

The Howat Cowan Superannuation Fund Members Statement

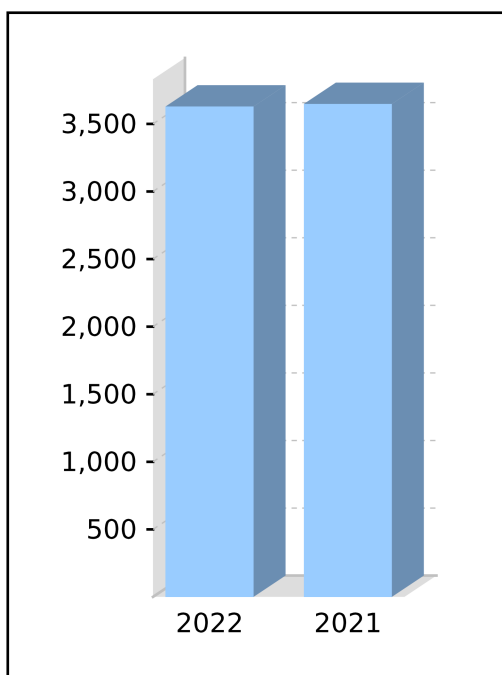
Diane Howat
unit 6/57 Needlewood Road
Churchlands, Western Australia, 6018, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	75	Vested Benefits:	3,629.04
Tax File Number:	Provided	Total Death Benefit:	3,629.04
Date Joined Fund:	15/10/2002		
Service Period Start Date:	04/02/1996		
Date Left Fund:			
Member Code:	HOWDIA00001A		
Account Start Date:	15/10/2002		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	3,629.04
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	3,629.04
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,171.00
Taxable	2,458.04




Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	3,648.00	3,648.00
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(18.96)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	3,629.04	3,648.00

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


[Diane Howat \(Sep 19, 2023 16:11 GMT+8\)](#)

Diane Howat
Director

The Howat Cowan Superannuation Fund

Members Statement

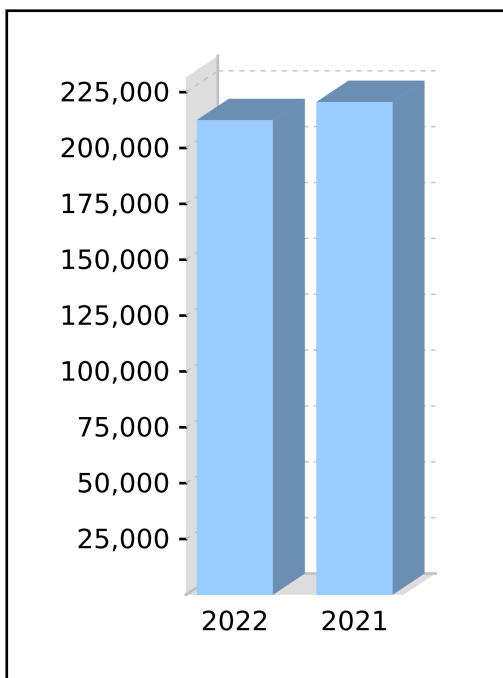
Diane Howat
 unit 6/57 Needlewood Road
 Churchlands, Western Australia, 6018, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		75	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	212,502.63
Date Joined Fund:		15/10/2002	Total Death Benefit:	212,502.63
Service Period Start Date:		04/02/1996		
Date Left Fund:				
Member Code:		HOWDIA00005P		
Account Start Date:		01/07/2013		
Account Phase:		Retirement Phase		
Account Description:		Account Based Pension		

Your Balance

Total Benefits	212,502.63
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	212,502.63
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (49.86%)	105,943.71
Taxable	106,558.92



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	220,642.00	220,642.00
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,139.37)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	7,000.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	212,502.63	220,642.00

