30900	Advisor Fees	(5.97)
Sub-Total				119.00
Ignore Cents				0.00
Total				119.00
L1 - Expenses - Other amounts (Fully deductible)				
	22/07/2018	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
L1 - Expenses - Other amounts (Fully deductible)				
	22/08/2018	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/09/2018	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/10/2018	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/11/2018	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/12/2018	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/01/2019	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/02/2019	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/03/2019	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/04/2019	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/05/2019	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
	22/06/2019	41942/1/166ShearwaterDrL H	1/166 Shearwater Drive, Lake Heights NSW, Australia	12.00
Sub-Total				144.00
Ignore Cents				0.00
Total				144.00
N - TOTAL DEDUCTIONS				
				37,436.00
Sub-Total				37,436.00
Ignore Cents				0.00
Total				37,436.00
O - TAXABLE INCOME OR LOSS				
				11,398.00
Sub-Total				11,398.00
Ignore Cents				0.00
Total				11,398.00
Z - TOTAL SMSF EXPENSES				
				37,436.00
Sub-Total				37,436.00
Ignore Cents				0.00
Total				37,436.00
A - Taxable income				
				11,398.00
Sub-Total				11,398.00
Ignore Cents				0.00
Total				11,398.00
T1 - Tax on taxable income				
				1,709.70

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
T1 - Tax on taxable income				
Sub-Total				1,709.70
Ignore Cents				0.00
Total				1,709.70
B - Gross Tax				
				1,709.70
Sub-Total				1,709.70
Ignore Cents				0.00
Total				1,709.70
C1 - Foreign income tax offset				
	30/06/2019	23800/CFSFCWHOLESALE	CFS FirstChoice Wholesale Investments	19.41
		E		
Sub-Total				19.41
Ignore Cents				0.00
Total				19.41
C - Non-refundable non-carry forward tax offsets				
				19.41
Sub-Total				19.41
Ignore Cents				0.00
Total				19.41
T2 - SUBTOTAL				
				1,690.29
Sub-Total				1,690.29
Ignore Cents				0.00
Total				1,690.29
T3 - SUBTOTAL 2				
				1,690.29
Sub-Total				1,690.29
Ignore Cents				0.00
Total				1,690.29
E1 - Complying fund's franking credits tax offset				
	30/06/2019	23800/CFSFCWHOLESALE	CFS FirstChoice Wholesale Investments	52.57
		E		
Sub-Total				52.57
Ignore Cents				0.00
Total				52.57
E - Refundable tax offsets				
				52.57
Sub-Total				52.57
Ignore Cents				0.00
Total				52.57
T5 - TAX PAYABLE				

Anakk Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
T5 - TAX PAYABLE				
				1,637.72
Sub-Total				1,637.72
Ignore Cents				0.00
Total				1,637.72
K - PAYG instalments raised				
	30/06/2019	85000	Income Tax Payable/(Refundable)	1,865.00
Sub-Total				1,865.00
Ignore Cents				0.00
Total				1,865.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				31.72
Sub-Total				31.72
Ignore Cents				0.00
Total				31.72

.....**Electronic Lodgment Declaration (SMSF)**

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

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) 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	Name of Fund	Year
Provided	Anakk Superannuation Fund	2019

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:

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

Signature of Partner, Trustee, or Director		Date	/ /
--	--	------	-----

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 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.

5 Wt i bhBUa Y	Anakk Superannuation Fund		
Account Number	182512 962991899	Client Reference	ANAKKSUP8100

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

Signature		Date	/ /
-----------	--	------	-----

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature **Date** / /

Contact name **Client Reference**

Agent's Phone Number **HUI 5 [YbhBi a Vyf**

Self-managed superannuation fund annual return **2019**

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 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town	State/territory	Postcode
<input type="text" value="Bankstown Square"/>	<input type="text" value="NSW"/>	<input type="text" value="2200"/>

5 Annual return status

Is this an amendment to the SMSF's 2019 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

A

Day

Month

Year

Was Part A of the audit report qualified?

B

No

Yes

Was Part B of the audit report qualified?

C

No

Yes

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

D

No

Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address aliasProvide the electronic service address alias (ESA) issued by your SMSF messaging provider.
(For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Tax File Number **Provided**

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes
 If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover? **M** No Yes
 Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **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** \$

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 \$

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ Code

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

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
U \$
(subject to 45% tax rate (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)

Tax File Number Provided

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	A1 \$ 15,016		A2 \$
Interest expenses overseas	B1 \$ 		B2 \$
Capital works expenditure	D1 \$ 6,186		D2 \$
Decline in value of depreciating assets	E1 \$ 2,598		E2 \$
Insurance premiums – members	F1 \$ 4,861		F2 \$
Death benefit increase	G1 \$ 		
SMSF auditor fee	H1 \$ 		H2 \$
Investment expenses	I1 \$ 8,512		I2 \$
Management and administration expenses	J1 \$ 119		J2 \$
Forestry managed investment scheme expense	U1 \$ 		U2 \$
Other amounts	L1 \$ 144	Code 0	L2 \$
Tax losses deducted	M1 \$ 		
	TOTAL DEDUCTIONS N \$ 37,436 <small>(Total A1 to M1)</small>		TOTAL NON-DEDUCTIBLE EXPENSES Y \$ 0 <small>(Total A2 to L2)</small>
	#TAXABLE INCOME OR LOSS O \$ 11,379 Loss <input type="checkbox"/> <small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		TOTAL SMSF EXPENSES Z \$ 37,436 <small>(N plus Y)</small>

#This is a mandatory label.

Tax File Number **Section D: Income tax calculation statement****#Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income **A** \$ *(an amount must be included even if it is zero)*#Tax on taxable income **T1** \$ *(an amount must be included even if it is zero)*#Tax on no-TFN-quoted contributions **J** \$ *(an amount must be included even if it is zero)*Gross tax **B** \$ *(T1 plus J)*

Foreign income tax offset

C1 \$

Rebates and tax offsets

C2 \$

Non-refundable non-carry forward tax offsets

C \$ *(C1 plus C2)*

SUBTOTAL 1

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

Early stage venture capital limited partnership tax offset

D1 \$

Early stage venture capital limited partnership tax offset carried forward from previous year

D2 \$

Early stage investor tax offset

D3 \$

Early stage investor tax offset carried forward from previous year

D4 \$

Non-refundable carry forward tax offsets

D \$ *(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

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

Complying fund's franking credits tax offset

E1 \$

No-TFN tax offset

E2 \$

National rental affordability scheme tax offset

E3 \$

Exploration credit tax offset

E4 \$

Refundable tax offsets

E \$ *(E1 plus E2 plus E3 plus E4)*#TAX PAYABLE **T5** \$ *(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

G \$

Tax File Number Provided

H1 \$	Credit for interest on early payments – amount of interest	<input style="width: 95%;" type="text"/>
H2 \$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input style="width: 95%;" type="text"/>
H3 \$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input style="width: 95%;" type="text"/>
H5 \$	Credit for TFN amounts withheld from payments from closely held trusts	<input style="width: 95%;" type="text" value="0.00"/>
H6 \$	Credit for interest on no-TFN tax offset	<input style="width: 95%;" type="text"/>
H8 \$	Credit for foreign resident capital gains withholding amounts	<input style="width: 95%;" type="text" value="0.00"/>
Eligible credits		H \$ <input style="width: 95%;" type="text"/>
<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>		

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input style="width: 95%;" type="text" value="0.00"/>
<small>(unused amount from label E – an amount must be included even if it is zero)</small>		

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input style="width: 95%;" type="text" value="48.28"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

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

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

Tax File Number

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

I Refer to instructions for completing these labels.

Employer contributions
A \$
ABN of principal employer
A1
Personal contributions
B \$
CGT small business retirement exemption
C \$
CGT small business 15-year exemption amount
D \$
Personal injury election
E \$
Spouse and child contributions
F \$
Other third party contributions
G \$

Proceeds from primary residence disposal
H \$
Receipt date Day / Month / Year
H1 / /
Assessable foreign superannuation fund amount
I \$
Non-assessable foreign superannuation fund amount
J \$
Transfer from reserve: assessable amount
K \$
Transfer from reserve: non-assessable amount
L \$
Contributions from non-complying funds and previously non-complying funds
T \$
Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$
Retirement phase account balance - Non CDBIS
S2 \$
Retirement phase account balance - CDBIS
S3 \$

Allocated earnings or losses **O** \$
Inward rollovers and transfers **P** \$
Outward rollovers and transfers **Q** \$
Lump Sum payments **R1** \$
Income stream payments **R2** \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$
Retirement phase value **X2** \$
Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1 / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance
S1 \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS
S2 \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS
S3 \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$ 11,462

15b Australian direct investments Cash and term deposits **E** \$ 32,669

<p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ 575,000</p> <p>Australian non-residential real property J2 \$ </p> <p>Overseas real property J3 \$ </p> <p>Australian shares J4 \$ </p> <p>Overseas shares J5 \$ </p> <p>Other J6 \$ </p>	<p>Debt securities F \$ </p> <p>Loans G \$ </p> <p>Listed shares H \$ </p> <p>Unlisted shares I \$ </p> <p>Limited recourse borrowing arrangements J \$ 575,000</p> <p>Non-residential real property K \$ </p> <p>Residential real property L \$ </p> <p>Collectables and personal use assets M \$ </p> <p>Other assets O \$ 461</p>
--	--

15c Other investments Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS	U \$ 619,592
<small>(Sum of labels A to T)</small>	

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

15f Limited recourse borrowing arrangements

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

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

Tax File Number **16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="292,700"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
	Borrowings	V \$ <input type="text" value="292,700"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="324,106"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text" value="2,786"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="619,592"/>

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 2018–19 income year, write **2019**).

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 2019*.

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 2019* for each election.

C

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*.

D

Tax File Number **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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

! The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2019* 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 / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

85046 - Income Tax Payable - 2017

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
85046	Income Tax Payable - 2017	(\$167.05)	(\$167.05)	0%
TOTAL		CY Balance	LY Balance	
		(\$167.05)	(\$167.05)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Payable - 2017 (85046)					
Income Tax Payable - 2017 (85046)					
01/07/2018	Opening Balance				167.05 CR
					167.05 CR
Total Debits:	0.00				
Total Credits:	0.00				

85047 - Income Tax Payable - 2018

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
85047	Income Tax Payable - 2018	(\$706.49)	(\$706.49)	0%
TOTAL		CY Balance	LY Balance	
		(\$706.49)	(\$706.49)	

Supporting Documents

- General Ledger [Report](#)
- ITA - Anakk Superannuation Fund.pdf

Standard Checklist

- Attach all source documentation and confirmations of Liability

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Payable - 2018 (85047)					
Income Tax Payable - 2018 (85047)					
01/07/2018	Opening Balance				706.49 CR
					706.49 CR
Total Debits:	0.00				
Total Credits:	0.00				



Australian Government
Australian Taxation Office

Agent AMCO-PUBLIC ACCOUNTANTS
 PTY LTD

Client THE TRUSTEE FOR ANAKK
 SUPERANNUATION FUND

ABN 87 483 041 513

TFN 954 013 658

Income tax 551

Date generated	08/04/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **08 April 2019** to **08 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Aug 2019	1 Jul 2019	General interest charge			\$0.00
19 Aug 2019	3 Dec 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$965.49		\$0.00
19 Aug 2019	2 Jul 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$426.05		\$965.49 CR
30 Jul 2019	29 Jul 2019	Payment received		\$1,391.54	\$1,391.54 CR

85500 - Loan - Limited Recourse Borrowing Arrangement

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
1 /166ShearwaterDrLH	St George Home Loan A/C#879001	(\$292,700.61)	(\$302,699.61)	(3.3)%
TOTAL		CY Balance	LY Balance	
		(\$292,700.61)	(\$302,699.61)	

Supporting Documents

- General Ledger [Report](#)
- ResidentialLoan-S211087900100-23Feb2019 (2).pdf
- ResidentialLoan-S211087900100-30Jun2019.pdf
- ResidentialLoan-S211087900100-23Aug2019.pdf

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

Anakk Superannuation Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Loan - Limited Recourse Borrowing Arrangement (85500)					
<u>St George Home Loan A/C#879001 (1/166ShearwaterDrLH)</u>					
01/07/2018	Opening Balance				302,699.61 CR
22/07/2018	Admin Fee			12.00	302,711.61 CR
22/07/2018	Interest			1,261.50	303,973.11 CR
23/07/2018	Repaymt A/C Tfr		1,273.50		302,699.61 CR
22/08/2018	Admin Fee			12.00	302,711.61 CR
22/08/2018	Interest			1,303.62	304,015.23 CR
23/08/2018	Repaymt A/C Tfr		1,315.62		302,699.61 CR
22/09/2018	Admin Fee			12.00	302,711.61 CR
22/09/2018	Interest			1,302.16	304,013.77 CR
23/09/2018	Repaymt A/C Tfr		1,314.16		302,699.61 CR
08/10/2018	Internet Pmt		9,999.00		292,700.61 CR
22/10/2018	Admin Fee			12.00	292,712.61 CR
22/10/2018	Interest			1,241.44	293,954.05 CR
23/10/2018	Repaymt A/C Tfr		1,253.44		292,700.61 CR
22/11/2018	Admin Fee			12.00	292,712.61 CR
22/11/2018	Interest			1,264.34	293,976.95 CR
23/11/2018	Repaymt A/C Tfr		1,276.34		292,700.61 CR
22/12/2018	Admin Fee			12.00	292,712.61 CR
22/12/2018	Interest			1,223.28	293,935.89 CR
23/12/2018	Repaymt A/C Tfr		1,235.28		292,700.61 CR
22/01/2019	Admin Fee			12.00	292,712.61 CR
22/01/2019	Interest			1,264.20	293,976.81 CR
23/01/2019	Repaymt A/C Tfr		1,276.20		292,700.61 CR
22/02/2019	Admin Fee			12.00	292,712.61 CR
22/02/2019	Interest			1,264.21	293,976.82 CR
23/02/2019	Repaymt A/C Tfr		1,276.21		292,700.61 CR
22/03/2019	Admin Fee			12.00	292,712.61 CR
22/03/2019	Interest			1,141.85	293,854.46 CR
23/03/2019	Repaymt A/C Tfr		1,153.85		292,700.61 CR
22/04/2019	Admin Fee			12.00	292,712.61 CR
22/04/2019	Interest			1,263.68	293,976.29 CR
23/04/2019	Repaymt A/C Tfr		1,275.68		292,700.61 CR
22/05/2019	Admin Fee			12.00	292,712.61 CR
22/05/2019	Interest			1,222.88	293,935.49 CR
23/05/2019	Repaymt A/C Tfr		1,234.88		292,700.61 CR
22/06/2019	Admin Fee			12.00	292,712.61 CR
22/06/2019	Interest			1,263.66	293,976.27 CR
23/06/2019	Repaymt A/C Tfr		1,275.66		292,700.61 CR
			25,159.82	15,160.82	292,700.61 CR

Total Debits: 25,159.82

Total Credits: 15,160.82

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 01/07/2019


Statement End Date 23/08/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 23 Aug 2019

	Opening Balance 292,700.61	+	Interest Charge for the Period \$2,474.25	+	Total Debits excluding Interest 24.00	-	Total Credits 2,498.25	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 00mths				Interest Offset Benefit for Statement Period \$15.63		Annual Percentage Rate 5.090%

Repayment Details as at 23 Aug 2019

Monthly Repayment \$1,277.35	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 AUG 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.



Billers Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 01/07/2019

Statement End Date 23/08/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

 Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2019	<i>Opening Balance</i> Interest Rate 5.090% PA			292,700.61
22 Jul 2019	INTEREST	1,218.14		293,918.75
22 Jul 2019	ADMIN FEE	12.00		293,930.75
23 Jul 2019	REPAYMT A/C TFR		1,230.14	292,700.61
22 Aug 2019	INTEREST	1,256.11		293,956.72
22 Aug 2019	ADMIN FEE	12.00		293,968.72
23 Aug 2019	REPAYMT A/C TFR		1,268.11	292,700.61
23 Aug 2019	<i>Closing Balance</i>			292,700.61

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/08/2018


Statement End Date 23/02/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 23 Feb 2019

	Opening Balance 302,699.61	+	Interest Charge for the Period \$7,559.63	+	Total Debits excluding Interest 72.00	-	Total Credits 17,630.63	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 06mths				Interest Offset Benefit for Statement Period \$14.97		Annual Percentage Rate 5.090%

Repayment Details as at 23 Feb 2019

Monthly Repayment \$1,154.90	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 FEB 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.



Biller Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/08/2018

Statement End Date 23/02/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Aug 2018	Opening Balance Interest Rate 5.090% PA			302,699.61
22 Sep 2018	INTEREST	1,302.16		304,001.77
22 Sep 2018	ADMIN FEE	12.00		304,013.77
23 Sep 2018	REPAYMT A/C TFR		1,314.16	302,699.61
08 Oct 2018	INTERNET PMT		9,999.00	292,700.61
22 Oct 2018	INTEREST	1,241.44		293,942.05
22 Oct 2018	ADMIN FEE	12.00		293,954.05
23 Oct 2018	REPAYMT A/C TFR		1,253.44	292,700.61
22 Nov 2018	INTEREST	1,264.34		293,964.95
22 Nov 2018	ADMIN FEE	12.00		293,976.95
23 Nov 2018	REPAYMT A/C TFR		1,276.34	292,700.61
22 Dec 2018	INTEREST	1,223.28		293,923.89
22 Dec 2018	ADMIN FEE	12.00		293,935.89
23 Dec 2018	REPAYMT A/C TFR		1,235.28	292,700.61
22 Jan 2019	INTEREST	1,264.20		293,964.81
22 Jan 2019	ADMIN FEE	12.00		293,976.81
23 Jan 2019	REPAYMT A/C TFR		1,276.20	292,700.61
22 Feb 2019	INTEREST	1,264.21		293,964.82
22 Feb 2019	ADMIN FEE	12.00		293,976.82
23 Feb 2019	REPAYMT A/C TFR		1,276.21	292,700.61
23 Feb 2019	Closing Balance			292,700.61

Your mortgage terms require you to insure all buildings and improvements on your property. Please review the replacement value of your property and check your insurance to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au. To discuss your specific insurance needs, contact your current insurer or visit your local branch.

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/02/2019


Statement End Date 30/06/2019

Page 1 of 2

Loan Account

ANAKK INVESTMENTS P/L ACN 167235154 ATF ANAKK SUPERANNUATION FUND

Account Summary as at 30 Jun 2019

	Opening Balance 292,700.61	+	Interest Charge for the Period \$4,892.07	+	Total Debits excluding Interest 48.00	-	Total Credits 4,940.07	=	Closing Balance 292,700.61
	Payments in Advance \$20,016.39		Contract Term Remaining 27yrs 02mths				Interest Offset Benefit for Statement Period \$6.06		Annual Percentage Rate 5.090%

Repayment Details as at 30 Jun 2019

Monthly Repayment \$1,236.53	Monthly Repayment Due Date due on the 23rd	Repayment Account 440 342 717
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2019 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,016.39.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2019 IS \$15,016.82.



Billers Code: 808220
Ref: 112911087900100

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0879001 00

BSB/Acct ID No. 112-911 087900100

Statement Start Date 24/02/2019

Statement End Date 30/06/2019

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Feb 2019	<i>Opening Balance</i> Interest Rate 5.090% PA			292,700.61
22 Mar 2019	INTEREST	1,141.85		293,842.46
22 Mar 2019	ADMIN FEE	12.00		293,854.46
23 Mar 2019	REPAYMT A/C TFR		1,153.85	292,700.61
22 Apr 2019	INTEREST	1,263.68		293,964.29
22 Apr 2019	ADMIN FEE	12.00		293,976.29
23 Apr 2019	REPAYMT A/C TFR		1,275.68	292,700.61
22 May 2019	INTEREST	1,222.88		293,923.49
22 May 2019	ADMIN FEE	12.00		293,935.49
23 May 2019	REPAYMT A/C TFR		1,234.88	292,700.61
22 Jun 2019	INTEREST	1,263.66		293,964.27
22 Jun 2019	ADMIN FEE	12.00		293,976.27
23 Jun 2019	REPAYMT A/C TFR		1,275.66	292,700.61
30 Jun 2019	<i>Closing Balance</i>			292,700.61

86000 - PAYG Payable

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable	(\$1,865.00)	(\$1,865.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$1,865.00)	(\$1,865.00)	

Supporting Documents

- PAYG Instalments report 2019.pdf
- ICA - Anakk Superannuation Fund.pdf

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



Australian Government
Australian Taxation Office

Agent AMCO-PUBLIC ACCOUNTANTS
 PTY LTD
Client THE TRUSTEE FOR ANAKK
 SUPERANNUATION FUND
ABN 87 483 041 513
TFN 954 013 658

Activity statement 001

Date generated	08/04/2021
Overdue	\$2,571.00 DR
Not yet due	\$0.00
Balance	\$2,571.00 DR

Transactions

6 results found - from **08 April 2019** to **08 April 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Nov 2020	2 Nov 2020	General interest charge			\$2,571.00 DR
25 Oct 2020	21 Oct 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$2,571.00		\$2,571.00 DR
14 Dec 2019	14 Dec 2019	General interest charge			\$0.00
10 Dec 2019	9 Dec 2019	Payment		\$1,865.00	\$0.00
30 Nov 2019	26 Oct 2019	General interest charge			\$1,865.00 DR
27 Oct 2019	21 Oct 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$1,865.00		\$1,865.00 DR



Australian Government
Australian Taxation Office

PAYG Instalments report 2019

Tax Agent 72139002
Last Updated 10/04/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
954013658	THE TRUSTEE FOR ANAKK SUPERANNUATION FUND	Not Applicable	Not Applicable	Not Applicable	1,865.00	1,865.00

Total No of Clients: 1

89000 - Deferred Tax Liability/Asset

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Not Started

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	\$1,297.42		100%
TOTAL		CY Balance	LY Balance	
		\$1,297.42		

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Anakk Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2018 - 30 June 2019

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
1/166ShearwaterDrLH	77200/1/166ShearwaterDrLH - 1/166 Shearwater Drive, Lake Heights NSW, Australia	(13,432.00)	(4,477.33)	(8,954.67)	(8,954.67)
CFSFCWHOLESALE	74700/CFSFCWHOLESALE - CFS FirstChoice Wholesale Investments	236.07	78.69	157.38	157.38
		(13,195.93)	(4,398.64)	(8,797.29)	(8,797.29)
Tax Deferred Distributions					
CFSFCWHOLESALE	74700/CFSFCWHOLESALE - CFS FirstChoice Wholesale Investments	147.79	0.00	147.79	147.79
		147.79	0.00	147.79	147.79
Total		(13,048.14)	(4,398.64)	(8,649.50)	(8,649.50)
Deferred Tax Liability (Asset) Summary					
Opening Balance		0.00			
Current Year Transactions		(1,297.42)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		(1,297.42)			

A - Financial Statements

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Completed

Supporting Documents

- 2019 Financial Statements - Anakk Superannuation Fund.pdf
- Anakk Super Fund_2019_Electronic Lodgment Declaration.pdf
- Anakk Super Fund_2019_Financial Statements.pdf
- 2019 SMSF Annual Return - Anakk Superannuation Fund.pdf

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

Financial statements and reports for the year ended
30 June 2019

Anakk Superannuation Fund

Anakk Superannuation Fund

Reports Index

Trustees Declaration

Compilation Report

Detailed Operating Statement

Detailed Statement of Financial Position

Notes to the Financial Statements

Members Statement

Contributions Breakdown

Rental Property Statement

Depreciation Schedule

Investment Income

Investment Summary

Accounting Performance

Statement of Taxable Income

Deferred Tax Reconciliation

Trustee Minute / Resolution

Anakk Superannuation Fund Trustees Declaration

Anakk Investments Pty Ltd ACN: 167235154

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 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 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 2019.

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:

.....
Ahmed Akkawy
Anakk Investments Pty Ltd
Director

.....
Narelle Akkawy
Anakk Investments Pty Ltd
Director

14 April 2021

Anakk Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Anakk Superannuation Fund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Anakk Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

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

AMCO Public Accountants Pty Ltd

of

PO Box 3035, Bankstown Square, New South Wales 2200

Signed:

Dated: 14/04/2021

Anakk Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Income		
Investment Income		
Trust Distributions		
CFS FirstChoice Wholesale Investments	619.09	547.41
	<u>619.09</u>	<u>547.41</u>
Interest Received		
Macquarie Cash Management A/C #1899	199.71	87.99
	<u>199.71</u>	<u>87.99</u>
Property Income		
1/166 Shearwater Drive, Lake Heights NSW, Australia	25,580.36	25,053.27
	<u>25,580.36</u>	<u>25,053.27</u>
Contribution Income		
Employer Contributions - Concessional		
Ahmed Akkawy	13,198.88	12,401.23
Narelle Akkawy	9,315.21	7,558.31
	<u>22,514.09</u>	<u>19,959.54</u>
Total Income	<u>48,913.25</u>	<u>45,648.21</u>
Expenses		
Advisor Fees	61.00	660.00
ASIC Fees	58.00	467.00
ATO Supervisory Levy	0.00	259.00
Bank Charges	0.00	144.00
	<u>119.00</u>	<u>1,530.00</u>
Accumulated Depreciation		
1/166 Shearwater Drive, Lake Heights NSW, Australia	8,784.00	530.38
	<u>8,784.00</u>	<u>530.38</u>
Investment Expenses		
IOOF Colonial First State Ws Income	0.00	36.48
	<u>0.00</u>	<u>36.48</u>
Property Expenses - Agents Management Fees		
1/166 Shearwater Drive, Lake Heights NSW, Australia	1,733.20	1,701.00
	<u>1,733.20</u>	<u>1,701.00</u>
Property Expenses - Bank Charges		
1/166 Shearwater Drive, Lake Heights NSW, Australia	144.00	0.00
	<u>144.00</u>	<u>0.00</u>
Property Expenses - Council Rates		
1/166 Shearwater Drive, Lake Heights NSW, Australia	1,307.17	342.36
	<u>1,307.17</u>	<u>342.36</u>
Property Expenses - Interest on Loans		
1/166 Shearwater Drive, Lake Heights NSW, Australia	15,016.82	15,332.97
	<u>15,016.82</u>	<u>15,332.97</u>

Anakk Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Property Expenses - Pest Control		
1/166 Shearwater Drive, Lake Heights NSW, Australia	99.00	0.00
	<u>99.00</u>	<u>0.00</u>
Property Expenses - Repairs Maintenance		
1/166 Shearwater Drive, Lake Heights NSW, Australia	89.00	79.00
	<u>89.00</u>	<u>79.00</u>
Property Expenses - Strata Levy Fees		
1/166 Shearwater Drive, Lake Heights NSW, Australia	3,555.75	2,833.35
	<u>3,555.75</u>	<u>2,833.35</u>
Property Expenses - Sundry Expenses		
1/166 Shearwater Drive, Lake Heights NSW, Australia	220.00	200.00
	<u>220.00</u>	<u>200.00</u>
Property Expenses - Water Rates		
1/166 Shearwater Drive, Lake Heights NSW, Australia	1,508.51	1,421.30
	<u>1,508.51</u>	<u>1,421.30</u>
Member Payments		
Life Insurance Premiums		
Akkawy, Ahmed - Accumulation (Accumulation)	1,791.24	4,072.09
Akkawy, Narelle - Accumulation (Accumulation)	3,070.10	0.00
	<u>4,861.34</u>	<u>4,072.09</u>
Investment Losses		
Unrealised Movements in Market Value		
Managed Investments (Australian)		
CFS FirstChoice Wholesale Investments	(236.07)	0.00
	<u>(236.07)</u>	<u>0.00</u>
Real Estate Properties (Australian - Residential)		
1/166 Shearwater Drive, Lake Heights NSW, Australia	13,432.00	0.00
	<u>13,432.00</u>	<u>0.00</u>
Other Revaluations	0.00	(76,279.13)
	<u>0.00</u>	<u>(76,279.13)</u>
Changes in Market Values	<u>13,195.93</u>	<u>(76,279.13)</u>
Total Expenses	<u>50,633.72</u>	<u>(48,200.20)</u>
Benefits accrued as a result of operations before income tax	<u>(1,720.47)</u>	<u>93,848.41</u>
Income Tax Expense		
Income Tax Expense	1,654.28	2,615.55
	<u>1,654.28</u>	<u>2,615.55</u>
Total Income Tax	<u>1,654.28</u>	<u>2,615.55</u>
Benefits accrued as a result of operations	<u>(3,374.75)</u>	<u>91,232.86</u>

Anakk Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Managed Investments (Australian)	2		
CFS FirstChoice Wholesale Investments		11,462.78	10,607.62
Real Estate Properties (Australian - Residential)	3		
1/166 Shearwater Drive, Lake Heights NSW, Australia		583,784.00	597,216.00
1/166 Shearwater Drive, Lake Heights NSW, Australia - Accumulated Depreciation		(8,784.00)	0.00
Total Investments		<u>586,462.78</u>	<u>607,823.62</u>
Other Assets			
Bank Accounts	4		
Macquarie Cash Management A/C #1899		29,349.93	16,563.47
St George Complete Freedom Offset A/C #2717		3,319.40	8,329.49
Sundry Debtors		461.00	202.00
Total Other Assets		<u>33,130.33</u>	<u>25,094.96</u>
Total Assets		<u>619,593.11</u>	<u>632,918.58</u>
Less:			
Liabilities			
Income Tax Payable		48.28	0.00
Income Tax Payable - 2017		167.05	167.05
Income Tax Payable - 2018		706.49	706.49
Loan - Limited Recourse Borrowing Arrangement			
St George Home Loan A/C#879001		292,700.61	302,699.61
PAYG Payable		1,865.00	1,865.00
Total Liabilities		<u>295,487.43</u>	<u>305,438.15</u>
Net assets available to pay benefits		<u>324,105.68</u>	<u>327,480.43</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts	5, 6		
Akkawy, Ahmed - Accumulation		261,657.26	266,916.22
Akkawy, Narelle - Accumulation		62,448.42	60,564.21
Total Liability for accrued benefits allocated to members' accounts		<u>324,105.68</u>	<u>327,480.43</u>

Notes to the Financial Statements

For the year ended 30 June 2019

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.

