

**Compliance Workpapers**  
**The Russ Retirement Fund**  
**Financial Year - 2022**



**Fund Details**

<b>Fund Name</b>	The Russ Retirement Fund
<b>Contact no</b>	
<b>Financial Year</b>	2022
<b>Established Date</b>	03/11/2003
<b>ABN</b>	12 197 201 923
<b>TFN</b>	802938786
<b>Trustee Type</b>	Individual
<b>Trustees</b>	Michael Russ Carol Russ
<b>ACN</b>	

## Statement of Financial Position

Assets	Qty	2022	2021	Change (\$)	Change (%)	
<b>Investments</b>	0.00	1,035,672.80	1,725,156.14	-689,483.34	39.97	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Cash and Cash Equivalents</b>	0.00	1,035,672.80	1,725,156.14	-689,483.34	39.97	<a href="#">WP-1</a>
Bank Australia TD	0.00	0.00	250,000.00	-250,000.00	100.00	<a href="#">WP-1</a>
Beyond Bank Term Deposit	250,000.00	250,000.00	250,000.00	0.00	0.00	<a href="#">WP-1</a>
CBA Term Deposit #173	0.00	273,264.93	270,425.46	2,839.47	1.05	<a href="#">WP-1</a>
Police Credit Union Term Deposit	240,000.00	240,000.00	240,000.00	0.00	0.00	<a href="#">WP-1</a>
SA Credit Union TD	272,407.87	272,407.87	264,730.68	7,677.19	2.90	<a href="#">WP-1</a>
Westpac Term Deposit #149	0.00	0.00	450,000.00	-450,000.00	100.00	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	763,715.24	82,380.02	681,335.22	827.06	
<b>Cash At Bank</b>	0.00	763,715.24	82,380.02	681,335.22	827.06	
Beyond Bank MonEsaver	0.00	0.57	0.12	0.45	375.00	
Cash At Bank	0.00	37,671.41	20,214.49	17,456.92	86.36	
Westpac DIY Super Working Account	0.00	1,732.49	1,732.37	0.12	0.01	
Westpac eSaver	0.00	724,310.77	60,433.04	663,877.73	1,098.53	
<b>Total Assets</b>	0.00	1,799,388.04	1,807,536.16	-8,148.12	0.45	
Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	841.95	357.45	484.50	135.54	<a href="#">WP-1</a> <a href="#">WP-2</a>

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
Provision for Income Tax	0.00	841.95	357.45	484.50	135.54	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Total Liabilities</b>	0.00	841.95	357.45	484.50	135.54	

Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	1,798,546.09	1,807,178.71	-8,632.62	0.48	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Mr Michael Russ</b>	0.00	909,402.62	910,911.75	-1,509.13	0.17	
2018 Pension Account	0.00	889,103.06	896,227.57	-7,124.51	0.79	
Accumulation	0.00	20,299.56	14,684.18	5,615.38	38.24	
<b>Mrs Carol Russ</b>	0.00	889,143.47	896,266.96	-7,123.49	0.79	
2018 Pension Account	0.00	889,143.47	896,266.96	-7,123.49	0.79	
<b>Total Member Entitlements</b>	0.00	1,798,546.09	1,807,178.71	-8,632.62	0.48	

## Operating Statement

Income	2022	2021	Change (\$)	Change (%)	
<b>Investment Gains</b>	0.00	10,000.00	-10,000.00	100.00	
<b>Increase in Market Value</b>	0.00	12,262.50	-12,262.50	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	0.00	12,262.50	-12,262.50	100.00	
10/23 East Street, Torrensville	0.00	12,262.50	-12,262.50	100.00	
<b>Realised Capital Gains</b>	0.00	-2,262.50	2,262.50	100.00	<a href="#">WP-1</a>
<b>Direct Property</b>	0.00	-2,262.50	2,262.50	100.00	
10/23 East Street, Torrensville	0.00	-2,262.50	2,262.50	100.00	
<b>Investment Income</b>	48,245.96	39,765.10	8,480.86	21.33	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Interest</b>	48,245.96	33,327.44	14,918.52	44.76	
<b>Cash and Cash Equivalents</b>	48,076.91	28,300.72	19,776.19	69.88	
Bank Australia TD	21,296.91	0.00	21,296.91	100.00	
Beyond Bank Term Deposit	7,000.00	7,000.00	0.00	0.00	
CBA Term Deposit #173	2,839.47	6,999.90	-4,160.43	59.44	
Police Credit Union Term Deposit	6,840.00	6,840.00	0.00	0.00	
SA Credit Union TD	7,677.19	7,460.82	216.37	2.90	
Westpac Term Deposit #149	2,423.34	0.00	2,423.34	100.00	
<b>Cash At Bank</b>	169.05	5,026.72	-4,857.67	96.64	
Beyond Bank MonEsaver	0.45	0.00	0.45	100.00	
Cash At Bank	11.00	10.58	0.42	3.97	

Income	2022	2021	Change (\$)	Change (%)	
Westpac DIY Super Working Account	0.12	0.11	0.01	9.09	
Westpac eSaver	157.48	5,016.03	-4,858.55	96.86	
<b>Other Rental Related Income</b>	0.00	297.66	-297.66	100.00	
<b>Direct Property</b>	0.00	297.66	-297.66	100.00	
10/23 East Street, Torrensville	0.00	297.66	-297.66	100.00	
<b>Rent</b>	0.00	6,140.00	-6,140.00	100.00	
<b>Direct Property</b>	0.00	6,140.00	-6,140.00	100.00	
10/23 East Street, Torrensville	0.00	6,140.00	-6,140.00	100.00	
<b>Member Receipts</b>	6,025.27	2,982.98	3,042.29	101.99	
<b>Contributions</b>	6,025.27	2,982.98	3,042.29	101.99	<a href="#">WP-1</a>
<b>Employer</b>	5,633.37	2,612.48	3,020.89	115.63	
Mr Michael Russ	5,633.37	2,612.48	3,020.89	115.63	
<b>Government Co-Contributions</b>	391.90	370.50	21.40	5.78	
Mr Michael Russ	391.90	370.50	21.40	5.78	<a href="#">WP-1</a>
<b>Total Income</b>	54,271.23	52,748.08	1,523.15	2.89	
Expenses	2022	2021	Change (\$)	Change (%)	
<b>Member Payments</b>	60,000.00	586,400.00	-526,400.00	89.77	
<b>Lump Sums Paid</b>	0.00	443,000.00	-443,000.00	100.00	
<b>Mr Michael Russ</b>	0.00	221,500.00	-221,500.00	100.00	
2018 Pension Account	0.00	221,500.00	-221,500.00	100.00	

Expenses	2022	2021	Change (\$)	Change (%)	
<b>Mrs Carol Russ</b>	0.00	221,500.00	-221,500.00	100.00	
2018 Pension Account	0.00	221,500.00	-221,500.00	100.00	
<b>Pensions Paid</b>	60,000.00	143,400.00	-83,400.00	58.16	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Michael Russ</b>	30,000.00	74,180.00	-44,180.00	59.56	
2018 Pension Account	30,000.00	74,180.00	-44,180.00	59.56	
<b>Mrs Carol Russ</b>	30,000.00	69,220.00	-39,220.00	56.66	
2018 Pension Account	30,000.00	69,220.00	-39,220.00	56.66	
<b>Other Expenses</b>	2,061.90	13,159.52	-11,097.62	84.33	
Accountancy Fee	1,320.00	1,375.00	-55.00	4.00	<a href="#">WP-1</a>
Actuarial Fee	97.90	97.90	0.00	0.00	<a href="#">WP-1</a>
Auditor Fee	385.00	330.00	55.00	16.67	
<b>Property Expenses</b>	0.00	11,097.62	-11,097.62	100.00	<a href="#">WP-1</a>
<b>Advertising</b>	0.00	2,405.00	-2,405.00	100.00	
<b>Direct Property</b>	0.00	2,405.00	-2,405.00	100.00	
10/23 East Street, Torrensville	0.00	2,405.00	-2,405.00	100.00	
<b>Agents Management Fee</b>	0.00	415.24	-415.24	100.00	
<b>Direct Property</b>	0.00	415.24	-415.24	100.00	
10/23 East Street, Torrensville	0.00	415.24	-415.24	100.00	
<b>Council Rates</b>	0.00	604.18	-604.18	100.00	
<b>Direct Property</b>	0.00	604.18	-604.18	100.00	

Expenses	2022	2021	Change (\$)	Change (%)	
10/23 East Street, Torrensville	0.00	604.18	-604.18	100.00	
<b>Emergency Services Levy</b>	0.00	53.92	-53.92	100.00	
<b>Direct Property</b>	0.00	53.92	-53.92	100.00	
10/23 East Street, Torrensville	0.00	53.92	-53.92	100.00	
<b>Insurance Premium</b>	0.00	65.75	-65.75	100.00	
<b>Direct Property</b>	0.00	65.75	-65.75	100.00	
10/23 East Street, Torrensville	0.00	65.75	-65.75	100.00	
<b>Legal Fees</b>	0.00	1,069.55	-1,069.55	100.00	
<b>Direct Property</b>	0.00	1,069.55	-1,069.55	100.00	
10/23 East Street, Torrensville	0.00	1,069.55	-1,069.55	100.00	
<b>Strata Levy Fee</b>	0.00	750.91	-750.91	100.00	
<b>Direct Property</b>	0.00	750.91	-750.91	100.00	
10/23 East Street, Torrensville	0.00	750.91	-750.91	100.00	
<b>Sundry Expenses</b>	0.00	5,168.50	-5,168.50	100.00	
<b>Direct Property</b>	0.00	5,168.50	-5,168.50	100.00	
10/23 East Street, Torrensville	0.00	5,168.50	-5,168.50	100.00	
<b>Water Rates</b>	0.00	564.57	-564.57	100.00	
<b>Direct Property</b>	0.00	564.57	-564.57	100.00	
10/23 East Street, Torrensville	0.00	564.57	-564.57	100.00	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	



Expenses	2022	2021	Change (\$)	Change (%)	
Total Expenses	62,061.90	599,559.52	-537,497.62	89.65	
Income Tax	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	841.95	357.45	484.50	135.54	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	841.95	357.45	484.50	135.54	
Total Income Tax	841.95	357.45	484.50	135.54	
Net Profit(Loss) Total	-8,632.62	-547,168.89			

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Employer / Mr Michael Russ</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/11/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	1,083.33	1,083.33
09/11/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	1,516.66
09/12/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	1,949.99
11/01/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	2,383.32
09/02/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	2,816.65
09/03/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	3,249.98
09/04/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	3,683.31
09/05/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	4,116.64
09/06/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	4,549.97
28/06/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	1,083.40	5,633.37
30/06/2022	Closing Balance	0.00	0.00	0.00	5,633.37
<b>Member Receipts / Contributions / Government Co-Contributions / Mr Michael Russ</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/05/2022	ATO003000016332300 ATO	0.00	0.00	391.90	391.90
30/06/2022	Closing Balance	0.00	0.00	0.00	391.90
<b>Investment Income / Interest / Cash and Cash Equivalents / Bank Australia TD</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	0.00	21,296.91	21,296.91
30/06/2022	Closing Balance	0.00	0.00	0.00	21,296.91
<b>Investment Income / Interest / Cash and Cash Equivalents / Beyond Bank Term Deposit</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/05/2022	Interest	0.00	0.00	7,000.00	7,000.00
30/06/2022	Closing Balance	0.00	0.00	0.00	7,000.00
<b>Investment Income / Interest / Cash and Cash Equivalents / CBA Term Deposit #173</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Credit Interest	0.00	0.00	2,839.47	2,839.47
30/06/2022	Closing Balance	0.00	0.00	0.00	2,839.47
<b>Investment Income / Interest / Cash and Cash Equivalents / Police Credit Union Term Deposit</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/05/2022	PCU PCU	0.00	0.00	6,840.00	6,840.00
30/06/2022	Closing Balance	0.00	0.00	0.00	6,840.00
<b>Investment Income / Interest / Cash and Cash Equivalents / SA Credit Union TD</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
15/05/2022	Investment Income	0.00	0.00	7,677.19	7,677.19
30/06/2022	Closing Balance	0.00	0.00	0.00	7,677.19
<b>Investment Income / Interest / Cash and Cash Equivalents / Westpac Term Deposit #149</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/05/2022	TERM DEPOSIT 276149	0.00	0.00	2,423.34	2,423.34
30/06/2022	Closing Balance	0.00	0.00	0.00	2,423.34
<b>Investment Income / Interest / Beyond Bank MonEsaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Interest Adju	0.00	0.00	0.14	0.14
31/05/2022	Interest	0.00	0.00	0.04	0.18
30/06/2022	Interest	0.00	0.00	0.27	0.45
30/06/2022	Closing Balance	0.00	0.00	0.00	0.45
<b>Investment Income / Interest / Cash At Bank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	DEPOSIT INTEREST	0.00	0.00	0.80	0.80
01/08/2021	DEPOSIT INTEREST	0.00	0.00	0.86	1.66
01/09/2021	DEPOSIT INTEREST	0.00	0.00	0.86	2.52
01/10/2021	DEPOSIT INTEREST	0.00	0.00	0.76	3.28
01/11/2021	DEPOSIT INTEREST	0.00	0.00	0.78	4.06
01/12/2021	DEPOSIT INTEREST	0.00	0.00	0.79	4.85