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Diane Howat
Director

The Howat Cowan Superannuation Fund

Members Statement

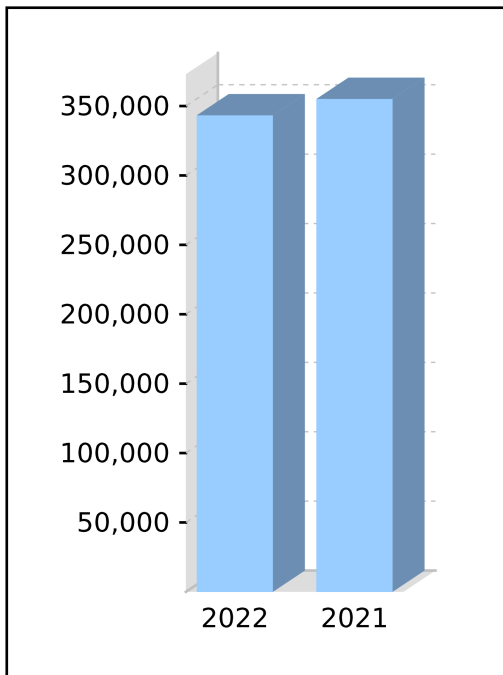
Diane Howat
 unit 6/57 Needlewood Road
 Churchlands, Western Australia, 6018, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		75	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	343,311.27
Date Joined Fund:		15/10/2002	Total Death Benefit:	343,311.27
Service Period Start Date:		04/02/1996		
Date Left Fund:				
Member Code:		HOWDIA00006P		
Account Start Date:		01/07/2015		
Account Phase:		Retirement Phase		
Account Description:		Account Based Pension 2		

Your Balance

Total Benefits	343,311.27
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	343,311.27
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (35.59%)	122,184.02
Taxable	221,127.25




Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	355,146.00	355,146.00
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(1,834.73)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	10,000.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	343,311.27	355,146.00

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Diane Howat
Director

The Howat Cowan Superannuation Fund Members Statement

Diane Howat
unit 6/57 Needlewood Road
Churchlands, Western Australia, 6018, Australia

Your Details

Date of Birth : Provided
Age: 75
Tax File Number: Provided
Date Joined Fund: 15/10/2002
Service Period Start Date: 04/02/1996
Date Left Fund:
Member Code: HOWDIA00007P
Account Start Date: 01/07/2015
Account Phase: Retirement Phase
Account Description: Account Based Pension 3

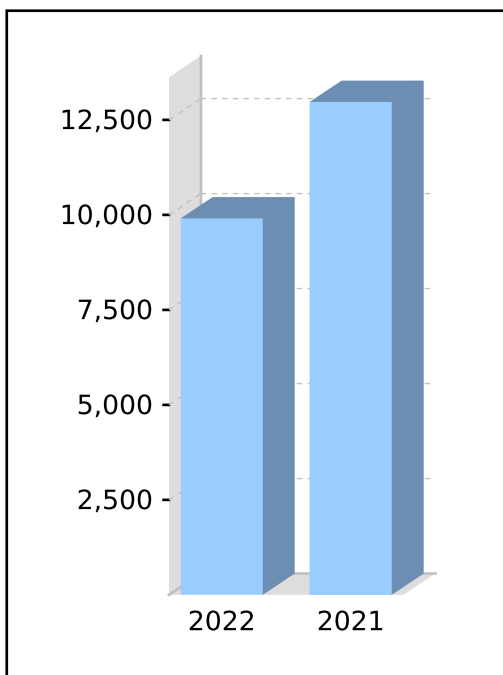
Nominated Beneficiaries: N/A
Nomination Type: N/A
Vested Benefits: 9,908.17
Total Death Benefit: 9,908.17

Your Balance

Total Benefits 9,908.17

Preservation Components
Preserved
Unrestricted Non Preserved 9,908.17
Restricted Non Preserved

Tax Components
Tax Free (0.00%)
Taxable 9,908.17




Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	12,973.00	12,973.00
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(64.83)	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	3,000.00	
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	9,908.17	12,973.00

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