Notes to the Financial Statements

For the year ended 30 June 2019

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. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

f. 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.

Anakk Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

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: Managed Investments (Australian)

	2019 \$	2018 \$
CFS FirstChoice Wholesale Investments	11,462.78	10,607.62
	11,462.78	10,607.62

Note 3: Real Estate Properties (Australian - Residential)

	2019 \$	2018 \$
1/166 Shearwater Drive, Lake Heights NSW, Australia	583,784.00	597,216.00
1/166 Shearwater Drive, Lake Heights NSW, Australia - Accumulated Depreciation	(8,784.00)	0.00
	575,000.00	597,216.00

Note 4: Banks and Term Deposits

	2019 \$	2018 \$
Banks		
Macquarie Cash Management A/C #1899	29,349.93	16,563.47
St George Complete Freedom Offset A/C #2717	3,319.40	8,329.49
	32,669.33	24,892.96

Note 5: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	327,480.43	0.00
Benefits accrued as a result of operations	(3,374.75)	91,232.86
Current year member movements	0.00	236,247.57
	324,105.68	327,480.43

Note 6: Vested Benefits

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

Anakk Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	2019 \$	2018 \$
Vested Benefits	324,105.68	327,480.43

Note 7: Guaranteed Benefits

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

Note 8: Trust Distributions

	2019 \$	2018 \$
CFS FirstChoice Wholesale Investments	619.09	547.41
	619.09	547.41

Note 9: Rental Income

	2019 \$	2018 \$
1/166 Shearwater Drive, Lake Heights NSW, Australia	25,580.36	25,053.27
	25,580.36	25,053.27

Note 10: Changes in Market Values

Unrealised Movements in Market Value

	2019 \$	2018 \$
Managed Investments (Australian)		
CFS FirstChoice Wholesale Investments	236.07	0.00
	236.07	0.00
Other Revaluations		
Other Revaluations	0.00	76,279.13
	0.00	76,279.13
Real Estate Properties (Australian - Residential)		
1/166 Shearwater Drive, Lake Heights NSW, Australia	(13,432.00)	0.00
	(13,432.00)	0.00
Total Unrealised Movement	(13,195.93)	76,279.13

Realised Movements in Market Value

2019	2018
------	------

Anakk Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	\$	\$
Total Realised Movement	0.00	0.00
Changes in Market Values	(13,195.93)	76,279.13
Note 11: Income Tax Expense		
	2019	2018
	\$	\$
The components of tax expense comprise		
Current Tax	1,654.28	0.00
Income Tax Expense	1,654.28	0.00
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	(258.07)	0.00
Less:		
Tax effect of:		
Accounting Trust Distributions	92.86	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	1,979.39	0.00
Franking Credits	7.89	0.00
Net Capital Gains	43.50	0.00
Taxable Trust Distributions	18.50	0.00
Distributed Foreign Income	8.74	0.00
Rounding	(0.24)	0.00
Income Tax on Taxable Income or Loss	1,706.85	0.00
Less credits:		
Franking Credits	52.57	0.00
Current Tax or Refund	1,654.28	0.00

Note 12: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The

Anakk Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

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.

Anakk Superannuation Fund

Members Statement

Ahmed Akkawy
 84 Beaumaris Drive
 Menai, New South Wales, 2234, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	14/04/1967	Vested Benefits	261,657.26
Age:	52	Total Death Benefit	261,657.26
Tax File Number:	442009050		
Date Joined Fund:	01/07/2018		
Service Period Start Date:	13/12/2013		
Date Left Fund:			
Member Code:	AKKAHM00001A		
Account Start Date	01/07/2018		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance	
Total Benefits	261,657.26
<u>Preservation Components</u>	
Preserved	261,657.26
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	261,657.26

Your Detailed Account Summary		This Year
Opening balance at	01/07/2018	266,916.22
<u>Increases to Member account during the period</u>		
Employer Contributions		13,198.88
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		(15,721.21)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		1,979.84
Income Tax		(1,034.45)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		1,791.24
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at	30/06/2019	261,657.26

Anakk Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Ahmed Akkawy
Director

Narelle Akkawy
Director

Anakk Superannuation Fund

Members Statement

Narelle Akkawy
 84 Beaumaris Dr
 MENAI, New South Wales, 2234, Australia

Your Details

Date of Birth : 22/10/1970
 Age: 48
 Tax File Number: 153669277
 Date Joined Fund: 01/07/2018
 Service Period Start Date: 13/12/2013
 Date Left Fund:
 Member Code: AKKNAR00001A
 Account Start Date 01/07/2018
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 62,448.42
 Total Death Benefit 62,448.42

Your Balance

Total Benefits 62,448.42

Preservation Components

Preserved 62,448.42
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 62,448.42

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	60,564.21
<u>Increases to Member account during the period</u>	
Employer Contributions	9,315.21
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(3,599.44)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,397.30
Income Tax	(635.84)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,070.10
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	62,448.42

Anakk Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Ahmed Akkawy
Director

Narelle Akkawy
Director

Anakk Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2018 - 30 June 2019

Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Akkawy, Ahmed	14/04/1967	51	266,916.22	13,198.88	0.00	0.00	0.00	13,198.88
Akkawy, Narelle	22/10/1970	47	60,564.21	9,315.21	0.00	0.00	0.00	9,315.21
All Members				22,514.09	0.00	0.00	0.00	22,514.09

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Akkawy, Ahmed	Concessional	13,198.88	25,000.00	11,801.12 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Akkawy, Narelle	Concessional	9,315.21	25,000.00	15,684.79 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Akkawy, Ahmed	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Akkawy, Narelle	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Akkawy, Ahmed

Date	Transaction Description	Ledger Data				SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess

23/07/2018	ClickSuper p_vu_cc_990476086 5	Employer	2,904.78				
22/10/2018	ClickSuper p_vu_cc_990490789 6	Employer	3,453.31				
21/01/2019	ClickSuper p_vu_cc_990506730 1	Employer	3,387.48				
23/04/2019	ClickSuper p_vu_cc_990523566 7	Employer	3,453.31				
Total - Akkawy, Ahmed			13,198.88	0.00	0.00	0.00	

0.00	0.00	0.00
-------------	-------------	-------------

Akkawy, Narelle

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
02/07/2018	QUICKSUPER QUICKSPR2207124 225	Employer	307.95								
16/07/2018	QUICKSUPER QUICKSPR2216471 688	Employer	307.95								
30/07/2018	QUICKSUPER QUICKSPR2226018 439	Employer	307.95								
13/08/2018	QUICKSUPER QUICKSPR2236215 323	Employer	307.95								
27/08/2018	QUICKSUPER QUICKSPR2245677 677	Employer	307.95								
10/09/2018	QUICKSUPER QUICKSPR2255544 380	Employer	307.95								
24/09/2018	QUICKSUPER QUICKSPR2265664 819	Employer	314.26								
08/10/2018	QUICKSUPER QUICKSPR2275472 596	Employer	320.57								
22/10/2018	QUICKSUPER QUICKSPR2285663 780	Employer	320.57								
05/11/2018	QUICKSUPER	Employer	320.57								

	QUICKSPR2295951 849		
20/11/2018	QUICKSUPER QUICKSPR2306861 627	Employer	320.57
03/12/2018	QUICKSUPER QUICKSPR2315856 944	Employer	320.57
17/12/2018	QUICKSUPER QUICKSPR2326189 798	Employer	320.57
24/12/2018	QUICKSUPER QUICKSPR2331102 558	Employer	320.57
14/01/2019	QUICKSUPER QUICKSPR2343593 584	Employer	320.57
29/01/2019	QUICKSUPER QUICKSPR2353644 961	Employer	328.58
11/02/2019	QUICKSUPER QUICKSPR2363127 439	Employer	740.54
25/02/2019	QUICKSUPER QUICKSPR2373627 223	Employer	369.49
12/03/2019	QUICKSUPER QUICKSPR2385364 889	Employer	354.14
26/03/2019	QUICKSUPER QUICKSPR2395925 124	Employer	446.15
08/04/2019	QUICKSUPER QUICKSPR2405912 814	Employer	379.70
24/04/2019	QUICKSUPER QUICKSPR2416581 784	Employer	379.70
06/05/2019	QUICKSUPER QUICKSPR2425113 046	Employer	359.25
20/05/2019	QUICKSUPER QUICKSPR2435454 345	Employer	369.48
03/06/2019	QUICKSUPER QUICKSPR2445394 014	Employer	430.83
17/06/2019	QUICKSUPER	Employer	430.83

QUICKSPR2455452
021

Total - Akkawy, Narelle

<u>9,315.21</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
-----------------	-------------	-------------	-------------

<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
-------------	-------------	-------------

Total for all members

<u>22,514.09</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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Anakk Superannuation Fund

Rental Property Statement

For the year ended 30 June 2019

Property	1/166 Shearwater Drive, Lake Heigh...	Market Value	(as at 30/06/2019):	583,784.00
Property Account Code:	1/166ShearwaterDrLH	Gross Rental Yield:		4.38%
Property Type:	Residential	Net Rental Yield:		(1.18)%

	Tax Return Label	GST Label	2019 \$	2018 \$
Income				
Property Income	Label B		25,580.36	25,053.27
Total Income		G1	25,580.36	25,053.27
Expenses				
Accumulated Depreciation	Label E		8,784.00	530.38
Agents Management Fees	Label I		1,733.20	1,701.00
Bank Charges	Label L		144.00	0.00
Council Rates	Label I		1,307.17	342.36
Interest on Loans	Label A		15,016.82	15,332.97
Pest Control	Label I		99.00	0.00
Repairs Maintenance	Label I		89.00	79.00
Strata Levy Fees	Label I		3,555.75	2,833.35
Sundry Expenses	Label I		220.00	200.00
Water Rates	Label I		1,508.51	1,421.30
Total Expenses		G11	32,457.45	22,440.36
Net Rental Income			(6,877.09)	2,612.91
GST excluded from total income		1A	0.00	
GST excluded from total expenses		1B	0.00	

Anakk Superannuation Fund

Depreciation Schedule

For The Period 01 July 2018 - 30 June 2019

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²	
Real Estate Properties (Australian - Residential)										
1/166 Shearwater Drive, Lake Heights NSW, Australia - Accumulated Depreciation										
						0.00				0.00
						0.00				0.00
						0.00				0.00

¹ Amounts have been pro rated based on number of days in the year
² Depreciation calculated as per depreciation method
³ Depreciation amounts posted to the ledger

Anakk Superannuation Fund

Investment Income Report

As at 30 June 2019

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
Bank Accounts												
Macquarie Cash Management A/C #1899	199.71			199.71	0.00	0.00	0.00	199.71			0.00	0.00
	199.71			199.71	0.00	0.00	0.00	199.71			0.00	0.00
Managed Investments (Australian)												
CFSFCWHO CFS FirstChoice Wholesale LESALE Investments	619.09	89.25		34.06	52.57	58.25	0.00	234.13		0.00	289.74	147.79
	619.09	89.25		34.06	52.57	58.25	0.00	234.13		0.00	289.74	147.79
Real Estate Properties (Australian - Residential)												
1/166Shearw aerDrLH 1/166 Shearwater Drive, Lake Heights NSW, Australia	25,580.36							25,580.36				
	25,580.36							25,580.36				
	26,399.16	89.25		233.77	52.57	58.25	0.00	26,014.20		0.00	289.74	147.79

Assessable Income (Excl. Capital Gains) **26,014.20**

Net Capital Gain **289.74**

Total Assessable Income 26,303.94

* 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.

Anakk Superannuation Fund

Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Macquarie Cash Management A/C #1899		29,349.930000	29,349.93	29,349.93	29,349.93			4.67 %
St George Complete Freedom Offset A/C #2717		3,319.400000	3,319.40	3,319.40	3,319.40			0.53 %
			32,669.33		32,669.33		0.00 %	5.20 %
Managed Investments (Australian)								
CFSFCWHO CFS FirstChoice Wholesale Investments	8,000.00	1.432848	11,462.78	1.40	11,226.71	236.07	2.10 %	1.83 %
			11,462.78		11,226.71	236.07	2.10 %	1.83 %
Real Estate Properties (Australian - Residential)								
1/166Shearw aerDrLH 1/166 Shearwater Drive, Lake Heights NSW, Australia	1.00	583,784.000000	583,784.00	597,216.00	597,216.00	(13,432.00)	(2.25) %	92.97 %
			583,784.00		597,216.00	(13,432.00)	(2.25) %	92.97 %
			627,916.11		641,112.04	(13,195.93)	(2.06) %	100.00 %

Anakk Superannuation Fund

Accounting Performance Report

As at 30 June 2019

Investment	From: 01 July 2018			To: 30 June 2019			Add			Less	Total Return	Return %
	Units	CGT Cost	Market Value	Units	CGT Cost	Market Value	Market Change	Realised Gain/(Loss)	Income	CGT Cost Change		
Bank Accounts												
Macquarie Cash Management A/C #1899		16,563.47	16,563.47		29,349.93	29,349.93			199.71		199.71	1.21%
St George Complete Freedom Offset A/C #2717		8,329.49	8,329.49		3,319.40	3,319.40			0.00		0.00	0.00%
		24,892.96	24,892.96		32,669.33	32,669.33			199.71		199.71	0.80%
Managed Investments (Australian)												
CFS FirstChoice Wholesale Investments	8,000.00	10,607.62	0.00	8,000.00	11,078.92	11,462.78	383.86	0.00	619.09	471.30	531.65	4.80%
	8,000.00	10,607.62	0.00	8,000.00	11,078.92	11,462.78	383.86	0.00	619.09	471.30	531.65	0.00%
Real Estate Properties (Australian - Residential)												
1/166 Shearwater Drive, Lake Heights NSW, Australia	1.00	597,216.00	0.00	1.00	588,432.00	583,784.00	(4,648.00)	0.00	25,580.36	(8,784.00)	29,716.36	5.05%
	1.00	597,216.00	0.00	1.00	588,432.00	583,784.00	(4,648.00)	0.00	25,580.36	(8,784.00)	29,716.36	0.00%
		632,716.58	24,892.96		632,180.25	627,916.11	(4,264.14)	0.00	26,399.16	(8,312.70)	30,447.72	122.31%

Anakk Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	(1,720.47)
Less	
Accounting Trust Distributions	619.09
	<u>619.09</u>
Add	
Decrease in MV of investments	13,195.93
Franking Credits	52.57
Net Capital Gains	290.00
Taxable Trust Distributions	123.31
Distributed Foreign income	58.25
	<u>13,720.06</u>
SMSF Annual Return Rounding	(1.50)
	<u>11,379.00</u>
Taxable Income or Loss	<u>11,379.00</u>
Income Tax on Taxable Income or Loss	1,706.85
Less	
Franking Credits	52.57
	<u>1,654.28</u>
CURRENT TAX OR REFUND	<u>1,654.28</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,865.00)
	<u>48.28</u>
AMOUNT DUE OR REFUNDABLE	<u>48.28</u>

* Distribution tax components review process has not been completed for the financial year.

Anakk Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2018 - 30 June 2019

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
1/166ShearwaterDrLH	77200/1/166ShearwaterDrLH - 1/166 Shearwater Drive, Lake Heights NSW, Australia	(13,432.00)	(4,477.33)	(8,954.67)	(8,954.67)
CFSFCWHOLESALE	74700/CFSFCWHOLESALE - CFS FirstChoice Wholesale Investments	236.07	78.69	157.38	157.38
		(13,195.93)	(4,398.64)	(8,797.29)	(8,797.29)
Total					
		(13,195.93)	(4,398.64)	(8,797.29)	(8,797.29)
Deferred Tax Liability (Asset) Summary					
Opening Balance		0.00			
Current Year Transactions		(1,319.59)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		(1,319.59)			

Memorandum of Resolutions of the Director(s) of

Anakk Investments Pty Ltd ACN: 167235154

ATF Anakk Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 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 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, 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 2019.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

AUDITORS:

It was resolved that

Anthony William Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

AMCO Public Accountants Pty Ltd

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

Memorandum of Resolutions of the Director(s) of

Anakk Investments Pty Ltd ACN: 167235154

ATF Anakk Superannuation Fund

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

CONTRIBUTIONS RECEIVED: It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

CLOSURE: Signed as a true record –

.....
Ahmed Akkawy

14 April 2021

.....
Narelle Akkawy

14 April 2021

.....**Electronic Lodgment Declaration (SMSF)**

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

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) 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	Name of Fund	Year
Provided	Anakk Superannuation Fund	2019

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:

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

Signature of Partner, Trustee, or Director		Date	/	/
--	--	------	---	---

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 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.

5 Wt i bhBUa Y	Anakk Superannuation Fund		
Account Number	182512 962991899	Client Reference	ANAKKSUP8100

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

Signature		Date	/	/
-----------	--	------	---	---

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number

HUI 5 [YbhBi a VYf

Self-managed superannuation fund annual return **2019**

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 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 **Tax file number (TFN)**

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

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

3 **Australian business number (ABN)** (if applicable)

4 **Current postal address**

Suburb/town

State/territory

Postcode

5 **Annual return status**

Is this an amendment to the SMSF's 2019 return?

A No Yes

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

B No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

A

Day

Month

Year

Was Part A of the audit report qualified?

B

No

Yes

Was Part B of the audit report qualified?

C

No

Yes

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

D

No

Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Tax File Number Provided

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover?

M No Yes

Code

Net capital gain **A** \$ 289

Gross rent and other leasing and hiring income **B** \$ 25,580

Gross interest **C** \$ 199

Forestry managed investment scheme income **X** \$

Gross foreign income	D1 \$ 77	Net foreign income D \$ 77	Loss <input type="checkbox"/>
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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

Calculation of assessable contributions
Assessable employer contributions
R1 \$ 22,514

plus Assessable personal contributions
R2 \$

plus ****No-TFN-quoted contributions**
R3 \$ 0
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST
R6 \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ 175 Code

Assessable contributions
R1 plus R2 plus R3 less R6
R \$ 22,514

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** \$ 48,834 Loss
(Sum of labels A to U)


Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME **V** \$ 48,834 Loss
(W less Y)

Tax File Number Provided

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	A1 \$ <input style="width: 150px;" type="text" value="15,016"/>		A2 \$ <input style="width: 150px;" type="text"/>
Interest expenses overseas	B1 \$ <input style="width: 150px;" type="text"/>		B2 \$ <input style="width: 150px;" type="text"/>
Capital works expenditure	D1 \$ <input style="width: 150px;" type="text" value="6,186"/>		D2 \$ <input style="width: 150px;" type="text"/>
Decline in value of depreciating assets	E1 \$ <input style="width: 150px;" type="text" value="2,598"/>		E2 \$ <input style="width: 150px;" type="text"/>
Insurance premiums – members	F1 \$ <input style="width: 150px;" type="text" value="4,861"/>		F2 \$ <input style="width: 150px;" type="text"/>
Death benefit increase	G1 \$ <input style="width: 150px;" type="text"/>		
SMSF auditor fee	H1 \$ <input style="width: 150px;" type="text"/>		H2 \$ <input style="width: 150px;" type="text"/>
Investment expenses	I1 \$ <input style="width: 150px;" type="text" value="8,512"/>		I2 \$ <input style="width: 150px;" type="text"/>
Management and administration expenses	J1 \$ <input style="width: 150px;" type="text" value="119"/>		J2 \$ <input style="width: 150px;" type="text"/>
Forestry managed investment scheme expense	U1 \$ <input style="width: 150px;" type="text"/>		U2 \$ <input style="width: 150px;" type="text"/>
Other amounts	L1 \$ <input style="width: 150px;" type="text" value="144"/>	Code <input style="width: 20px; height: 20px;" type="text" value="0"/>	L2 \$ <input style="width: 150px;" type="text"/>
Tax losses deducted	M1 \$ <input style="width: 150px;" type="text"/>		
TOTAL DEDUCTIONS N \$ <input style="width: 150px;" type="text" value="37,436"/> <small>(Total A1 to M1)</small>			TOTAL NON-DEDUCTIBLE EXPENSES Y \$ <input style="width: 150px;" type="text" value="0"/> <small>(Total A2 to L2)</small>
#This is a mandatory label.	#TAXABLE INCOME OR LOSS O \$ <input style="width: 150px;" type="text" value="11,398"/> Loss <input style="width: 20px; height: 20px;" type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z \$ <input style="width: 150px;" type="text" value="37,436"/> <small>(N plus Y)</small>

Tax File Number Provided**Section D: Income tax calculation statement****#Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

#Taxable income **A** \$ 11,398*(an amount must be included even if it is zero)*#Tax on taxable income **T1** \$ 1,709.70*(an amount must be included even if it is zero)*#Tax on no-TFN-quoted contributions **J** \$ 0.00*(an amount must be included even if it is zero)*Gross tax **B** \$ 1,709.70*(T1 plus J)*

Foreign income tax offset

C1 \$ 19.41

Rebates and tax offsets

C2 \$

Non-refundable non-carry forward tax offsets

C \$ 19.41*(C1 plus C2)*

SUBTOTAL 1

T2 \$ 1,690.29*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset

D1 \$ 0.00

Early stage venture capital limited partnership tax offset carried forward from previous year

D2 \$ 0.00

Early stage investor tax offset

D3 \$ 0.00

Early stage investor tax offset carried forward from previous year

D4 \$ 0.00

Non-refundable carry forward tax offsets

D \$ 0.00*(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

T3 \$ 1,690.29*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset

E1 \$ 52.57

No-TFN tax offset

E2 \$

National rental affordability scheme tax offset

E3 \$

Exploration credit tax offset

E4 \$ 0.00

Refundable tax offsets

E \$ 52.57*(E1 plus E2 plus E3 plus E4)*#TAX PAYABLE **T5** \$ 1,637.72*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

G \$

Tax File Number Provided

H1 \$	Credit for interest on early payments – amount of interest	<input style="width: 95%;" type="text"/>
H2 \$	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input style="width: 95%;" type="text"/>
H3 \$	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input style="width: 95%;" type="text"/>
H5 \$	Credit for TFN amounts withheld from payments from closely held trusts	0.00
H6 \$	Credit for interest on no-TFN tax offset	<input style="width: 95%;" type="text"/>
H8 \$	Credit for foreign resident capital gains withholding amounts	0.00
Eligible credits		H \$ <input style="width: 95%;" type="text"/>
(H1 plus H2 plus H3 plus H5 plus H6 plus H8)		

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	<input style="width: 95%;" type="text" value="0.00"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	--

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	<input style="width: 95%;" type="text" value="31.72"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

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

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

Tax File Number

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth

Contributions

I Refer to instructions for completing these labels.

Employer contributions
A \$
 ABN of principal employer
A1
 Personal contributions
B \$
 CGT small business retirement exemption
C \$
 CGT small business 15-year exemption amount
D \$
 Personal injury election
E \$
 Spouse and child contributions
F \$
 Other third party contributions
G \$

Proceeds from primary residence disposal
H \$
 Receipt date Day / Month / Year
H1 / /
 Assessable foreign superannuation fund amount
I \$
 Non-assessable foreign superannuation fund amount
J \$
 Transfer from reserve: assessable amount
K \$
 Transfer from reserve: non-assessable amount
L \$
 Contributions from non-complying funds and previously non-complying funds
T \$
 Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
 (Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$
 Retirement phase account balance - Non CDBIS
S2 \$
 Retirement phase account balance - CDBIS
S3 \$

Allocated earnings or losses **O** \$
 Inward rollovers and transfers **P** \$
 Outward rollovers and transfers **Q** \$
 Lump Sum payments **R1** \$
 Income stream payments **R2** \$

Loss
 Code
 Code

TRIS Count **CLOSING ACCOUNT BALANCE S** \$
 (**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$
 Retirement phase value **X2** \$
 Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date Day / Month / Year
H1 / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$ 11,462

15b Australian direct investments Cash and term deposits **E** \$ 32,669

<p>Limited recourse borrowing arrangements</p> <p>Australian residential real property J1 \$ 575,000</p> <p>Australian non-residential real property J2 \$ </p> <p>Overseas real property J3 \$ </p> <p>Australian shares J4 \$ </p> <p>Overseas shares J5 \$ </p> <p>Other J6 \$ </p>	<p>Debt securities F \$ </p> <p>Loans G \$ </p> <p>Listed shares H \$ </p> <p>Unlisted shares I \$ </p> <p>Limited recourse borrowing arrangements J \$ 575,000</p> <p>Non-residential real property K \$ </p> <p>Residential real property L \$ </p> <p>Collectables and personal use assets M \$ </p> <p>Other assets O \$ 461</p>
--	--

15c Other investments Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS	U \$ 619,592
<small>(Sum of labels A to T)</small>	

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

15f Limited recourse borrowing arrangements

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

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

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value="292,700"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
		Borrowings V \$ <input type="text" value="292,700"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="325,420"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text" value="1,472"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="619,592"/>

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 2018–19 income year, write **2019**). **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 2019*. **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 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Tax File Number **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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

! The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2019* 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 / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Electronic Lodgment Declaration (SMSF)

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

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) 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.

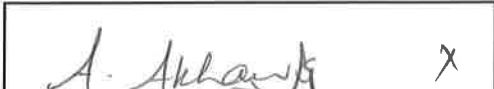
Tax File Number	Name of Fund	Year
Provided	Anakk Superannuation Fund	2019

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:
- All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
 - I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director		Date
		21 / 4 / 2021

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 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.

Account Name	Anakk Superannuation Fund	
Account Number	182512 962991899	Client Reference
		ANAKKSUP8100

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

Signature		Date
		21 / 4 / 21

Tax Agent's Declaration

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature



Date

15/ 4 / 21

Contact name

Danny Mazevski

Client Reference

ANAKKSUP8100

Agent's Phone Number

02 9790 6277

Tax Agent Number

72139002

Self-managed superannuation fund annual return **2019**

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 2019* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2019* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
 [insert the name and postcode
 of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

Anakk Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 3035

Suburb/town

Bankstown Square

State/territory

NSW

Postcode

2200

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

A No Yes

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

B No Yes

Tax File Number **6 SMSF auditor**

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed

A / /

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

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

D No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number Account number

Account name

C Electronic service address aliasProvide the electronic service address alias (ESA) issued by your SMSF messaging provider.
(For example, SMSFdataESAAlias). See instructions for more information.

Tax File Number

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

- No Yes If yes, provide the date on which the fund was wound up / / Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

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

- To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.Yes Exempt current pension income amount **A** \$

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

Segregated assets method **B** Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

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

- If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Tax File Number **Provided**

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income **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 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 (Sum of labels A to U) **W** \$ Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (W less Y) **V** \$ Loss

Tax File Number Provided

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	A1 \$	15,016	A2 \$
Interest expenses overseas	B1 \$		B2 \$
Capital works expenditure	D1 \$	6,186	D2 \$
Decline in value of depreciating assets	E1 \$	2,598	E2 \$
Insurance premiums – members	F1 \$	4,861	F2 \$
Death benefit increase	G1 \$		
SMSF auditor fee	H1 \$		H2 \$
Investment expenses	I1 \$	8,512	I2 \$
Management and administration expenses	J1 \$	119	J2 \$
Forestry managed investment scheme expense	U1 \$		U2 \$
Other amounts	L1 \$	144	L2 \$
Tax losses deducted	M1 \$		
		<small>Code</small>	<small>Code</small>
		<input type="checkbox"/>	<input type="checkbox"/>
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N \$		Y \$	
37,436		0	
<small>(Total A1 to M1)</small>		<small>(Total A2 to L2)</small>	
*TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O \$		Z \$	
11,398		37,436	
<small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>		<small>(N plus Y)</small>	
<small>Loss</small>			
<input type="checkbox"/>			

*This is a mandatory label.

Tax File Number Provided

Section D: Income tax calculation statement

***Important:**

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2019* on how to complete the calculation statement.

*Taxable income	A \$	11,398	
			(an amount must be included even if it is zero)
*Tax on taxable income	T1 \$	1,709.70	
			(an amount must be included even if it is zero)
*Tax on no-TFN-quoted contributions	J \$	0.00	
			(an amount must be included even if it is zero)

Gross tax **B \$** 1,709.70
(T1 plus J)

Foreign income tax offset	C1 \$	19.41	
Rebates and tax offsets	C2 \$		
		Non-refundable non-carry forward tax offsets	
		C \$ 19.41	
		<small>(C1 plus C2)</small>	

SUBTOTAL 1
T2 \$ 1,690.29
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	0.00	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	0.00	
Early stage investor tax offset	D3 \$	0.00	
Early stage investor tax offset carried forward from previous year	D4 \$	0.00	
		Non-refundable carry forward tax offsets	
		D \$ 0.00	
		<small>(D1 plus D2 plus D3 plus D4)</small>	

SUBTOTAL 2
T3 \$ 1,690.29
(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset	E1 \$	52.57	
No-TFN tax offset	E2 \$		
National rental affordability scheme tax offset	E3 \$		
Exploration credit tax offset	E4 \$	0.00	
		Refundable tax offsets	
		E \$ 52.57	
		<small>(E1 plus E2 plus E3 plus E4)</small>	

***TAX PAYABLE T5 \$** 1,637.72
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

Tax File Number

Credit for interest on early payments – amount of interest	H1 \$ <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$ <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$ <input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$ <input type="text" value="0.00"/>
Credit for interest on no-TFN tax offset	H6 \$ <input type="text"/>
Credit for foreign resident capital gains withholding amounts	H8 \$ <input type="text" value="0.00"/>
Eligible credits	H \$ <input type="text"/>
	<small>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</small>

*Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$ <input type="text" value="0.00"/>
	<small>(unused amount from label E – an amount must be included even if it is zero)</small>

PAYG instalments raised
K \$

Supervisory levy
L \$

Supervisory levy adjustment for wound up funds
M \$

Supervisory levy adjustment for new funds
N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$ <input type="text" value="31.72"/>
	<small>(T5 plus G less H less I less K plus L less M plus N)</small>

*This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2019*.