Date	Description	Quantity	Debits	Credits	Balance
01/01/2022	DEPOSIT INTEREST	0.00	0.00	0.83	5.68
01/02/2022	DEPOSIT INTEREST	0.00	0.00	0.85	6.53
01/03/2022	DEPOSIT INTEREST	0.00	0.00	0.79	7.32
01/04/2022	DEPOSIT INTEREST	0.00	0.00	0.89	8.21
01/05/2022	DEPOSIT INTEREST	0.00	0.00	0.88	9.09
01/06/2022	DEPOSIT INTEREST	0.00	0.00	1.91	11.00
30/06/2022	Closing Balance	0.00	0.00	0.00	11.00
<b>Investment Income / Interest / Westpac DIY Super Working Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/07/2021	INTEREST PAID	0.00	0.00	0.01	0.01
31/08/2021	INTEREST PAID	0.00	0.00	0.01	0.02
30/09/2021	INTEREST PAID	0.00	0.00	0.01	0.03
29/10/2021	INTEREST PAID	0.00	0.00	0.01	0.04
30/11/2021	INTEREST PAID	0.00	0.00	0.01	0.05
31/12/2021	INTEREST PAID	0.00	0.00	0.01	0.06
31/01/2022	INTEREST PAID	0.00	0.00	0.01	0.07
28/02/2022	INTEREST PAID	0.00	0.00	0.01	0.08
31/03/2022	INTEREST PAID	0.00	0.00	0.01	0.09
29/04/2022	INTEREST PAID	0.00	0.00	0.01	0.10
31/05/2022	INTEREST PAID	0.00	0.00	0.01	0.11

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	INTEREST PAID	0.00	0.00	0.01	0.12
30/06/2022	Closing Balance	0.00	0.00	0.00	0.12
<b>Investment Income / Interest / Westpac eSaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/07/2021	- INTRODUCTORY	0.00	0.00	0.50	0.50
30/07/2021	INTEREST PAID	0.00	0.00	0.54	1.04
31/08/2021	- INTRODUCTORY	0.00	0.00	0.05	1.09
31/08/2021	INTEREST PAID	0.00	0.00	0.05	1.14
30/09/2021	- INTRODUCTORY	0.00	0.00	0.04	1.18
30/09/2021	INTEREST PAID	0.00	0.00	0.05	1.23
29/10/2021	- INTRODUCTORY	0.00	0.00	0.04	1.27
29/10/2021	INTEREST PAID	0.00	0.00	0.05	1.32
30/11/2021	INTEREST PAID	0.00	0.00	0.05	1.37
31/12/2021	INTEREST PAID	0.00	0.00	0.05	1.42
31/01/2022	INTEREST PAID	0.00	0.00	0.05	1.47
28/02/2022	INTEREST PAID	0.00	0.00	0.04	1.51
31/03/2022	INTEREST PAID	0.00	0.00	0.05	1.56
29/04/2022	INTEREST PAID	0.00	0.00	17.89	19.45
31/05/2022	INTEREST PAID	0.00	0.00	48.75	68.20
30/06/2022	INTEREST PAID	0.00	0.00	89.28	157.48

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	157.48
<b>Member Payments / Pensions Paid / Mr Michael Russ / 2018 Pension Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Pension Drawdown - Gross	0.00	30,000.00	0.00	30,000.00
30/06/2022	Closing Balance	0.00	0.00	0.00	30,000.00
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Pension Drawdown - Net	0.00	0.00	30,000.00	30,000.00
02/07/2021	Pension Drawdown - Paid	0.00	30,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Pensions Paid / Mrs Carol Russ / 2018 Pension Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Pension Drawdown - Gross	0.00	30,000.00	0.00	30,000.00
30/06/2022	Closing Balance	0.00	0.00	0.00	30,000.00
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Pension Drawdown - Net	0.00	0.00	30,000.00	30,000.00
02/07/2021	Pension Drawdown - Paid	0.00	30,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	1,320.00	0.00	1,320.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,320.00
<b>Other Expenses / Actuarial Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	97.90	0.00	97.90
30/06/2022	Closing Balance	0.00	0.00	0.00	97.90
<b>Other Expenses / Auditor Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	385.00	0.00	385.00
30/06/2022	Closing Balance	0.00	0.00	0.00	385.00
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	259.00	0.00	259.00
30/06/2022	Closing Balance	0.00	0.00	0.00	259.00
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
05/11/2021	Fund Income Tax	0.00	162.50	0.00	162.50
09/11/2021	Fund Income Tax	0.00	65.00	0.00	227.50
09/12/2021	Fund Income Tax	0.00	65.00	0.00	292.50
11/01/2022	Fund Income Tax	0.00	65.00	0.00	357.50
09/02/2022	Fund Income Tax	0.00	65.00	0.00	422.50



Date	Description	Quantity	Debits	Credits	Balance
09/03/2022	Fund Income Tax	0.00	65.00	0.00	487.50
09/04/2022	Fund Income Tax	0.00	65.00	0.00	552.50
09/05/2022	Fund Income Tax	0.00	65.00	0.00	617.50
09/06/2022	Fund Income Tax	0.00	65.00	0.00	682.50
28/06/2022	Fund Income Tax	0.00	162.51	0.00	845.01
30/06/2022	Fund Income Tax	0.00	0.00	3.06	841.95
30/06/2022	Closing Balance	0.00	0.00	0.00	841.95
<b>Investments - Bank Australia TD</b>					
01/07/2021	Opening Balance	250,000.00	0.00	0.00	250,000.00
13/04/2022	MICHAEL W RUSS & From 138376420	-250,000.00	0.00	250,000.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Investments - CBA Term Deposit #173</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	270,425.46
17/07/2021	Credit Interest	0.00	2,839.47	0.00	273,264.93
30/06/2022	Closing Balance	0.00	0.00	0.00	273,264.93
<b>Investments - SA Credit Union TD</b>					
01/07/2021	Opening Balance	264,730.68	0.00	0.00	264,730.68
15/05/2022	Investment Income	7,677.19	7,677.19	0.00	272,407.87
30/06/2022	Closing Balance	272,407.87	0.00	0.00	272,407.87
<b>Investments - Westpac Term Deposit #149</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	450,000.00	0.00	0.00	450,000.00
24/05/2022	TERM DEPOSIT 276149	-450,000.00	0.00	450,000.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Cash At Bank - Beyond Bank MonEsaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.12
01/07/2021	Interest Adju	0.00	0.14	0.00	0.26
31/05/2022	Interest	0.00	0.04	0.00	0.30
31/05/2022	Interest	0.00	7,000.00	0.00	7,000.30
08/06/2022	CBA Account 1021116 Ref #779830021	0.00	0.00	7,000.00	0.30
30/06/2022	Interest	0.00	0.27	0.00	0.57
30/06/2022	Closing Balance	0.00	0.00	0.00	0.57
<b>Cash At Bank - Cash At Bank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	20,214.49
01/07/2021	DEPOSIT INTEREST	0.00	0.80	0.00	20,215.29
01/08/2021	DEPOSIT INTEREST	0.00	0.86	0.00	20,216.15
01/09/2021	DEPOSIT INTEREST	0.00	0.86	0.00	20,217.01
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	0.00	1,802.90	18,414.11
01/10/2021	DEPOSIT INTEREST	0.00	0.76	0.00	18,414.87
01/11/2021	DEPOSIT INTEREST	0.00	0.78	0.00	18,415.65
03/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	0.00	616.45	17,799.20

Date	Description	Quantity	Debits	Credits	Balance
04/11/2021	ADP202111041088399 AUTOMATIC DATA P	0.00	1,083.33	0.00	18,882.53
08/11/2021	ADP202111081092859 AUTOMATIC DATA P	0.00	433.33	0.00	19,315.86
01/12/2021	DEPOSIT INTEREST	0.00	0.79	0.00	19,316.65
08/12/2021	ADP202112081110219 AUTOMATIC DATA P	0.00	433.33	0.00	19,749.98
01/01/2022	DEPOSIT INTEREST	0.00	0.83	0.00	19,750.81
10/01/2022	ADP202201101127459 AUTOMATIC DATA P	0.00	433.33	0.00	20,184.14
01/02/2022	DEPOSIT INTEREST	0.00	0.85	0.00	20,184.99
08/02/2022	ADP202202081145588 AUTOMATIC DATA P	0.00	433.33	0.00	20,618.32
01/03/2022	DEPOSIT INTEREST	0.00	0.79	0.00	20,619.11
08/03/2022	ADP202203081162515 AUTOMATIC DATA P	0.00	433.33	0.00	21,052.44
01/04/2022	DEPOSIT INTEREST	0.00	0.89	0.00	21,053.33
08/04/2022	ADP202204081180910 AUTOMATIC DATA P	0.00	433.33	0.00	21,486.66
01/05/2022	DEPOSIT INTEREST	0.00	0.88	0.00	21,487.54
06/05/2022	ADP202205061197622 AUTOMATIC DATA P	0.00	433.33	0.00	21,920.87
23/05/2022	PCU PCU	0.00	6,840.00	0.00	28,760.87
26/05/2022	ATO003000016332300 ATO	0.00	391.90	0.00	29,152.77
01/06/2022	DEPOSIT INTEREST	0.00	1.91	0.00	29,154.68
08/06/2022	ADP202206081216077 AUTOMATIC DATA P	0.00	433.33	0.00	29,588.01
08/06/2022	Transfer From Michael Warrick Russ	0.00	7,000.00	0.00	36,588.01
27/06/2022	ADP202206271227994 AUTOMATIC DATA P	0.00	1,083.40	0.00	37,671.41

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	37,671.41
<b>Cash At Bank - Westpac DIY Super Working Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	1,732.37
02/07/2021	TFR Westpac 55+ Pensions EOFY 2022	0.00	0.00	60,000.00	58,267.63
02/07/2021	TFR Westpac eSa From TRRF eSaver	0.00	60,000.00	0.00	1,732.37
30/07/2021	INTEREST PAID	0.00	0.01	0.00	1,732.38
31/08/2021	INTEREST PAID	0.00	0.01	0.00	1,732.39
30/09/2021	INTEREST PAID	0.00	0.01	0.00	1,732.40
29/10/2021	INTEREST PAID	0.00	0.01	0.00	1,732.41
30/11/2021	INTEREST PAID	0.00	0.01	0.00	1,732.42
31/12/2021	INTEREST PAID	0.00	0.01	0.00	1,732.43
31/01/2022	INTEREST PAID	0.00	0.01	0.00	1,732.44
28/02/2022	INTEREST PAID	0.00	0.01	0.00	1,732.45
31/03/2022	INTEREST PAID	0.00	0.01	0.00	1,732.46
29/04/2022	INTEREST PAID	0.00	0.01	0.00	1,732.47
31/05/2022	INTEREST PAID	0.00	0.01	0.00	1,732.48
30/06/2022	INTEREST PAID	0.00	0.01	0.00	1,732.49
30/06/2022	Closing Balance	0.00	0.00	0.00	1,732.49
<b>Cash At Bank - Westpac eSaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	60,433.04

Date	Description	Quantity	Debits	Credits	Balance
02/07/2021	TFR Westpac DIY To TRRF DIY Super	0.00	0.00	60,000.00	433.04
30/07/2021	- INTRODUCTORY	0.00	0.50	0.00	433.54
30/07/2021	INTEREST PAID	0.00	0.54	0.00	434.08
31/08/2021	- INTRODUCTORY	0.00	0.05	0.00	434.13
31/08/2021	INTEREST PAID	0.00	0.05	0.00	434.18
30/09/2021	- INTRODUCTORY	0.00	0.04	0.00	434.22
30/09/2021	INTEREST PAID	0.00	0.05	0.00	434.27
29/10/2021	- INTRODUCTORY	0.00	0.04	0.00	434.31
29/10/2021	INTEREST PAID	0.00	0.05	0.00	434.36
30/11/2021	INTEREST PAID	0.00	0.05	0.00	434.41
31/12/2021	INTEREST PAID	0.00	0.05	0.00	434.46
31/01/2022	INTEREST PAID	0.00	0.05	0.00	434.51
28/02/2022	INTEREST PAID	0.00	0.04	0.00	434.55
31/03/2022	INTEREST PAID	0.00	0.05	0.00	434.60
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	271,296.91	0.00	271,731.51
29/04/2022	INTEREST PAID	0.00	17.89	0.00	271,749.40
24/05/2022	TERM DEPOSIT 276149	0.00	2,423.34	0.00	274,172.74
24/05/2022	TERM DEPOSIT 276149	0.00	450,000.00	0.00	724,172.74
31/05/2022	INTEREST PAID	0.00	48.75	0.00	724,221.49
30/06/2022	INTEREST PAID	0.00	89.28	0.00	724,310.77

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	724,310.77
<b>Other Assets - Unsettled Trades / Acquisitions / Cash and Cash Equivalents / CBA Term Deposit #173</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Credit Interest	0.00	0.00	2,839.47	2,839.47
17/07/2021	Credit Interest	0.00	2,839.47	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Cash and Cash Equivalents / SA Credit Union TD</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/05/2022	Paid - Investment Income	0.00	7,677.19	0.00	7,677.19
15/05/2022	Investment Income	0.00	0.00	7,677.19	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Cash and Cash Equivalents / Bank Australia TD</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/04/2022	Paid - MICHAEL W RUSS & From 138376420	0.00	0.00	250,000.00	250,000.00
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	250,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Disposals / Cash and Cash Equivalents / Westpac Term Deposit #149</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/05/2022	Paid - TERM DEPOSIT 276149	0.00	0.00	450,000.00	450,000.00

Date	Description	Quantity	Debits	Credits	Balance
24/05/2022	TERM DEPOSIT 276149	0.00	450,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / Bank Australia TD</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	0.00	21,296.91	21,296.91
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	21,296.91	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / Beyond Bank Term Deposit</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/05/2022	Interest	0.00	0.00	7,000.00	7,000.00
31/05/2022	Interest	0.00	7,000.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / CBA Term Deposit #173</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/07/2021	Credit Interest	0.00	0.00	2,839.47	2,839.47
17/07/2021	Credit Interest	0.00	2,839.47	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / Police Credit Union Term Deposit</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/05/2022	PCU PCU	0.00	0.00	6,840.00	6,840.00