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

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

Tax File Number **Provided**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Akkawy**

First given name **Ahmed** Other given names

Member's TFN **Provided** Date of birth **Provided**

See the Privacy note in the Declaration.

Contributions OPENING ACCOUNT BALANCE \$ **266,916.22**

Refer to instructions for completing these labels.

Employer contributions
A \$ **13,198.88**
 ABN of principal employer
A1
 Personal contributions
B \$
 CGT small business retirement exemption
C \$
 CGT small business 15-year exemption amount
D \$
 Personal injury election
E \$
 Spouse and child contributions
F \$
 Other third party contributions
G \$

Proceeds from primary residence disposal
H \$
 Receipt date Day / Month / Year
H1 / /
 Assessable foreign superannuation fund amount
I \$
 Non-assessable foreign superannuation fund amount
J \$
 Transfer from reserve: assessable amount
K \$
 Transfer from reserve: non-assessable amount
L \$
 Contributions from non-complying funds and previously non-complying funds
T \$
 Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$ **13,198.88**
 (Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 \$ **262,726.44**
 Retirement phase account balance - Non CDBIS
S2 \$ **0.00**
 Retirement phase account balance - CDBIS
S3 \$ **0.00**

Allocated earnings or losses
O \$ **17,388.66**
 Inward rollovers and transfers
P \$
 Outward rollovers and transfers
Q \$
 Lump Sum payments
R1 \$
 Income stream payments
R2 \$

Loss **L**
 Code
 Code

0 TRIS Count **CLOSING ACCOUNT BALANCE S** \$ **262,726.44**
 (S1 plus S2 plus S3)

Accumulation phase value **X1** \$
 Retirement phase value **X2** \$
 Outstanding limited recourse borrowing arrangement amount **Y** \$ **236,310.83**

Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

Receipt date **H1** Day / Month / Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

Allocated earnings or losses **O** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(S1 plus S2 plus S3)

Loss

Code

Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Sensitive (when completed)

Tax File Number Provided

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	A	\$
Unlisted trusts	B	\$
Insurance policy	C	\$
Other managed investments	D	\$ 11,462

15b Australian direct investments

<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">Limited recourse borrowing arrangements</td> </tr> <tr> <td style="width: 15%;">Australian residential real property</td> <td style="width: 85%;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">J1</td> <td style="width: 70%;">\$ </td> <td style="width: 15%; text-align: right;">575,000</td> </tr> <tr> <td>Australian non-residential real property</td> <td colspan="2"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">J2</td> <td style="width: 90%;">\$ </td> </tr> </table> </td> </tr> <tr> <td>Overseas real property</td> <td colspan="2"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">J3</td> <td style="width: 90%;">\$ </td> </tr> </table> </td> </tr> <tr> <td>Australian shares</td> <td colspan="2"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">J4</td> <td style="width: 90%;">\$ </td> </tr> </table> </td> </tr> <tr> <td>Overseas shares</td> <td colspan="2"> <table style="width: 100%; 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15c Other investments Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares	P	\$
Overseas non-residential real property	Q	\$
Overseas residential real property	R	\$
Overseas managed investments	S	\$
Other overseas assets	T	\$
TOTAL AUSTRALIAN AND OVERSEAS ASSETS		U \$ 619,592
<small>(Sum of labels A to T)</small>		

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

15f Limited recourse borrowing arrangements

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

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

Tax File Number

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		
V1 \$	<input type="text" value="292,700"/>	
Permissible temporary borrowings		
V2 \$	<input type="text"/>	
Other borrowings		
V3 \$	<input type="text"/>	
Borrowings		V \$ <input type="text" value="292,700"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="325,420"/>
Reserve accounts		X \$ <input type="text"/>
Other liabilities		Y \$ <input type="text" value="1,472"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="619,592"/>

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 2018–19 income year, write **2019**). **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 2019*. **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 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Tax File Number **Provided****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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

A. Akkawy X

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Akkawy

First given name

Ahmed

Other given names

Phone number

02 9790 6277

Email address

Ahmed@xtek.net

Non-individual trustee name (if applicable)

Anakk Investments Pty Ltd

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

i 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 2019* 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 / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Mazevski

First given name

Danny

Other given names

Tax agent's practice

AMCO Public Accountants Pty Ltd

Tax agent's phone number

02 9790 6277

Reference number

ANAKKSUP8100

Tax agent number

72139002

Financial statements and reports for the year ended
30 June 2019

Anakk Superannuation Fund

Anakk Superannuation Fund
Reports Index

Trustees Declaration

Compilation Report

Detailed Operating Statement

Detailed Statement of Financial Position

Notes to the Financial Statements

Members Statement

Contributions Breakdown

Rental Property Statement

Investment Income

Investment Summary

Accounting Performance

Statement of Taxable Income

Deferred Tax Reconciliation

Trustee Minute / Resolution

Anakk Superannuation Fund
Trustees Declaration

Anakk Investments Pty Ltd ACN: 167235154

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 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 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 2019.

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:


.....x
Ahmed Akkawy
Anakk Investments Pty Ltd
Director


.....
Narelle Akkawy
Anakk Investments Pty Ltd
Director

15 April 2021

Anakk Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Anakk Superannuation Fund which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Anakk Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

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

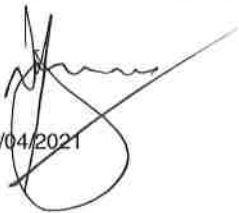
AMCO Public Accountants Pty Ltd

of

PO Box 3035, Bankstown Square, New South Wales 2200

Signed:

Dated: 15/04/2021

A handwritten signature in black ink, appearing to be 'AMCO', is written over the 'Signed:' and 'Dated:' labels. The signature is stylized and somewhat illegible.

Anakk Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Income		
Investment Income		
Trust Distributions		
CFS FirstChoice Wholesale Investments	619.09	547.41
	<u>619.09</u>	<u>547.41</u>
Interest Received		
Macquarie Cash Management A/C #1899	199.71	87.99
	<u>199.71</u>	<u>87.99</u>
Property Income		
1/166 Shearwater Drive, Lake Heights NSW, Australia	25,580.36	25,053.27
	<u>25,580.36</u>	<u>25,053.27</u>
Contribution Income		
Employer Contributions - Concessional		
Ahmed Akkawy	13,198.88	12,401.23
Narelle Akkawy	9,315.21	7,558.31
	<u>22,514.09</u>	<u>19,959.54</u>
Total Income	<u>48,913.25</u>	<u>45,648.21</u>
Expenses		
Advisor Fees	61.00	660.00
ASIC Fees	58.00	467.00
ATO Supervisory Levy	0.00	259.00
Bank Charges	0.00	144.00
	<u>119.00</u>	<u>1,530.00</u>
Accumulated Depreciation		
1/166 Shearwater Drive, Lake Heights NSW, Australia	8,784.00	530.38
	<u>8,784.00</u>	<u>530.38</u>
Investment Expenses		
IOOF Colonial First State Ws Income	0.00	36.48
	<u>0.00</u>	<u>36.48</u>
Property Expenses - Agents Management Fees		
1/166 Shearwater Drive, Lake Heights NSW, Australia	1,733.20	1,701.00
	<u>1,733.20</u>	<u>1,701.00</u>
Property Expenses - Bank Charges		
1/166 Shearwater Drive, Lake Heights NSW, Australia	144.00	0.00
	<u>144.00</u>	<u>0.00</u>
Property Expenses - Council Rates		
1/166 Shearwater Drive, Lake Heights NSW, Australia	1,307.17	342.36
	<u>1,307.17</u>	<u>342.36</u>
Property Expenses - Interest on Loans		
1/166 Shearwater Drive, Lake Heights NSW, Australia	15,016.82	15,332.97
	<u>15,016.82</u>	<u>15,332.97</u>

Anakk Superannuation Fund
Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Property Expenses - Pest Control		
1/166 Shearwater Drive, Lake Heights NSW, Australia	99.00	0.00
	<u>99.00</u>	<u>0.00</u>
Property Expenses - Repairs Maintenance		
1/166 Shearwater Drive, Lake Heights NSW, Australia	89.00	79.00
	<u>89.00</u>	<u>79.00</u>
Property Expenses - Strata Levy Fees		
1/166 Shearwater Drive, Lake Heights NSW, Australia	3,555.75	2,833.35
	<u>3,555.75</u>	<u>2,833.35</u>
Property Expenses - Sundry Expenses		
1/166 Shearwater Drive, Lake Heights NSW, Australia	220.00	200.00
	<u>220.00</u>	<u>200.00</u>
Property Expenses - Water Rates		
1/166 Shearwater Drive, Lake Heights NSW, Australia	1,508.51	1,421.30
	<u>1,508.51</u>	<u>1,421.30</u>
Member Payments		
Life Insurance Premiums		
Akkawy, Ahmed - Accumulation (Accumulation)	1,791.24	4,072.09
Akkawy, Narelle - Accumulation (Accumulation)	3,070.10	0.00
	<u>4,861.34</u>	<u>4,072.09</u>
Investment Losses		
Unrealised Movements in Market Value		
Managed Investments (Australian)		
CFS FirstChoice Wholesale Investments	(236.07)	0.00
	<u>(236.07)</u>	<u>0.00</u>
Real Estate Properties (Australian - Residential)		
1/166 Shearwater Drive, Lake Heights NSW, Australia	13,432.00	0.00
	<u>13,432.00</u>	<u>0.00</u>
Other Revaluations	0.00	(76,279.13)
	<u>0.00</u>	<u>(76,279.13)</u>
Changes in Market Values	<u>13,195.93</u>	<u>(76,279.13)</u>
Total Expenses	<u>50,633.72</u>	<u>(48,200.20)</u>
Benefits accrued as a result of operations before income tax	<u>(1,720.47)</u>	<u>93,848.41</u>
Income Tax Expense		
Income Tax Expense	340.30	2,615.55
	<u>340.30</u>	<u>2,615.55</u>
Total Income Tax	<u>340.30</u>	<u>2,615.55</u>
Benefits accrued as a result of operations	<u>(2,060.77)</u>	<u>91,232.86</u>

Anakk Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Managed Investments (Australian)	2		
CFS FirstChoice Wholesale Investments		11,462.78	10,607.62
Real Estate Properties (Australian - Residential)	3		
1/166 Shearwater Drive, Lake Heights NSW, Australia		583,784.00	597,216.00
1/166 Shearwater Drive, Lake Heights NSW, Australia - Accumulated Depreciation		(8,784.00)	0.00
Total Investments		<u>586,462.78</u>	<u>607,823.62</u>
Other Assets			
Bank Accounts	4		
Macquarie Cash Management A/C #1899		29,349.93	16,563.47
St George Complete Freedom Offset A/C #2717		3,319.40	8,329.49
Sundry Debtors		461.00	202.00
Deferred Tax Asset		1,297.42	0.00
Total Other Assets		<u>34,427.75</u>	<u>25,094.96</u>
Total Assets		<u>620,890.53</u>	<u>632,918.58</u>
Less:			
Liabilities			
Income Tax Payable		31.72	0.00
Income Tax Payable - 2017		167.05	167.05
Income Tax Payable - 2018		706.49	706.49
Loan - Limited Recourse Borrowing Arrangement			
St George Home Loan A/C#879001		292,700.61	302,699.61
PAYG Payable		1,865.00	1,865.00
Total Liabilities		<u>295,470.87</u>	<u>305,438.15</u>
Net assets available to pay benefits		<u>325,419.66</u>	<u>327,480.43</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts	5, 6		
Akkawy, Ahmed - Accumulation		262,726.44	266,916.22
Akkawy, Narelle - Accumulation		62,693.22	60,564.21
Total Liability for accrued benefits allocated to members' accounts		<u>325,419.66</u>	<u>327,480.43</u>

Notes to the Financial Statements

For the year ended 30 June 2019

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.

Notes to the Financial Statements

For the year ended 30 June 2019

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. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled, and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

f. 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.

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

For the year ended 30 June 2019

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: Managed Investments (Australian)

	2019 \$	2018 \$
CFS FirstChoice Wholesale Investments	11,462.78	10,607.62
	<u>11,462.78</u>	<u>10,607.62</u>

Note 3: Real Estate Properties (Australian - Residential)

	2019 \$	2018 \$
1/166 Shearwater Drive, Lake Heights NSW, Australia	583,784.00	597,216.00
1/166 Shearwater Drive, Lake Heights NSW, Australia - Accumulated Depreciation	(8,784.00)	0.00
	<u>575,000.00</u>	<u>597,216.00</u>

Note 4: Banks and Term Deposits

	2019 \$	2018 \$
Banks		
Macquarie Cash Management A/C #1899	29,349.93	16,563.47
St George Complete Freedom Offset A/C #2717	3,319.40	8,329.49
	<u>32,669.33</u>	<u>24,892.96</u>

Note 5: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	327,480.43	0.00
Benefits accrued as a result of operations	(2,060.77)	91,232.86
Current year member movements	0.00	236,247.57
	<u>325,419.66</u>	<u>327,480.43</u>

Note 6: Vested Benefits

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

Anakk Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	2019 \$	2018 \$
Vested Benefits	325,419.66	327,480.43

Note 7: Guaranteed Benefits

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

Note 8: Trust Distributions

	2019 \$	2018 \$
CFS FirstChoice Wholesale Investments	619.09	547.41
	619.09	547.41

Note 9: Rental Income

	2019 \$	2018 \$
1/166 Shearwater Drive, Lake Heights NSW, Australia	25,580.36	25,053.27
	25,580.36	25,053.27

Note 10: Changes in Market Values

Unrealised Movements in Market Value

	2019 \$	2018 \$
Managed Investments (Australian)		
CFS FirstChoice Wholesale Investments	236.07	0.00
	236.07	0.00
Other Revaluations		
Other Revaluations	0.00	76,279.13
	0.00	76,279.13
Real Estate Properties (Australian - Residential)		
1/166 Shearwater Drive, Lake Heights NSW, Australia	(13,432.00)	0.00
	(13,432.00)	0.00
Total Unrealised Movement	(13,195.93)	76,279.13

Realised Movements In Market Value

2019

2018

Anakk Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

	\$	\$
Total Realised Movement	0.00	0.00
Changes in Market Values	(13,195.93)	76,279.13
Note 11: Income Tax Expense		
	2019	2018
	\$	\$
The components of tax expense comprise		
Current Tax	1,637.72	0.00
Deferred Tax Liability/Asset	(1,297.42)	0.00
Income Tax Expense	340.30	0.00

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(258.07)	0.00
Less:		
Tax effect of:		
Accounting Trust Distributions	92.86	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	1,979.39	0.00
Franking Credits	7.89	0.00
Foreign Credits	2.91	0.00
Net Capital Gains	43.50	0.00
Taxable Trust Distributions	18.50	0.00
Distributed Foreign Income	8.74	0.00
Rounding	(0.30)	0.00
Income Tax on Taxable Income or Loss	1,709.70	0.00
Less credits:		
Franking Credits	52.57	0.00
Foreign Credits	19.41	0.00

Anakk Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Current Tax or Refund

1,637.72

0.00

Note 12: 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.

Anakk Superannuation Fund Members Statement

Ahmed Akkawy
84 Beaumaris Drive
Menai, New South Wales, 2234, Australia

Your Details

Date of Birth : 14/04/1967
Age: 52
Tax File Number: 442009050
Date Joined Fund: 01/07/2018
Service Period Start Date: 13/12/2013
Date Left Fund:
Member Code: AKKAHM00001A
Account Start Date 01/07/2018
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 262,726.44
Total Death Benefit 262,726.44

Your Balance

Total Benefits 262,726.44

Preservation Components
Preserved 262,726.44
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components
Tax Free
Taxable 262,726.44

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	266,916.22
<u>Increases to Member account during the period</u>	
Employer Contributions	13,198.88
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(15,705.42)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,979.84
Income Tax	(2,087.84)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	1,791.24
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	262,726.44

Anakk Superannuation Fund Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

 x

Ahmed Akkawy
Director

 x

Narelle Akkawy
Director

Anakk Superannuation Fund Members Statement

Narelle Akkawy
84 Beaumaris Dr
MENAI, New South Wales, 2234, Australia

Your Details

Date of Birth : 22/10/1970
Age: 48
Tax File Number: 153669277
Date Joined Fund: 01/07/2018
Service Period Start Date: 13/12/2013
Date Left Fund:
Member Code: AKKNAR00001A
Account Start Date 01/07/2018
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits 62,693.22
Total Death Benefit 62,693.22

Your Balance

Total Benefits 62,693.22

Preservation Components
Preserved 62,693.22
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components
Tax Free
Taxable 62,693.22

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	60,564.21
<u>Increases to Member account during the period</u>	
Employer Contributions	9,315.21
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(3,595.82)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	1,397.30
Income Tax	(877.02)
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	3,070.10
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	62,693.22

Anakk Superannuation Fund Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

 x
Ahmed Akkawy
Director

 x
Narelle Akkawy
Director

Anakk Superannuation Fund Contributions Breakdown Report

For The Period 01 July 2018 - 30 June 2019

Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Akkawy, Ahmed	14/04/1967	51	266,916.22	13,198.88	0.00	0.00	0.00	13,198.88
Akkawy, Narelle	22/10/1970	47	60,564.21	9,315.21	0.00	0.00	0.00	9,315.21
All Members			22,514.09	0.00	0.00	0.00	0.00	22,514.09

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Akkawy, Ahmed	Concessional	13,198.88	25,000.00	11,801.12 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Akkawy, Narelle	Concessional	9,315.21	25,000.00	15,684.79 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Akkawy, Ahmed	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Akkawy, Narelle	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Akkawy, Ahmed

Date	Transaction Description	Ledger Data			SuperStream Data						
		Concessional	Non-Concessional	Other	Reserves	Contribution	Employer	Concessional	Non-Concessional	Other	

Date	Transaction Description	Employer	Concessional	Non-Concession	Other	Reserves
23/07/2018	ClickSuper p_vu_cc_990476086 5	Employer	2,904.78			
22/10/2018	ClickSuper p_vu_cc_990490789 6	Employer	3,453.31			
21/01/2019	ClickSuper p_vu_cc_990506730 1	Employer	3,387.48			
23/04/2019	ClickSuper p_vu_cc_990523566 7	Employer	3,453.31			
Total - Akkawy, Ahmed			13,198.88	0.00	0.00	0.00

Akkawy, Narelle

Date	Transaction Description	Employer	Ledger Data			SuperStream Data						
			Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
02/07/2018	QUICKSUPER QUICKSPR2207124 225	Employer		307.95								
16/07/2018	QUICKSUPER QUICKSPR2216471 688	Employer		307.95								
30/07/2018	QUICKSUPER QUICKSPR2226018 439	Employer		307.95								
13/08/2018	QUICKSUPER QUICKSPR2236215 323	Employer		307.95								
27/08/2018	QUICKSUPER QUICKSPR2245677 677	Employer		307.95								
10/09/2018	QUICKSUPER QUICKSPR2255544 380	Employer		307.95								
24/09/2018	QUICKSUPER QUICKSPR2265664 819	Employer		314.26								
08/10/2018	QUICKSUPER QUICKSPR2275472 596	Employer		320.57								
22/10/2018	QUICKSUPER QUICKSPR2285663 780	Employer		320.57								
05/11/2018	QUICKSUPER	Employer		320.57								

20/11/2018	QUICKSPR2295951 849	QUICKSUPER QUICKSPR2306861	Employer	320.57
03/12/2018	QUICKSUPER QUICKSPR2315856	Employer	320.57	
17/12/2018	QUICKSUPER QUICKSPR2326189	Employer	320.57	
24/12/2018	QUICKSUPER QUICKSPR2331102	Employer	320.57	
14/01/2019	QUICKSUPER QUICKSPR2343593	Employer	320.57	
29/01/2019	QUICKSUPER QUICKSPR2353644	Employer	328.58	
11/02/2019	QUICKSUPER QUICKSPR2363127	Employer	740.54	
25/02/2019	QUICKSUPER QUICKSPR2373627	Employer	369.49	
12/03/2019	QUICKSUPER QUICKSPR2385364	Employer	354.14	
26/03/2019	QUICKSUPER QUICKSPR2395925	Employer	446.15	
08/04/2019	QUICKSUPER QUICKSPR2405912	Employer	379.70	
24/04/2019	QUICKSUPER QUICKSPR2416581	Employer	379.70	
06/05/2019	QUICKSUPER QUICKSPR2425113	Employer	359.25	
20/05/2019	QUICKSUPER QUICKSPR2435454	Employer	369.48	
03/06/2019	QUICKSUPER QUICKSPR2445394	Employer	430.83	
17/06/2019	QUICKSUPER	Employer	430.83	

QUICKSPR2455452
021

Total - Akkawy, Narelle

9,315.21	0.00	0.00	0.00
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0.00	0.00	0.00
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Total for all members

22,514.09	0.00	0.00	0.00
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Anakk Superannuation Fund
Rental Property Statement

For the year ended 30 June 2019

Property	1/166 Shearwater Drive, Lake Heigh...	Market Value	(as at 30/06/2019):	583,784.00
Property Account Code:	1/166ShearwaterDrLH	Gross Rental Yield:		4.38%
Property Type:	Residential	Net Rental Yield:		(1.18)%

	Tax Return Label	GST Label	2019 \$	2018 \$
Income				
Property Income	Label B		25,580.36	25,053.27
Total Income		G1	<u>25,580.36</u>	<u>25,053.27</u>
Expenses				
Accumulated Depreciation	Label E		8,784.00	530.38
Agents Management Fees	Label I		1,733.20	1,701.00
Bank Charges	Label L		144.00	0.00
Council Rates	Label I		1,307.17	342.36
Interest on Loans	Label A		15,016.82	15,332.97
Pest Control	Label I		99.00	0.00
Repairs Maintenance	Label I		89.00	79.00
Strata Levy Fees	Label I		3,555.75	2,833.35
Sundry Expenses	Label I		220.00	200.00
Water Rates	Label I		1,508.51	1,421.30
Total Expenses		G11	<u>32,457.45</u>	<u>22,440.36</u>
Net Rental Income			<u>(6,877.09)</u>	<u>2,612.91</u>
GST excluded from total income		1A	0.00	
GST excluded from total expenses		1B	0.00	

Anakk Superannuation Fund Investment Income Report

As at 30 June 2019

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
Bank Accounts												
Macquarie Cash Management A/C #1899	199.71			199.71	0.00	0.00	0.00	199.71			0.00	0.00
	199.71			199.71	0.00	0.00	0.00	199.71			0.00	0.00
Managed Investments (Australian)												
CFSFCWHO CFS FirstChoice Wholesale LESALE Investments	619.09	89.25		34.06	52.57	58.25	19.41	253.54		0.00	289.74	147.79
	619.09	89.25		34.06	52.57	58.25	19.41	253.54		0.00	289.74	147.79
Real Estate Properties (Australian - Residential)												
1/166Shearw 1/166 Shearwater Drive, Lake aerDRLH Heights NSW, Australia	25,580.36							25,580.36				
	25,580.36							25,580.36				
	26,399.16	89.25		233.77	52.57	58.25	19.41	26,033.61		0.00	289.74	147.79

Assessable Income (Excl. Capital Gains) **26,033.61**
Net Capital Gain **289.74**
Total Assessable Income 26,323.35

* 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.

Anakk Superannuation Fund
Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Macquarie Cash Management A/C #1899		29,349.930000	29,349.93	29,349.93	29,349.93			4.67 %
St George Complete Freedom Offset A/C #2717		3,319.400000	3,319.40	3,319.40	3,319.40			0.53 %
		32,669.33			32,669.33		0.00 %	5.20 %
Managed Investments (Australian)								
CFSFCWHO CFS FirstChoice Wholesale LESALE Investments	8,000.00	1.432848	11,462.78	1.40	11,226.71	236.07	2.10 %	1.83 %
			11,462.78		11,226.71	236.07	2.10 %	1.83 %
Real Estate Properties (Australian - Residential)								
1/166Shearw aerDrLH 1/166 Shearwater Drive, Lake Heights NSW, Australia	1.00	583,784.000000	583,784.00	597,216.00	597,216.00	(13,432.00)	(2.25) %	92.97 %
		583,784.00			597,216.00	(13,432.00)	(2.25) %	92.97 %
		627,916.11			641,112.04	(13,195.93)	(2.06) %	100.00 %

Anakk Superannuation Fund
Accounting Performance Report
 As at 30 June 2019

Investment	From: 01 July 2018			To: 30 June 2019			Less					
	Units	CGT Cost	Market Value	Units	CGT Cost	Market Value	Market Change	Realised Gain/(Loss)	Income	CGT Cost Change	Total Return	Return %
Bank Accounts												
Macquarie Cash Management A/C #1899		16,563.47	16,563.47	29,349.93	29,349.93	29,349.93			199.71		199.71	1.21%
St George Complete Freedom Offset A/C #2717		8,329.49	8,329.49	3,319.40	3,319.40	3,319.40			0.00		0.00	0.00%
		24,892.96	24,892.96	32,669.33	32,669.33	32,669.33			199.71		199.71	0.80%
Managed Investments (Australian)												
CFS FirstChoice Wholesale Investments	8,000.00	10,607.62	0.00	8,000.00	11,078.92	11,462.78	383.86	0.00	619.09	471.30	531.65	4.80%
	8,000.00	10,607.62	0.00	8,000.00	11,078.92	11,462.78	383.86	0.00	619.09	471.30	531.65	0.00%
Real Estate Properties (Australian - Residential)												
1/166 Shearwater Drive, Lake Heights NSW, Australia	1.00	597,216.00	0.00	1.00	588,432.00	583,784.00	(4,648.00)	0.00	25,580.36	(8,784.00)	29,716.36	5.05%
	1.00	597,216.00	0.00	1.00	588,432.00	583,784.00	(4,648.00)	0.00	25,580.36	(8,784.00)	29,716.36	0.00%
		632,716.58	24,892.96	632,180.25	627,916.11	627,916.11	(4,264.14)	0.00	26,399.16	(8,312.70)	30,447.72	122.31%

Anakk Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	(1,720.47)
Less	
Accounting Trust Distributions	619.09
	<u>619.09</u>
Add	
Decrease in MV of investments	13,195.93
Franking Credits	52.57
Foreign Credits	19.41
Net Capital Gains	290.00
Taxable Trust Distributions	123.31
Distributed Foreign income	58.25
	<u>13,739.47</u>
SMSF Annual Return Rounding	(1.91)
Taxable Income or Loss	<u>11,398.00</u>
Income Tax on Taxable Income or Loss	1,709.70
Less	
Franking Credits	52.57
Foreign Credits	19.41
 CURRENT TAX OR REFUND	 <u>1,637.72</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,865.00)
AMOUNT DUE OR REFUNDABLE	<u>31.72</u>

* Distribution tax components review process has not been completed for the financial year.

Anakk Superannuation Fund
Deferred Tax Reconciliation
For The Period 01 July 2018 - 30 June 2019

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
1/166ShearwaterDrLH	77200/1/166ShearwaterDrLH - 1/166 Shearwater Drive, Lake Heights NSW, Australia	(13,432.00)	(4,477.33)	(8,954.67)	(8,954.67)
CFSFCWFOLESALE	74700/CFSFCWFOLESALE - CFS FirstChoice Wholesale Investments	236.07	78.69	157.38	157.38
		(13,195.93)	(4,398.64)	(8,797.29)	(8,797.29)
Tax Deferred Distributions					
CFSFCWFOLESALE	74700/CFSFCWFOLESALE - CFS FirstChoice Wholesale Investments	147.79	0.00	147.79	147.79
		147.79	0.00	147.79	147.79
Total					
		(13,048.14)	(4,398.64)	(8,649.50)	(8,649.50)
Deferred Tax Liability (Asset) Summary					
Opening Balance					
	Current Year Transactions	0.00			
	Total Capital Losses	(1,297.42)			
	Total Tax Losses	0.00			
	Deferred Tax WriteBacks/Adjustment	0.00			
	Capital Loss carried forward recouped	0.00			
	Tax Loss carried forward recouped	0.00			
Closing Balance		(1,297.42)			

Memorandum of Resolutions of the Director(s) of

Anakk Investments Pty Ltd ACN: 167235154

ATF Anakk Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 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 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, 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 2019.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

AUDITORS:

It was resolved that

Anthony William Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

AMCO Public Accountants Pty Ltd

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

Memorandum of Resolutions of the Director(s) of

Anakk Investments Pty Ltd ACN: 167235154

ATF Anakk Superannuation Fund

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

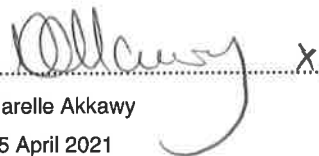
CLOSURE:

Signed as a true record –

 x

Ahmed Akkawy

15 April 2021

 x

Narelle Akkawy

15 April 2021

B - Permanent Documents

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status In Progress

Supporting Documents

- Fund Summary Report [Report](#)
- ANAKK Bare Trust Deed Signed.pdf
- 2018 Auditor Management Letter.pdf
- ANAKK Investments Pty Ltd_Comapny details.pdf
- ANAKK Superannuation Fund - Signed Trust Deed.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Anakk Superannuation Fund

Fund Summary Report

As at 30 June 2019

Fund Details

Date Formed: 01/07/2016

Period: 01/07/2018 - 30/06/2019

Tax File Number: Provided

Fund Type: SMSF

ABN: 87483041513

GST Registered: No

Postal Address:

Physical Address:

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Akkawy, Ahmed	52	1	0	Provided	Not Provided
Akkawy, Narelle	48	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	AMCO Public Accountants Pty Ltd
Auditor	Boys, Anthony William
Tax Agent	AMCO Public Accountants Pty Ltd
Trustee	Anakk Investments Pty Ltd Akkawy, Ahmed Akkawy, Narelle

Mr Alan Miller
Byrne & Miller MGA Audit Pty Ltd
PO Box 257
Elanora QLD 4221

Date: 28/06/2019

The Trustee
Anakk Superannuation Fund
84 Beaumaris Drive
MENAI NSW 2234
AUSTRALIA

Dear Trustee,

2018 Management Letter

I have completed my audit of the Anakk Superannuation Fund for the year ended 30th June 2018. As outlined in the terms of our engagement, we remind you that our audit procedures have been designed to allow us to form an opinion on the financial statements as a whole, and therefore may not necessarily detect all financial report misstatements, non-compliance with legislative requirements, or weaknesses in internal control.

During my audit, certain observations were made which I wish to bring to your attention. As part of my role as auditor, I am required to provide the trustees with a written report on any contravention of the provisions of the *Superannuation Industry (Supervision) Act 1993* (SIS Act) and the *Superannuation Industry (Supervision) Regulations 1994* (SIS Regs.) that are included as part of the audit compliance scope. I am required to provide the Tax Office (the regulator) with a written report on these contraventions also.

I report to the trustees the following contraventions:

Section 65 SISA 1993; The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year.

The trustee borrowed \$202.00 during the year from the superannuation fund.

There were no other events of non-compliance which need to be brought to your attention. As such I have issued an unqualified audit report stating that the Fund complies in all material aspects with the relevant sections of the SIS Act and Regulations. Please refer to the audit report for further detail.

I would like to thank you for the assistance provided to me during the course of my audit. If you would like to discuss any matter, please do not hesitate to contact me.

Yours faithfully,



ALAN J MILLER
CPA

Bare Trust Deed

Prepared by:

hunt&hunt

Gateway
1 Macquarie Place
Sydney NSW 2000

Bare Trust Deed

This DEED is made on the Date of this Deed as described in the Schedule.

Parties

Between

The person or persons, entity or entities named and described in the Schedule as the Bare Trustee ('the Bare Trustee')

And

The person or persons, entity or entities named and described in the Schedule as Fund Trustee ('the Fund Trustee')

Recitals

The Bare Trustee has acquired or intends to acquire the Investment described in Section 5 of the Schedule ('the Investment') as bare trustee (such trust now referred to as 'the Trust') for the Fund Trustee as trustee of the Self-Managed Superannuation Fund described in Section 2 of the Schedule ('the Fund') and in accordance with the terms of this Deed.

Provisions:

1. The Trust is established and will take effect upon execution of this Deed.
2. All monies required for the purchase of the Investment will be provided by the Fund Trustee and the Bare Trustee will at all times, hold the Investment in trust for the Fund Trustee.
3. The Fund Trustee has the beneficial interest in the Investment and in all the earnings, profits or gains accrued or to accrue in respect of the Investment at all times;
4. The Bare Trustee or the Bare Trustee's successor will effect the transfer of the Investment to the Fund Trustee for nil consideration as and when directed by the Fund Trustee following the making of one or more payments by the Fund Trustee after acquiring the beneficial interest in the Investment in accordance with the *Superannuation Industry (Supervision) Act 1993*.
5. The Bare Trustee has been authorised by the Fund Trustee to complete any documents giving effect to any purchase, sale and registration of transfer of the Investment as instructed by the Fund Trustee.
6. All dealings with the Investment including the exercise and performance of all the rights duties and powers relating to the Investment will be exercised by the Bare Trustee only as directed by the Fund Trustee.
7. The Bare Trustee will grant a mortgage or charge over the Investment if requested by the Fund Trustee and not otherwise.

Schedule

1. **Date of this Deed:** 11 / 12 / 14
2. **Fund** ANAKK Superannuation Fund
3. **Bare Trustee:** ANAKK Super Property Fund Pty Ltd ACN 601 048 186
4. **Fund Trustee:** ANAKK Investments Pty Ltd ACN 167235154
5. **Investment:** Unit 1, 316 Shearwater Dr, Lake Heights
Please print details of Investment NSW

Execution

Executed as a Deed

EXECUTED by
**ANAKK Investments Pty Ltd ACN
167 235 154**

in accordance with section 127 of the
Corporations Act 2001 by its Directors or
Director and/ or Secretary:

A. AKKAWY
Please print name of Director/ Sole Director*

A. Akkawy
Signature

Narelle Akkawy
Please print name of Director/ Secretary*

Narelle Akkawy
Signature

EXECUTED by
**ANAKK SUPER PROPERTY FUND
PTY LTD ACN 601 048 186**

in accordance with section 127 of the
Corporations Act 2001 by its Directors or
Director and/ or Secretary:

A. AKKAWY
Please print name of Director/ Sole Director*

A. Akkawy
Signature

Narelle Akkawy
Please print name of Director/ Secretary*

Narelle Akkawy
Signature

**ASIC**

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: ANAKK INVESTMENTS PTY LTD ACN 167 235 154**Company details**

Date company registered 13-12-2013
 Company next review date 13-12-2021
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

84 BEAUMARIS DRIVE , MENAI NSW 2234

Future address

'AMCO PUBLIC ACCOUNTANTS' SUITE 8 LEVEL , 6 , 402 CHAPEL ROAD , BANKSTOWN NSW 2200
 Start date: 21-04-2021

Principal place of business

84 BEAUMARIS DRIVE , MENAI NSW 2234

Officeholders

AKKAWY, AHMED

Born 14-04-1967 at LEBANON

84 BEAUMARIS DRIVE , MENAI NSW 2234

Office(s) held: Director, appointed 13-12-2013
 Secretary, appointed 13-12-2013

AKKAWY, NARELLE

Born 22-10-1970 at NEW NORFOLK TAS

84 BEAUMARIS DRIVE , MENAI NSW 2234

Office(s) held: Director, appointed 13-12-2013

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORD SHARES	12	12.00	0.00

Members

AKKAWY , AHMED

84 BEAUMARIS DRIVE , MENAI NSW 2234

Share class	Total number held	Fully paid	Beneficially held
ORD	6	Yes	Yes

AKKAWY , NARELLE

84 BEAUMARIS DRIVE , MENAI NSW 2234

Share class	Total number held	Fully paid	Beneficially held
ORD	6	Yes	Yes

Document history

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

Received	Number	Form	Description	Status
14-04-2021	7EBG48117	484	CHANGE TO COMPANY DETAILS	Processed - awaiting imaging
13-12-2013	2E0070868	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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Trust Deed

ANAKK Superannuation Fund

INDEX

CLAUSE	PAGE
1. DEFINITIONS	1
1.1 Defined Terms in this Deed	1
1.2 Defined Terms in the Act	9
2. INTERPRETATION	9
3. FUND IS SUBJECT TO REQUIREMENTS OF THE ACT	10
3.1 Deemed Inclusion of Relevant Act Provisions	10
3.2 Trustee must Comply with Act	10
3.3 Inconsistency between Deed and Act	10
4. GOVERNING LAW	10
5. TRUSTEE HOLDS FUND ON TRUST	10
6. COMPOSITION OF THE FUND	11
7. ELECTION TO BE AUSTRALIAN COMPLYING REGULATED SELF MANAGED SUPERANNUATION FUND	11
7.1 Trustee must give Notice of Election	11
7.2 Pension Fund and/or Corporate Trustee	11
7.3 No Amendment to Change Purpose	11
7.4 Fund to be "Australian Complying Regulated Self Managed Superannuation Fund"	11
7.5 Tax File Number, Australian Business Number and Goods & Services Tax	12
8. APPOINTMENT AND REMOVAL OF TRUSTEE	12
8.1 Structure of the Office of Trustee	12
8.2 Compliance with the Act	12
8.3 Members to Appoint and Remove Trustee	12
8.4 Cessation from Office of Individual Trustees or Responsible Officers of Corporate Trustee	13
8.5 Cessation from Office of Corporate Trustee	13
8.6 Trustee may be a Member	14
8.7 Consent to Appointment	14
8.8 Legal Personal Representative of Deceased Member	14
8.9 Continuity of Office	14
8.10 Trustee Declaration of Obligations and Responsibilities	14
8.11 Legal Personal Representative with Enduring Power of Attorney	15
8.12 Legal Personal Representative of Member with a Disability	15

9.	PROCEEDINGS OF TRUSTEE	15
9.1	Meetings	15
9.2	Quorum for Meeting of Trustee	15
9.3	Passing of Resolutions at Meetings	16
9.4	Attendances at Meeting when not present in Person	16
9.5	Circular Resolutions	16
9.6	Appointment of Chairperson	16
9.7	Chairperson's Duty	16
9.8	Voting Entitlement	17
9.9	Minutes of Meeting	17
9.10	Items for Consideration	18
9.11	Constitution of Corporate Trustee	18
10.	TRUSTEE'S DISCRETION	18
10.1	No Requirement to Give Reasons	18
10.2	Unfettered Discretion	18
10.3	Trustee's Decision Final	18
10.4	Exercise of Discretion by Person Other than Trustee	18
11.	PROTECTION AND INDEMNITY OF THE TRUSTEE	19
11.1	Limitation of Liability - General	19
11.2	Liability for Certain Conduct	19
11.3	Indemnity of Trustee	19
11.4	Indemnity of Director	19
11.5	Lien on Fund to Satisfy Indemnity	19
12.	COVENANTS BY TRUSTEE	19
13.	COVENANTS BY DIRECTORS OF A CORPORATE TRUSTEE	20
14.	RECORDS OF CHANGES OF TRUSTEE / REPORTS TO MEMBERS	21
14.1	Changes of Trustee and Consents and Declarations	21
14.2	Reports to Members	21
15.	ADMISSION OF MEMBERS	21
15.1	Eligible Person to Apply	21
15.2	Application Form	21
15.3	Acceptance of Membership Application	21
15.4	Deemed Acceptance of Application	22
15.5	Members Bound by Deed	22
15.6	Trustee to Notify Members of their Rights	22
15.7	Trustee May Impose Conditions on Members	22
15.8	Classification of Different Classes of Members	22

16.	MEETINGS OF MEMBERS	22
16.1	Members may Convene Meeting	22
16.2	Trustee Convening Meeting	22
16.3	Notice of Meeting	22
16.4	Service of Notice	23
16.5	Chairperson	23
16.6	Voting Entitlement	23
16.7	Trustee to Oversee Meeting	23
17.	CESSATION OF MEMBERSHIP	23
17.1	Triggering Events	23
17.2	Member's Rights not Affected	24
18.	MEMBERS PROVIDING INFORMATION TO TRUSTEE	24
18.1	Upon Request by Trustee	24
18.2	Member's Failure to Comply	24
18.3	Information Incorrect or Misleading	24
18.4	Tax File Numbers of Members	24
18.5	Members Updated Information to Trustee	24
19.	DISCLOSURE AND REPORTING TO MEMBERS	25
19.1	General Requirement	25
19.2	Specific Requirements	25
19.3	Limitation on Disclosure	26
19.4	What, When and How Information is Provided	26
19.5	Product Disclosure Statements – Information Knowledge of Members	26
20.	GENERAL POWERS OF THE TRUSTEE	26
20.1	Trustee has Complete Management and Control	26
20.2	Trustee May do all Acts in Exercise of Powers/Obligations	26
20.3	Powers Additional to Powers Given under the Act	26
20.4	Conflicts of Interest	27
21.	SPECIFIC MANAGEMENT POWERS OF THE TRUSTEE	27
21.1	Appoint and Pay Managers and Others	27
21.2	Legal Proceedings	27
21.3	Compound Debts	27
21.4	Arbitration	27
21.5	Receipts and Discharges	27
21.6	Bank Accounts	27
21.7	Seek Advice	27
21.8	Borrow Money, Give Indemnity and Security	28

21.9	Receive Distributions, Dividends and Gifts	28
21.10	Maintain Property	28
21.11	To Pay Rates and Taxes	28
21.12	Lease Property	28
21.13	Sell Property	28
21.14	Undertaking and Contracts	28
21.15	Insurance and Premiums	28
21.16	Proxies and Powers of Attorney	29
21.17	Purchase Annuity	29
21.18	Insurance of Property	29
21.19	Insurance of Trustee and Directors	29
21.20	Delegate	29
22.	INVESTMENT OF THE FUND	29
22.1	General Investment Powers of the Trustee	29
22.2	Specific Investment Powers of the Trustee	29
22.3	Dealing with Investments as Beneficial Owner	30
22.4	The Trustee may have Interest in Investments	30
22.5	Policies of Insurance	30
22.6	Prudent Investment Rules	31
23.	COMPLIANCE WITH THE ACT - INVESTMENTS	31
23.1	General Requirement	31
23.2	Borrowing by the Trustee (including Limited Recourse Borrowing Arrangements)	32
23.3	Lending to Members	32
23.4	Acquisition of Certain Assets from Members or a Related Party	32
23.5	Investments to be made at Arm's Length	32
23.6	Statement of Investment Strategy	32
23.7	Member Investment Choice	32
23.8	Derivative Transactions	33
23.9	Investments Involving "In-house Assets" or a Related Party	33
24.	SPECIFIC INVESTMENTS OF A MEMBER	34
24.1	Separate Investment for a Specific Member	34
24.2	Trustee to Record and Account Separately	34
24.3	Variation to the Investment	34
25.	VALUATION OF FUND	34

26.	DELEGATION BY TRUSTEE	34
26.1	Trustee's Right to Delegate	34
26.2	Variation or Revocation to Delegation	34
26.3	Delegation Subject to the Act	34
26.4	Scope of Delegation	34
27.	APPOINTMENT OF ACTUARY, AUDITOR, CUSTODIAN, INVESTMENT MANAGERS AND QUALIFIED ADVISORS	34
27.1	Actuary	34
27.2	Auditor	35
27.3	Custodian	35
27.4	Investment Managers	35
27.5	Qualified Advisors	35
27.6	Revocation of Appointment	36
28.	REMUNERATION OF TRUSTEE AND REIMBURSEMENT FOR ADMINISTRATION EXPENSES	36
28.1	No Right to Charge Fees	36
28.2	Indemnity and Reimbursement	36
29.	ACCOUNTING RECORDS	37
29.1	Form of Accounting Records	37
29.2	Retention of Accounting Records	37
30.	ACCOUNTING STATEMENTS	37
30.1	Preparation	37
30.2	Signature	37
30.3	Retention	37
31.	AUDIT OF THE FUND	37
31.1	Audit to be Conducted each Financial Year	37
31.2	Auditor to be Given Access to Documents/Information	37
32.	ANNUAL RETURNS ETC TO RESPONSIBLE AUTHORITY	38
32.1	Annual Return	38
32.2	Trustee Certificate	38
32.3	Audit Certificate	38
32.4	Contribution Statement	38
32.5	Other Documents or Information	38

33.	COMPLAINTS PROCEDURE	38
33.1	If Required by the Act	38
33.2	Rights of Beneficiaries	38
33.3	Trustee to Deal within 90 Days	38
34.	NOTICE TO RESPONSIBLE AUTHORITY OF SIGNIFICANT ADVERSE EVENTS	38
34.1	Trustee's Responsibility to Notify	38
34.2	Meaning of Significant Adverse Event	39
34.3	Change of Fund Details	39
34.4	Material Changes and Omissions in Information Previously Given	39
35.	ACCUMULATION ACCOUNTS	39
35.1	Separate Member Accumulation Accounts	39
35.2	Credits to Accumulation Accounts	39
35.3	Debits to Accumulation Accounts	40
36.	INCOME ACCOUNT	40
36.1	Establishment	40
36.2	Credits	40
36.3	Debits	41
37.	RESERVE ACCOUNT	41
37.1	Establishment	41
37.2	Credits	41
37.3	Investment Return on Reserve Account	41
37.4	Purpose and Use includes Reserves	42
38.	CALCULATION OF INVESTMENT RETURN AND EARNINGS	42
39.	PARTICIPATION OF PERSONS AS EMPLOYERS	42
39.1	Application to Participate	42
39.2	Approval by Trustee	42
39.3	Execution of Participating Employer Admission Form	43
39.4	Employer May Contribute	43
39.5	Deemed Admission	43
40.	RECONSTRUCTION OR AMALGAMATION OF AN EMPLOYER	43
41.	INSOLVENCY OF TRUSTEE	43
42.	MEMBER CONTRIBUTIONS	43
43.	EMPLOYER CONTRIBUTIONS	44
43.1	Employer may Contribute	44
43.2	Contributions Pursuant to Agreement with Trustee	44

44.	OTHER CONTRIBUTIONS	44
45.	PAYMENT OF CONTRIBUTIONS	44
45.1	No Obligation to Contribute	44
45.2	Contributions may be in Cash or other Assets	44
45.3	Limitation on Accepting Contributions	44
45.4	Refund of Ineligible Contributions	44
45.5	Employer to remit Contributions Promptly	46
45.6	Allocation of Contributions	46
46.	CONTRIBUTION SPLITTING	46
47.	FUND TO PROVIDE BENEFITS	46
48.	RETIREMENT BENEFITS	46
48.1	Entitlement	46
48.2	Amount	47
48.3	Manner of Payment - Lump Sum or Pension	47
49.	PRESERVATION AGE BENEFITS	47
49.1	Entitlement	47
49.2	Amount	47
49.3	Manner of Payment - Lump Sum or Pension	47
50.	DEATH BENEFITS	47
50.1	Entitlement	47
50.2	Amount	48
50.3	Manner of Payment - Trustee's Discretion	48
50.4	Beneficiary Nomination	49
51.	PERSONS TO RECEIVE DEATH BENEFITS	49
52.	PERMANENT INCAPACITY BENEFITS	51
52.1	Entitlement	51
52.2	Amount	51
52.3	Manner of Payment - Lump Sum or Pension	51
53.	TEMPORARY INCAPACITY BENEFITS	51
53.1	Entitlement	51
53.2	Amount	51
53.3	Manner of Payment	52
54.	OTHER BENEFIT PAYMENTS	52
54.1	Prescribed Event	52
54.2	Amount and Manner of Payment	52
54.3	Temporary Residents Permanently Departing Australia	52

55.	BENEFITS PAYABLE AS A PENSION	52
55.1	Payment of Pension	52
55.2	Type of Agreed Pension and Pension Agreement	53
55.3	Amount of Pension	53
55.4	Pension Account	53
55.5	Segregation of Pension Assets	54
55.6	Conditions Applicable to All Pensions	54
55.7	Variation to Pension Amount	54
55.8	Limitation on Pension Amount	54
55.9	Death of Pensioner	54
55.10	Application to Convert Lump Sum Benefit to Pension	55
55.11	Commutation of Pension to a Lump Sum	55
55.12	Purchase of Pension or Annuity from Third Party	55
55.13	Allocated Pension	55
55.14	Account-Based Pension	56
55.15	Lifetime Pension	56
55.16	Fixed Term Pension	56
55.17	Market-Linked Pension	56
55.18	Non-commutable Allocated Pension	57
55.19	Non-commutable Pension	57
55.20	Transition to Retirement Income Stream	57
55.21	Non-commutable Income Stream	57
56.	PAYMENT OF BENEFIT BY TRANSFER IN SPECIE	57
56.1	Transfer of Assets	57
56.2	Transfer of Policy of Insurance	58
57.	RESTRICTIONS ON PAYMENT OR DEALINGS WITH BENEFITS	58
57.1	Compliance with the Act	58
57.2	Trustee Must Act	58
58.	CONDITIONS FOR PAYMENT OF PRESERVED BENEFITS	58
58.1	Entitlement to Preserved Benefit	58
58.2	Unrestricted Non-Preserved Benefits	58
58.3	Member May Request Transfer	58
58.4	Trustee may transfer Preserved Benefit	58
58.5	Power of Attorney	59
59.	POSTPONEMENT OF BENEFIT PAYMENTS	59
59.1	To Facilitate Administration	59
59.2	At Request of Beneficiary	59

60.	TRANSFERS FROM APPROVED SUPERANNUATION ENTITIES	59
60.1	Trustee May Take Interest	59
60.2	Trustee To Hold Subject to this Deed	59
60.3	Payment of Special Unpreserved Benefits	59
60.4	Member Subject to Fund	59
61.	TRANSFERS TO APPROVED SUPERANNUATION ENTITIES	60
61.1	Trustee May Transfer with Member's Consent or Request	60
61.2	Trustee May Transfer without Member's Consent	60
61.3	Receipt of Transferred Amount	60
61.4	Extinguishment of Rights	60
61.5	Adjustment of Other Benefits upon Transfer	60
61.6	Compliance with the Act	60
61.7	Transfer to Member's New SMSF	61
61.8	Power of Attorney	61
62.	MEMBER MAY REQUEST ROLLOVER PAYMENT	61
63.	TERMINATION OF THE FUND	61
63.1	Grounds for Termination	61
63.2	Notice of Termination	61
63.3	Winding up of the Fund	61
64.	DISSOLUTION OF THE FUND	62
65.	AVAILABILITY OF DEED	62
66.	AMENDMENT OF DEED	62
66.1	Who may Amend	62
66.2	How Amendment Effected	62
66.3	Date of Amendment	63
66.4	Consent by Beneficiary	63
66.5	Notice to Members	63
66.6	Notice to Responsible Authority	63
66.7	Amendments concerning Compliance with the Act	63
66.8	Restriction on Amendments	63
67.	TAXATION	63
67.1	Taxation of Benefits	63
67.2	Taxation on Contributions	64
67.3	Taxation on Income	64

68.	PROOF OF ENTITLEMENT BY BENEFICIARIES	64
69.	NO PERSONAL CLAIM OF MEMBERS OR DEPENDANTS FOR INTEREST	64
70.	COMPENSATION RIGHTS OF MEMBERS NOT LIMITED	64
71.	FAMILY LAW PROCEEDINGS	64
	71.1 Operation of this Clause	64
	71.2 Superannuation Agreement	64
	71.3 Court Order	65
	71.4 Request for Information	65
72.	PRIVACY	65

THIS TRUST DEED is made on the Date of this Deed specified in the Schedule.

TRUSTEE:

The person named as the Trustee in the Schedule ("the Trustee")

RECITALS:

- A. This Deed contains the governing rules of an indefinitely continuing superannuation fund ("the Fund") known by the name specified in the Schedule.
- B. This Deed requires that:
 - (i) the Fund have the sole or primary purpose of providing Old-Age Pensions and may also have the ancillary purpose of providing other Benefits described in this Deed; or,
 - (ii) the Fund have a Corporate Trustee as the Trustee of the Fund.
- C. The Trustee has consented to act as the Trustee of the Fund.
- D. This Deed reflects the intention of the Trustee that the Fund operate as an Australian complying regulated self managed superannuation fund and comply with the Act in order that the Fund is eligible for Concessional Taxation Treatment.

THIS DEED WITNESSES:

1. **DEFINITIONS**

1.1 **Defined Terms in this Deed**

In this Deed, unless the context otherwise requires:

"Account" means any account established and maintained by the Trustee under this Deed for administering the Fund on behalf of the Members, and includes any Accumulation Account, Reserve Account, Income Account, or Pension Account, as described in this Deed.

"Account-Based Pension" means a pension that meets the definition, description and standards of an account-based pension under the SIS Regulations, and specifically Regulations 1.03(1) and 1.06(9A).

"Act" means:

- (a) Co-contribution Act;
- (b) Corporations Act;
- (c) Family Law Act;
- (d) Income Tax Act;
- (e) Privacy Act;
- (f) RSA Act;

- (g) SGA Act;
- (h) SIS Act;
- (i) Social Security Act;
- (j) SSA Act;
- (k) Trustee Act;
- (l) Unclaimed Money Act;
- (m) all amendments, other legislation relating to, and regulations made under, the abovementioned Acts; and
- (n) any other law of the Commonwealth of Australia or State or Territory of Australia (including, where applicable, any declaration, determination, ruling or guideline made by any Responsible Authority) with which the Fund or the Trustee must comply in order to obtain and maintain Concessional Taxation Treatment or any other concession in respect of the Fund or that relates to superannuation or any Benefit provided under this Deed.

"Allocated Pension" means a pension that meets the definition, description and standards of an allocated pension under the SIS Regulations, and specifically Regulations 1.06(4) and 1.07A.

"Approved Superannuation Entity" means any superannuation entity, annuity, RSA, eligible rollover fund, eligible non-resident non-complying superannuation fund, or any other superannuation fund or benefit arrangement, into which or from which assets can be transferred into or from the Fund, without contravening the Act.

"Auditor" means a person who is an approved auditor, and appointed by the Trustee to be the auditor of the Fund.

"Australian complying regulated self managed superannuation fund" means a trust or fund that is a:

- (a) superannuation fund within the meaning of section 10 of the SIS Act;
- (b) regulated superannuation fund within the meaning of section 19 of the SIS Act;
- (c) self managed superannuation fund within the meaning of section 17A of the SIS Act;
- (d) complying superannuation fund within the meaning of section 45 of the SIS Act; and
- (e) Australian superannuation fund within the meaning given by section 295-95 of the Tax Act.

"Balance Date" means 30 June in each year or any other date that the Trustee determines to be the balance date of the Fund for accounting purposes in any year.

"Beneficiary" means a Member or Dependant or any other person who is entitled to be paid a Benefit from the Fund.

"Beneficiary Nomination" means a Three Year Binding Nomination; a Non-lapsing Binding Nomination; a Beneficiary Statement of Wishes; or any other form of written nomination given by a Member to the Trustee stating how the Member directs or wishes the Trustee to pay all or part of a Benefit in respect of the Member on the death of the Member to one or more nominated recipients and, subject to the requirements of the Act and this Deed, may include a direction by the Member to the Trustee to pay or apply all or part of the Death Benefit:

- (a) as to any specific amounts or proportions of the Death Benefit; or
- (b) as to the order of priority between or to nominated recipients; or
- (c) as to any specific Fund assets by transfer in-specie subject to clause 56; or
- (d) as to any type of Pension or Superannuation Lump Sum; or
- (e) as to any combination of (a) to (d) inclusive.

"Beneficiary Statement of Wishes" means any written nomination howsoever called given by a Member to the Trustee stating how the Member wishes the Trustee to pay all or part of a Benefit in respect of the Member on the death of the Member.

"Benefit" means any amount which is, or may become payable, by the Trustee to a Beneficiary as a benefit from the Fund under this Deed, subject to the Trustee being satisfied of the Beneficiary's entitlement to receive the benefit under the Act, and includes a Retirement Benefit, Preservation Age Benefit, Death Benefit, Permanent Incapacity Benefit, Temporary Incapacity Benefit, a Benefit payable on account of a Member (who is a temporary resident) permanently departing Australia, a Benefit payable on account of a Member suffering severe financial hardship or on compassionate grounds, or a Benefit payable on account of a Member suffering a terminal medical condition as described in this Deed, or any other benefit that the Act permits to be paid from the Fund.

"Child Contribution" means a payment to the Fund made as a contribution on behalf of a Member by a parent, grandparent or other relative of that Member, and permitted by the Act.

"Co-contribution Act" means the Superannuation (Government Co-contribution for Low Income Earners) Act 2003.

"Commencement Date" means the date of commencement of the Fund specified in the Schedule.

"Concessional Taxation Treatment" means any and all of the concessions that are available under the Tax Act relating to superannuation and in respect of:

- (a) Contributions accepted by the Fund;
- (b) income and earnings derived from the investments of the Fund;
- (c) Benefits paid out of the Fund; and
- (d) any other matter concerning the Fund, Trustee or Beneficiaries as governed under this Deed.

"Contribution" means a gross payment to the Fund (prior to deduction of any Taxation payable in respect of the payment) made as a contribution by or on behalf of a Member in accordance with this Deed, including any Child Contribution, Employer Contribution, Government Contribution, Member Contribution, or Spouse Contribution or payment that is otherwise permitted as, or deemed to be, a contribution by the Act, and includes amounts which are transferred or rolled over to the Fund from an Approved Superannuation Entity.

"Corporate Trustee" means a Trustee that is a company incorporated under the Corporations Act and which company complies with any relevant requirement of the Act.

"Corporations Act" means the Corporations Act 2001 (Cth).

"Deed" means this Trust Deed as amended from time to time and includes any schedule, annexure or appendix to this Trust Deed.

"Dependant" means in relation to a Member (whether living or deceased) any of the following persons:

- (a) the spouse, widow or widower of the Member;
- (b) a child of the Member including a child of the Member born after the death of the Member;
- (c) a person who in the opinion of the Trustee is at the relevant time (or in the case of a deceased Member, was at the time of death of that Member) wholly or partially dependent on the Member for that person's maintenance and support or who has or had at the relevant time a legal right to maintenance and support from that Member; or
- (d) a person who is, or was at the time of death of the Member, in an interdependency relationship with the Member as defined in the Act ; and

PROVIDED THAT:

- (e) the person is a dependant as defined by the Act.

"Directors" means the directors of any Corporate Trustee or of any Employer, as the case requires, and **"Director"** means one of them.

"Eligible Person" means any individual who is:

- (a) Gainfully Employed;
- (b) a spouse, child, grandchild or relative of a Member; or
- (c) permitted to be a member of an Australian complying regulated self managed superannuation fund or to have Contributions made on behalf of that person without contravening the Act.