Date	Description	Quantity	Debits	Credits	Balance
23/05/2022	PCU PCU	0.00	6,840.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / SA Credit Union TD</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/05/2022	Investment Income	0.00	0.00	7,677.19	7,677.19
15/05/2022	Investment Income	0.00	7,677.19	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash and Cash Equivalents / Westpac Term Deposit #149</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/05/2022	TERM DEPOSIT 276149	0.00	0.00	2,423.34	2,423.34
24/05/2022	TERM DEPOSIT 276149	0.00	2,423.34	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Beyond Bank MonEsaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Interest Adju	0.00	0.00	0.14	0.14
01/07/2021	Interest Adju	0.00	0.14	0.00	0.00
31/05/2022	Interest	0.00	0.00	0.04	0.04
31/05/2022	Interest	0.00	0.04	0.00	0.00
30/06/2022	Interest	0.00	0.00	0.27	0.27
30/06/2022	Interest	0.00	0.27	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	DEPOSIT INTEREST	0.00	0.00	0.80	0.80
01/07/2021	DEPOSIT INTEREST	0.00	0.80	0.00	0.00
01/08/2021	DEPOSIT INTEREST	0.00	0.00	0.86	0.86
01/08/2021	DEPOSIT INTEREST	0.00	0.86	0.00	0.00
01/09/2021	DEPOSIT INTEREST	0.00	0.00	0.86	0.86
01/09/2021	DEPOSIT INTEREST	0.00	0.86	0.00	0.00
01/10/2021	DEPOSIT INTEREST	0.00	0.00	0.76	0.76
01/10/2021	DEPOSIT INTEREST	0.00	0.76	0.00	0.00
01/11/2021	DEPOSIT INTEREST	0.00	0.00	0.78	0.78
01/11/2021	DEPOSIT INTEREST	0.00	0.78	0.00	0.00
01/12/2021	DEPOSIT INTEREST	0.00	0.00	0.79	0.79
01/12/2021	DEPOSIT INTEREST	0.00	0.79	0.00	0.00
01/01/2022	DEPOSIT INTEREST	0.00	0.00	0.83	0.83
01/01/2022	DEPOSIT INTEREST	0.00	0.83	0.00	0.00
01/02/2022	DEPOSIT INTEREST	0.00	0.00	0.85	0.85
01/02/2022	DEPOSIT INTEREST	0.00	0.85	0.00	0.00
01/03/2022	DEPOSIT INTEREST	0.00	0.00	0.79	0.79

Date	Description	Quantity	Debits	Credits	Balance
01/03/2022	DEPOSIT INTEREST	0.00	0.79	0.00	0.00
01/04/2022	DEPOSIT INTEREST	0.00	0.00	0.89	0.89
01/04/2022	DEPOSIT INTEREST	0.00	0.89	0.00	0.00
01/05/2022	DEPOSIT INTEREST	0.00	0.00	0.88	0.88
01/05/2022	DEPOSIT INTEREST	0.00	0.88	0.00	0.00
01/06/2022	DEPOSIT INTEREST	0.00	0.00	1.91	1.91
01/06/2022	DEPOSIT INTEREST	0.00	1.91	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Westpac DIY Super Working Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/07/2021	INTEREST PAID	0.00	0.00	0.01	0.01
30/07/2021	INTEREST PAID	0.00	0.01	0.00	0.00
31/08/2021	INTEREST PAID	0.00	0.00	0.01	0.01
31/08/2021	INTEREST PAID	0.00	0.01	0.00	0.00
30/09/2021	INTEREST PAID	0.00	0.00	0.01	0.01
30/09/2021	INTEREST PAID	0.00	0.01	0.00	0.00
29/10/2021	INTEREST PAID	0.00	0.00	0.01	0.01
29/10/2021	INTEREST PAID	0.00	0.01	0.00	0.00
30/11/2021	INTEREST PAID	0.00	0.00	0.01	0.01
30/11/2021	INTEREST PAID	0.00	0.01	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/12/2021	INTEREST PAID	0.00	0.00	0.01	0.01
31/12/2021	INTEREST PAID	0.00	0.01	0.00	0.00
31/01/2022	INTEREST PAID	0.00	0.00	0.01	0.01
31/01/2022	INTEREST PAID	0.00	0.01	0.00	0.00
28/02/2022	INTEREST PAID	0.00	0.00	0.01	0.01
28/02/2022	INTEREST PAID	0.00	0.01	0.00	0.00
31/03/2022	INTEREST PAID	0.00	0.00	0.01	0.01
31/03/2022	INTEREST PAID	0.00	0.01	0.00	0.00
29/04/2022	INTEREST PAID	0.00	0.00	0.01	0.01
29/04/2022	INTEREST PAID	0.00	0.01	0.00	0.00
31/05/2022	INTEREST PAID	0.00	0.00	0.01	0.01
31/05/2022	INTEREST PAID	0.00	0.01	0.00	0.00
30/06/2022	INTEREST PAID	0.00	0.00	0.01	0.01
30/06/2022	INTEREST PAID	0.00	0.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Westpac eSaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/07/2021	- INTRODUCTORY	0.00	0.00	0.50	0.50
30/07/2021	- INTRODUCTORY	0.00	0.50	0.00	0.00
30/07/2021	INTEREST PAID	0.00	0.00	0.54	0.54

Date	Description	Quantity	Debits	Credits	Balance
30/07/2021	INTEREST PAID	0.00	0.54	0.00	0.00
31/08/2021	- INTRODUCTORY	0.00	0.00	0.05	0.05
31/08/2021	- INTRODUCTORY	0.00	0.05	0.00	0.00
31/08/2021	INTEREST PAID	0.00	0.00	0.05	0.05
31/08/2021	INTEREST PAID	0.00	0.05	0.00	0.00
30/09/2021	- INTRODUCTORY	0.00	0.00	0.04	0.04
30/09/2021	- INTRODUCTORY	0.00	0.04	0.00	0.00
30/09/2021	INTEREST PAID	0.00	0.00	0.05	0.05
30/09/2021	INTEREST PAID	0.00	0.05	0.00	0.00
29/10/2021	- INTRODUCTORY	0.00	0.00	0.04	0.04
29/10/2021	- INTRODUCTORY	0.00	0.04	0.00	0.00
29/10/2021	INTEREST PAID	0.00	0.00	0.05	0.05
29/10/2021	INTEREST PAID	0.00	0.05	0.00	0.00
30/11/2021	INTEREST PAID	0.00	0.00	0.05	0.05
30/11/2021	INTEREST PAID	0.00	0.05	0.00	0.00
31/12/2021	INTEREST PAID	0.00	0.00	0.05	0.05
31/12/2021	INTEREST PAID	0.00	0.05	0.00	0.00
31/01/2022	INTEREST PAID	0.00	0.00	0.05	0.05
31/01/2022	INTEREST PAID	0.00	0.05	0.00	0.00
28/02/2022	INTEREST PAID	0.00	0.00	0.04	0.04

Date	Description	Quantity	Debits	Credits	Balance
28/02/2022	INTEREST PAID	0.00	0.04	0.00	0.00
31/03/2022	INTEREST PAID	0.00	0.00	0.05	0.05
31/03/2022	INTEREST PAID	0.00	0.05	0.00	0.00
29/04/2022	INTEREST PAID	0.00	0.00	17.89	17.89
29/04/2022	INTEREST PAID	0.00	17.89	0.00	0.00
31/05/2022	INTEREST PAID	0.00	0.00	48.75	48.75
31/05/2022	INTEREST PAID	0.00	48.75	0.00	0.00
30/06/2022	INTEREST PAID	0.00	0.00	89.28	89.28
30/06/2022	INTEREST PAID	0.00	89.28	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Michael Russ</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/11/2021	Contribution Received	0.00	0.00	1,083.33	1,083.33
05/11/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	1,083.33	0.00	0.00
08/11/2021	Contribution Received	0.00	0.00	433.33	433.33
09/11/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
08/12/2021	Contribution Received	0.00	0.00	433.33	433.33
09/12/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
10/01/2022	Contribution Received	0.00	0.00	433.33	433.33

Date	Description	Quantity	Debits	Credits	Balance
11/01/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
08/02/2022	Contribution Received	0.00	0.00	433.33	433.33
09/02/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
08/03/2022	Contribution Received	0.00	0.00	433.33	433.33
09/03/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
08/04/2022	Contribution Received	0.00	0.00	433.33	433.33
09/04/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
06/05/2022	Contribution Received	0.00	0.00	433.33	433.33
09/05/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
26/05/2022	ATO003000016332300 ATO	0.00	391.90	0.00	391.90
26/05/2022	Contribution Received	0.00	0.00	391.90	0.00
08/06/2022	Contribution Received	0.00	0.00	433.33	433.33
09/06/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	433.33	0.00	0.00
27/06/2022	Contribution Received	0.00	0.00	1,083.40	1,083.40
28/06/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	1,083.40	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

**Other Assets - Accrued Income / Accrued Investment Income / Interest / SA Credit Union TD**

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/05/2022	Investment Income	0.00	0.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	0.00	1,320.00	1,320.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	1,320.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Actuarial Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	0.00	97.90	97.90
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	97.90	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	0.00	385.00	385.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	385.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
03/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	0.00	616.45	616.45
03/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	616.45	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Fund Tax Finalisation	0.00	0.00	357.45	357.45
03/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	357.45	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	357.45
01/07/2021	Fund Tax Finalisation	0.00	357.45	0.00	0.00
05/11/2021	Tax Effect Of Income	0.00	0.00	162.50	162.50
09/11/2021	Tax Effect Of Income	0.00	0.00	65.00	227.50
09/12/2021	Tax Effect Of Income	0.00	0.00	65.00	292.50
11/01/2022	Tax Effect Of Income	0.00	0.00	65.00	357.50
09/02/2022	Tax Effect Of Income	0.00	0.00	65.00	422.50
09/03/2022	Tax Effect Of Income	0.00	0.00	65.00	487.50
09/04/2022	Tax Effect Of Income	0.00	0.00	65.00	552.50
09/05/2022	Tax Effect Of Income	0.00	0.00	65.00	617.50
09/06/2022	Tax Effect Of Income	0.00	0.00	65.00	682.50



Date	Description	Quantity	Debits	Credits	Balance
28/06/2022	Tax Effect Of Income	0.00	0.00	162.51	845.01
30/06/2022	Tax Effect Of Income	0.00	3.06	0.00	841.95
30/06/2022	Closing Balance	0.00	0.00	0.00	841.95
<b>Fund Suspense / Beyond Bank MonEsaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Interest Adju	0.00	0.00	0.14	0.14
01/07/2021	Interest Adju	0.00	0.14	0.00	0.00
31/05/2022	Interest	0.00	0.00	0.04	0.04
31/05/2022	Interest	0.00	0.00	7,000.00	7,000.04
31/05/2022	Interest	0.00	0.04	0.00	7,000.00
31/05/2022	Interest	0.00	7,000.00	0.00	0.00
08/06/2022	CBA Account 1021116 Ref #779830021	0.00	0.00	7,000.00	7,000.00
08/06/2022	CBA Account 1021116 Ref #779830021	0.00	7,000.00	0.00	0.00
30/06/2022	Interest	0.00	0.00	0.27	0.27
30/06/2022	Interest	0.00	0.27	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Cash At Bank</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	DEPOSIT INTEREST	0.00	0.00	0.80	0.80
01/07/2021	DEPOSIT INTEREST	0.00	0.80	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/08/2021	DEPOSIT INTEREST	0.00	0.00	0.86	0.86
01/08/2021	DEPOSIT INTEREST	0.00	0.86	0.00	0.00
01/09/2021	DEPOSIT INTEREST	0.00	0.00	0.86	0.86
01/09/2021	DEPOSIT INTEREST	0.00	0.86	0.00	0.00
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	0.00	97.90	97.90
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	0.00	385.00	482.90
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	0.00	1,320.00	1,802.90
03/09/2021	Transfer To Bartley Partners Pty Ne	0.00	1,802.90	0.00	0.00
01/10/2021	DEPOSIT INTEREST	0.00	0.00	0.76	0.76
01/10/2021	DEPOSIT INTEREST	0.00	0.76	0.00	0.00
01/11/2021	DEPOSIT INTEREST	0.00	0.00	0.78	0.78
01/11/2021	DEPOSIT INTEREST	0.00	0.78	0.00	0.00
03/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	0.00	616.45	616.45
03/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	616.45	0.00	0.00
04/11/2021	ADP202111041088399 AUTOMATIC DATA P	0.00	0.00	1,083.33	1,083.33
04/11/2021	ADP202111041088399 AUTOMATIC DATA P	0.00	1,083.33	0.00	0.00
08/11/2021	ADP202111081092859 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
08/11/2021	ADP202111081092859 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
01/12/2021	DEPOSIT INTEREST	0.00	0.00	0.79	0.79
01/12/2021	DEPOSIT INTEREST	0.00	0.79	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
08/12/2021	ADP202112081110219 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
08/12/2021	ADP202112081110219 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
01/01/2022	DEPOSIT INTEREST	0.00	0.00	0.83	0.83
01/01/2022	DEPOSIT INTEREST	0.00	0.83	0.00	0.00
10/01/2022	ADP202201101127459 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
10/01/2022	ADP202201101127459 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
01/02/2022	DEPOSIT INTEREST	0.00	0.00	0.85	0.85
01/02/2022	DEPOSIT INTEREST	0.00	0.85	0.00	0.00
08/02/2022	ADP202202081145588 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
08/02/2022	ADP202202081145588 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
01/03/2022	DEPOSIT INTEREST	0.00	0.00	0.79	0.79
01/03/2022	DEPOSIT INTEREST	0.00	0.79	0.00	0.00
08/03/2022	ADP202203081162515 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
08/03/2022	ADP202203081162515 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
01/04/2022	DEPOSIT INTEREST	0.00	0.00	0.89	0.89
01/04/2022	DEPOSIT INTEREST	0.00	0.89	0.00	0.00
08/04/2022	ADP202204081180910 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
08/04/2022	ADP202204081180910 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
01/05/2022	DEPOSIT INTEREST	0.00	0.00	0.88	0.88
01/05/2022	DEPOSIT INTEREST	0.00	0.88	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
06/05/2022	ADP202205061197622 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
06/05/2022	ADP202205061197622 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
23/05/2022	PCU PCU	0.00	0.00	6,840.00	6,840.00
23/05/2022	PCU PCU	0.00	6,840.00	0.00	0.00
26/05/2022	ATO003000016332300 ATO	0.00	0.00	391.90	391.90
26/05/2022	ATO003000016332300 ATO	0.00	391.90	0.00	0.00
01/06/2022	DEPOSIT INTEREST	0.00	0.00	1.91	1.91
01/06/2022	DEPOSIT INTEREST	0.00	1.91	0.00	0.00
08/06/2022	ADP202206081216077 AUTOMATIC DATA P	0.00	0.00	433.33	433.33
08/06/2022	ADP202206081216077 AUTOMATIC DATA P	0.00	433.33	0.00	0.00
08/06/2022	Transfer From Michael Warrick Russ	0.00	0.00	7,000.00	7,000.00
08/06/2022	Transfer From Michael Warrick Russ	0.00	7,000.00	0.00	0.00
27/06/2022	ADP202206271227994 AUTOMATIC DATA P	0.00	0.00	1,083.40	1,083.40
27/06/2022	ADP202206271227994 AUTOMATIC DATA P	0.00	1,083.40	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Westpac DIY Super Working Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	TFR Westpac 55+ Pensions EOFY 2022	0.00	0.00	60,000.00	60,000.00
02/07/2021	TFR Westpac 55+ Pensions EOFY 2022	0.00	60,000.00	0.00	0.00
02/07/2021	TFR Westpac eSa From TRRF eSaver	0.00	0.00	60,000.00	60,000.00