"Employee" means a person who is an employee within the meaning of section 12 of the SGA Act.

"Employer" means any employer or its associates as defined in the Tax Act who is admitted by the Trustee to participate as an employer-sponsor of the Fund or from whom the Trustee accepts an Employer Contribution, and includes an Employer specified in the Schedule.

"Employer Contribution" means a gross payment to the Fund made as an employer contribution on behalf of a Member by the Member's Employer.

"Family Law Act" means the Family Law Act 1975 (Cth).

"Financial Year" means a period of twelve months ending on the Balance Date.

"Fixed Term Pension" means a pension payable for a fixed term based on the life expectancy of the primary Pensioner or his or her Spouse that meets the standards prescribed by the SIS Regulations, and specifically Regulations 1.06(7) and 1.07B.

"Flexi Pension" means a pension (also known as a "commutable lifetime pension") that meets the standards prescribed by the SIS Regulations, and specifically Regulations 1.06(6) and 1.07B.

"Gainfully Employed" means in respect of a person, employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment, and includes:

- (a) a person who is an Employee;
- (b) if the person has reached age 65, the person has been so employed or self-employed on at least a part time basis during the Financial Year, by having worked at least 40 hours in a period of not more than 30 consecutive days in that Financial Year; or
- (c) any other meaning of "Gainfully Employed" under the Act.

"Government Contribution" means a co-contribution under the Co-contribution Act or any other superannuation contribution made by the Commonwealth of Australia on behalf of a Member.

"Income Tax Act" means the Income Tax Assessment Act 1936 (Cth) and Income Tax Assessment Act 1997 (Cth).

"Individual Trustee" means a Trustee who is an individual, and if more than one, each of them.

"Insurer" means any insurer or assurer selected by the Trustee to obtain a Policy of Insurance under this Deed.

"Investment Strategy" means an investment strategy as required by the Act.

"Legal Personal Representative" means the executor of the will or administrator of the estate of a deceased person, the trustee of the estate of a person under a legal disability or a person who holds an enduring power of attorney granted by a person.

"Lifetime Pension" means a pension payable for the lifetime of the primary Pensioner that meets the standards prescribed by the SIS Regulations, and specifically Regulations 1.06(2) and 1.07B.

"Market-Linked Pension" means a market-linked pension (also known as a "Term Allocated Pension" or "Growth Pension") as defined in, and that meets the standards prescribed by, the SIS Regulations, and specifically Regulations 1.06(8) and 1.07C.

"Member" means a person admitted to membership of the Fund under this Deed and **"Membership"** means membership of the Fund.

"Member Contribution" means a gross payment to the Fund made by a Member as a contribution.

"Nominated Beneficiary" means a person nominated in writing by a Member as the desired recipient of a Benefit that is or becomes payable following the death of that Member, and includes a person nominated in a Beneficiary Nomination; or a person nominated under any other circumstances; but the nominated person must be either a Dependant or Legal Personal Representative of the deceased Member at the time of death.

"Non-commutable Allocated Pension" means a non-commutable allocated pension as defined in, and that meets the standards prescribed by, the SIS Regulations, and specifically Regulation 6.01(2).

"Non-commutable Income Stream" means a non-commutable income stream as defined in, and that meets the standards prescribed by, the SIS Regulations, and specifically Regulation 6.01(2).

"Non-commutable Pension" means a non-commutable pension (including pensions known as a "Non-commutable Market-Linked Pension" or a "Non-commutable Term Allocated Pension") as defined in, and that meets the standards prescribed by, the SIS Regulations, and specifically Regulation 6.01(2).

"Non-concessional Contributions Cap" has the meaning given by section 292-85 of the Income Tax Act.

"Non-lapsing Binding Nomination" means a written nomination howsoever called given by a Member to the Trustee directing how the Trustee is to pay all or part of a Benefit in respect of the Member on the death of the Member, and which:

- (a) expressly indicates that the nomination does not lapse, expire or terminate merely by expiration of time; or
- (b) does not indicate that the nomination will lapse, expire, or terminate automatically on a specified date or upon expiration of a specified period from the date of the nomination.

"Old-Age Pension" means an old-age pension as defined by the Act and paragraph 51(xxiii) of the Constitution of the Commonwealth of Australia.

"Pension" means a Benefit that is provided by the Fund as a pension, reversionary pension, or superannuation income stream in accordance with the Act, and payable by instalments out of a Pension Account maintained for and on behalf of a Pensioner, and includes an Old-Age Pension, an Account-Based Pension, an Allocated Pension, a Lifetime Pension, a Fixed Term Pension, a Flexi Pension, a Market-Linked Pension, a Non-commutable Allocated Pension, Non-commutable Pension and Non-commutable Income Stream, or Transition to Retirement Income Stream, as described in this Deed or any other pension or superannuation income stream as described in or defined by the Act.

"Pensioner" means a Member who is in receipt of a Pension.

"Permanent Incapacity" in relation to a Member:

- (a) who has ceased to be Gainfully Employed, means ill-health (whether physical or mental), where the Trustee is reasonably satisfied that the Member is unlikely, because of the ill-health, to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience; or
- (b) if there is any applicable Policy of Insurance, has the meaning assigned to the term "Permanent Incapacity" (or the term "Total and Permanent Disability" or any other equivalent term) in that Policy of Insurance that insures the Member for that contingency; or
- (c) means permanent incapacity as defined in the Act;

and **"Permanently Incapacitated"** has a corresponding meaning.

"Policy of Insurance" means any policy of insurance or assurance obtained by the Trustee on behalf of a Member for the life, endowment, term, disablement, trauma, accident or sickness of a Member, including an individual policy, a group policy, and a policy under which the proceeds will be payable to the Trustee.

"Prescribed Event" means a condition of release or other event being satisfied in relation to a Member that entitles the Trustee to pay all or part of a Benefit to or in respect of the Member without contravening the Act.

"Privacy Act" means the Privacy Act 1988 (Cth).

"Qualified Advisor" means an accountant, auditor, barrister, solicitor, actuary, medical practitioner or other professional person who the Trustee considers is capable of giving advice in relation to any matter that concerns the Fund or this Deed.

"Responsible Authority" means the Australian Prudential Regulation Authority ("APRA"), Australian Securities and Investment Commission ("ASIC"), the Australian Taxation Office ("ATO"), the Commissioner of Taxation and any other government or statutory authority or office which is responsible for administering or regulating all or any part of the Act.

"Responsible Officer" means a director, secretary or other executive officer as defined by the Corporations Act of a Corporate Trustee.

"Rollover Payment" means any payment of a Member's Benefit rolled over by the Trustee within the Fund or to any other Approved Superannuation Entity or payment rolled over to the Trustee on behalf of a Member from any Approved Superannuation Entity.

"RSA Act" means the Retirement Savings Accounts Act 1997 (Cth).

"SGA Act" means the Superannuation Guarantee (Administration) Act 1992 (Cth).

"SIS Act" means the Superannuation Industry (Supervision) Act 1993 (Cth).

"SIS Regulations" means the Superannuation Industry (Supervision) Regulations 1994 (Cth).

Social Security Act means the *Social Security Act 1991* (Cth).

"Spouse" of a person means:

- (a) another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of section 22B of the Acts Interpretation Act 1901 (Cth) as a kind of relationship prescribed for the purposes of that section; or
- (b) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple; or
- (c) any other person who is recognised by the Act as a spouse of the first-mentioned person.

"Spouse Contribution" means a gross payment made to the Fund as an eligible spouse contribution on behalf of a Member by a Spouse of that Member as permitted by the Act.

"SSA Act" means the Small Superannuation Accounts Act 1995 (Cth).

"Superannuation Lump Sum" means a Benefit that is not a superannuation income stream benefit that is paid from a superannuation income stream within the meaning of the Tax Act.

"Taxation" means any tax, surcharge, levy, impost or duty, that is paid or payable by, or allowable taxation deduction to, the Trustee on behalf of the Fund or any Member or any Beneficiary in respect of any Benefit, or any person in respect of any Contribution, including income tax, capital gains tax, payroll tax, land tax, goods and services tax and stamp duty.

"Tax Saving Amount" has the same meaning as in section 295-485 of the Income Tax Assessment Act 1997 (Cth).

"Temporary Incapacity" in relation to a Member:

- (a) who has ceased to be Gainfully Employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be Gainfully Employed), means ill-health (whether physical or mental), that caused the Member to cease to be Gainfully Employed but does not constitute Permanent Incapacity; or
- (b) if there is any applicable Policy of Insurance, has the meaning assigned to the term "Temporary Incapacity" (or the term "Temporary Disability" or any other equivalent term) in that Policy of Insurance that insures the Member for that contingency; or
- (c) means temporary incapacity as defined in the Act;

and **"Temporarily Incapacitated"** has a corresponding meaning.

"Three Year Binding Nomination" means any written nomination howsoever called given by a Member to the Trustee directing how the Trustee is to pay all or part of a Benefit in respect of the Member on the death of the Member, and which expressly indicates that the nomination will lapse, expire, or terminate automatically on a date or upon expiration of a period which is three years from the date of the nomination, unless and until the nomination is earlier revoked by the Member.

"Transition to Retirement Income Stream" means a pension that meets the definition, description and standards of a transition to retirement income stream under the SIS Regulations, and specifically Regulations 1.06(9A) and 6.01(2).

"Trustee" means the party named as the Trustee in this Deed or any person who subsequently assumes the role of the trustee of the Fund under this Deed.

"Trustee Act" means the Trustee Act 1958 (Vic) or the equivalent legislation of any other State or Territory of Australia relating to trustees and which is applicable to the Trustee.

"Unclaimed Money Act" means the Superannuation (Unclaimed Money and Lost Members) Act 1999 (Cth).

1.2 Defined Terms in the Act

An expression used in this Deed which is defined in the Act and is not otherwise defined in this Deed, has the same meaning in this Deed unless the context otherwise requires.

2. INTERPRETATION

In this Deed, unless the context otherwise requires:

- (a) Headings and underlinings are for convenience only and do not affect the interpretation of this Deed;
- (b) A reference to the singular includes the plural and vice versa;
- (c) A reference to a gender includes any gender;
- (d) A reference to a natural person includes any company, partnership, joint venture, association, trust or other body corporate;
- (e) A reference to any thing includes a part of that thing;
- (f) A reference to a clause, party, annexure, exhibit or schedule is a reference to a clause of, and a party, annexure, exhibit and schedule to, this Deed;
- (g) A reference to any statute, regulation, proclamation, ordinance or by-law includes all statutes, regulations, proclamations, ordinances or by-laws varying, consolidating or replacing them, and a reference to a statute includes all regulations, proclamations, ordinances and by-laws issued under that statute;
- (h) A reference to a document includes an amendment or supplement to, or replacement or novation of, that document;
- (i) A reference to a party to any document includes that party's successors and permitted assigns;
- (j) A covenant or agreement on the part of two or more persons binds them jointly and individually;
- (k) A reference to "\$" or "Dollars" means the lawful currency of the Commonwealth of Australia.

3. FUND IS SUBJECT TO REQUIREMENTS OF THE ACT

3.1 Deemed Inclusion of Relevant Act Provisions

This Deed must be read and construed as if all relevant requirements of the Act (including any relevant standards prescribed in the Act) with which the Fund or the Trustee must comply and all relevant discretions, powers, and authority conferred by the Act on the Trustee under which the Trustee may act, in order for the Fund:

- (a) to obtain and maintain the status of an Australian complying regulated self managed superannuation fund; and
- (b) to qualify for Concessional Taxation Treatment or any other relevant benefit or concession; and
- (c) to ensure that neither the Fund nor the Trustee becomes liable for any penalty or obligation for which they would not otherwise be liable;

are deemed to be included in this Deed.

3.2 Trustee must Comply with Act

To the extent that any relevant requirements of the Act impose obligations upon the Trustee in carrying out the role of Trustee of the Fund, the Trustee must comply with those obligations. Without limitation to foregoing, in relation to the Trustee's exercise of its powers, discretions, authority and obligations relevant to the management, administration and control of the Fund under this Deed:

- (a) the Trustee may do anything that it is permitted to do or not restricted from doing under the Act;
- (b) the Trustee must do everything that it is required to do under the Act in order to satisfy a relevant requirement of the Act; and
- (c) the Trustee must refrain from doing anything that it is prohibited from doing under the Act, or which would cause a breach of, or non-compliance with, a relevant requirement of the Act.

3.3 Inconsistency between Deed and Act

If there is any inconsistency between a provision of this Deed and a relevant requirement of the Act, the latter will prevail over the former to the extent of that inconsistency.

4. GOVERNING LAW

This Deed is governed by the laws of the State or Territory of Australia in which this Deed is executed and all interested persons accept the jurisdiction of the Courts of that State or Territory.

5. TRUSTEE HOLDS FUND ON TRUST

The Trustee must hold the Fund upon trust for the Beneficiaries subject to the trusts, powers, authorities, discretions and obligations contained in this Deed.

6. COMPOSITION OF THE FUND

The Fund consists of all cash, monies, investments and other property held by or on account of the Trustee under this Deed including:

- (a) Contributions made to the Fund under this Deed;
- (b) any other monies or assets (including Rollover Payments) paid or transferred to the Trustee under this Deed;
- (c) income arising from investments of the Fund;
- (d) any accretions to or profits arising from investments of the Fund;
- (e) any other distribution (from a family trust or otherwise), dividend or gift paid to and accepted by the Trustee as an accretion to the Fund;
- (f) the proceeds (including bonuses) of any Policy of Insurance received by the Fund; and
- (g) any other monies property or investments which are or become held by or on account of the Trustee on the trusts of this Deed.

7. ELECTION TO BE AUSTRALIAN COMPLYING REGULATED SELF MANAGED SUPERANNUATION FUND

7.1 Trustee must give Notice of Election

The Trustee must as soon as practicable after the Commencement Date (and within the prescribed period required by the Act) give to the relevant Responsible Authority a written notice signed by the Trustee and in the form prescribed by the Act irrevocably electing that the Act is to apply to the Fund.

7.2 Pension Fund and/or Corporate Trustee

At all times the Fund must have:

- (a) the sole or primary purpose of providing Old-Age Pensions (notwithstanding that the Fund may also provide other ancillary Benefits as specified in this Deed); or
- (b) a Corporate Trustee as the Trustee of the Fund.

7.3 No Amendment to Change Purpose

Notwithstanding any other provision in this Deed to the contrary, the Trustee must not make or allow to be made any amendment to this Deed which would have the effect, whether expressly or by implication, that the Fund no longer has or will not continue to have:

- (a) the sole or primary purpose of providing Old-Age Pensions; or
- (b) a Corporate Trustee.

7.4 Fund to be "Australian Complying Regulated Self Managed Superannuation Fund"

- (a) The Trustee intends that the Fund will maintain, and operate in a manner that satisfies, each of the elements of an Australian complying regulated self managed superannuation fund as defined in this Deed.

- (b) The Trustee must procure and ensure that any relevant requirements of the Act for an Australian complying regulated self managed superannuation fund are satisfied and complied with, including any requirement as to:
 - (i) the composition or structure of the Trustee, the Members or the relationship between them;
 - (ii) the acceptance of Contributions by or on behalf of Members; and
 - (iii) the ordinary location of the management and control of the Fund.

7.5 Tax File Number, Australian Business Number and Goods & Services Tax

If required by the Act, the Trustee must as soon as practicable after the Commencement Date (and within any prescribed period required by the Act) make application on behalf of the Fund to the relevant Responsible Authority:

- (a) for a Taxation File Number (TFN);
- (b) for an Australian Business Number (ABN); and
- (c) if applicable, for registration for Goods & Services Tax (GST).

8. APPOINTMENT AND REMOVAL OF TRUSTEE

8.1 Structure of the Office of Trustee

Subject to clause 7, the office of the Trustee must be held by:

- (a) one or more Individual Trustees; or
- (b) a Corporate Trustee.

8.2 Compliance with the Act

The appointment or removal of any person to or from the office of the Trustee and the composition of persons holding the office of Trustee must comply with the Act.

8.3 Members to Appoint and Remove Trustee

The Members by resolution:

- (a) may appoint or remove any person as an Individual Trustee or any company as a Corporate Trustee or any person as a Director of any Corporate Trustee by notice in writing given to that person or company provided that:
 - (i) in the case of an appointment, the person or company has consented in writing to the appointment and is not disqualified from so acting; and
 - (ii) in the case of a removal of a person who is an Individual Trustee or Director of a Corporate Trustee; that person does not vote on the proposed Members resolution for that person's removal; and

- (b) must ensure that any vacancy in the office of the Trustee is filled in a manner and within the time required by the Act.

An Individual Trustee or any Corporate Trustee or any Director of any Corporate Trustee must do all things necessary to implement and act in accordance with a notice of removal that it or he receives under this clause.

8.4 **Cessation from Office of Individual Trustees or Responsible Officers of Corporate Trustee**

A person ceases to hold the office of an Individual Trustee or to hold the office of a Responsible Officer of a Corporate Trustee:

- (a) upon the resignation of that person by notice in writing given to all other Individual Trustees or Directors of a Corporate Trustee, as the case may be;
- (b) upon the removal of that person under clause 8.3 by notice in writing given to that person;
- (c) upon that person becoming disqualified within the meaning of the Act;
- (d) upon the death of that person, subject to clause 8.8;
- (e) upon the person suffering a legal disability, subject to clause 8.12;
- (f) upon that person committing an act of bankruptcy or being declared a bankrupt or entering into any arrangement or composition with that person's creditors or becoming an insolvent under administration under or pursuant to the Bankruptcy Act 1966 (Cth) or any other law of the Commonwealth of Australia relating to insolvency;
- (g) upon that person being convicted of a criminal offence in respect of dishonest conduct; or
- (h) where a civil penalty order as defined by the Act is made in relation to the person.

8.5 **Cessation from Office of Corporate Trustee**

A company ceases to hold the office of a Corporate Trustee:

- (a) upon the resignation of the company as Corporate Trustee by notice in writing given to the Members;
- (b) upon the removal of that company as Corporate Trustee under clause 8.3 by notice in writing given to the company;
- (c) upon the company being disqualified from holding office as Corporate Trustee within the meaning of the Act;
- (d) upon the appointment of a receiver, receiver and manager, official manager, administrator, agent for a mortgagee, provisional liquidator or liquidator in respect of its property or the approval by a court of a scheme of arrangement providing for its dissolution, or it entering into any other form of insolvency administration; or

- (e) where a Responsible Officer of the company has been disqualified from holding office pursuant to clause 8.4 or pursuant to any requirement of the Act at all times during the immediately preceding period of 28 days.

8.6 Trustee may be a Member

An Individual Trustee or Responsible Officer of a Corporate Trustee is not disqualified from also being a Member or from exercising rights or deriving any Benefit as a Member.

8.7 Consent to Appointment

A person must not be appointed as an Individual Trustee or Director of a Corporate Trustee unless the person has consented in writing to the appointment.

8.8 Legal Personal Representative of Deceased Member

If a Member who is an Individual Trustee or Director of a Corporate Trustee dies, the Legal Personal Representative of that deceased Member may be appointed and hold office as an Individual Trustee or Director of a Corporate Trustee, as the case may be, in place of that deceased Member during the period commencing on or after the date of death and ending on the date on which a Death Benefit commences to be payable from the Fund in respect of that Member. At the end of that period, the Legal Personal Representative will cease to hold office as an Individual Trustee or Director of a Corporate Trustee, as the case may be.

8.9 Continuity of Office

A person who ceases to be an Individual Trustee or who is a Director of a company that ceases to be a Corporate Trustee must do everything reasonably necessary or required of that person to vest the Fund in the new or remaining Trustee and to deliver all records and other books in that person's possession or control to the new or remaining Trustee.

8.10 Trustee Declaration of Obligations and Responsibilities

- (a) A person must within 21 days after being appointed as an Individual Trustee or Director of a Corporate Trustee sign a declaration in the approved form under section 104A of the SIS Act that the person understands his or her duties as an Individual Trustee or Director of a Corporate Trustee.
- (b) A person who is an Individual Trustee or Director of a Corporate Trustee must ensure that, within 21 days after another person ("other person") is appointed as an Individual Trustee or Director of a Corporate Trustee, the other person signs a declaration in the approved form under section 104A of the SIS Act that the other person understands his or her duties as an Individual Trustee or Director of a Corporate Trustee.
- (c) The person and the other person referred to in paragraphs (a) and (b) must ensure that the declarations made under this clause by the person or other person are:
 - (i) retained for so long as is relevant and in any case for at least 10 years; and
 - (ii) available for inspection by the relevant Responsible Authority upon request.

8.11 **Legal Personal Representative of Member under Enduring Power of Attorney**

If a person is a Legal Personal Representative of a Member because the person holds an enduring power of attorney granted by the Member, then that person may be appointed and hold office as an Individual Trustee or Director of a Corporate Trustee, as the case may be, in place of that Member during the period that the person holds the enduring power of attorney granted by the Member.

8.12 **Legal Personal Representative of Member with a Legal Disability**

- (a) If a Member is under a legal disability, the Legal Personal Representative of that Member may be appointed and hold office as an Individual Trustee or Director of a Corporate Trustee, as the case may be, in place of that Member during the period of the Member's legal disability. At the end of that period, a Legal Personal Representative so appointed will cease to hold office as an Individual Trustee or Director of a Corporate Trustee, as the case may be.
- (b) If a Member is under a legal disability because of age, and does not have a Legal Personal Representative, a parent or guardian of that Member may be appointed and hold office as an Individual Trustee or Director of a Corporate Trustee, as the case may be, in place of that Member during the period of the Member's legal disability because of age. At the end of that period, the parent or guardian so appointed will cease to hold office as an Individual Trustee or Director of a Corporate Trustee, as the case may be.

9. **PROCEEDINGS OF TRUSTEE**

9.1 **Meetings**

- (a) The Trustee may meet, adjourn and regulate its meetings as the Trustee sees fit.
- (b) In the case of a Corporate Trustee, if the terms of its Constitution are inconsistent with the terms of this Deed, the terms of this Deed will prevail to the extent of the inconsistency.
- (c) Without limiting the foregoing, any Individual Trustee or Director of a Corporate Trustee may call a meeting by giving at least 14 days notice in writing to each other Individual Trustee or Director of a Corporate Trustee specifying:
 - (i) the date, time and place for the meeting;
 - (ii) the agenda and proposed resolutions for the meeting.

9.2 **Quorum for Meeting of Trustee**

- (a) A meeting of the Trustee must only exercise any powers or discretions exercisable by the Trustee under this Deed if a Quorum is present.
- (b) The Quorum is the number of persons representing at least 66% in number of:
 - (i) in the case of a Corporate Trustee, the total number of Directors of the Corporate Trustee; and
 - (ii) in the case of Individual Trustees, the total number of Individual Trustees.

9.3 **Passing of Resolutions at Meetings**

- (a) All matters affecting the Fund arising at a meeting of the Trustee must be determined by resolution. No resolution will be effective unless carried by a simple majority, or if the Act requires a particular majority, by that majority.
- (b) A written resolution signed by a Chairperson of the Trustee will be *prima facie* evidence of an effective resolution passed at a meeting of the Trustee duly convened and held.
- (c) A copy of that written resolution must be given to each Individual Trustee or Director of a Corporate Trustee, as the case may be, who was not present at the meeting at which that resolution was passed as soon as reasonably practicable after that resolution is made.

9.4 **Attendances at Meeting when not present in Person**

An Individual Trustee or a Director of a Corporate Trustee may participate in a meeting of the Trustee without attending the meeting in person by means of any suitable and appropriate communications equipment provided that all persons participating in the meeting can hear each other. Participation in this way will be deemed to constitute presence in person at the meeting.

9.5 **Circular Resolutions**

A written resolution signed by all Individual Trustees or by all Directors of a Corporate Trustee will be deemed to be a resolution duly made by the Trustee on the date that the resolution is signed by the last of the Individual Trustees or the last of the Directors of the Corporate Trustee, as the case may be.

9.6 **Appointment of Chairperson**

- (a) The Trustee may by resolution appoint a person holding office as an Individual Trustee or as a Director of a Corporate Trustee, as the case may be, to be the Chairperson of the Trustee.
- (b) The Chairperson will hold office as Chairperson until:
 - (i) he retires as Chairperson by written notice given to the Trustee;
 - (ii) he ceases to be an Individual Trustee or a Director of a Corporate Trustee; or
 - (iii) he is removed as Chairperson by a written notice given to him pursuant to a resolution passed by the Trustee.

9.7 **Chairperson's Duty**

The Chairperson may act as Chairperson of each meeting of the Trustee at which the Chairperson is present. If the Chairperson is not present in person at a meeting or if at the time of a meeting there is no Chairperson a person shall be appointed by a resolution of the Trustee to act as Chairperson of that meeting.

9.8 Voting Entitlement

- (a) Each person holding office as an Individual Trustee or as a Director of a Corporate Trustee has one vote on any question.
- (b) The Chairperson does not have a casting vote on any question.
- (c) Any Individual Trustee or Director of a Corporate Trustee may direct, either prior to or immediately following the vote on any question, that the vote be cast or recast, as the case may be, with each person having a number of votes corresponding to the withdrawal benefit amount of that person's Benefit in the Fund.
- (d) If a resolution concerns the exercise of discretion by the Trustee concerning the payment of a Death Benefit following the death of a Member and where the Member has not left a Beneficiary Nomination or has left a Beneficiary Nomination which is not valid, either:
 - (i) the resolution requires a unanimous decision of all Individual Trustees or Directors of a Corporate Trustee including the Legal Personal Representative representing the deceased Member; or
 - (ii) in the absence of a unanimous decision of all Individual Trustees or Directors of a Corporate Trustee including the Legal Personal Representative of the deceased Member, the resolution of the Trustee shall be to pay the Death Benefit to the Legal Personal Representative of the deceased Member.

9.9 Minutes of Meeting

- (a) The Trustee must keep or cause to be kept proper minutes of meetings of the Trustee which are entered in a book maintained for that purpose.
- (b) The Trustee must endeavour to ensure that all minutes of meetings of the Trustee:
 - (i) are dated;
 - (ii) are sufficiently detailed and accurate to record the nature of business discussed, the decisions of the Trustee and the reasons for those decisions;
 - (iii) identify any documents that have been presented to the Trustee and considered by the Trustee before the making of any decision; and
 - (iv) record attendance, non-attendance and voting at meetings, particularly in relation to any decision which needs a voting requirement other than a simple majority.
- (c) The minutes of any meeting once signed by the Chairperson of the meeting or by the Chairperson of the next succeeding meeting will be *prima facie* evidence of the matters stated in those minutes.
- (d) The Trustee must retain the minutes of meetings for at least the minimum period required by the Act.

9.10 **Items for Consideration**

Subject to clause 9.1, the Trustee must endeavour to ensure that meetings regularly consider, amongst other things and so far as relevant, the following:

- (a) that Individual Trustees or Directors of a Corporate Trustee are not, or have not become, disqualified persons as defined in the Act;
- (b) that the Fund assets are reconciled to the accrued liabilities of the Fund;
- (c) the investment performance of the Fund, including the performance of any service providers to the Fund;
- (d) any claim for Benefits;
- (e) any complaints or enquiries made by Members;
- (f) any conflicts of interest; and
- (g) that the Trustee and the Fund are complying with the Act.

9.11 **Constitution of Corporate Trustee**

If the Trustee is a Corporate Trustee and any part of this Deed is inconsistent with the Constitution of the Trustee, the Trustee's Directors agree that, and will use reasonable endeavours to procure the agreement of the shareholders of the Trustee that, the inconsistent part of this Deed prevails over the Constitution, unless giving effect to the inconsistent part of this Deed would be contrary to the Corporations Act.

10. **TRUSTEE'S DISCRETION**

10.1 **No Requirement to Give Reasons**

The Trustee is not bound to give to any person any reason for or explanation of the Trustee's exercise, non-exercise or partial exercise of any power or discretion by the Trustee.

10.2 **Unfettered Discretion**

The Trustee has an absolute and unfettered discretion and is not bound to act subject to the direction of any other person (unless otherwise expressly required by the Act) in the exercise or non-exercise or partial exercise of any power or discretion by the Trustee.

10.3 **Trustee's Decision Final**

The decision of the Trustee in relation to any dispute on the interpretation of this Deed or the rights or obligations of a Member or the Trustee or any other person under this Deed will be final and binding on all interested persons.

10.4 **Exercise of Discretion by Person Other than Trustee**

Unless permitted by the Act, a discretion given to the Trustee must not be exercised by any other person without the consent of the Trustee.

11. PROTECTION AND INDEMNITY OF THE TRUSTEE

11.1 Limitation of Liability - General

Subject to clause 11.2, the Trustee will not personally be liable for any claim, liability, cost, loss, damage or expense incurred by or arising out of any act or omission in connection with this Deed or the Fund or the exercise or performance of the Trustee's powers, discretions and duties.

11.2 Liability for Certain Conduct

Clause 11.1 does not exempt the Trustee from, and the Trustee will be liable for, any claim, liability, cost, loss, damage or expense which is a direct result of an act or omission by the Trustee involving:

- (a) the Trustee failing to act honestly in any matter concerning the Fund;
- (b) the Trustee intentionally or recklessly failing to exercise, in relation to any matter affecting the Fund, the degree of care and diligence that the Trustee was required to exercise; or
- (c) the Trustee incurring liability for a monetary penalty under a civil penalty order.

11.3 Indemnity of Trustee

- (a) The Trustee must be indemnified out of the Fund for all liabilities incurred by the Trustee in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions given to the Trustee in this Deed or by the Act.
- (b) This indemnity does not extend to any liability of the Trustee arising in circumstances described in clause 11.2.