Date	Description	Quantity	Debits	Credits	Balance
02/07/2021	TFR Westpac eSa From TRRF eSaver	0.00	60,000.00	0.00	0.00
30/07/2021	INTEREST PAID	0.00	0.00	0.01	0.01
30/07/2021	INTEREST PAID	0.00	0.01	0.00	0.00
31/08/2021	INTEREST PAID	0.00	0.00	0.01	0.01
31/08/2021	INTEREST PAID	0.00	0.01	0.00	0.00
30/09/2021	INTEREST PAID	0.00	0.00	0.01	0.01
30/09/2021	INTEREST PAID	0.00	0.01	0.00	0.00
29/10/2021	INTEREST PAID	0.00	0.00	0.01	0.01
29/10/2021	INTEREST PAID	0.00	0.01	0.00	0.00
30/11/2021	INTEREST PAID	0.00	0.00	0.01	0.01
30/11/2021	INTEREST PAID	0.00	0.01	0.00	0.00
31/12/2021	INTEREST PAID	0.00	0.00	0.01	0.01
31/12/2021	INTEREST PAID	0.00	0.01	0.00	0.00
31/01/2022	INTEREST PAID	0.00	0.00	0.01	0.01
31/01/2022	INTEREST PAID	0.00	0.01	0.00	0.00
28/02/2022	INTEREST PAID	0.00	0.00	0.01	0.01
28/02/2022	INTEREST PAID	0.00	0.01	0.00	0.00
31/03/2022	INTEREST PAID	0.00	0.00	0.01	0.01
31/03/2022	INTEREST PAID	0.00	0.01	0.00	0.00
29/04/2022	INTEREST PAID	0.00	0.00	0.01	0.01

Date	Description	Quantity	Debits	Credits	Balance
29/04/2022	INTEREST PAID	0.00	0.01	0.00	0.00
31/05/2022	INTEREST PAID	0.00	0.00	0.01	0.01
31/05/2022	INTEREST PAID	0.00	0.01	0.00	0.00
30/06/2022	INTEREST PAID	0.00	0.00	0.01	0.01
30/06/2022	INTEREST PAID	0.00	0.01	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Westpac eSaver</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	TFR Westpac DIY To TRRF DIY Super	0.00	0.00	60,000.00	60,000.00
02/07/2021	TFR Westpac DIY To TRRF DIY Super	0.00	60,000.00	0.00	0.00
30/07/2021	- INTRODUCTORY	0.00	0.00	0.50	0.50
30/07/2021	- INTRODUCTORY	0.00	0.50	0.00	0.00
30/07/2021	INTEREST PAID	0.00	0.00	0.54	0.54
30/07/2021	INTEREST PAID	0.00	0.54	0.00	0.00
31/08/2021	- INTRODUCTORY	0.00	0.00	0.05	0.05
31/08/2021	- INTRODUCTORY	0.00	0.05	0.00	0.00
31/08/2021	INTEREST PAID	0.00	0.00	0.05	0.05
31/08/2021	INTEREST PAID	0.00	0.05	0.00	0.00
30/09/2021	- INTRODUCTORY	0.00	0.00	0.04	0.04
30/09/2021	- INTRODUCTORY	0.00	0.04	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/09/2021	INTEREST PAID	0.00	0.00	0.05	0.05
30/09/2021	INTEREST PAID	0.00	0.05	0.00	0.00
29/10/2021	- INTRODUCTORY	0.00	0.00	0.04	0.04
29/10/2021	- INTRODUCTORY	0.00	0.04	0.00	0.00
29/10/2021	INTEREST PAID	0.00	0.00	0.05	0.05
29/10/2021	INTEREST PAID	0.00	0.05	0.00	0.00
30/11/2021	INTEREST PAID	0.00	0.00	0.05	0.05
30/11/2021	INTEREST PAID	0.00	0.05	0.00	0.00
31/12/2021	INTEREST PAID	0.00	0.00	0.05	0.05
31/12/2021	INTEREST PAID	0.00	0.05	0.00	0.00
31/01/2022	INTEREST PAID	0.00	0.00	0.05	0.05
31/01/2022	INTEREST PAID	0.00	0.05	0.00	0.00
28/02/2022	INTEREST PAID	0.00	0.00	0.04	0.04
28/02/2022	INTEREST PAID	0.00	0.04	0.00	0.00
31/03/2022	INTEREST PAID	0.00	0.00	0.05	0.05
31/03/2022	INTEREST PAID	0.00	0.05	0.00	0.00
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	0.00	271,296.91	271,296.91
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	21,296.91	0.00	250,000.00
13/04/2022	MICHAEL W RUSS & From 138376420	0.00	250,000.00	0.00	0.00
29/04/2022	INTEREST PAID	0.00	0.00	17.89	17.89

Date	Description	Quantity	Debits	Credits	Balance
29/04/2022	INTEREST PAID	0.00	17.89	0.00	0.00
24/05/2022	TERM DEPOSIT 276149	0.00	0.00	2,423.34	2,423.34
24/05/2022	TERM DEPOSIT 276149	0.00	0.00	450,000.00	452,423.34
24/05/2022	TERM DEPOSIT 276149	0.00	2,423.34	0.00	450,000.00
24/05/2022	TERM DEPOSIT 276149	0.00	450,000.00	0.00	0.00
31/05/2022	INTEREST PAID	0.00	0.00	48.75	48.75
31/05/2022	INTEREST PAID	0.00	48.75	0.00	0.00
30/06/2022	INTEREST PAID	0.00	0.00	89.28	89.28
30/06/2022	INTEREST PAID	0.00	89.28	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Mr Michael Russ / 2018 Pension Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	896,227.57
02/07/2021	Pension Drawdown - Gross	0.00	30,000.00	0.00	866,227.57
30/06/2022	Investment Profit or Loss	0.00	0.00	22,875.49	889,103.06
30/06/2022	Closing Balance	0.00	0.00	0.00	889,103.06
<b>Member Entitlement Accounts / Mr Michael Russ / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	14,684.18
05/11/2021	Contribution Tax Withheld	0.00	162.50	0.00	14,521.68
05/11/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	1,083.33	15,605.01



Date	Description	Quantity	Debits	Credits	Balance
09/11/2021	Contribution Tax Withheld	0.00	65.00	0.00	15,540.01
09/11/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	15,973.34
09/12/2021	Contribution Tax Withheld	0.00	65.00	0.00	15,908.34
09/12/2021	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	16,341.67
11/01/2022	Contribution Tax Withheld	0.00	65.00	0.00	16,276.67
11/01/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	16,710.00
09/02/2022	Contribution Tax Withheld	0.00	65.00	0.00	16,645.00
09/02/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	17,078.33
09/03/2022	Contribution Tax Withheld	0.00	65.00	0.00	17,013.33
09/03/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	17,446.66
09/04/2022	Contribution Tax Withheld	0.00	65.00	0.00	17,381.66
09/04/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	17,814.99
09/05/2022	Contribution Tax Withheld	0.00	65.00	0.00	17,749.99
09/05/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	18,183.32
26/05/2022	ATO003000016332300 ATO	0.00	0.00	391.90	18,575.22
09/06/2022	Contribution Tax Withheld	0.00	65.00	0.00	18,510.22
09/06/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	433.33	18,943.55

Date	Description	Quantity	Debits	Credits	Balance
28/06/2022	Contribution Tax Withheld	0.00	162.51	0.00	18,781.04
28/06/2022	Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	0.00	0.00	1,083.40	19,864.44
30/06/2022	Income Taxes Allocated	0.00	0.00	3.06	19,867.50
30/06/2022	Investment Profit or Loss	0.00	0.00	432.06	20,299.56
30/06/2022	Closing Balance	0.00	0.00	0.00	20,299.56
<b>Member Entitlement Accounts / 2018 Pension Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	896,266.96
02/07/2021	Pension Drawdown - Gross	0.00	30,000.00	0.00	866,266.96
30/06/2022	Investment Profit or Loss	0.00	0.00	22,876.51	889,143.47
30/06/2022	Closing Balance	0.00	0.00	0.00	889,143.47

# Self-managed superannuation fund annual return **2022**

## 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 2022* (NAT 71287).

- !** The *Self-managed superannuation fund annual return instructions 2022* (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](http://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 **X** 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)**

The Russ Retirement Fund

**3 Australian business number (ABN) (if applicable)**

**4 Current postal address**

322 Glen Osmond Road

Suburb/town

Myrtle Bank

State/territory

SA

Postcode

5064

**5 Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

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

**B** No  Yes

Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A 04/04/2023

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

If Part B of 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 065116

Fund account number 10211168

Fund account name

Michael &amp; Carol Russ ATF The Russ Retirement Fund

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.

smsfdataflow

Fund's tax file number (TFN) 

- 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  Day Month Year 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** \$ .00

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.

Fund's tax file number (TFN)

## 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 2022*.

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

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income <b>D1</b> \$ <input type="text" value="0"/> -00	Net foreign income <b>D</b> \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

**Calculation of assessable contributions**

Assessable employer contributions **R1** \$ -00

plus Assessable personal contributions **R2** \$ -00

plus **\*\*No-TFN-quoted contributions** **R3** \$ -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST **R6** \$ -00

Gross distribution from partnerships <b>I</b> \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
*Unfranked dividend amount <b>J</b> \$ <input type="text" value="0"/> -00	
*Franked dividend amount <b>K</b> \$ <input type="text" value="0"/> -00	
*Dividend franking credit <b>L</b> \$ <input type="text" value="0"/> -00	
*Gross trust distributions <b>M</b> \$ <input type="text" value="0"/> -00	Code <input type="text"/>
<b>Assessable contributions (R1 plus R2 plus R3 less R6)</b> <b>R</b> \$ <input type="text" value="5633"/> -00	

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends **U1** \$ -00

plus \*Net non-arm's length trust distributions **U2** \$ -00

plus \*Net other non-arm's length income **U3** \$ -00

*Other income <b>S</b> \$ <input type="text" value="0"/> -00	Code <input type="text"/>
*Assessable income due to changed tax status of fund <b>T</b> \$ <input type="text" value="0"/> -00	
<b>Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)</b> <b>U</b> \$ <input type="text" value="0"/> -00	

#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.

<b>GROSS INCOME (Sum of labels A to U)</b> <b>W</b> \$ <input type="text" value="53878"/> -00	Loss <input type="checkbox"/>
Exempt current pension income <b>Y</b> \$ <input type="text" value="47792"/> -00	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b> <b>V</b> \$ <input type="text" value="6086"/> -00	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="45"/> -00	<b>H2</b> \$ <input type="text" value="339"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="0"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="169"/> -00	<b>J2</b> \$ <input type="text" value="1248"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00 <span style="border: 1px solid black; padding: 2px;">Code 0</span>	<b>L2</b> \$ <input type="text" value="0"/> -00 <span style="border: 1px solid black; padding: 2px;">Code  </span>	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** Loss   
**O** \$ -00  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) \*\*\*\*\*

## 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 2022* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="5613"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="841.95"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

Gross tax **B** \$   
*(T1 plus J)*

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="0"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C</b>	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

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

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	<b>D</b>	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
Refundable tax offsets	<b>E</b>	\$	<input type="text" value="0"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

#TAX PAYABLE **T5** \$   
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge  
**G** \$



Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="0"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
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**PAYG instalments raised**

**K \$**

**Supervisory levy**

**L \$**

**Supervisory levy adjustment for wound up funds**

**M \$**

**Supervisory levy adjustment for new funds**

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="1100.95"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
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#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years	<b>U \$</b> <input type="text" value="0"/> -00
Net capital losses carried forward to later income years	<b>V \$</b> <input type="text" value="2262"/> -00

Fund's tax file number (TFN) \*\*\*\*\*

### Section F: Member information

#### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth

#### Contributions

OPENING ACCOUNT BALANCE \$

**!** 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

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** \$

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

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** \$

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** \$

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

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Accumulation phase account balance  
**S1** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Retirement phase account balance - CDBIS  
**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$   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** \$

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$ -00

Unlisted trusts **B** \$ -00

Insurance policy **C** \$ -00

Other managed investments **D** \$ -00

**15b Australian direct investments**

<p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$ <input type="text" value="0"/>-00</p> <p>Australian non-residential real property <b>J2</b> \$ <input type="text" value="0"/>-00</p> <p>Overseas real property <b>J3</b> \$ <input type="text" value="0"/>-00</p> <p>Australian shares <b>J4</b> \$ <input type="text" value="0"/>-00</p> <p>Overseas shares <b>J5</b> \$ <input type="text" value="0"/>-00</p> <p>Other <b>J6</b> \$ <input type="text" value="0"/>-00</p> <p>Property count <b>J7</b> <input type="text" value="0"/></p>	<p>Cash and term deposits <b>E</b> \$ <input type="text" value="1799388"/>-00</p> <p>Debt securities <b>F</b> \$ <input type="text" value="0"/>-00</p> <p>Loans <b>G</b> \$ <input type="text" value="0"/>-00</p> <p>Listed shares <b>H</b> \$ <input type="text" value="0"/>-00</p> <p>Unlisted shares <b>I</b> \$ <input type="text" value="0"/>-00</p> <p>Limited recourse borrowing arrangements <b>J</b> \$ <input type="text" value="0"/>-00</p> <p>Non-residential real property <b>K</b> \$ <input type="text" value="0"/>-00</p> <p>Residential real property <b>L</b> \$ <input type="text" value="0"/>-00</p> <p>Collectables and personal use assets <b>M</b> \$ <input type="text" value="0"/>-00</p> <p>Other assets <b>O</b> \$ <input type="text" value="0"/>-00</p>
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**15c Other investments**

Crypto-Currency **N** \$ -00

**15d Overseas direct investments**

Overseas shares **P** \$ -00

Overseas non-residential real property **Q** \$ -00

Overseas residential real property **R** \$ -00

Overseas managed investments **S** \$ -00

Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
(Sum of labels **A** to **T**)

**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  \$ -00

Fund's tax file number (TFN)

**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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00	
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	
	Borrowings	<b>V</b> \$ <input type="text" value="0"/>	-00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)	<b>W</b> \$ <input type="text" value="1798546"/>	-00	
Reserve accounts	<b>X</b> \$ <input type="text" value="0"/>	-00	
Other liabilities	<b>Y</b> \$ <input type="text" value="842"/>	-00	
<b>TOTAL LIABILITIES</b>	<b>Z</b> \$ <input type="text" value="1799388"/>	-00	

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$  -00

Total TOFA losses **I** \$  -00

**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 2021–22 income year, write **2022**). **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 2022*. **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 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **D**

Section K: **Declarations**

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

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

I declare that, 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 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      Day      /      Month      /      Year

**Preferred trustee or director contact details:**

Title:

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 2022* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date      Day      /      Month      /      Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

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**The Russ Retirement Fund**  
**Investment Revaluation as at 30 June 2022**

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Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
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**Fund Total**

**The Russ Retirement Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Cash and Cash Equivalents</b>									
<b>BankAusTD: Bank Australia TD</b>									
13/04/2022	Interest	21,296.91	0.00						
		<u>21,296.91</u>	<u>0.00</u>						
<b>BEYONDDTD: Beyond Bank Term Deposit</b>									
31/05/2022	Interest	7,000.00	0.00						
		<u>7,000.00</u>	<u>0.00</u>						
<b>CBATD173: CBA Term Deposit #173</b>									
17/07/2021	Interest	2,839.47	0.00						
		<u>2,839.47</u>	<u>0.00</u>						
<b>PCUT: Police Credit Union Term Deposit</b>									
23/05/2022	Interest	6,840.00	0.00						
		<u>6,840.00</u>	<u>0.00</u>						
<b>SACUTD: SA Credit Union TD</b>									
15/05/2022	Interest	7,677.19	0.00						
		<u>7,677.19</u>	<u>0.00</u>						
<b>WBCTD: Westpac Term Deposit #149</b>									
24/05/2022	Interest	2,423.34	0.00						
		<u>2,423.34</u>	<u>0.00</u>						
<b>Total</b>		<b>48,076.91</b>	<b>0.00</b>						
<b>Cash At Bank</b>									
<b>CASH: Cash At Bank</b>									
01/07/2021	Interest	0.80	0.00						
01/08/2021	Interest	0.86	0.00						
01/09/2021	Interest	0.86	0.00						
01/10/2021	Interest	0.76	0.00						
01/11/2021	Interest	0.78	0.00						
01/12/2021	Interest	0.79	0.00						
01/01/2022	Interest	0.83	0.00						
01/02/2022	Interest	0.85	0.00						
01/03/2022	Interest	0.79	0.00						
01/04/2022	Interest	0.89	0.00						
01/05/2022	Interest	0.88	0.00						
01/06/2022	Interest	1.91	0.00						
		<u>11.00</u>	<u>0.00</u>						
<b>monEsaver: Beyond Bank MonEsaver</b>									
01/07/2021	Interest	0.14	0.00						
31/05/2022	Interest	0.04	0.00						
30/06/2022	Interest	0.27	0.00						
		<u>0.45</u>	<u>0.00</u>						
<b>WBC_ESAVER: Westpac eSaver</b>									

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.



**The Russ Retirement Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
30/07/2021	Interest	1.04	0.00						
31/08/2021	Interest	0.10	0.00						
30/09/2021	Interest	0.09	0.00						
29/10/2021	Interest	0.09	0.00						
30/11/2021	Interest	0.05	0.00						
31/12/2021	Interest	0.05	0.00						
31/01/2022	Interest	0.05	0.00						
28/02/2022	Interest	0.04	0.00						
31/03/2022	Interest	0.05	0.00						
29/04/2022	Interest	17.89	0.00						
31/05/2022	Interest	48.75	0.00						
30/06/2022	Interest	89.28	0.00						
		<u>157.48</u>	<u>0.00</u>						
<b>WBDCDIYWORK: Westpac DIY Super Working Account</b>									
30/07/2021	Interest	0.01	0.00						
31/08/2021	Interest	0.01	0.00						
30/09/2021	Interest	0.01	0.00						
29/10/2021	Interest	0.01	0.00						
30/11/2021	Interest	0.01	0.00						
31/12/2021	Interest	0.01	0.00						
31/01/2022	Interest	0.01	0.00						
28/02/2022	Interest	0.01	0.00						
31/03/2022	Interest	0.01	0.00						
29/04/2022	Interest	0.01	0.00						
31/05/2022	Interest	0.01	0.00						
30/06/2022	Interest	0.01	0.00						
		<u>0.12</u>	<u>0.00</u>						
<b>Total</b>		<b>169.05</b>	<b>0.00</b>						

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**The Russ Retirement Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2021 to 30 June 2022**

<b>Operating Statement Profit vs. Provision for Income Tax</b>	<b>2022</b>
	<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>(7,790.67)</b>
<b><u>ADD:</u></b>	
Pension Non-deductible Expenses	1,587.67
Pensions Paid	60,000.00
<b><u>LESS:</u></b>	
Pension Exempt Income	47,792.00
Non-Taxable Contributions	391.90
Rounding	0.10
<b>Taxable Income or Loss</b>	<b>5,613.00</b>

	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	5,613.00	841.95
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>841.95</b>

**Provision for Income Tax vs. Income Tax Expense**

<b>Provision for Income Tax</b>	<b>841.95</b>
<b>Income Tax Expense</b>	<b>841.95</b>

**Provision for Income Tax vs. Income Tax Payable**

<b>Provision for Income Tax</b>	<b>841.95</b>
<b>Income Tax Payable (Receivable)</b>	<b>841.95</b>

**Exempt Current Pension Income Settings**

Pension Exempt % (Actuarial)	99.0600%
Pension Exempt % (Expenses)	88.0621%
Assets Segregated For Pensions	No

**The Russ Retirement Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
				<b>Section B</b>
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	0.00
Less Discount		30 Jun 2022	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>				<b>0.00</b>
<b>Gross Interest</b>				
MICHAEL W RUSS & From 138376420	BankAusTD: Bank Australia TD	13 Apr 2022	C	21,296.91
Interest	BEYONDDT: Beyond Bank Term Deposit	31 May 2022	C	7,000.00
DEPOSIT INTEREST	CASH: Cash At Bank	01 Jul 2021	C	0.80
DEPOSIT INTEREST	CASH: Cash At Bank	01 Aug 2021	C	0.86
DEPOSIT INTEREST	CASH: Cash At Bank	01 Sep 2021	C	0.86
DEPOSIT INTEREST	CASH: Cash At Bank	01 Oct 2021	C	0.76
DEPOSIT INTEREST	CASH: Cash At Bank	01 Nov 2021	C	0.78
DEPOSIT INTEREST	CASH: Cash At Bank	01 Dec 2021	C	0.79
DEPOSIT INTEREST	CASH: Cash At Bank	01 Jan 2022	C	0.83
DEPOSIT INTEREST	CASH: Cash At Bank	01 Feb 2022	C	0.85
DEPOSIT INTEREST	CASH: Cash At Bank	01 Mar 2022	C	0.79
DEPOSIT INTEREST	CASH: Cash At Bank	01 Apr 2022	C	0.89
DEPOSIT INTEREST	CASH: Cash At Bank	01 May 2022	C	0.88
DEPOSIT INTEREST	CASH: Cash At Bank	01 Jun 2022	C	1.91
Credit Interest	CBATD173: CBA Term Deposit #173	17 Jul 2021	C	2,839.47
Interest Adju	monEsaver: Beyond Bank MonEsaver	01 Jul 2021	C	0.14
Interest	monEsaver: Beyond Bank MonEsaver	31 May 2022	C	0.04
Interest	monEsaver: Beyond Bank MonEsaver	30 Jun 2022	C	0.27
PCU PCU	PCUT: Police Credit Union Term Deposit	23 May 2022	C	6,840.00
Investment Income	SACUTD: SA Credit Union TD	15 May 2022	C	7,677.19
- INTRODUCTORY	WBC_ESAVER: Westpac eSaver	30 Jul 2021	C	0.50
INTEREST PAID	WBC_ESAVER: Westpac eSaver	30 Jul 2021	C	0.54
- INTRODUCTORY	WBC_ESAVER: Westpac eSaver	31 Aug 2021	C	0.05
INTEREST PAID	WBC_ESAVER: Westpac eSaver	31 Aug 2021	C	0.05
- INTRODUCTORY	WBC_ESAVER: Westpac eSaver	30 Sep 2021	C	0.04
INTEREST PAID	WBC_ESAVER: Westpac eSaver	30 Sep 2021	C	0.05
- INTRODUCTORY	WBC_ESAVER: Westpac eSaver	29 Oct 2021	C	0.04
INTEREST PAID	WBC_ESAVER: Westpac eSaver	29 Oct 2021	C	0.05
INTEREST PAID	WBC_ESAVER: Westpac eSaver	30 Nov 2021	C	0.05
INTEREST PAID	WBC_ESAVER: Westpac eSaver	31 Dec 2021	C	0.05
INTEREST PAID	WBC_ESAVER: Westpac eSaver	31 Jan 2022	C	0.05
INTEREST PAID	WBC_ESAVER: Westpac eSaver	28 Feb 2022	C	0.04
INTEREST PAID	WBC_ESAVER: Westpac eSaver	31 Mar 2022	C	0.05

**The Russ Retirement Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
INTEREST PAID	WBC_ESAVER: Westpac eSaver	29 Apr 2022	C	17.89
INTEREST PAID	WBC_ESAVER: Westpac eSaver	31 May 2022	C	48.75
INTEREST PAID	WBC_ESAVER: Westpac eSaver	30 Jun 2022	C	89.28
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	30 Jul 2021	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	31 Aug 2021	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	30 Sep 2021	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	29 Oct 2021	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	30 Nov 2021	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	31 Dec 2021	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	31 Jan 2022	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	28 Feb 2022	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	31 Mar 2022	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	29 Apr 2022	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	31 May 2022	C	0.01
INTEREST PAID	WBCDIYWORK: Westpac DIY Super Working Account	30 Jun 2022	C	0.01
TERM DEPOSIT 276149	WBCTD: Westpac Term Deposit #149	24 May 2022	C	2,423.34
<i>Less Rounding</i>			C	(0.96)
<b>Total Gross Interest</b>			<b>C</b>	<b>48,245.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Assessable Employer Contributions</b>				
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	05 Nov 2021	R1	1,083.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	09 Nov 2021	R1	433.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	09 Dec 2021	R1	433.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	11 Jan 2022	R1	433.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	09 Feb 2022	R1	433.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	09 Mar 2022	R1	433.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	09 Apr 2022	R1	433.33