11.4 Indemnity of Director

If a Director incurs a liability in acting as a Director of a Corporate Trustee in respect of conduct or circumstances for which the Trustee is or would be entitled to be indemnified out of the Fund, the Director must also be indemnified out of the Fund in respect of that liability.

11.5 Lien on Fund to Satisfy Indemnity

The Trustee may exercise a lien on and use any assets of the Fund for the purposes of satisfying the indemnity given to the Trustee provided that the existence or exercise of the lien does not contravene the Act.

12. COVENANTS BY TRUSTEE

The Trustee covenants:

- (a) to act honestly in all matters concerning the Fund;
- (b) to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;

- (c) to ensure that the Trustee's duties and powers are performed and exercised in the best interest of the Beneficiaries;
- (d) to keep the money and other assets of the Fund separate from any money and assets, respectively:
 - (i) that are held by the Trustee personally; or
 - (ii) that are money or assets, as the case may be, of an Employer or an associate of an Employer;
- (e) not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
- (f) to formulate and give effect to an Investment Strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - (i) the risk involved in making, holding, and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
 - (ii) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - (iii) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
 - (iv) the ability of the Fund to discharge its existing and prospective liabilities;
- (g) if there are any monies in the Reserve Account of the Fund - to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's Investment Strategy and the Fund's capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- (h) to allow a Beneficiary access to any information or any documents which are prescribed by the Act; and
- (i) to comply with any other covenant that is prescribed by the Act.

13. **COVENANTS BY DIRECTORS OF A CORPORATE TRUSTEE**

- (a) If the Fund has a Corporate Trustee, each of its Directors covenant to exercise a reasonable degree of care and diligence for the purpose of ensuring that the Trustee carries out the covenants described in clause 12.
- (b) On the basis that the Directors have participated in the passing of a resolution authorising the Trustee to execute this Deed, this clause shall be deemed to operate as if the Directors were parties to this Deed.
- (c) The reference in this clause to a reasonable degree of care and diligence refers to the degree of care and diligence that a reasonable person in the position of a Director of the Trustee would exercise in the Trustee's circumstances.

14. RECORDS OF CHANGES OF TRUSTEE / REPORTS TO MEMBERS

14.1 Changes of Trustee and Consents and Declarations

The Trustee must keep, and retain for at least the minimum period required by the Act, up to date records of all changes of the Trustee, and changes of any Directors of any Corporate Trustee, of the Fund and of all consents given by the Individual Trustees or the Directors, as the case may be and all declarations made by Individual Trustees or the Directors of a Corporate Trustee, under the SIS Act.

14.2 Reports to Members

The Trustee must keep, and retain for as long as relevant and for at least the minimum period required by the Act, copies of reports that were given to all Members if the reports were given under the Act or under this Deed. The Trustee must, if requested, make those copies available for inspection by the Responsible Authority.

15. ADMISSION OF MEMBERS

15.1 Eligible Person to Apply

An Eligible Person may apply to the Trustee to become a Member of the Fund or the Trustee may invite an Eligible Person to become a Member of the Fund. The Trustee has discretion in deciding whether or not to accept an Eligible Person as a Member.

15.2 Application Form

The Trustee may require as a condition of accepting an Eligible Person as a Member that the Eligible Person completes a written application in the form that the Trustee determines. The application form may make provision for:

- (a) all information which is required by the Act to be provided by the Trustee to the applicant and to be provided by the applicant to the Trustee;
- (b) the applicant providing (if the applicant chooses to do so) the Tax File Number of the applicant and an acknowledgement by the Trustee and/or Employer; and
- (c) the applicant providing the nomination of a Nominated Beneficiary.

15.3 Acceptance of Membership Application

- (a) If the Trustee accepts an application for membership, the applicant becomes a Member of the Fund on a date determined by the Trustee or, if the Trustee does not make a determination, on the date the application for membership is accepted by the Trustee.
- (b) The Trustee may accept an application for membership notwithstanding that the Member has at that time a nil balance in the Fund if the Trustee is reasonably satisfied that the Member has or will have any beneficial interest in the Fund, including if the Trustee expects to receive Contributions made by or on behalf of the Member or a Rollover Payment on behalf of the Member from another Approved Superannuation Entity or the Member may become entitled to receive a Benefit including a Benefit payable on the death of another Member.

15.4 Deemed Acceptance of Application

Notwithstanding clause 15.2, even if a completed written application for membership is not provided by an applicant, the payment of a Contribution by or on behalf of an applicant and the acceptance by the Trustee of that Contribution will be deemed to be acceptance of that applicant as a Member on the date that the Contribution is accepted by the Trustee.

15.5 Members Bound by Deed

Every Member is deemed to have consented to be bound by this Deed as it relates to the rights and obligations of the Member.

15.6 Trustee to Notify Members of their Rights

The Trustee must notify each Member in writing of that Member's rights to receive Benefits from the Fund and of any other information in the form and at the times required by the Act.

15.7 Trustee May Impose Conditions on Members

The Trustee may impose, remove or vary any conditions on the rights and obligations of a Member.

15.8 Classification of Different Classes of Members

- (a) The Trustee may classify Members into different classes of membership with rights and entitlements pertaining to each class as the Trustee may determine from time to time.
- (b) The Trustee must advise a Member of any class of membership to which that Member belongs and of the rights and entitlements pertaining to that class and of any subsequent change to that class or rights.
- (c) If the Trustee does not create different classes of membership, then all Members will be classified as ordinary Members in one class of membership.

16. MEETINGS OF MEMBERS

16.1 Members may Convene Meeting

The Members may convene, meet, adjourn and regulate a meeting of Members as the Members see fit.

16.2 Trustee Convening Meeting

The Trustee may convene a meeting of Members and must convene a meeting of Members upon receiving a written notice of request for a meeting from a Member. A Member may give the Trustee a written notice of request for a meeting.

16.3 Notice of Meeting

The Trustee convenes a meeting of Members by sending a notice of meeting to each Member specifying:

- (a) the date, place and time of the meeting;

- (b) the details of all agenda items, including the proposed resolutions to be considered at the meeting; and
- (c) that a proxy may be appointed to vote on behalf of the Member at the meeting provided that the Member lodges the form of proxy with the Trustee not later than 24 hours before the scheduled starting time of the meeting.

The notice must be accompanied by a form of proxy approved by the Trustee.

16.4 Service of Notice

The Trustee must cause the notice of meeting to be served on each Member at least ten days before the date of the meeting. Service may be effected personally or by prepaid ordinary mail, and if by mail, notice will be deemed to have been given 3 days after the date of posting.

16.5 Chairperson

The Members may at the commencement of the meeting appoint a Chairperson of the meeting.

16.6 Voting Entitlement

- (a) Subject to clause 16.6(b), each Member is entitled to one vote, and the Chairperson does not have a casting vote in addition to the vote of the Chairperson as a Member.
- (b) Any Member may require, either prior to or immediately following the vote on any resolution, that the vote be cast or recast, as the case may be, with each Member having such number of votes corresponding to the amount of the Benefit in the Fund that the Member holds at the time of the vote, where each dollar of the withdrawal benefit equates to one vote.

16.7 Trustee to Oversee Meeting

The Trustee may oversee the conduct of the meeting of Members and must keep minutes of the meeting of Members.

17. CESSATION OF MEMBERSHIP

17.1 Triggering Events

A person ceases to be a Member of the Fund on the first to occur of the following:

- (a) the date on which payment of all the Member's Benefits is made or dealt with by the Trustee to or on behalf of the Member;
- (b) the date of death of the Member;
- (c) the date that the Trustee reasonably determines in accordance with any relevant requirement of the Act.

17.2 **Member's Rights not Affected**

A Member's cessation of Membership will not affect or exclude:

- (a) any rights or obligations of that Member which accrued prior to the date of cessation; and
- (b) any rights or obligations of that Member as a former Member on and from the date of cessation.

18. **MEMBERS PROVIDING INFORMATION TO TRUSTEE**

18.1 **Upon Request by Trustee**

If requested by the Trustee, a Member must provide to the Trustee any information that the Trustee considers necessary or desirable for the purposes of any investigation or otherwise in connection with the Fund, including undergoing medical examination by a medical practitioner acceptable to the Trustee.

18.2 **Member's Failure to Comply**

If a Member fails to comply with the request by the Trustee, the Trustee may suspend the acceptance of any Contributions in respect of that Member or withhold any Benefits payable in respect of that Member or impose any other conditions on the membership of that Member as the Trustee considers necessary or appropriate, but subject to the requirements of the Act.

18.3 **Information Incorrect or Misleading**

If a Member provides information to the Trustee which affects or is likely to affect the Benefit payable to or in respect of the Member and the information supplied is incorrect or misleading or any relevant information is in the opinion of the Trustee deliberately withheld by the Member, the Trustee may alter or amend the Benefit of that Member in a manner that the Trustee considers necessary or appropriate, but subject to the requirements of the Act.

18.4 **Tax File Numbers of Members**

The Trustee may request a Member's Tax File Number in a manner and form permitted by the Act or the Responsible Authority. The Member is not obliged to comply with the request. If a Member quotes his or her Tax File Number to the Trustee, the Trustee must record, retain, use and later destroy the record of the Tax File Number only in accordance with the requirements of the Act and the Responsible Authority.

18.5 **Members Updated Information to Trustee**

Members may at any time give the Trustee updated information about their details such as address, marital status, status of Gainful Employment, Dependants and/or Nominated Beneficiaries.

19. DISCLOSURE AND REPORTING TO MEMBERS

19.1 General Requirement

The Trustee must provide each Member with information in writing in relation to the main features, benefits, risks and conduct of the Fund, the financial condition and investment performance of the Fund, the Benefit of the Member, Contributions to the Fund, and any other matters that the Trustee determines is required by the Act.

19.2 Specific Requirements

If required by the Act, the information that the Trustee is to provide may include:

(a) **New Members**

information to a person on becoming a Member;

(b) **For each Financial Year**

information to each Member in respect of each Financial Year of their membership;

(c) **Significant Events and Material Changes**

information to each Member in respect of any significant event and material changes in relation to the Fund;

(d) **Information on Request**

information to a Beneficiary (including a Member) on request by the Beneficiary if the Beneficiary reasonably requires the information for the purposes of:

(i) understanding any Benefit that the Beneficiary may have, has or used to have;

(ii) understanding the main features of the Fund;

(iii) making an informed judgment about the management and financial condition of the Fund;

(iv) making an informed judgment about the investment performance of the Fund; or

(v) understanding the particular investments of the Fund;

(e) **Cessation of Membership**

information to a Member, or if the Member has died, to each Beneficiary receiving a Benefit as a result of the death of the Member, in respect of the Member's cessation of membership;

(f) **Roll-over Payment Statement**

a statement in relation to any rollover superannuation benefit paid by the Fund to an Approved Superannuation Entity on behalf of the Member as required under the Tax Act; and

(g) **Superannuation Splitting under Family Law Act**

information in respect of any splitting of a Member's Benefit under the Family Law Act.

19.3 **Limitation on Disclosure**

Unless required by the Act, the Trustee is not required to disclose:

- (a) internal working documents of the Fund; or
- (b) information or documents that would disclose personal information of another person if, in the circumstances, the disclosure would be inappropriate or unreasonable; or
- (c) trade secrets or confidential information having commercial value that would be reduced by the disclosure; or
- (d) information or documents for which the Fund owes another person a duty of non-disclosure.

19.4 **What, When and How Information is Provided**

The Trustee must comply with the Act in relation to any information that is required to be disclosed as to:

- (a) what information is provided;
- (b) when the information is provided; and
- (c) how the information is provided.

19.5 **Product Disclosure Statements – Information Knowledge of Members**

The Trustee may assume that a Member has received, or has, and knows that they have, access to, all of the information that a product disclosure statement would be required to contain, unless the Member is able to satisfy the Trustee on reasonable grounds to the contrary.

20. **GENERAL POWERS OF THE TRUSTEE**

20.1 **Trustee has Complete Management and Control**

The Trustee has complete management and control of all matters concerning the Fund, subject to this Deed and the requirements of the Act.

20.2 **Trustee May do all Acts in Exercise of Powers/Obligations**

The Trustee may do all acts and things which the Trustee considers necessary, desirable or expedient for the proper administration, maintenance and preservation of the Fund and in the exercise and performance of the Trustee's discretions, powers and obligations under the Deed.

20.3 **Powers Additional to Powers Given under the Act**

The Trustee's powers and discretions under this Deed are additional to, and not in substitution for, the powers and discretions exercisable by the Trustee under the Act.

20.4 **Conflicts of Interest**

The Trustee may exercise or concur in exercising all the powers and discretions contained in this Deed or otherwise conferred by law notwithstanding that any person being an Individual Trustee or any person being a director or shareholder of a Corporate Trustee has or may have a direct or personal interest (whether as trustee of any other settlement or in his personal capacity or as a shareholder or director or member or partner of any company or partnership or as a unit holder in any unit trust or beneficiary of any discretionary trust or otherwise howsoever) in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion, and notwithstanding that the Trustee for the time being is the sole Trustee.

21. **SPECIFIC MANAGEMENT POWERS OF THE TRUSTEE**

Subject to clause 23, the Trustee has the following powers:

21.1 **Appoint and Pay Managers and Others**

To appoint remove or suspend custodians, investment managers, administrators, clerks, agents, representatives, nominees and other servants and delegates, whether they be appointed for permanent, temporary or special services, and to determine their powers and duties and fix and pay from the Fund their salaries, emoluments and charges;

21.2 **Legal Proceedings**

To institute, conduct, defend, compound, settle or abandon any legal proceedings by or against the Fund or otherwise concerning the Fund, the Members or the Deed;

21.3 **Compound Debts**

To compound and allow time for payment or satisfaction of any debt due to the Fund and of any claim or demand by or against the Fund;

21.4 **Arbitration**

To refer any claim or demand by or against the Trustee to arbitration and observe and perform the award of the arbitrator;

21.5 **Receipts and Discharges**

To make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands of the Fund;

21.6 **Bank Accounts**

To open and maintain bank accounts for the Fund and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques;

21.7 **Seek Advice**

To act on the advice of any Qualified Advisor (whether or not that advice was obtained by the Trustee) in relation to any matter concerning the Fund without being liable to any person in respect of anything done or omitted to be done by the Trustee in good faith based on that advice;

21.8 Borrow Money, Give Indemnity and Security

To give undertakings and indemnities, enter into contracts and incur obligations relating to the Fund as the Trustee thinks fit, including but without limitation, borrowing or raising money in any lawful manner, including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument, and to secure the repayment of any moneys so borrowed or raised or any other obligation in connection with that borrowing or raising by interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respects as the Trustee thinks fit, including by providing a charge or mortgage or any other form of encumbrance over all or part of the Fund and giving a guarantee or indemnity in respect of any obligation assumed or undertaken by the Trustee in connection with the Fund, and any money so raised by the Trustee will form part of the Fund;

21.9 Receive Distributions, Dividends and Gifts

To receive any distribution (from a family trust or otherwise), dividend or gift which is tendered to the Fund.

21.10 Maintain Property

To repair, paint, alter, rebuild, improve and generally maintain any property real or personal and whether freehold or leasehold for the time being comprising part of the Fund;

21.11 To Pay Rates and Taxes

To pay all rates taxes costs charges insurance premiums expenses and outgoings of whatever nature payable in connection with the maintenance upkeep and management of the property comprising the Fund;

21.12 Lease Property

To lease or sub-lease any property (whether real or personal) forming part of the Fund for such period and at such rent and subject to such terms and conditions as the Trustee may consider desirable and to accept surrenders of or otherwise determine such leases or sub-leases;

21.13 Sell Property

To sell or otherwise dispose of any property forming part of the Fund at such price and upon such terms and conditions and in such manner as the Trustee may consider desirable;

21.14 Undertaking and Contracts

To give undertakings and enter into contracts and incur obligations relating to the Fund as the Trustee thinks fit;

21.15 Insurance and Premiums

To effect Policies of Insurance to provide for all or any part of the Benefits which may become payable from the Fund and to pay out of the Fund all premiums under such policies and to surrender vary or assign or otherwise deal with any Policy of Insurance as the Trustee thinks fit;

21.16 **Proxies and Powers of Attorney**

To give proxies and powers of attorney (with or without powers of substitution) and appoint representatives for voting or acting on behalf of the Trustee in relation to any property comprising part of the Fund;

21.17 **Purchase Annuity**

To purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;

21.18 **Insurance of Property**

To insure and keep insured any property real or personal and whether freehold or leasehold for the time being comprising part of the Fund;

21.19 **Insurance of Trustee and Directors**

To insure and keep insured any liability of the Trustee or any Directors of a Corporate Trustee or the liability of the Fund to indemnify or reimburse the Trustee or Directors, as the case may be.

21.20 **Delegate**

To delegate in writing the exercise of all or any of the powers or discretionary authorities conferred on the Trustee under this Deed and execute any powers of attorney or other instruments necessary to effectuate such purpose.

22. **INVESTMENT OF THE FUND**

22.1 **General Investment Powers of the Trustee**

Subject to clause 23, the Trustee may in the name of the Trustee or in the name of any nominee selected by the Trustee invest the whole or any part of the Fund in any investment or manner of investment (whether in Australia or elsewhere or whether involving liability or not) which the Trustee considers to be a suitable investment or manner of investment for the Fund and which complies with the Investment Strategy and the Act.

22.2 **Specific Investment Powers of the Trustee**

The Trustee may invest the Fund in any one or more of the following:

- (a) **authorised Trustee investments:** any investment from time to time authorised by the laws of the Commonwealth of Australia or any State or Territory of Australia for the investment of trust monies;
- (b) **on deposit:** on deposit with any bank, building society, credit co-operative, trustee company or other registered financial institution or with any other person approved by the Responsible Authority or any Employer in any type of account either with or without security at such rate of interest and on such terms as the Trustee may determine;
- (c) **acquisition of securities:** in the acquisition by subscription or by purchase or otherwise of fully or partly paid shares, stock, options, debentures, bonds, notes or other securities or obligations howsoever called in any company (including any Employer);

- (d) **acquisition of units:** in the acquisition of units, sub-units or other fractional interests howsoever called whether divided or undivided in or of any unit trust (whether fixed or flexible) or other scheme in the nature of a unit trust;
- (e) **acquisition of property:** in the acquisition of any property (whether real or personal) or any interest in property whether or not such property or interest in property is subject to any mortgage, charge or other encumbrance or is acquired or purchased for profit or is producing income at the date it is acquired or purchased;
- (f) **acquisition of mortgages:** in the acquisition of mortgages over freehold or leasehold property either by direct loan or by purchase at a discount or otherwise; or
- (g) **derivative transactions:** in derivative transactions but subject to clause 23.8.

22.3 Dealing with Investments as Beneficial Owner

The Trustee may deal with any investment of the Fund as authorised by this Deed as fully and effectively as a person absolutely and beneficially entitled to and dealing with his own property may do so.

22.4 The Trustee may have Interest in Investments

- (a) The Trustee may make or vary any of the investments authorised under this Deed even if the Trustee (including an Individual Trustee or Director of a Corporate Trustee) may directly or indirectly have an interest in or may benefit from the investment.
- (b) The Trustee and any Directors must disclose details of their interest in any investment in any manner that is required by the Act.

22.5 Policies of Insurance

- (a) The Trustee may obtain Policies of Insurance on behalf of a Member to secure the Benefit of a Member.
- (b) A Member may request the Trustee to obtain a Policy of Insurance and may specify the type of Policy of Insurance to be obtained. The Trustee has no responsibility to the Member or the Dependants of the Member to obtain that Policy of Insurance.
- (c) The Trustee may debit the premiums for any Policy of Insurance to:
 - (i) the Income Account; or
 - (ii) the Accumulation Account of the Member for whom the Policy of Insurance is obtained; or
 - (iii) the Reserve Account;

in such proportions and manner as the Trustee may determine from time to time.

- (d) The Trustee and the Fund are not liable for any loss suffered by the Fund or any Member or Beneficiary as a result of:
 - (i) no or insufficient or inadequate insurance being effected by the Trustee whether the loss was foreseeable or not; or
 - (ii) an insurer failing to pay out on an insurance policy in whole or in part for whatever reason.

22.6 Prudent Investment Rules

Subject to clause 23, and without limiting the matters that the Trustee may take into account when exercising a power of investment, the Trustee must, so far as they are appropriate to the circumstances of the Fund, have regard to:

- (a) the purposes of the Fund and the needs and circumstances of the Beneficiaries;
- (b) the desirability of diversifying the Fund's investments;
- (c) the nature of and risk associated with the existing investments and property of the Fund;
- (d) the need to maintain the real value of the capital or income of the Fund;
- (e) the risk capital or income loss or depreciation;
- (f) the potential for capital appreciation;
- (g) the likely income return and timing of income return;
- (h) the length of the term of the proposed investment;
- (i) the probable duration of the Fund;
- (j) the liquidity and marketability of the proposed investment during, and on the determination of the term of the proposed investment;
- (k) the aggregate value of the Fund;
- (l) the effect of the proposed investment in relation to the tax liability of the Fund;
- (m) the likelihood of inflation affecting the value of the proposed investment or other property of the Fund;
- (n) the costs (including commissions, fees, charges and duties payable) of making the proposed investment; and
- (o) the results of a review of existing trust investments.

23. COMPLIANCE WITH THE ACT - INVESTMENTS

23.1 General Requirement

The Fund may only be invested in a manner and form which will not cause the Fund or the Trustee to be in breach of any relevant requirement of the Act.

23.2 Borrowing by the Trustee (including Limited Recourse Borrowing Arrangements)

The Trustee may borrow money or maintain an existing borrowing of money, including borrowing for the purposes of a limited recourse borrowing arrangement under the SIS Act, only in a manner that is not prohibited by the SIS Act.

23.3 Lending to Members

The Trustee may only allow any money of the Fund to be lent, or any financial assistance using the resources of the Fund to be given, to a Member or a relative of a Member in a manner that is not prohibited by the Act.

23.4 Acquisition of Certain Assets from Members or a Related Party

The Trustee may only intentionally acquire or allow to be acquired on behalf of the Fund an asset from a related party of the Fund in a manner that is not prohibited by the Act.

23.5 Investments to be made at Arm's Length

The Trustee must not invest or allow to be invested any money or other part of the Fund unless:

- (a) all parties to the relevant transaction are dealing at arm's length in respect of the transaction; or
- (b) if the parties are not dealing with each other at arm's length, the terms and conditions of the transaction are no more favourable than those which it would be reasonable to expect would apply if the parties were dealing with each other at arm's length.

23.6 Statement of Investment Strategy

The Trustee must if required by the Act formulate and prepare an Investment Strategy which sets out the investment objectives of the Fund and the policy to achieve those objectives and incorporates any other matters which are necessary for the Trustee to comply with the Act.

23.7 Member Investment Choice

The Trustee may choose in the Trustee's absolute discretion to adopt and offer to Members (or a specific class of Members) a choice of two or more individual Investment Strategies from which a Member (or a class of Members) may choose one Investment Strategy or a combination of individual Investment Strategies ("Member Investment Choice").

- (a) The Trustee must give directions to the Members (or each Member of the class of Members):
 - (i) identifying the investment objectives of each of the Investment Strategies;
 - (ii) providing all information which the Trustee reasonably believes a person would reasonably need for the purpose of understanding the objectives, effect of, and any risk involved in, each of those Investment Strategies, as if each Investment Strategy offered was the Investment Strategy for the Fund as a whole;

- (iii) providing full information of the range of directions that can be given by the Trustee and the circumstances in which they can be changed;
 - (iv) identifying the particular Investment Strategy the Trustee will adopt for a Member (or each Member of a class of Members) if no choice is made by the Member (or each Member of the class of Members), unless it is a condition of membership that the Member must choose a particular Investment Strategy or combination of Investment Strategies.
- (b) If determining two or more individual Investment Strategies to offer as a choice to Members, the Trustee must give proper consideration to:
- (i) all matters contained in the Trustee's covenant in clause 12(f); and
 - (ii) the circumstances of the Fund as a whole in making the Member Investment Choice available as part of the Fund's Investment Strategy; and
 - (iii) a continued and regular monitoring of changes in circumstances of the Fund as a whole to assess whether it remains appropriate.
- (c) If the Trustee offers Member Investment Choice, the Trustee must if required by the Act advise the Responsible Authority of the number of Investment Strategies which are offered as choices.
- (d) The Trustee may cease to offer or make any variation to the offering of Member Investment Choice. If so, the Trustee must:
- (i) give Members the opportunity to provide further directions to the Trustee; and
 - (ii) advise Members of the default Investment Strategy that will be adopted unless the Member instructs otherwise.

23.8 Derivative Transactions

The Trustee may invest in derivative transactions provided that:

- (a) the proposed derivative transaction complies with an Investment Strategy of the Fund;
- (b) if required by the Act, the Trustee has adopted an appropriate risk management statement; and
- (c) if the derivative transaction involves the creation of a charge over the assets of the Fund, then the Trustee must prepare a risk management statement if required by the Act.

23.9 Investments Involving "In-house Assets" or a Related Party

Without limitation to clause 23.1, the Trustee must ensure that the value of the Fund's in-house assets as determined under the Act does not exceed more than the allowable prescribed percentage of the Fund's total assets (calculated on market value) and does not contravene any other restriction of the Act.

24. SPECIFIC INVESTMENTS OF A MEMBER

24.1 Separate Investment for a Specific Member

At the request of or with the approval of a Member, the Trustee may invest all or any part of the amount standing to the credit of the Member's Accumulation Account by acquiring or entering into any investment separately and on behalf of the Member, provided the investment satisfies the Investment Strategy of the Fund.

24.2 Trustee to Record and Account Separately

The Trustee must record any investments attributable to the Member and all revenue and expenses in respect of the investment must be credited or debited as the case may be directly to the relevant Member's Accumulation Account.

24.3 Variation to the Investment

The Trustee may accept or reject a request from a Member to vary any specific investment of that Member.

25. VALUATION OF FUND

Following each Balance Date and any other date which the Trustee considers appropriate or is required by the Act, the Trustee must obtain a valuation of the Fund. The valuation must be reflected in the accounts of the Fund.

26. DELEGATION BY TRUSTEE

26.1 Trustee's Right to Delegate

Subject to clause 26.3, the Trustee may delegate any power, discretion or obligation exercisable by the Trustee (including any power or obligation which the Trustee has a duty to exercise and the power of delegation) to any person ("the Delegate") in a manner and on terms that the Trustee thinks fit.

26.2 Variation or Revocation to Delegation

The Trustee may vary or revoke any delegation and may exercise any power in conjunction with, or to the temporary or permanent exclusion of, the Delegate.

26.3 Delegation Subject to the Act

The Trustee must not make any delegation or allow any delegation to remain where the delegation contravenes the Act.

26.4 Scope of Delegation

The Delegate may only perform those duties and only has those powers that the Trustee expressly delegates to the Delegate.

27. APPOINTMENT OF ACTUARY, AUDITOR, CUSTODIAN, INVESTMENT MANAGERS AND QUALIFIED ADVISORS

27.1 Actuary

The Trustee must if necessary appoint an Actuary to provide actuarial advice from time to time.

27.2 Auditor

- (a) The Trustee must appoint in writing an Auditor to perform an audit of the Fund under the Act.
- (b) The Trustee must agree with the Auditor on the scope of the audit to be conducted which should include:
 - (i) the Auditor's reporting obligations under the Act;
 - (ii) verification of the Fund's assets, their legal title and their valuation; and
 - (iii) verification of Members' Benefits.

27.3 Custodian

The Trustee may appoint in writing a Custodian to carry out custodial services on behalf of the Fund subject to compliance with the Act.

27.4 Investment Managers

- (a) The Trustee may appoint in writing an Investment Manager to carry out the management of the investments of the Fund subject to compliance with this Deed and the Act.
- (b) If the Trustee enters into an agreement with an Investment Manager under which all or any part of the Fund will be placed under the control of the Investment Manager, the Trustee must ensure that the agreement contains adequate provisions to enable the Trustee to require the Investment Manager to provide to the Trustee appropriate information on the making of, and return on, the investments and to provide any other information that is necessary to enable the Trustee to assess the performance and capability of the Investment Manager in managing the investments of the Fund.
- (c) The Trustee must use reasonable endeavours to ensure that any agreement with an Investment Manager includes, as a minimum, the following obligations on the Investment Manager:
 - (i) to manage assets in accordance with set investment restrictions;
 - (ii) to keep the investment portfolio under review and to confer with and advise the Trustee regularly;
 - (iii) to exercise all due diligence and care;
 - (iv) to have appropriately qualified staff in charge at all times;
 - (v) to ensure assets are vested in the Trustee (or a Custodian, if applicable) as soon as possible; and
 - (vi) to provide upon request information to the Auditor of the Fund.

27.5 Qualified Advisors

The Trustee may from time to time appoint any Qualified Advisors to give advice that the Trustee considers desirable for the proper management and administration of the Fund.

27.6 **Revocation of Appointment**

The Trustee may revoke and remove from office any person appointed to any position under this clause.

28. **REMUNERATION OF TRUSTEE AND REIMBURSEMENT FOR ADMINISTRATION EXPENSES**

28.1 **No Right to Charge Fees**

For as long as the Fund is a self managed superannuation fund under section 17A of the SIS Act:

- (a) no Individual Trustee is entitled to charge or to receive professional fees or other remuneration from the Fund or any other person for any trustee duties or services performed by the Individual Trustee in that capacity in relation to the Fund;
- (b) no Corporate Trustee is entitled to charge or to receive professional fees or other remuneration from the Fund or any other person for any trustee duties or services performed by the Corporate Trustee in that capacity in relation to the Fund; and
- (c) no Director of the Corporate Trustee is entitled to charge or to receive professional fees or other remuneration from the Fund or any other person (including the Corporate Trustee) for any trustee duties or services performed by the Director in that capacity in relation to the Fund.