**The Russ Retirement Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	09 May 2022	R1	433.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	09 Jun 2022	R1	433.33
Employer Contribution: LEGEND CORPORATE SERVICES PTY LTD	1: Michael Russ	28 Jun 2022	R1	1,083.40
<i>Less Rounding</i>			R1	(0.37)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>5,633.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>5,633.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Exempt Current Pension Income</b>				
Exempt Current Pension Income	Gross Interest	30 Jun 2022	Y	(47,792.00)
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>(47,792.00)</b>
<b>Total Assessable Income</b>				<b>6,086.00</b>
<b>Deductions</b>			<b>Section C</b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
Transfer To Bartley Partners Pty Ne		03 Sep 2021	H	385.00
Less Current Pension Deductions		30 Jun 2022	H	(339.04)
<i>Less Rounding</i>			H	(0.96)
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>45.00</b>
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
Transfer To Bartley Partners Pty Ne		03 Sep 2021	J	1,320.00
Transfer To Bartley Partners Pty Ne		03 Sep 2021	J	97.90
Less Current Pension Deductions		30 Jun 2022	J	(1,248.63)
<i>Less Rounding</i>			J	(0.27)
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>169.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
NETBANK BPAY TAX OFFICE PAYMENTS		03 Nov 2021	L	259.00

**The Russ Retirement Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2021 to 30 June 2022

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>473.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>5,613.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	841.95
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
<b>Total Gross Tax</b>				<b>841.95</b>

<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>0.00</b>
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<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
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<b>Rebates and Offsets</b>			<b>C</b>	<b>0.00</b>
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<b>SUBTOTAL</b>				<b>841.95</b>
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<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>0.00</b>
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<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
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<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
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<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
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<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
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<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>0.00</b>
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<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
--	--	--	-----------	-------------

<b>Total Eligible Credits</b>				<b>0.00</b>
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<b>Net Tax Payable</b>				<b>841.95</b>
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<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>0.00</b>
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<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
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<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
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<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
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<b>Total Amount Due / (Refundable)</b>				<b>1,100.95</b>
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## The Russ Retirement Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Michael Russ</b>											
3 The Parade Marion SA 5043											
Accumulation <b>Accumulation</b>	14,684.18	6,025.27	0.00	432.06	0.00	(841.95)	0.00	0.00	0.00	0.00	20,299.56
Pension <b>2018 Pension Account</b>	896,227.57	0.00	0.00	22,875.49	0.00	0.00	0.00	0.00	0.00	(30,000.00)	889,103.06
	910,911.75	6,025.27	0.00	23,307.55	0.00	(841.95)	0.00	0.00	0.00	(30,000.00)	909,402.62
<b>Mrs Carol Russ</b>											
3 The Parade Marion SA 5043											
Pension <b>2018 Pension Account</b>	896,266.96	0.00	0.00	22,876.51	0.00	0.00	0.00	0.00	0.00	(30,000.00)	889,143.47
	896,266.96	0.00	0.00	22,876.51	0.00	0.00	0.00	0.00	0.00	(30,000.00)	889,143.47
	1,807,178.71	6,025.27	0.00	46,184.06	0.00	(841.95)	0.00	0.00	0.00	(60,000.00)	1,798,546.09

**The Russ Retirement Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Beyond Bank MonEsaver				0.57	0.57			- %
Cash At Bank				37,671.41	37,671.41			2.09%
CBA Term Deposit #173				273,264.93	273,264.93			15.19%
Westpac DIY Super Working Account				1,732.49	1,732.49			0.10%
Westpac eSaver				724,310.77	724,310.77			40.25%
				<b>1,036,980.17</b>	<b>1,036,980.17</b>			<b>57.63%</b>
<b><u>Term Deposits</u></b>								
Beyond Bank Term Deposit				250,000.00	250,000.00	0.00	0.00%	13.89%
Police Credit Union Term Deposit				240,000.00	240,000.00	0.00	0.00%	13.34%
SA Credit Union TD				272,407.87	272,407.87	0.00	0.00%	15.14%
				<b>762,407.87</b>	<b>762,407.87</b>	<b>0.00</b>	<b>0.00%</b>	<b>42.37%</b>
				<b>1,799,388.04</b>	<b>1,799,388.04</b>	<b>0.00</b>	<b>0.00%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.



**The Russ Retirement Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
<b><u>Bank</u></b>														
Beyond Bank MonEsaver														
0.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	0.00	0.00	0.00	0.00
Cash At Bank														
11.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.00	0.00	0.00	0.00	0.00
CBA Term Deposit #173														
2,839.47	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,839.47	0.00	0.00	0.00	0.00
Westpac DIY Super Working Account														
0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	0.00	0.00	0.00	0.00
Westpac eSaver														
157.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	157.48	0.00	0.00	0.00	0.00
<b>3,008.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,008.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Term Deposits</u></b>														
Bank Australia TD														
21,296.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,296.91	0.00	0.00	0.00	0.00
Beyond Bank Term Deposit														
7,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,000.00	0.00	0.00	0.00	0.00
Police Credit Union Term Deposit														
6,840.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,840.00	0.00	0.00	0.00	0.00
SA Credit Union TD														
7,677.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,677.19	0.00	0.00	0.00	0.00
Westpac Term Deposit #149														
2,423.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,423.34	0.00	0.00	0.00	0.00

**The Russ Retirement Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
45,237.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,237.44	0.00	0.00	0.00	0.00
48,245.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,245.96	0.00	0.00	0.00	0.00

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**The Russ Retirement Fund**  
**Fund ABN: 12 197 201 923**  
**Rental Property Schedule**  
**For the Period From 1 July 2021 to 30 June 2022**

**Property Account Name**      **10/23 East Street, Torrensville**  
**Property Type**                    Residential  
**Address of the Property**        10/23 East Street  
    Torrensville, SA 5031  
    Australia

Description	Tax Return Label	Amount	Prior Year
<b>Income</b>			
Other Rental Related Income	B	0.00	297.66
Rent from Property	B	0.00	6,140.00
<b>Gross Rent</b>		<b>0.00</b>	<b>6,437.66</b>
<b>Expenses</b>			
Advertising	I	0.00	2,405.00
Agents Management Fee	I	0.00	415.24
Council Rates	I	0.00	604.18
Emergency Services Levy	I1	0.00	53.92
Insurance Premium	I	0.00	65.75
Legal Fees	I	0.00	1,069.55
Strata Levy Fee	I	0.00	750.91
Sundry Expenses	I	0.00	5,168.50
Water Rates	I	0.00	564.57
<b>Total Expenses</b>		<b>0.00</b>	<b>11,097.62</b>
<b>Net Rent</b>		<b>0.00</b>	<b>(4,659.96)</b>



**The Russ Retirement Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
<b>Grand Total</b>											

\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**The Russ Retirement Fund**  
**Realised Capital Gains**  
**For the period from 1 July 2021 to 30 June 2022**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	0.00

**The Russ Retirement Fund**  
(ABN: 12 197 201 923)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 3 The Parade Marion, SA 5043
<b>Member</b> Number: 1	Date of Birth: 15 January 1955
<b>Mr Michael Warrick Russ</b>	Date Joined Fund: 3 November 2003
	Eligible Service Date: 3 November 2003
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

<b>Your Accounts</b>	
<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	14,684.18
2018 Pension Account	896,227.57
<b>Total as at 1 Jul 2021</b>	<b>910,911.75</b>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	20,299.56
2018 Pension Account	889,103.06
<b>Total as at 30 Jun 2022</b>	<b>909,402.62</b>

<b>Your Tax Components</b>	
Tax Free	731,425.58
Taxable - Taxed	177,977.04
Taxable - Untaxed	-
<b>Your Preservation Components</b>	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	909,402.62
<b>Your Insurance Benefits</b>	
No insurance details have been recorded	
<b>Your Beneficiaries</b>	
<b>Non Lapsing Binding Death Nomination*</b>	
Carol Aline Russ - 100%	
* Nomination in effect from <b>7 February 2014</b>	

**For Enquiries:**  
mail **The Russ Retirement Fund, 3 The Parade, Marion SA 5043**

**The Russ Retirement Fund**  
(ABN: 12 197 201 923)

**Member Benefit Statement**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 3 The Parade Marion, SA 5043
Member Number: 1	Date of Birth: 15 January 1955
Mr Michael Warrick Russ	Date Joined Fund: 3 November 2003
Accumulation Account	Eligible Service Date: 3 November 2003
Accumulation	Tax File Number Held: Yes
	Account Start Date: 3 November 2003

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>14,684.18</b>
<i>Increases to your account:</i>	
Employer Contributions	5,633.37
Government Co-Contributions	391.90
Share Of Net Fund Income	432.06
Tax on Net Fund Income	3.06
<b>Total Increases</b>	<b>6,460.39</b>
<i>Decreases to your account:</i>	
Contributions Tax	845.01
<b>Total Decreases</b>	<b>845.01</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>20,299.56</b>

Your Tax Components		
Tax Free	7.4209 %	1,506.40
Taxable - Taxed		18,793.16
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		20,299.56
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
<b>Non Lapsing Binding Death Nomination*</b>		
Carol Aline Russ - 100%		
* Nomination in effect from <b>7 February 2014</b>		

**For Enquiries:**  
mail **The Russ Retirement Fund, 3 The Parade, Marion SA 5043**

**The Russ Retirement Fund**  
(ABN: 12 197 201 923)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 3 The Parade Marion, SA 5043
<b>Member</b> Number: 1	Date of Birth: 15 January 1955
<b>Mr Michael Warrick Russ</b>	Date Joined Fund: 3 November 2003
<b>Pension Account</b>	Eligible Service Date: 3 November 2003
<b>2018 Pension Account</b>	Tax File Number Held: Yes
	Account Start Date: 30 August 2018

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>896,227.57</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	22,875.49
<u>Total Increases</u>	<u>22,875.49</u>
<i>Decreases to your account:</i>	
Pension Payments	30,000.00
<u>Total Decreases</u>	<u>30,000.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b><u>889,103.06</u></b>

Your Tax Components		
Tax Free	82.0961 %	729,919.18
Taxable - Taxed		159,183.88
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	889,103.06

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
<b>Non Lapsing Binding Death Nomination*</b>	
Carol Aline Russ - 100%	
* Nomination in effect from <b>7 February 2014</b>	

**For Enquiries:**  
mail **The Russ Retirement Fund, 3 The Parade, Marion SA 5043**





**Trustees**

The Trustees of the Fund are as follows:

Michael Russ and  
Carol Russ

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Michael Russ  
Trustee

.....  
Carol Russ  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail **The Russ Retirement Fund, 3 The Parade, Marion SA 5043**

**The Russ Retirement Fund**  
(ABN: 12 197 201 923)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 3 The Parade Marion, SA 5043
Member	Date of Birth: 16 March 1958
	Date Joined Fund: 3 November 2003
	Eligible Service Date: 3 November 2003
Mrs Carol Aline Russ	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	
2018 Pension Account	896,266.96
<b>Total</b> as at 1 Jul 2021	<b><u>896,266.96</u></b>

<b>Withdrawal Benefit</b> as at 30 Jun 2022	
2018 Pension Account	889,143.47
<b>Total</b> as at 30 Jun 2022	<b><u>889,143.47</u></b>

Your Tax Components	
Tax Free	738,462.73
Taxable - Taxed	150,680.74
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	889,143.47

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

Michael Warrick Russ - 100%

\* Nomination in effect from **7 February 2014**

**For Enquiries:**  
mail **The Russ Retirement Fund, 3 The Parade, Marion SA 5043**

**The Russ Retirement Fund**  
(ABN: 12 197 201 923)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 3 The Parade Marion, SA 5043
<b>Member</b> Number: 2	Date of Birth: 16 March 1958
<b>Mrs Carol Aline Russ</b>	Date Joined Fund: 3 November 2003
<b>Pension Account</b>	Eligible Service Date: 3 November 2003
<b>2018 Pension Account</b>	Tax File Number Held: Yes
	Account Start Date: 30 August 2018

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>896,266.96</b>
<i>Increases to your account:</i>	
Share Of Net Fund Income	22,876.51
<u>Total Increases</u>	<u>22,876.51</u>
<i>Decreases to your account:</i>	
Pension Payments	30,000.00
<u>Total Decreases</u>	<u>30,000.00</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b><u>889,143.47</u></b>

Your Tax Components		
Tax Free	83.0533 %	738,462.73
Taxable - Taxed		150,680.74
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	889,143.47

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
<b>Non Lapsing Binding Death Nomination*</b>	
Michael Warrick Russ - 100%	
* Nomination in effect from <b>7 February 2014</b>	

**For Enquiries:**  
mail **The Russ Retirement Fund, 3 The Parade, Marion SA 5043**



**Trustees**

The Trustees of the Fund are as follows:

Michael Russ and  
Carol Russ

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

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Signed on behalf of the Trustees of the Fund

.....  
Michael Russ  
Trustee

.....  
Carol Russ  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail **The Russ Retirement Fund, 3 The Parade, Marion SA 5043**

**The Russ Retirement Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Michael Russ**

**Date of Birth:** 15 Jan 1955  
**Age:** 67 (at 30/06/2022)  
**Status:** Member must meet work test criteria, other conditions apply

**Contributions Summary**

**Prior Year Contributions**

Contributions for the previous 2 years are not confirmed  
 3-year cap in effect from previous years

Total non-concessional contributions in previous 2 years

**Non-Concessional**

Unknown

Unknown

**Current Year Contributions**

**Note**

**Concessional**

**Non-Concessional**

	Note	Concessional	Non-Concessional
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	5,633.37	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		5,633.37	0.00
Amount above caps	4	0.00	0.00
Available		21,866.63	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2021, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	5,633.37
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>5,633.37</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	391.90
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>391.90</b>