28.2 **Indemnity and Reimbursement**

The Trustee is entitled to be indemnified by and reimbursed from the Fund for and in respect of:

- (a) all costs, charges and expenses incurred or to be incurred in connection with the acquisition, registration, custody, disposal of or other dealings with the investments of the Fund;
- (b) all fees, wages and expenses of any Auditor, Actuary, Qualified Advisor, Investment Manager or Custodian from time to time engaged by the Trustee under this Deed;
- (c) all Taxation paid or payable by the Trustee in connection with the Fund and any Member on any account whatsoever;
- (d) all costs, charges and expenses incurred or to be incurred in relation to the preparation, maintenance and distribution of any accounting records, returns, reports or other documents in relation to the Fund; and
- (e) any other costs, charges and expenses incurred or to be incurred in relation to the management or administration of the Fund.

29. ACCOUNTING RECORDS

29.1 Form of Accounting Records

The Trustee must establish and maintain accounting records in a form that:

- (a) correctly records and explains the transactions and financial position of the Fund;
- (b) enables the annual accounting statements to be prepared in accordance with clause 30;
- (c) enables the annual returns of the Fund to be prepared and lodged in accordance with the Act;
- (d) enables those accounting records to be conveniently and properly audited in accordance with this Deed and the Act.

29.2 Retention of Accounting Records

The Trustee must retain the accounting records for at least the minimum period required by the Act after the end of the Financial Year to which the accounting records relate.

30. ACCOUNTING STATEMENTS

30.1 Preparation

The Trustee must in respect of each Financial Year prepare the following accounting statements in respect of the Fund:

- (a) a statement of financial position;
- (b) an operating statement;
- (c) any other accounting statements that are required by the Act.

30.2 Signature

The accounting statements must be signed by or on behalf of the Trustee in a manner required by the Act or as otherwise permitted by law.

30.3 Retention

The Trustee must retain the accounting statements for the minimum period required by the Act after the end of the Financial Year to which the accounting statements relate.

31. AUDIT OF THE FUND

31.1 Audit to be Conducted each Financial Year

If required by the Act, the accounting statements of the Fund prepared in respect of each Financial Year must be audited by an Auditor appointed by the Trustee.

31.2 Auditor to be Given Access to Documents/Information

The Trustee must give the Auditor access to any accounting records and accounting statements and other documents and information connected with the Fund as requested by the Auditor to enable the Auditor to complete the audit.

32. ANNUAL RETURNS ETC TO RESPONSIBLE AUTHORITY

The Trustee must in respect of each Financial Year and within the time required by the Act give to the Responsible Authority:

32.1 Annual Return

an annual return in a form prescribed by the Act;

32.2 Trustee Certificate

a trustee certificate in a form prescribed by the Act;

32.3 Audit Certificate

the audit certificate given to the Trustee by the Auditor;

32.4 Contribution Statement

a statement in relation to the Contributions received by the Fund as required under the Tax Act; and

32.5 Other Documents or Information

any other documents or information which may be required by the Act, or are requested by the Responsible Authority, to be given to the Responsible Authority.

33. COMPLAINTS PROCEDURE

33.1 If Required by the Act

The Trustee must, if required by the Act, establish and maintain arrangements for complaints and enquiries by Members.

33.2 Rights of Beneficiaries

A Beneficiary has the right to make enquiries into, or complaints about, the operation or management of the Fund in relation to that Beneficiary.

33.3 Trustee to Deal within 90 Days

The Trustee must deal with any enquiries or complaints within 90 days after they were made.

34. NOTICE TO RESPONSIBLE AUTHORITY OF SIGNIFICANT ADVERSE EVENTS

34.1 Trustee's Responsibility to Notify

If the Trustee becomes aware of an event having a significant adverse effect on the financial position of the Fund, the Trustee must if required by the Act give written notice to the Responsible Authority setting out particulars of the event. The Trustee must do this no later than the third business day after becoming aware of the event.

34.2 Meaning of Significant Adverse Event

For the purpose of this clause, an event has a significant adverse effect on the financial position of the Fund if, as a result of the event, the Trustee will not, or may not, at a time before the next annual report by the Trustee to the Members, be able to make payments to the Members as and when the obligation to make those payments arises.

34.3 Change of Fund Details

The Trustee must give notice in writing to the Responsible Authority using the approved form specified in the SIS Regulations of any change in:

- (a) the name of the Fund;
- (b) the postal address, registered address or address for service of notices of the Fund;
- (c) details of the contact person, and contact telephone number and facsimile number for the Fund;
- (d) the membership of the Fund;
- (e) the Trustee, including any change to Individual Trustees, a Corporate Trustee, or directors of the Corporate Trustee;

within 21 days of the occurrence of the change.

34.4 Material Changes and Omissions in Information Previously Given

If the Trustee becomes aware of a material change or material omission in any information given to the Responsible Authority, the Trustee must if required under the Tax Act give written notice to the Responsible Authority setting out particulars of the change or omission. The Trustee must do this no later than 30 days after becoming aware of the change or omission.

35. ACCUMULATION ACCOUNTS

35.1 Separate Member Accumulation Accounts

The Trustee must establish and maintain an Accumulation Account in respect of each Member.

35.2 Credits to Accumulation Accounts

The following amounts may be credited to the appropriate Accumulation Account of a Member:

- (a) Contributions made by or on behalf of the Member;
- (b) the proceeds of any Policy of Insurance or Annuity in respect of the Member which are paid to the Trustee;
- (c) any amount transferred or rolled over to the Fund from another Approved Superannuation Entity in respect of the Member;
- (d) the investment return (if positive) of the Member's Benefit as determined by the Trustee and transferred from the Income Account;

- (e) any amounts transferred from a Pension Account in respect of a Member; and
- (f) any other amounts as the Trustee may from time to time determine.

35.3 **Debits to Accumulation Accounts**

The following amounts may be debited to the appropriate Accumulation Account of a Member:

- (a) any Benefit paid to a Member or a Beneficiary in respect of the Member;
- (b) any amount transferred or rolled over from the Fund in respect of the Member to another Approved Superannuation Entity;
- (c) the investment return (if negative) of the Member's Benefit as determined by the Trustee;
- (d) the costs of any Policy of Insurance or Annuity obtained in respect of the Member;
- (e) the proportion of any amount payable as Taxation in respect of Contributions to the Fund or income of the Fund credited to the Member's Accumulation Account or arising as a result of a Rollover Payment to or from another Approved Superannuation Entity as the Trustee may determine;
- (f) the proportion of any amount representing the reimbursement to the Trustee of costs, charges, or expenses incurred by the Trustee pursuant to this Deed as the Trustee may determine;
- (g) any amount payable to the Trustee in respect of the Trustee's indemnity contained in this Deed;
- (h) any amount transferred from an Accumulation Account to a Pension Account in respect of a Member; and
- (i) any other amounts as the Trustee may from time to time determine.

36. **INCOME ACCOUNT**

36.1 **Establishment**

The Trustee must establish and maintain an Income Account for the Fund as the Trustee sees fit.

36.2 **Credits**

The Income Account may be credited with the following:

- (a) all income, investment earnings and profits of the Fund in each Financial Year;
- (b) any credits arising out of any adjustment made by the Trustee pursuant to this Deed;
- (c) the proceeds of any Policy of Insurance if the Trustee determines that the proceeds should not be credited to a Member's Accumulation Account;

- (d) any distribution, dividend or gift paid to the Fund and accepted by the Trustee; and
- (e) any other amount as the Trustee may from time to time determine.

36.3 **Debits**

The Trustee may debit the Income Account with the following amounts:

- (a) any loss arising from the disposal or dealing with any investment of the Fund;
- (b) any debits arising from an adjustment made by the Trustee pursuant to this Deed;
- (c) the cost of any Policy of Insurance if the Trustee determines that the costs should not be debited to a Member's Accumulation Account;
- (d) any amount representing the reimbursement to the Trustee of any costs or charges incurred by the Trustee pursuant to this Deed which amount is not otherwise debited to a Member's Accumulation Account;
- (e) any amount which is payable or may become payable by way of Taxation in respect of the Contributions or income of the Fund which is not otherwise debited to a Member's Accumulation Account;
- (f) any income transferred to the Reserve Account; and
- (g) any other amount as the Trustee may from time to time determine.

37. **RESERVE ACCOUNT**

37.1 **Establishment**

The Trustee may establish and maintain a Reserve Account as the Trustee sees fit.

37.2 **Credits**

Subject to the requirements of the Act, the Trustee may credit the Reserve Account with:

- (a) an amount transferred from the Income Account; or
- (b) any part of an Insured Component that the Trustee determines to credit to the Reserve Account; or
- (c) any reserves or any other amount which the Trustee so determines in the Trustee's discretion.

37.3 **Investment Return on Reserve Account**

Any amount held in the Reserve Account does not form part of any Accumulation Account or Pension Account and any investment return (positive or negative) derived by the Fund on the Reserve Account shall be credited or debited to the Reserve Account from the Income Account.

37.4 Purpose and Use includes Reserves

- (a) The Reserve Account may be used by the Trustee for the purpose of:
 - (i) stabilising investment earnings of the Fund in accordance with the Fund's Investment Strategy; or
 - (ii) the benefit of any Member or Beneficiary or former Member or Beneficiary, including augmenting an Accumulation Account on any basis that does not breach the Act; or
 - (iii) for such other purposes that are not prohibited by this Deed or the Act as the Trustee may determine in its discretion.
- (b) The Trustee may create and operate separate Reserve Accounts dealing with:
 - (i) investment reserves;
 - (ii) contribution reserves;
 - (iii) miscellaneous reserves;
 - (iv) pension reserves; or
 - (v) any other reserve that is permitted by the Act.

38. CALCULATION OF INVESTMENT RETURN AND EARNINGS

- (a) Following each Balance Date, the Trustee may determine the investment return and investment earnings of the Fund for that Financial Year.
- (b) Subject to the requirements of the Act, the Trustee must determine the investment return to be credited or debited to a Member's Benefit in a way that is fair and reasonable as between all the Members of the Fund and the various kinds of Benefit of each Member of the Fund.
- (c) At any point in time during a Financial Year the Trustee may calculate and determine as it sees fit in a way that is fair and reasonable as between all Members of the Fund the investment return and investment earnings of the Fund for the purpose of applying that investment return in calculating the withdrawal benefit of a Member at that time.

39. PARTICIPATION OF PERSONS AS EMPLOYERS

39.1 Application to Participate

Any person who is an employer-sponsor may on the invitation of the Trustee make application to the Trustee to be admitted as an Employer for the purposes of participating in the Fund.

39.2 Approval by Trustee

An application by a proposed Employer to participate must be in a form that the Trustee determines and the acceptance or rejection of the application is at the discretion of the Trustee.

39.3 Execution of Participating Employer Admission Form

If the Trustee accepts a proposed Employer's application to participate in the Fund, the Trustee may request the Employer to execute a Participating Employer Admission Form as determined by the Trustee. Upon execution, the Employer is admitted as an Employer subject to the terms of this Deed and the Form.

39.4 Employer May Contribute

Any Employer may make Employer Contributions to the Fund on behalf of such of the Employees of the Employer who become Members.

39.5 Deemed Admission

Notwithstanding any other provision in this Deed to the contrary, the Trustee may not compel a proposed Employer to become a participating employer-sponsor of the Fund, and the acceptance by the Trustee of an Employer Contribution from a proposed Employer will be deemed to constitute the Employer's admission as a participating employer-sponsor of the Fund.

40. RECONSTRUCTION OR AMALGAMATION OF AN EMPLOYER

In the event that an Employer is reconstructed or merges or amalgamates with another Employer, the transfer of service by a Member as an Employee of the former Employer to the service of a new Employer as a result of the reconstruction, merger or amalgamation will be deemed to be a continuation of service by that Member for the purposes of that Member's entitlement to receive any Benefit from the Fund.

41. INSOLVENCY OF TRUSTEE

If a receiver, receiver and manager, official manager, liquidator, voluntary administrator or any other form of insolvency administrator ("the Administrator") is appointed to, or assumes control over all or part of the assets of the Trustee, then:

- (a) notwithstanding anything express or implied to the contrary in this Deed or in the instrument under which the Administrator has been appointed, all authorities, powers and discretions which are by this Deed vested in or exercisable by the Trustee will, for the duration of the appointment of the Administrator, be vested in and exercisable by the Members by resolution on behalf of that Trustee and not by the Administrator until such time as a new Trustee is appointed; and
- (b) the Administrator must do anything reasonably required by the Members to vest the control and assets of the Fund in the new Trustee appointed by the Members, and the Administrator must act in a manner that is fair and reasonable for the benefit of the Members of the Fund.

42. MEMBER CONTRIBUTIONS

The Trustee may accept any Member Contribution as long as the Contribution is permitted by the Act.

43. EMPLOYER CONTRIBUTIONS

43.1 Employer may Contribute

The Trustee may accept any Employer Contribution in respect of a Member as long as the Contribution is permitted by the Act.

43.2 Contributions Pursuant to Agreement with Trustee

If an Employer contributes to the Fund in respect of a Member under any agreement with the Trustee under which the Employer agrees, or is required, to pay Contributions to the Fund, the Employer must separately specify to the Trustee the amount of those Contributions under the Agreement and the amount of Contributions (if any) made pursuant to clause 43.1.

44. OTHER CONTRIBUTIONS

The Trustee may accept any other Contributions to the Fund made by or in respect of a Member, including any Child Contribution, Government Contribution, or Spouse Contribution as long as the Contribution is permitted by the Act.

45. PAYMENT OF CONTRIBUTIONS

45.1 No Obligation to Contribute

A Member does not have any obligation to make a Contribution to the Fund and may remain a Member of the Fund even if a Contribution is not made by or in respect of that Member.

45.2 Contributions may be in Cash or other Assets

Any Contribution may be paid either in cash or by the transfer of an asset to the Fund (provided that the asset is an authorised investment pursuant to this Deed and the Investment Strategy) or in any other way that is not prohibited by the Act.

45.3 Limitation on Accepting Contributions

- (a) The Trustee must not accept any Contribution if the acceptance of the Contribution would contravene a requirement of the Act.
- (b) In addition to the Trustee's obligations under paragraph (a), the Trustee must not accept a Member Contribution if:
 - (i) the Member has not quoted the Member's Tax File Number to the Trustee; and
 - (ii) that Member Contribution exceeds the amount of the Non-concessional Contributions Cap applicable to the Member.

45.4 Refund of Ineligible Contributions

- (a) If the Trustee becomes aware that a Contribution (or aggregate of Contributions) has been accepted by the Trustee from or on behalf of a Member in respect of a relevant Financial Year and the Trustee's acceptance of that Contribution (or aggregate of Contributions) causes either

- (i) a breach of the Act, or
- (ii) the Member to exceed either the Member's concessional contributions cap or non-concessional contributions cap within the meaning of the Act for that relevant Financial Year;

the Trustee:

- (iii) must, if required to do so by the Act; or
- (iv) may on request from the Member, and if permitted to do so or if not prohibited from doing so, under the Act;

refund the Contribution (or such part or aggregate of the Contribution or Contributions) that either:

- (v) the Trustee was not permitted to accept by the Act; or
- (vi) exceeded either the Member's concessional contributions cap or non-concessional contributions cap within the meaning of the Act for that relevant Financial Year,

("Excessive Contribution") in a manner that complies with or is not prohibited by the Act.

(b) The amount of the Excessive Contribution that is refunded may be:

- (i) adjusted to take account of any increase or decrease in the value of the Excessive Contribution attributable to the investment of the Excessive Contribution in the Fund during the period from acceptance to refund of the Excessive Contribution; and
- (ii) reduced to account for any reasonable administration costs and transaction costs that are reasonably related to the acceptance of the Excessive Contribution and do not exceed the true cost of an arm's length transaction.

(c) If the Trustee has accepted an Excessive Contribution and, subject to paragraph (a), elects not to refund the Excessive Contribution, or the Trustee is prohibited by the Act from refunding the Excessive Contribution, to the Member, the Trustee:

- (i) must, if required to do so by the Act; or
- (ii) may, if permitted to do so or if not prohibited from doing so, under the Act;

use and release, in accordance with a release authority under the Tax Act given to the Trustee, so much of the Excessive Contribution from the Member's Accumulation Account balance as is necessary to pay the Fund's liability for the additional tax (including Medicare levy) that is payable in respect of the Excessive Contribution. The balance of the Excessive Contribution must remain in the Member's Accumulation Account in the Fund.

45.5 **Employer to remit Contributions Promptly**

All Contributions made on behalf of a Member (including by an Employer deducting an amount from the salary or wages payable to the Member) must be paid to the Trustee in the manner and within the timeframe required by the Act.

45.6 **Allocation of Contributions**

If required by the Act, all Contributions in respect of a Member received by the Trustee in a month must be allocated to that Member by crediting the Accumulation Account of the Member within 28 days after the end of the month, or if that is not reasonably practicable, within such longer period as is reasonable in the circumstances.

46. **CONTRIBUTION SPLITTING**

The Trustee may allow a Member to request the Trustee to split the Contributions made in respect of that Member:

- (a) after the end of each Financial Year, in respect of contributions for the previous Financial Year; and
- (b) in the Financial Year in respect of which the contributions are made where the Member is closing the Member's account in the Fund;

with the split amount transferred to the benefit of the Member's Spouse, as long as the contribution split is made in a manner and form that is permitted by the Act.

47. **FUND TO PROVIDE BENEFITS**

The Trustee must ensure that the Fund is maintained solely for the purpose of providing the Benefits described in this Deed.

48. **RETIREMENT BENEFITS**

48.1 **Entitlement**

A Member is entitled to receive from the Fund a Retirement Benefit when:

- (a) in the case of a Member who has reached a Preservation Age that is less than 60 – if:
 - (i) an arrangement under which the Member was Gainfully Employed has come to an end; and
 - (ii) the Trustee is reasonably satisfied that the Member intends never to again become Gainfully Employed, either on a full-time or part-time basis; or
- (b) in the case of a Member who has attained age 60 - an arrangement under which the Member was Gainfully Employed has come to an end on or after the Member attained that age or the Trustee is reasonably satisfied that the Member intends never to again become Gainfully Employed, either on a full-time or part-time basis; or
- (c) the Member attains age 65, regardless of whether the Member is or continues to be Gainfully Employed; or

- (d) the Member satisfies any relevant requirements of the Act for the payment of a Benefit notwithstanding that the Member may otherwise continue in Gainful Employment.

48.2 Amount

The amount of the Retirement Benefit is the balance of the Member's Accumulation Account as advised to the Member by the Trustee.

48.3 Manner of Payment - Lump Sum or Pension

The Member may elect to receive the Retirement Benefit as a lump sum or as a Pension or in the purchase of an Annuity or partly as any one or more of those forms. If the Member does not make the election, then the Benefit will be paid as a Pension.

49. PRESERVATION AGE BENEFITS

49.1 Entitlement

A Member is entitled to receive from the Fund a Preservation Age Benefit when the Member attains the Member's Preservation Age.

49.2 Amount

The Preservation Age Benefit will be the amount determined by the Trustee subject to the requirements of the Act but must not exceed the balance of the Member's Accumulation Account.

49.3 Manner of Payment - Lump Sum or Pension

Subject to the conditions of preservation and any other relevant requirements of the Act, the Member may elect to receive the Preservation Age Benefit as any one or more of the following forms (as they are defined in the Act):

- (a) a Transition to Retirement Income Stream;
- (b) a Non-commutable Allocated Annuity;
- (c) a Non-commutable Allocated Pension;
- (d) a Non-commutable Annuity; or
- (e) a Non-commutable Pension.

If the Member does not make the election, then the Benefit will be paid as a Transition to Retirement Income Stream.

50. DEATH BENEFITS

50.1 Entitlement

A Death Benefit is payable from the Fund in respect of a Member when the Member dies.

50.2 Amount

The Death Benefit is the aggregate of:

- (a) the balance of the Member's Accumulation Account as at the date upon which payment is made ("**Accumulation Account Balance**"); and
- (b) if as a result of the Member's death, the Trustee receives the proceeds of any Policy of Insurance effected on behalf of the Member under this Deed ("**Insurance Proceeds**");
 - (i) subject to the requirements of the Act, a proportion expressed as a percentage (which percentage may be anything from 0% to 100% inclusive) of the Insurance Proceeds that the Trustee and the Member have agreed in writing prior to the death of a Member, will be included in the Death Benefit which becomes payable upon the death of that Member ("**Agreed Proportion**") and the remainder (if any) of the Insurance Proceeds may be retained by the Trustee and credited to the Reserve Account; or
 - (ii) if the Member has died without having made an agreement with the Trustee as to the Agreed Proportion under clause 50.2(b)(i), a proportion expressed as a percentage (which percentage may be anything from 0% to 100% inclusive) of the Insurance Proceeds that the Trustee considers in its absolute discretion to be reasonable to include as part of the Member's Death Benefit, and the remainder (if any) of the Insurance Proceeds may be retained by the Trustee and credited to the Reserve Account; and
- (b) any other amount (including a Tax Saving Amount) that the Trustee may determine to include in the Death Benefit in a manner that complies with the Act.

50.3 Manner of Payment - Trustee's Discretion

- (a) A Death Benefit may be paid in a manner that the Trustee determines in its discretion in the form of a Pension, the purchase of an Annuity or a lump sum or any one or more of those forms.
- (b) The Trustee must not pay a Death Benefit to a Dependant of a deceased Member as a Pension if doing so is prohibited by the Act.
- (c) Without limitation to clause 50.3(b), if a Member dies on or after 1 July 2007, a Beneficiary shall not be entitled to receive payment of the Member's Benefit as a Pension unless, at the time of the Member's death, the Beneficiary:
 - (i) is a Dependant of the Member within the meaning of the Act; and
 - (ii) in the case of a child of the Member:
 - (A) is less than 18 years of age; or
 - (B) being 18 or more years of age:
 - (I) is financially dependent on the member and less than 25 years of age; or
 - (II) has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*.
- (d) Except where clause (c)(ii)(B)(II) applies, a Beneficiary who is a child of the deceased Member cannot continue to receive the payment of the deceased Member's Death Benefit in the form of a Pension on becoming 25 years of age, and the Benefit must then be commuted to a Superannuation Lump Sum.

50.4 **Beneficiary Nomination**

- (a) The Trustee must allow a Member to make a Beneficiary Nomination in accordance with this Deed.
- (b) A Member who wishes to make a Beneficiary Nomination may request the Trustee to provide to the Member the information that the Trustee reasonably believes that the Member reasonably needs for the purpose of understanding the Member's rights to make a Beneficiary Nomination in accordance with this Deed, and the Trustee must comply with that request.
- (c) A Member who has given a Beneficiary Nomination to the Trustee may:
 - (i) amend or revoke the Beneficiary Nomination by giving to the Trustee a notice of amendment or revocation of that Beneficiary Nomination; or
 - (ii) replace the existing Beneficiary Nomination by giving to the Trustee a new Beneficiary Nomination made after the date of the existing Beneficiary Nomination.
- (d) Unless sooner revoked by the Member, a Three Year Binding Nomination given to the Trustee ceases to have effect at the end of the period of 3 years after the day it was first signed, or last confirmed or amended, by the Member.
- (e) If an item of information given by a Member in a Three Year Binding Nomination is not sufficiently clear to allow the Trustee to pay the Death Benefit in accordance with the Three Year Binding Nomination, the Trustee must seek from the Member a written statement to clarify the item as soon as practicable after the Trustee receives the Three Year Binding Nomination.
- (f) The Trustee is not responsible or liable to a Member or that Member's estate or any other person for any consequence arising from the Member's Beneficiary Nomination being invalid or ineffective due to the Beneficiary Nomination:
 - (i) having ceased to have effect; or
 - (ii) nominating a Nominated Beneficiary who at the time of the Member's death is not the Legal Personal Representative or a Dependant of the Member or otherwise not permitted under the Act to be the recipient of the Member's Death Benefit.

51. **PERSONS TO RECEIVE DEATH BENEFITS**

- (a) If the Trustee holds a Three Year Binding Nomination or a Non-lapsing Binding Nomination in respect of a deceased Member, the Trustee must pay the Death Benefit to the person or persons referred to as the Nominated Beneficiary in the Beneficiary Nomination if:
 - (i) the person, or each of the persons, were the Legal Personal Representative or a Dependant of the deceased Member at the time of the Member's death; and
 - (ii) the proportion of the Death Benefit that will be paid to that person, or to each of those persons, is certain or readily ascertainable from the Beneficiary Nomination; and

(iii) the Beneficiary Nomination is in effect.

(b) If the Trustee does not hold a Beneficiary Nomination in respect of a deceased Member, the Trustee must pay or apply the Death Benefit to or for the benefit of:

(i) a person nominated in writing by the deceased Member provided that the Trustee is satisfied that the person was a Dependant of the deceased Member at the time of death of the Member; or

(ii) any one or more of the Dependants of the deceased Member; or

(iii) the Legal Personal Representatives of the deceased Member;

in such proportions between all or any of the above persons or categories of persons as the Trustee may determine in its discretion.

(c) If after reasonable inquiry the Trustee determines that the deceased Member left no Dependants or that there are no Dependants whose existence, identity and whereabouts are satisfactorily known to the Trustee and the Trustee is unable to locate any Legal Personal Representative of the deceased Member, then subject to the requirements of the Act, the Trustee must determine that the Death Benefit ceases to be payable and shall be transferred to the Reserve Account of the Fund.

(d) If the Trustee holds a Beneficiary Nomination which is either a Beneficiary Statement of Wishes or a Three Year Binding Nomination which is not valid because it has lapsed or otherwise does not conform to the relevant requirements of this Deed, the Trustee must pay or apply the Death Benefit to or for the benefit of:

(i) a person nominated in writing as a Nominated Beneficiary by the deceased Member in the Beneficiary Nomination provided that the Trustee is satisfied that the person was a Dependant of the deceased Member at the time of death of the Member; or

(ii) any one or more of the Dependants of the deceased Member; or

(iii) the Legal Personal Representatives of the deceased Member;

in such proportions between all or any of the above persons or categories of persons as the Trustee may determine in its discretion, but in so doing the Trustee may have regard to the wishes of the deceased Member as to the intended recipient of the Death Benefit evidenced by the Beneficiary Nomination.

(e) Subject to the Trustee's complying with the Act and clauses 51(a) to (d) inclusive, the Trustee must give effect to the Beneficiary Nomination in so far as the Member directs the Trustee to pay or apply all or part of the Death Benefit:

(i) as to any specific amounts or proportions of the Death Benefit; or

(ii) as to any specific Fund assets by transfer in-specie subject to clause 56; or

(iii) as to any type of Pension or Superannuation Lump Sum; or

(iv) as to any combination of (i) to (iii) inclusive.

52. **PERMANENT INCAPACITY BENEFITS**

52.1 **Entitlement**

A Member is entitled to receive from the Fund a Permanent Incapacity Benefit if the Member suffers Permanent Incapacity.

52.2 **Amount**

The Permanent Incapacity Benefit is:

- (a) the balance of the Member's Accumulation Account at the date upon which payment is made; and
- (b) the proceeds of any Policy of Insurance effected on behalf of the Member under this Deed that becomes payable upon the Member suffering Permanent Incapacity and is received by the Trustee; and
- (c) provided that, subject to the requirements of the Act, prior to the Permanent Incapacity of a Member, the Trustee and that Member may agree in writing that the Permanent Incapacity Benefit which becomes payable upon the Permanent Incapacity of the Member is to be an amount other than the aggregate of the balance of the Member's Accumulation Account at the date upon which payment is made and the proceeds of any Policy of Insurance effected under this Deed on behalf of that Member and received by the Trustee ("the Other Amount"), and if so agreed, then the Permanent Incapacity Benefit payable by the Trustee upon the Permanent Incapacity of that Member must be the Other Amount.

52.3 **Manner of Payment - Lump Sum or Pension**

- (a) The Member may elect to receive the Permanent Incapacity Benefit as a lump sum or as a Pension or in the purchase of an Annuity or partly as one or more of those forms. If the Member does not make the election, then the Benefit will be paid as a Pension.
- (b) If a Member is incapable of making an election under this clause, the election may be made on behalf of the Member by the Member's legally appointed attorney or guardian.

53. **TEMPORARY INCAPACITY BENEFITS**

53.1 **Entitlement**

A Member is entitled to receive from the Fund a Temporary Incapacity Benefit if the Member suffers Temporary Incapacity.

53.2 **Amount**

The Temporary Incapacity Benefit is:

- (a) the balance of the Member's Accumulation Account at the date upon which payment is made; and
- (b) the proceeds of any Policy of Insurance effected on behalf of the Member under this Deed that becomes payable upon the Member suffering Temporary Incapacity and is received by the Trustee; and

- (c) provided that, subject to the requirements of the Act, prior to the Temporary Incapacity of a Member, the Trustee and that Member may agree in writing that the Temporary Incapacity Benefit which becomes payable upon the Temporary Incapacity of the Member is to be an amount other than the aggregate of the balance of the Member's Accumulation Account at the date upon which payment is made and the proceeds of any Policy of Insurance effected under this Deed on behalf of that Member and received by the Trustee ("the Other Amount"), and if so agreed, then the Temporary Incapacity Benefit payable by the Trustee upon the Temporary Incapacity of that Member must be the Other Amount.

53.3 Manner of Payment

A Temporary Incapacity Benefit must be paid to a Member as a Non-commutable Income Stream in a manner that is required or permitted by the Act.

54. OTHER BENEFIT PAYMENTS

54.1 Prescribed Event

A Member is entitled to receive, and to request payment of, any other Benefit that the Trustee is permitted by the Act to pay to the Member upon the Member satisfying a Prescribed Event, including benefits on account of:

- (a) the Member being a temporary resident permanently departing Australia;
- (b) the Member suffering severe financial hardship;
- (c) the Member suffering a terminal medical condition; or
- (d) compassionate grounds.

54.2 Amount and Manner of Payment

Unless otherwise expressly provided in this Deed or required or prohibited by the Act, the amount of the Benefit and the manner in which it is paid to or in respect of the Member must be determined by the Trustee subject to the requirements of the Act but must not exceed the balance of the Member's Accumulation Account as advised to the Member by the Trustee.

54.3 Temporary Residents Permanently Departing Australia

If a Member was the holder of an eligible temporary resident visa within the meaning of the Act that has expired or that has been cancelled and the Member has departed from Australia, the Trustee must upon receiving a request from the Member and being satisfied of the foregoing pay that Member's Benefit to that Member as a single lump sum in a time and manner as permitted by the Act and after withholding or deducting any Taxation or other charges that the Trustee is required or entitled to withhold or deduct.

55. BENEFITS PAYABLE AS A PENSION

55.1 Payment of Pension

A Benefit that is payable as a Pension must be paid to the Pensioner as a Pension in accordance with this Deed but always subject to the requirements of the Act.

55.2 **Type of Agreed Pension and Pension Agreement**

- (a) The Trustee and the Pensioner may agree to any type, manner or form of Pension being provided to the Pensioner that suits the needs of the Pensioner, subject to the requirements of this Deed and the Act.
- (b) If the Trustee and the Pensioner agree on a particular type of Pension to be provided to the Pensioner (the "Agreed Pension"), the terms, conditions or governing rules of the Agreed Pension must be recorded and evidenced in writing, whether by formal written agreement, minutes or other document ("the Pension Agreement") including specifying any particular rules and requirements of the Act governing the Agreed Pension (the "Agreed Pension Rules") that must be included in the Pension Agreement.
- (c) Any Pension Agreement made under this clause must be read and construed in conjunction with and will be deemed to form part of this Deed as between the Trustee and the Pensioner but does not otherwise constitute an amendment to this Deed.
- (d) If there is any inconsistency between any requirement of the Agreed Pension Rules and:
 - (i) any provision of this Deed - then the requirement of the Agreed Pension Rules prevails; or
 - (ii) any relevant requirement of the Act - then the requirement of the Act prevails;to the extent of that inconsistency.

55.3 **Amount of Pension**

The Trustee will determine the amount of any Pension and may take account of:

- (a) the wishes of the Pensioner; and
- (b) if required for the purpose of that Pension, actuarial advice obtained from an Actuary as to the appropriate amount and manner of the payments of the Pension after taking all relevant factors and assumptions into account, including the Pensioner's life expectancy, the Investment Strategy guidelines for that Pension, and any prudential requirements imposed on the Trustee by the Act; and
- (c) any other relevant requirements of the Act or the Responsible Authority.

55.4 **Pension Account**

The Trustee must establish a Pension Account in respect of the Pensioner from which the Pension shall be paid. The Pension Account may be operated by the Trustee as the Trustee sees fit.

55.5 Segregation of Pension Assets

The Trustee must, if required, in relation to each Pension:

- (a) segregate and set apart assets of the Fund for each Pensioner for the sole purpose of enabling the Fund to discharge the whole or part of any current or non-current liability in relation to the payment of the Pension as those liabilities fall due for payment; and
- (b) obtain actuarial certificates from an Actuary in relation to the adequacy of the segregated assets to meet the current and non-current liabilities as the Trustee considers necessary to satisfy the Act.

55.6 Conditions Applicable to All Pensions

The following conditions apply to the payment of any Pension from the Fund:

- (a) the Pension must be paid from the balance of the Pension Account of the Pensioner;
- (b) the payments of the Pension are made at least annually;
- (c) the Pension must not be able to be transferred to any person unless the Act permits; and
- (d) the capital value of the Pension and the income from the Pension must not be used as security for any borrowing unless the Act permits.

55.7 Variation to Pension Amount

The Trustee may vary the Pension from time to time as long as the variation:

- (a) complies with any relevant requirement of the Act;
- (b) is in accordance with any on-going actuarial advice that is required to be obtained or maintained; and/or
- (c) complies with any Pension Agreement for that Pension.

55.8 Limitation on Pension Amount

The total instalments of a Pension payable in respect of a Pensioner must not exceed the balance of the Pensioner's Pension Account at the relevant time.

55.9 Death of Pensioner

Subject to any Agreed Pension Rules made in a Pension Agreement under clause 55.2(b), if a Pensioner dies leaving an amount in credit in the Pension Account of the Pensioner:

- (a) If one or more Reversionary Beneficiaries have been nominated in a Pension Agreement who are Dependants of the Pensioner within the meaning of the Act, the Trustee must pay the Pension to the Reversionary Beneficiary(ies) in accordance with the Pension Agreement.

- (b) if one or more Nominated Beneficiaries have been nominated by the Pensioner, the Trustee must, unless otherwise requested to the contrary by the Nominated Beneficiary(ies), pay to the Nominated Beneficiary(ies) the balance of the Pension Account (either as a Pension or commuted to a lump sum) provided that the amount does not exceed an amount calculated in accordance with the requirements of the Act; or
- (c) if a Nominated Beneficiary has not been nominated, the balance of the Pension Account must be paid to any one or more of the Dependants of the Pensioner as the Trustee may determine and/or to the Legal Personal Representative of the Pensioner, subject to the requirements of the Act.

55.10 Application to Convert Lump Sum Benefit to Pension

A Member may by written application to the Trustee elect to convert to a Pension the whole or any part of a Benefit which is payable as a lump sum but has not already been paid under this Deed.

55.11 Commutation of Pension to a Lump Sum

On the written application of a Pensioner or Nominated Beneficiary of a deceased Pensioner, the Trustee must commute the whole or any part of a Pension payable from the Fund to the Pensioner or Nominated Beneficiary, as the case may be, provided that the commutation would not cause the Trustee or the Fund to breach any relevant requirement of the Act. The Trustee must not commute the Pension if a relevant requirement of the Act prohibits its commutation.

- (a) The Trustee may apply the amount of the commuted Pension by either:
 - (i) retaining the amount in the Fund as a credit to an Accumulation Account for the Pensioner or Nominated Beneficiary; or
 - (ii) paying the amount as a Benefit in the form of a lump sum or Pension in accordance with the provisions of this Deed.
- (b) If part of a Pension is commuted, the Trustee may reduce the total amount of the instalments in respect of the balance of the Pension payable to the Pensioner by an amount that the Trustee considers appropriate subject to the compliance with any relevant requirement of the Act.

55.12 Purchase of Pension or Annuity from Third Party

A Member may request that the Trustee apply the Benefit payable to the Member to purchase a Pension or Annuity for or in respect of the Member from a third party.

55.13 Allocated Pension

If the Agreed Pension is an Allocated Pension, then:

- (a) the Agreed Pension Rules in the Pension Agreement must specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as an Allocated Pension; and
- (b) the Allocated Pension ceases to be payable when the balance of the Pensioner's Pension Account is reduced to nil.

55.14 **Account-Based Pension**

If the Agreed Pension is an Account-Based Pension, then the Agreed Pension Rules in the Pension Agreement that apply to that Account-Based Pension must specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as an Account-Based Pension.

55.15 **Lifetime Pension**

If the Agreed Pension is a Lifetime Pension, then the following rules also apply to that Lifetime Pension:

- (a) the Agreed Pension Rules in the Pension Agreement that apply to that Lifetime Pension must specify all of the requirements of the minimum "pension standards" specified in the Act which must be met for the Agreed Pension to qualify as a Lifetime Pension; and
- (b) if necessary, the Trustee must obtain and act upon an actuarial certificate obtained from an Actuary as to the appropriate amount and manner of the payments of the Lifetime Pension after taking all relevant factors and assumptions into account, including the Pensioner's life expectancy, any Investment Strategy guidelines for that Lifetime Pension, the balance of the Pensioner's Pension Account, and any prudential requirements imposed on the Trustee by the Act in order that the Trustee can meet the requirements specified in paragraph (a) above.

55.16 **Fixed Term Pension**

If the Agreed Pension is a Fixed Term Pension, then the following rules also apply to that Fixed Term Pension:

- (a) the Agreed Pension Rules in the Pension Agreement that apply to that Fixed Term Pension must specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as a Fixed Term Pension;
- (b) if necessary, the Trustee must obtain and act upon an actuarial certificate obtained from an Actuary as to the appropriate amount and manner of the payments of the Fixed Term Pension after taking all relevant factors and assumptions into account, including the Pensioner's life expectancy, any Investment Strategy guidelines for that Fixed Term Pension, the balance of the Pensioner's Pension Account, and any prudential requirements imposed on the Trustee by the Act in order that the Trustee can meet the requirements specified in paragraph (a) above.

55.17 **Market-Linked Pension**

If the Agreed Pension is a Market-Linked Pension, then the Agreed Pension Rules in the Pension Agreement that apply to that Market-Linked Pension must specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as a Market-Linked Pension.

55.18 Non-commutable Allocated Pension

If the Agreed Pension is a Non-commutable Allocated Pension as defined in the Act, then the Agreed Pension Rules in the Pension Agreement that apply to that Non-commutable Allocated Pension must also specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as a Non-commutable Allocated Pension.

55.19 Non-commutable Pension

If the Agreed Pension is a Non-commutable Pension as defined in the Act, then the Agreed Pension Rules in the Pension Agreement that apply to that Non-commutable Pension must also specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as a Non-commutable Pension.

55.20 Transition to Retirement Income Stream

If the Agreed Pension is a Transition to Retirement Income Stream, then the Agreed Pension Rules in the Pension Agreement that apply to that Transition to Retirement Income Stream must specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as a Transition to Retirement Income Stream.

55.21 Non-commutable Income Stream

If the Agreed Pension is a Non-commutable Income Stream as defined in the Act, then the Agreed Pension Rules in the Pension Agreement that apply to that Non-commutable Income Stream must also specify all of the requirements of the "minimum standards" specified in the Act which must be met for the Agreed Pension to qualify as a Non-commutable Income Stream.

56. PAYMENT OF BENEFIT BY TRANSFER IN SPECIE

56.1 Transfer of Assets

The Trustee may with the written consent of a Beneficiary to whom a Benefit is payable transfer any asset of the Fund to that Beneficiary in satisfaction of the payment of the whole or part of the amount of the Benefit as long as:

- (a) the amount of the Benefit which is satisfied is equivalent to the value of the asset so transferred;
- (b) the payment is made as a Superannuation Lump Sum and not as the payment of a Pension;
- (c) the Trustee is satisfied that the transfer is permitted by the Act; and
- (d) unless the Trustee otherwise determines, the value of any assets to be transferred must be based on the current market value of those assets.

56.2 Transfer of Policy of Insurance

If a Benefit is payable to a Beneficiary and the Benefit includes any interest in a Policy of Insurance, the Trustee may in its absolute discretion and in lieu of surrendering the Policy of Insurance assign the Policy of Insurance to that Beneficiary. The value of the Policy of Insurance as at the date of assignment must be debited as a payment made to the Beneficiary in the relevant Accumulation Account or Pension Account. Neither the Trustee nor an Employer is responsible for payment of any further premiums which become payable under the Policy of Insurance on and from the date of assignment.

57. RESTRICTIONS ON PAYMENT OR DEALINGS WITH BENEFITS

57.1 Compliance with the Act

- (a) The Trustee must not pay or deal with any Benefit or other amount from the Fund to or in respect of any Beneficiary in any circumstances which would cause the Trustee or the Fund to be in breach of any relevant requirement of the Act.
- (b) The Trustee may pay or deal with any Benefit to or in respect of a Member if the Trustee's action is permitted under this Deed or under the Act in respect to a member of an Australian complying regulated self managed superannuation fund.

57.2 Trustee Must Act

The Trustee must do anything necessary that the Trustee sees fit including adjusting the amount or terms of payment of Benefits in order to comply with any relevant requirements of the Act.

58. CONDITIONS FOR PAYMENT OF PRESERVED BENEFITS

58.1 Entitlement to Preserved Benefit

A Beneficiary is only entitled to receive a Benefit comprising preserved benefits within the meaning of, and as permitted by, the Act.

58.2 Unrestricted Non-Preserved Benefits

The Trustee may pay to a Beneficiary at any time any part of a Member's Benefit comprising unrestricted non-preserved benefits within the meaning of, and as permitted by, the Act.

58.3 Member May Request Transfer

A Member may request the Trustee to transfer the preserved Benefit to another Approved Superannuation Entity selected by the Member and in which the Member is a participant or eligible to participate.

58.4 Trustee may transfer Preserved Benefit

If the Trustee does not receive a request from a Member under clause 58.2 and the Trustee is satisfied that there exists an Approved Superannuation Entity in which the Member is a participant or eligible to participate and the trustees thereof are authorised and willing to accept a transfer of the preserved Benefit, then the Trustee may transfer that preserved Benefit to that other Approved Superannuation Entity without the Member's request or consent.

58.5 Power of Attorney

The Member will be deemed to have irrevocably appointed the Trustee as the attorney for that Member for the purpose of securing that Member's participation in the Approved Superannuation Entity to which the transfer is made and the Trustee may act unilaterally in the name of the Member for that purpose.

59. POSTPONEMENT OF BENEFIT PAYMENTS

59.1 To Facilitate Administration

Subject to the compliance with the Act, the Trustee may for the purpose of facilitating the administration of the Fund postpone the commencement of the payment of any Benefit for any period not exceeding six months or, with the approval of the Beneficiary to which the Benefit is payable, a longer period after the happening of the event upon which the Benefit becomes payable.

59.2 At Request of Beneficiary

Subject to the compliance with the Act, the Trustee may at the request in writing of any Beneficiary entitled to receive payment of a Benefit withhold payment of that Benefit for a period of time that is agreed between the Trustee and the Beneficiary.

60. TRANSFERS FROM APPROVED SUPERANNUATION ENTITIES

60.1 Trustee May Take Interest

If a Member is or was a member of or a beneficiary under any other Approved Superannuation Entity, the Trustee may at the request of that Member receive from the trustee of the other Approved Superannuation Entity the whole or any part of the interest of that Member in the other Approved Superannuation Entity.

60.2 Trustee To Hold Subject to this Deed

The Trustee must hold any interest transferred to the Trustee under this clause as part of the Fund in an Accumulation Account for that Member.

60.3 Payment of Special Unpreserved Benefits

If an interest which is transferred to the Fund from an Approved Superannuation Entity was not a preserved Benefit in the Approved Superannuation Entity, then subject to the compliance with the Act and any other conditions pertaining to the payment of that interest, that interest may be paid by the Trustee to the Beneficiary of that interest at the request of that Beneficiary.

60.4 Member Subject to Fund

A person whose interest in another Approved Superannuation Entity is transferred to the Fund under this clause becomes a Member and is subject to the rights and obligations of this Deed. If the Trustee so determines the Member becomes a Member of the Fund effective from the date on which the Member's interest was transferred to the Fund.

61. TRANSFERS TO APPROVED SUPERANNUATION ENTITIES

61.1 Trustee May Transfer with Member's Consent or Request

- (a) The Trustee may if requested by a Member, or if the Member consents subject to any conditions that the Trustee determines, transfer to any Approved Superannuation Entity in which the Member is or will be a participant or eligible to participate any Benefit of that Member as at the date of transfer ("the Transferred Amount").
- (b) If the Trustee requires further information in relation to the Member's request, the Trustee must within 10 working days after receiving the request, ask the Member for the information. If the Trustee has not received the information within 10 working days after making the request, the Trustee must make reasonable further inquiries of the Member to obtain the information.

61.2 Trustee May Transfer without Member's Consent

Subject to the requirements of the Act, the Trustee may, and where required by the Act must, without the Member's request or consent, transfer to any Approved Superannuation Entity in which the Member is or will be a participant or eligible to participate the Benefit of that Member as at the date of transfer ("the Transferred Amount").

61.3 Receipt of Transferred Amount

The receipt by the proper officer of the other Approved Superannuation Entity of the Transferred Amount will be a sufficient discharge to the Trustee. Neither the Trustee nor any Employer is responsible for the payment or disposal by the trustees of the other Approved Superannuation Entity of the Transferred Amount.

61.4 Extinguishment of Rights

Upon the Trustee completing the transfer of the Transferred Amount in respect of a Member all of the rights and interests of that Member in the Fund and under this Deed (and all rights and interests of any Beneficiary entitled to claim in respect of the Member) in respect of the Transferred Amount will come to an end.

61.5 Adjustment of Other Benefits upon Transfer

The Trustee may make any adjustments to the Benefit of the other Members of the Fund as the Trustee considers appropriate in the circumstances of any transfer but subject to the requirements of the Act. Any adjusted Benefits may be substituted for the Benefits otherwise provided under this Deed and this Deed will apply on the same terms to those adjusted Benefits.

61.6 Compliance with the Act

No Benefit may be transferred to another Approved Superannuation Entity if the Trustee or the Fund would breach a relevant requirement of the Act.

61.7 **Transfer to Member's New SMSF**

If the Trustee determines under clause 61.2 to transfer the Transferred Amount to an Approved Superannuation Entity which is to be a new self managed superannuation fund established for the Member (**Member's New SMSF**), the Trustee may rely on this Deed as a record and evidence of the Member's irrevocable consent to the Trustee:

- (a) establishing a company to act as trustee of the Member's New SMSF with the Member consenting to act as a sole director, secretary and shareholder of the company;
- (b) establishing and registering the Member's New SMSF on behalf of the Member; and
- (c) transferring the Transferred Amount to the Member's New SMSF.

61.8 **Power of Attorney**

The Member will be deemed to have irrevocably appointed the Trustee as the attorney for that Member for the purpose of securing that Member's participation in the Approved Superannuation Entity to which the transfer is made and the Trustee may act unilaterally in the name of the Member for that purpose.

62. **MEMBER MAY REQUEST ROLLOVER PAYMENT**

If a Member wishes to make a Rollover Payment of all or any of the Member's Benefit, the Member must complete and provide to the Trustee all documentation required by the Act to enable the Rollover Payment to be completed in accordance with the requirements of the Act.

63. **TERMINATION OF THE FUND**

63.1 **Grounds for Termination**

The Fund must be terminated if:

- (a) a resolution of the Members determines to terminate the Fund and they give notice in writing of the determination to the Trustee;
- (b) there are no Members in the Fund and no Beneficiary with any interest in the Fund; or
- (c) subject to a resolution (of approval) of the Members, the Trustee resolves to terminate the Fund.

63.2 **Notice of Termination**

Upon the termination of the Fund the Trustee must give notice in writing to each Employer and each of the Members that the Fund has or is to be terminated as from a specified date ("the Termination Date").

63.3 **Winding up of the Fund**

On and from the Termination Date:

- (a) no further Contributions may be made or accepted other than any arrears of Contributions due prior to the Termination Date;

- (b) the Trustee must call up and collect any arrears of Contributions;
- (c) the Trustee must pay out of the Fund any expenses incurred by or on behalf of the Fund;
- (d) the Trustee must distribute the balance of the Fund in a manner that the Trustee considers appropriate in accordance with the Deed until all Benefits which are or could become payable to Beneficiaries have been paid, applied or dealt with by the Trustee;
- (e) the Trustee must otherwise continue to administer the Fund in accordance with the Deed;
- (f) if a surplus in the Fund remains after the payment of all Benefits to Members or their Dependants, the Trustee must distribute the surplus to or for the benefit of any Members or former Members, any Dependants of those Members or former Members, or the Legal Personal Representatives of any such Members, former Members, or Dependants, as the Trustee determines in its discretion; and
- (g) the Trustee must take all other necessary steps, including lodging a final return with the Responsible Authority, to wind up the Fund in accordance with the requirements of the Act.

64. **DISSOLUTION OF THE FUND**

Upon the satisfactory winding up of the Fund by the Trustee pursuant to clause 63.3, the Fund will be deemed to be dissolved.

65. **AVAILABILITY OF DEED**

The Trustee must keep a copy of this Deed and make it available for inspection during normal business hours by any person who is, or was within the preceding 12 months, a Beneficiary.

66. **AMENDMENT OF DEED**

66.1 **Who may Amend**

- (a) The Trustee may at any time amend, add to, vary or rescind any of the provisions of this Deed (including this clause) ("the Amendment") subject to this clause and the compliance with the Act.
- (b) The Trustee must amend, add to, vary or rescind any of the provisions of this Deed (including this clause) ("the Amendment") in accordance with and to give effect to a resolution of the Members concerning the Amendment, but subject to this clause and the compliance with the Act.

66.2 **How Amendment Effected**

The Amendment must be made by:

- (a) a deed executed by the Trustee; or
- (b) an oral declaration or written resolution of the Trustee which is evidenced by a minute of meeting of the Trustee confirming the oral declaration or written resolution.

66.3 **Date of Amendment**

The Amendment may be effective from the date on which the Amendment is made or from any earlier or later date that is specified for that purpose in the deed or minute of meeting effecting the Amendment.

66.4 **Consent by Beneficiary**

If a proposed Amendment would adversely alter the Benefit of any Beneficiary, the proposed Amendment must not be made or become effective unless:

- (a) the Trustee has obtained that Beneficiary's consent in writing to the Amendment by following the procedure specified in the Act; or
- (b) the Act permits the proposed Amendment to be made by the Trustee without that Beneficiary's consent.

66.5 **Notice to Members**

As soon as practicable after the Deed has been amended, the Trustee must give to each Member a written statement explaining the nature and purpose of the Amendment and the effect of the Amendment on the entitlement of the Members.

66.6 **Notice to Responsible Authority**

If required by the Act, the Trustee must lodge a copy of the Deed or Minutes of Meeting effecting the Amendment with the Responsible Authority.

66.7 **Amendments concerning Compliance with the Act**

If the proposed Amendment is to be made to enable the Fund to comply with any relevant requirement of the Act, the Amendment may be made without the consent of any Member even if the Member's Benefit may be adversely altered by the Amendment.

66.8 **Restriction on Amendments**

An Amendment must not be made to this Deed (including an Amendment to this clause) if it would have the effect or result that the Fund does not have or will not continue to have:

- (a) the sole or primary purpose of providing Old-Age Pensions as provided in this Deed; **AND OR IN THE ALTERNATIVE,**
- (b) a company as the Corporate Trustee of the Fund.

67. **TAXATION**

67.1 **Taxation of Benefits**

If any Taxation is payable in respect of a Benefit payable to a Beneficiary, then the Trustee must if required by the Act deduct or arrange to have deducted the amount of the Taxation (including any interest payable thereon) from the Benefit, and account for the Taxation to the proper Responsible Authority and pay the net Benefit to that Beneficiary.

67.2 Taxation on Contributions

If any Taxation is payable in respect of any Contribution made by or on behalf of a Member, the Trustee must if required by the Act deduct or arrange to have deducted the amount of the Taxation (including any interest payable thereon) from the relevant Member's Accumulation Account, and account for the Taxation to the proper Responsible Authority.

67.3 Taxation on Income

If any Taxation is payable in respect of any Income of the Fund, the Trustee must if required by the Act deduct or arrange to have deducted the amount of the Taxation (including any interest payable thereon) from the Income Account or other relevant Account determined by the Trustee, and account for the Taxation to the proper Responsible Authority.

68. PROOF OF ENTITLEMENT BY BENEFICIARIES

Any person claiming to be entitled to any Benefit must, if requested by the Trustee produce to the Trustee satisfactory evidence of that entitlement and do the acts and execute the documents that the Trustee may reasonably require.

69. NO PERSONAL CLAIM OF MEMBERS OR DEPENDANTS FOR INTEREST

No Beneficiary or person claiming through or on behalf of a Beneficiary is entitled to claim payment of any interest in the Fund, except as provided in this Deed.

70. COMPENSATION RIGHTS OF MEMBERS NOT LIMITED

This Deed does not affect any rights of a Member or the Legal Personal Representative of a Member arising under any statutory enactment or at common law in circumstances where the Member is injured or dies as a result of an event arising in the course of the employment of the Member.

71. FAMILY LAW PROCEEDINGS

71.1 Operation of this Clause

- (a) Without limitation to clause 3 of this Deed, the Trustee must act in conformity with any obligations imposed on the Trustee under the Family Law Act ("the Act") even if this Deed does not authorise that act or prohibits that act.
- (b) An expression that is defined in the Act will have the same meaning when that expression is used in this clause.

71.2 Superannuation Agreement

- (a) The Trustee must comply with the Act in giving effect to a superannuation agreement that is in force and made under the Act between a Member and a non-member spouse of that Member.
- (b) Whenever any splittable payment becomes payable in respect of a superannuation interest identified in the superannuation agreement which is not an unsplittable interest:
 - (i) the Trustee must pay to the non-member spouse the amount (if any) calculated in accordance with the Act; and

- (ii) the Trustee must make a corresponding reduction in the Benefit Entitlement of the Member to whom the splittable payment would have been made but for the payment split.
- (c) The payment of the entitlement of the non-member spouse under a payment split must, if required by the SIS Act, be made by the Trustee to a regulated superannuation fund or retirement savings account for the benefit of the non-member spouse.

71.3 **Court Order**

The Trustee must comply with any order made by a court that imposes obligations on the Trustee under the Act.

71.4 **Request for Information**

The Trustee must comply in the manner prescribed by the Act with any proper application made to the Trustee under the Act by an eligible person for information about the superannuation interest of a Member.

72. **PRIVACY**

The Trustee must comply, and ensure that the Fund complies, with all relevant requirements of the Privacy Act to the extent that they are applicable to the Trustee or the Fund.

**Schedule
Particulars of the Fund**

Name of the Fund: ANAKK Superannuation Fund

Effective Date of this Trust Deed:

13/12/2013

Commencement of the Fund:

13/12/2013

Trustee:

ANAKK Investments Pty Ltd
ACN 167 235 154

**Pro Forma Precedent
Prepared by**

Madgwicks

Lawyers
Level 33
140 William Street
Melbourne Vic 3000
Tel: 61-3-9242 4744
Fax: 61-3-9242 4777
email: Madgwicks@madgwicks.com.au

**Schedule, Parties and Execution Clauses
Prepared by**

Super Concepts Pty Ltd

Level 4
295 Springvale Road
Glen Waverley Vic 3150
Tel: 61-3-8581 4300
Fax: 61-3-9560 2438
email: info@superconcepts.com.au
Ref: 052262

Executed by the parties as a Trust Deed on the execution date:

By the Trustee – Corporate

The Common Seal of)
ANAKK Investments Pty Ltd)
ACN 167 235 154)
was hereunto affixed in accordance with its)
Constitution in the presence of:)

or

Executed by)
ANAKK Investments Pty Ltd)
ACN 167 235 154)
in accordance with the Corporations Act)
and the Company's Constitution by:)


_____ Director


_____ Director/Secretary

C - Other Documents

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status Completed

Supporting Documents

- Anakk Super Fund_2019_Trustee Representation Letter.pdf
- Anakk Super Fund_2019_Project Investment Strategy.pdf
- Anakk Super Fund_2019 and 2020_Audit Engagement Letter.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Dear Trustees

**Anakk Superannuation Fund
Audit Engagement Letter**

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the years ended 30 June 2019 and 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
- To provide us with:
 - Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the years ended 30 June 2019 and 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Anakk Investments Pty Ltd as trustee for the Anakk Superannuation Fund

**Signed &
Dated**

A. Akkawy x 21.4.2021
Ahmed Akkawy – Director **Dated:**

**Signed &
Dated**

Narelle Akkawy x 21 APR 21
Narelle Akkawy – Director **Dated:**

Yours sincerely
ANTHONY BOYS – REGISTERED COMPANY AUDITOR
DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Anakk Superannuation Fund

Projected Investment Strategy

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 0 %	0 %
International Shares	0 - 0 %	0 %
Cash	5 - 10 %	7 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Direct Property	85 - 95 %	90 %
Listed Property	0 - 0 %	0 %
Managed Funds	0 - 5 %	3 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

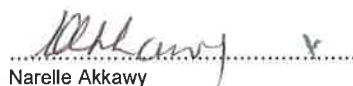
The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 30/06/2019


Ahmed Akkawy


Narelle Akkawy

14 April 2021

Mr Anthony Boys
PO Box 3376
RUNDLE MALL SA 5000

Dear Anthony,

**Anakk Superannuation Fund
Trustee Representation Letter**

In connection with your audit examination of the financial report of Anakk Superannuation Fund for the year ended 30 June 2019, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The trustee have determined that the fund is not a reporting entity for the year ended 30 June 2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.
- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.

- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act, **AND** those related party transactions do not contravene *practical Compliance Guidelines* issued by the Regulator regarding non arms length Income and non arms length expenditure.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (a) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

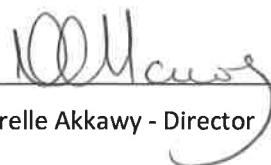
We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Directors of Anakk Investments Pty Ltd as Trustee for the Anakk Superannuation Fund


_____ x
Ahmed Akkawy - Director


_____ x
Narelle Akkawy - Director

D - Pension Documentation

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status N/A - Not Applicable

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Anakk Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2018 - 30 June 2019

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Ahmed Akkawy

Narelle Akkawy

E - Estate Planning

2019 Financial Year

Preparer Dennis Nguyen

Reviewer Dennis Nguyen

Status N/A - Not Applicable

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members