**Transactions**

**The Russ Retirement Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Michael Russ**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
05/11/2021	Employer Mandated	1,083.33			smsfdataflow
09/11/2021	Employer Mandated	433.33			smsfdataflow
09/12/2021	Employer Mandated	433.33			smsfdataflow
11/01/2022	Employer Mandated	433.33			smsfdataflow
09/02/2022	Employer Mandated	433.33			smsfdataflow
09/03/2022	Employer Mandated	433.33			smsfdataflow
09/04/2022	Employer Mandated	433.33			smsfdataflow
09/05/2022	Employer Mandated	433.33			smsfdataflow
26/05/2022	Government Co-Contributions			391.90	manual
09/06/2022	Employer Mandated	433.33			smsfdataflow
28/06/2022	Employer Mandated	1,083.40			smsfdataflow
<b>Totals:</b>		<b>5,633.37</b>		<b>391.90</b>	

**The Russ Retirement Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mrs Carol Russ**

**Date of Birth:** 16 Mar 1958  
**Age:** 64 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>		<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	4	0.00	0.00
Available		27,500.00	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2021, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**The Russ Retirement Fund  
Pension Withdrawal Limits  
For the Period 1 July 2021 to 30 June 2022**

**Mr Michael Russ  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
2018 Pension Account	30,000.00	OK!	22,410.00	OK!	22,410.00	-	-	82.10%

**Totals**

Gross Drawdowns	30,000.00	0.00	22,410.00	0.00	22,410.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	30,000.00	0.00	22,410.00	0.00	22,410.00			

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

2018 Pension Account

Date	Gross Amount	PAYG	Net Amount	Description
02/07/2021	30,000.00	0.00	30,000.00	part of \$60,000.00 TFR Westpac 55+ Pensions EOFY 2022
<b>Totals:</b>	<b>30,000.00</b>	<b>0.00</b>	<b>30,000.00</b>	



**The Russ Retirement Fund  
Pension Withdrawal Limits  
For the Period 1 July 2021 to 30 June 2022**

**Mrs Carol Russ  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
2018 Pension Account	30,000.00	OK!	17,930.00	OK!	17,930.00	-	-	83.05%

**Totals**

Gross Drawdowns	30,000.00	0.00	17,930.00	0.00	17,930.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	30,000.00	0.00	17,930.00	0.00	17,930.00

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

2018 Pension Account

Date	Gross Amount	PAYG	Net Amount	Description
02/07/2021	30,000.00	0.00	30,000.00	part of \$60,000.00 TFR Westpac 55+ Pensions EOFY 2022
<b>Totals:</b>	<b>30,000.00</b>	<b>0.00</b>	<b>30,000.00</b>	

**The Russ Retirement Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Beyond Bank MonEsaver		0.12		7,000.45		7,000.00	0.00		0.57	0.57
Cash At Bank		20,214.49		19,876.27		2,419.35	0.00		37,671.41	37,671.41
CBA Term Deposit #173		270,425.46		2,839.47		0.00	0.00		273,264.93	273,264.93
Westpac DIY Super Working Account		1,732.37		60,000.12		60,000.00	0.00		1,732.49	1,732.49
Westpac eSaver		60,433.04		723,877.73		60,000.00	0.00		724,310.77	724,310.77
		352,805.48		813,594.04		129,419.35	0.00		1,036,980.17	1,036,980.17
<b><u>Term Deposits</u></b>										
Bank Australia TD		250,000.00		0.00		250,000.00	0.00		0.00	0.00
Beyond Bank Term Deposit		250,000.00		0.00		0.00	0.00		250,000.00	250,000.00
Police Credit Union Term Deposit		240,000.00		0.00		0.00	0.00		240,000.00	240,000.00
SA Credit Union TD		264,730.68		7,677.19		0.00	0.00		272,407.87	272,407.87
Westpac Term Deposit #149		450,000.00		0.00		450,000.00	0.00		0.00	0.00
		1,454,730.68		7,677.19		700,000.00	0.00		762,407.87	762,407.87
<b>Fund Total</b>		<b>1,807,536.16</b>		<b>821,271.23</b>		<b>829,419.35</b>	<b>0.00</b>		<b>1,799,388.04</b>	<b>1,799,388.04</b>



The Russ Retirement Fund

## **ACTUARIAL CERTIFICATE**

Apricot Actuaries Pty Ltd  
ABN 44 613 006 769

[www.apricotactuaries.com.au](http://www.apricotactuaries.com.au)  
03 6240 1575

30/03/2023

Michael Warrick Russ, Carol Aline Russ  
as trustee(s) for The Russ Retirement Fund  
c/o Emily Cooper from BARTLEY PARTNERS PTY LTD

## *ACTUARY'S CERTIFICATE UNDER SECTION 295-390 2021/22*

When a complying superannuation fund has assets in retirement phase, a proportion of the fund's income can be exempt from income tax. This is referred to as exempt current pension income (ECPI).

ECPI can work in two ways:

### **(1) Segregated assets**

The ordinary income and statutory income that an SMSF earns from segregated current pension assets is tax exempt.

We understand that your fund is not eligible to use the segregated method for the purposes of claiming ECPI.

### **(2) Proportionate method (s295-390)**

Where a fund contains assets that are in retirement phase and not treated as segregated for the purpose of ECPI then under section 295-390 of the Income Tax Assessment Act a proportion of the income from those assets is tax exempt. The proportion is equal to:

$$\frac{\text{Average value of unsegregated current pension liabilities}}{\text{Average value of unsegregated superannuation liabilities}}$$

The value of these liabilities must be specified by an Actuary in an Actuary's certificate obtained by the trustee before the date for lodgement of the fund's income tax return. **I am pleased to attach your certificate for 2021/22.**

---

#### **Apricot Actuaries**

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

---

#### **CONTACTS**

**PHONE**

03 6240 1575

**EMAIL**

info@apricotactuaries.com.au

**WEB**

www.apricotactuaries.com.au

Your accountant has ordered this certificate on your behalf. Please review the information in the attached certificate which should be read in its entirety.

Yours sincerely,



**Jim Hennington** BComm, FIAA, DipFP  
**Fellow of the Institute of Actuaries of Australia**

---

**Apricot Actuaries**

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

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# S295-390 ACTUARIAL CERTIFICATE

<b>Fund name:</b>	The Russ Retirement Fund
<b>Tax year:</b>	2021/22
<b>Reference:</b>	A52061680149762
<b>Fund type:</b>	Accumulation and account-based income stream benefits (pension) only
<b>Certificate type:</b>	Actuarial certificate for the purposes of section 295-390 of the Income Tax Assessment Act 1997 - Exempt Income
<b>Trustee name:</b>	Michael Warrick Russ, Carol Aline Russ

## ECPI - PROPORTIONATE METHOD:

I hereby certify that the tax exempt proportion of the Fund's applicable income (from assets that were not segregated or deemed to be segregated) for the 2021/22 financial year is:

**99.06%**

This percentage should only be applied to income from unsegregated assets, including the income from unsegregated assets earned over the following periods:

- 01/07/2021 - 30/06/2022

This calculation is based on data supplied by Emily Cooper from BARTLEY PARTNERS PTY LTD on behalf of the trustee(s). A summary of the key data is provided in the following pages.

Please carefully read the following pages which contain details of the information used in this actuarial certificate, including the methodology used and the assumptions I have made. These form part of the certificate and should be read in their entirety.

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Actuaries Institute and other relevant professional standards.

Date: 30/03/2023

**Jim Hennington, Fellow of the Institute of Actuaries of Australia**

Find out more about your actuary on [LinkedIn](#)

---

## Apricot Actuarial

42 Sandy Bay Rd, Battery Point,  
Tasmania, 7004, Australia

---

## CONTACTS

### PHONE

03 6240 1575

### EMAIL

[info@apricotactuarial.com.au](mailto:info@apricotactuarial.com.au)

### WEB

[www.apricotactuarial.com.au](http://www.apricotactuarial.com.au)

## What to do with this certificate

Ordinary income and statutory income that a complying superannuation fund earns from assets held to provide pension benefits is exempt from income tax. This is referred to as exempt current pension income (ECPI).

Where the fund has retirement phase assets that are not segregated (or deemed to be segregated) then an exempt proportion is calculated by an Actuary. This proportion is applied to the net ordinary assessable income of those unsegregated assets including net capital gains, but excluding assessable contributions and non-arm's length income. Income derived from segregated assets (or assets that the ATO deems to have been segregated) must be dealt with separately.

The total ECPI for this tax year is therefore calculated as:

- Income from assets that were unsegregated  
**x ECPI proportion**

## Key information used

The following information was provided by your accountant, for the purpose of completing your fund's actuarial certificate for the 2021/22 financial year. Please note that we have relied on this information and have not checked the terms of the Fund's Trust Deed and rules.

Member 1: Michael Warrick Russ  
Member 2: Carol Aline Russ

<b>Opening balances at 01/07/2021:</b> <sup>Note 1</sup>	
Retirement phase income stream balances (=liabilities)	\$ 1,792,494.53
Non-retirement phase balances	\$ 14,684.18
<b>Total assets (=superannuation liabilities)</b>	<b>\$ 1,807,178.71</b>
Plus	
Non-concessional contributions	\$ 391.90
Concessional contributions	\$ 5,633.36
Transfers in	\$ 0.00
Minus	
Lump sum withdrawals	\$ 0.00
Pension payments/withdrawals	\$ 60,000.00
Equals	
<b>Balance before income and expenses</b>	<b>\$ 1,753,203.97</b>
Preliminary net income	\$ 45,367.92
<b>Closing balance at 30/06/2022:</b> <sup>Note 1</sup>	<b>\$ 1,798,571.89</b>

Based on the information provided, this superannuation fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). It does not contain other types of accumulation or income stream benefits such as defined benefits. I have relied on the assessment of the fund's accountant to check that the pensions valued meet the requirements to be considered a Retirement Phase superannuation income stream under the Act in this tax year.

**Note 1:**

I understand that the information supplied to me was based on draft financial statements. Should this information change materially then this actuarial certificate should be revised accordingly.

My calculation of the average value of unsegregated current pension liabilities of the fund during the tax year was \$ 1,732,658.91. The average value of unsegregated superannuation liabilities of the fund during the tax year was \$ 1,749,022.08.

## **Assumptions made**

There are sometimes instances where our staff need to make assumptions in relation to the information provided to us. If you are concerned these assumptions are inaccurate, please contact our staff directly and we will organise a free amended certificate. The following assumptions were made in relation to this order:

- All assets which produced non-arm's length income were excluded from the application.
- Michael Warrick Russ's pension payments have been confirmed as meeting the minimum standards by the accountant; and
- Carol Aline Russ's pension payments have been confirmed as meeting the minimum standards by the accountant.
- Your accounting platform has indicated you wish to use the proportionate method and calculate the actuarial percentage across the whole financial year. If you wish to instead use the deemed segregated method, you will need to make the change in your accounting software. Instruction: Class/BGL

## **Methodology I have used**

By definition, the liabilities of an accumulation account or account-based income stream, without any guarantees, are equal to the value of the assets backing it. As such, I am satisfied that the amount of the assets at the end of the year, together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the fund's liabilities as they fall due. No recommendation is needed with regard to future contributions or adequacy opinion.

The value of current pension liabilities and superannuation liabilities at any particular time is therefore the account balance of the member or reserve at that date. Accordingly, the average values for this certificate have been determined using a daily weighted average calculation which takes into account details of the fund's relevant transactions over the year (as summarised in the key information above).



Since the fund design consists only of account-based benefits, no assumption has been made (or is needed) regarding rates of future return on the Fund's assets; pension increases; or a discount rate. We have however assumed that the fund will comply with Superannuation Industry Supervision (SIS) regulation requirements for allocated pensions, market linked pensions and/or account-based income streams.

### **Minimum pension standards**

The standards for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance and date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax and the tax exempt proportion shown in this certificate may not be correct.

We used the information provided to us to perform a preliminary validation that the pension standards were met. Where actual pension payments were lower than we expected, we have flagged this for your accountant to consider and to confirm to us that the standards were indeed met. We have not made further investigations to certify that the precise minimums were in fact paid.



**Australian Government**  
**Australian Taxation Office**

**Agent** BARTLEY PARTNERS PTY LTD  
**Client** THE TRUSTEE FOR THE RUSS  
RETIREMENT FUND  
**ABN** 12 197 201 923  
**TFN** 802 938 786

## Activity statement 001

---

<b>Date generated</b>	30 March 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

0 results found - from **30 March 2021** to **30 March 2023** sorted by **processed date** ordered **newest to oldest**



**Australian Government**  
**Australian Taxation Office**

**Agent** BARTLEY PARTNERS PTY LTD  
**Client** THE TRUSTEE FOR THE RUSS  
 RETIREMENT FUND  
**ABN** 12 197 201 923  
**TFN** 802 938 786

## Income tax 551

---

<b>Date generated</b>	30 March 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **30 March 2021** to **30 March 2023** sorted by **processed date** ordered **newest to oldest**

<b>Processed date</b>	<b>Effective date</b>	<b>Description</b>	<b>Debit (DR)</b>	<b>Credit (CR)</b>	<b>Balance</b>
5 Nov 2021	4 Nov 2021	Payment received		\$616.45	\$0.00
13 Oct 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$616.45		\$616.45 DR

---

## RECEIPT

Emily Cooper

**Invoice Date:** 26 Aug 2021

**Advice Reference:**

■ A27671629953893

Description	Amount
Actuarial Certificate - The Russ Retirement Fund - 2020/21	\$89
	<b>Subtotal: \$89</b>
	<b>GST: \$8.9</b>
	<b>Total: \$97.9</b>
	<b>Total Owing: \$0</b>

**Date Paid** 26 Aug 2021

Apricot Actuarial	CONTACTS		
<i>A business name of ASAP Advice Pty Ltd</i>	PHONE	EMAIL	WEB
42 Sandy Bay Rd, Battery Point, TAS 7004 ABN 44 613 006 769	03 6240 1575	info@apricotactuarial.com.au	www.apricotactuarial.com.au



THE TRUSTEE FOR THE RUSS RETIREMENT  
FUND  
PO BOX 230  
GLEN OSMOND SA 5064

Our reference: 7129522868353  
Phone: 13 10 20  
ABN: 12 197 201 923

26 May 2022



## **Superannuation remittance advice**

To whom it may concern

An amount of \$391.90 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR THE RUSS RETIREMENT FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

### Reading your remittance advice

This remittance advice provides details of low income super amounts credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's low income super amount payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of low income super amounts being credited for a member.

### Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including low income super amount paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **1 July 2022**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

## HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at [www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

For other payment options, visit [www.ato.gov.au/paymentoptions](http://www.ato.gov.au/paymentoptions)

## Superannuation remittance advice

Provider: THE TRUSTEE FOR THE RUSS RETIREMENT FUND  
Tax file number: 802 938 786  
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Michael Russ	SMSF11413433269 2	565 906 497	15/1/1955	7027846484204	2021	\$391.90

	Description	Processed date	Credit
<b>Payment details</b>	Low income super amount remittance	25 May 2022	\$391.90 CR
		<b>Total payment amount</b>	<b>\$391.90 CR</b>





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mobile number
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e-mail address
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 BSB 325 185

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MRS C A RUSS  
 3 THE PARADE  
 MARION SA 5043

<b>Your Statement</b>	2 (Page 1 of 1)
Statement Period	01 Jul 20 - 31 Jul 20
Member Number	22691696

## monEsaver Internet Account

Account Number: 03743797

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 20		Opening Balance				\$0.12
31 Jul 20		Closing Balance				\$0.12

Account Number: 123087396

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

## INV - Negotiated Term

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 20		Opening Balance				\$250,000.00
31 Jul 20		Closing Balance				\$250,000.00

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Your Statement

3 (Page 1 of 1)

Statement Period

01 Aug 20 - 31 Aug 20

Member Number

22691696

## monEsaver Internet Account

Account Number: 03743797

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Aug 20		Opening Balance				\$0.12
31 Aug 20		Closing Balance				\$0.12

Account Number: 123087396

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

## INV - Negotiated Term

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Aug 20		Opening Balance				\$250,000.00
31 Aug 20		Closing Balance				\$250,000.00

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AUSTRALIA

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 AFSL: Australian Credit License 307 806  
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mobile: 011\*\*\*702

e-mail: c\*\*\*\*@ad\*\*.com.au

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<b>Your Statement</b>	4 (Page 1 of 1)
Statement Period	01 Sep 20 - 30 Sep 20
Member Number	22691656

**monEsaver Internet Account**

Account Number: 03743797  
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Sep 20		Opening Balance				\$0.12
30 Sep 20		Closing Balance				\$0.12

**INV - Negotiated Term**

Account Number: 123087396  
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ  
 Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Sep 20		Opening Balance				\$250,000.00
30 Sep 20		Closing Balance				\$250,000.00

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<b>Email</b> contactus@beyondbank.com.au	<b>Address</b> GPO Box 1430 Adelaide SA 5001		<b>Twitter</b> twitter.com/beyondbank
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BSB 325 185



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e-mail: c\*\*\*\*@ad\*\*.com.au

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Your Statement 5 (Page 1 of 1)

Statement Period 01 Oct 20 - 31 Oct 20

Member Number 22691696

## monEsaver Internet Account

Account Number: 03743797  
Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Oct 20		Opening Balance			-	\$0.12
31 Oct 20		Closing Balance				\$0.12

## INV - Negotiated Term

Account Number: 123087396  
Account Holder/s: Michael Warrick Russ & Carol Aline Russ  
Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Oct 20		Opening Balance				\$250,000.00
31 Oct 20		Closing Balance				\$250,000.00

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AFSL/Australian Credit Licence 237 856  
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e-mail address

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### Your Statement

6 (Page 1 of 1)

Statement Period 01 Nov 20 - 30 Nov 20

Member Number 22691696



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MRS C A RUSS  
3 THE PARADE  
MARION SA 5043

## monEsaver Internet Account

Account Number: 03743797  
Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Nov 20		Opening Balance				\$0.12
30 Nov 20		Closing Balance				\$0.12

## INV - Negotiated Term

Account Number: 123087396  
Account Holder/s: Michael Warrick Russ & Carol Aline Russ  
Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Nov 20		Opening Balance				\$250,000.00
30 Nov 20		Closing Balance				\$250,000.00

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Your Statement 4 (Page 1 of 1)

Statement Period 01 Jul 20 - 31 Dec 20

Member Number 22691691



001716 046 - 5043

MICHAEL WARRICK RUSS & CAROL ALINE RUSS ATF THE RUSS  
 RETIREMENT FUND  
 3 THE PARADE  
 MARION SA 5043

Account Number: 03743797

## monEsaver Internet Account

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 20		Opening Balance				\$0.12
31 Dec 20		Closing Balance				<b>\$0.12</b>

Account Number: 123087396

## INV - Negotiated Term

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jul 20		Opening Balance				\$250,000.00
31 Dec 20		Closing Balance				<b>\$250,000.00</b>



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MRS C A RUSS  
 3 THE PARADE  
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Your Statement 8 (Page 1 of 1)

Statement Period 01 Jan 21 - 31 Jan 21

Member Number 22691696

## monEsaver Internet Account

Account Number: 03743797

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 21		Opening Balance				\$0.12
31 Jan 21		Closing Balance				\$0.12

Account Number: 123087396

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

## INV - Negotiated Term

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 21		Opening Balance				\$250,000.00
31 Jan 21		Closing Balance				\$250,000.00

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**Your Statement** 9 (Page 1 of 1)  
Statement Period 01 Feb 21 - 28 Feb 21  
Member Number 22691696

## monEsaver Internet Account

Account Number: 03743797  
Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Feb 21		Opening Balance				\$0.12
<b>28 Feb 21</b>		<b>Closing Balance</b>				<b>\$0.12</b>

## INV - Negotiated Term

Account Number: 123087396  
Account Holder/s: Michael Warrick Russ & Carol Aline Russ  
Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Feb 21		Opening Balance				\$250,000.00
<b>28 Feb 21</b>		<b>Closing Balance</b>				<b>\$250,000.00</b>

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MRS C A RUSS  
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Your Statement 10 (Page 1 of 1)

Statement Period 01 Mar 21 - 31 Mar 21

Member Number 22691696

**monEsaver Internet Account**

Account Number: 03743797  
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Mar 21		Opening Balance				\$0.12
<b>31 Mar 21</b>		<b>Closing Balance</b>				<b>\$0.12</b>

**INV - Negotiated Term**

Account Number: 123087396  
 Account Holder/s: Michael Warrick Russ & Carol Aline Russ  
 Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Mar 21		Opening Balance				\$250,000.00
<b>31 Mar 21</b>		<b>Closing Balance</b>				<b>\$250,000.00</b>

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### Your Statement

11 (Page 1 of 1)

Statement Period

01 Apr 21 - 30 Apr 21

Member Number

22691696

## monEsaver Internet Account

Account Number: 03743797

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Apr 21		Opening Balance				\$0.12
30 Apr 21		Closing Balance				\$0.12

Account Number: 123087396

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

## INV - Negotiated Term

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Apr 21		Opening Balance				\$250,000.00
30 Apr 21		Closing Balance				\$250,000.00

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Your Statement 12 (Page 1 of 1)

Statement Period 01 May 21 - 31 May 21

Member Number 22691696



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MRS C A RUSS  
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MARION SA 5043

## monEsaver Internet Account

Account Number: 03743797

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 May 21		Opening Balance				\$0.12
30 May 21	31 May 21	Interest Credit By Transfer			\$7,000.00	\$7,000.12
31 May 21		Interest Credit			\$0.04	\$7,000.16
<b>31 May 21</b>		<b>Closing Balance</b>				<b>\$7,000.16</b>

45396  
45397

## INV - Negotiated Term

Account Number: 123087396

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 May 21		Opening Balance				\$250,000.00
30 May 21	31 May 21	Interest Payment By Transfer (\$7,000.00)				
<b>31 May 21</b>		<b>Closing Balance</b>				<b>\$250,000.00</b>

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### Your Statement

13 (Page 1 of 2)

Statement Period	01 Jun 21 - 30 Jun 21
Member Number	22691696

### monEsaver Internet Account

Account Number: 03743797

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jun 21		Opening Balance				\$7,000.16
03 Jun 21		Osko Payment To The Russ Retirement Fund Ta CBA Account 1021116 Ref#619091001		\$7,000.00		\$0.16
30 Jun 21		Interest Credit			\$0.10	\$0.26
30 Jun 21		<b>Closing Balance</b>				<b>\$0.26</b>

6734  
673412

### INV - Negotiated Term

Account Number: 123087396

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jun 21		Opening Balance				\$250,000.00
30 Jun 21		<b>Closing Balance</b>				<b>\$250,000.00</b>

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Statement Period 01 Jan 21 - 30 Jun 21

Member Number 22691691



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MICHAEL WARRICK RUSS & CAROL ALINE RUSS ATF THE RUSS  
 RETIREMENT FUND  
 3 THE PARADE  
 MARION SA 5043

Account Number: 03743797

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

## monEsaver Internet Account

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 21		Opening Balance				\$0.12
30 May 21	31 May 21	Interest Credit By Transfer			\$7,000.00	\$7,000.12
31 May 21		Interest Credit			\$0.04	\$7,000.16
03 Jun 21		Osko Payment To The Russ Retirement Fund Ta CBA Account 1021116 Ref#619091001		\$7,000.00		\$0.16
30 Jun 21		Interest Credit			\$0.10	\$0.26
<b>30 Jun 21</b>		<b>Closing Balance</b>				<b>\$0.26</b>

Account Number: 123087396

Account Holder/s: Michael Warrick Russ & Carol Aline Russ

Maturity Date: 31 May 24 Interest Rate: 2.80% p.a.

## INV - Negotiated Term

Date	Effective Date	Transaction details	Card Used	Debit	Credit	Balance
01 Jan 21		Opening Balance				\$250,000.00
30 May 21	31 May 21	Interest Payment By Transfer (\$7,000.00)				
<b>30 Jun 21</b>		<b>Closing Balance</b>				<b>\$250,000.00</b>

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31 DEC 2020



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MEMBER 8026682

The Russ Retirement Fund - MW & CA Russ ATF  
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STATEMENT NO. 4

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- NEVER** provide access to your computer or other devices to anyone. **This is a scam!**
- NEVER** move money to help 'catch a hacker' or 'rogue employee'. **This is a scam** using your money.

\*Liability for losses resulting from unauthorised transactions is determined by the ePayments code

## Statement of Accounts

### Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
147092482	60 month Term Deposit Annual	257,269.86	257,269.86

### Account Details

**Account 147092482 (60 month Term Deposit Annual) Maturity Date 15 MAY 2024**  
**The Russ Retirement Fund - MW & CA Russ**

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01JUL2020		OPENING BALANCE .....			257,269.86
31DEC2020		CURRENT BALANCE .....			257,269.86

Please check all entries promptly and advise us of any discrepancies.  
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STATEMENT NO. 5

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## Statement of Accounts

### Account Summary

ACCOUNT NO.	ACCOUNT NAME	OPENING BALANCE	CLOSING BALANCE
147092482	60 month Term Deposit Annual	257,269.86	264,730.68

### Account Details

**Account 147092482 (60 month Term Deposit Annual) Maturity Date 15 MAY 2024**  
**The Russ Retirement Fund - MW & CA Russ**

DATE	EFFDATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
01JAN2021		OPENING BALANCE .....			257,269.86
14MAY 2021	15MAY 2021	Interest Credit		7,460.82	264,730.68
30JUN2021		CURRENT BALANCE .....			264,730.68

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MEMBER 8026682

STATEMENT NO. 5

30 JUN 2021

Page 3 of 3

### Statement of Interest for the Year ended 30th June 2021

ACCOUNT	DESCRIPTION	ACCOUNT OWNER(S)*	INTEREST DEBIT	INTEREST CREDIT
147092482	60 month Term Deposit Annual	The Russ Retirement Fund - MW & CA Russ	0.00	7,460.82
<b>Total</b>			<b>\$0.00</b>	<b>\$7,460.82</b>

\* If an account is jointly owned, you may need to apportion interest earnings between the joint owners for taxation purposes.



Statement of Account



008317 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	16
Statement Date	31 July 2020
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Jul	Opening Balance			250,000.00
	31 Jul	Closing Balance			250,000.00

Statement of Account



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Mrs C A Russ  
3 The Parade  
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Customer Number	1842231
BSB Number	313-140
Statement Number	17
Statement Date	31 August 2020
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Aug	Opening Balance			250,000.00
	31 Aug	Closing Balance			250,000.00

Statement of Account



014688 920 - 5043

Mrs C A Russ  
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Customer Number	1842231
BSB Number	313-140
Statement Number	18
Statement Date	30 September 2020
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Sep	Opening Balance			250,000.00
	30 Sep	Closing Balance			250,000.00

Statement of Account



012784 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	19
Statement Date	31 October 2020
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Oct	Opening Balance			250,000.00
	31 Oct	Closing Balance			250,000.00



Statement of Account



001362 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	21
Statement Date	31 December 2020
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Dec	Opening Balance			250,000.00
	31 Dec	Closing Balance			250,000.00

1362NNNNN1842231

Statement of Account



000153 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	22
Statement Date	31 January 2021
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Jan	Opening Balance			250,000.00
	31 Jan	Closing Balance			250,000.00

153NNNNNT842231

Statement of Account



001634 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	23
Statement Date	28 February 2021
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Feb	Opening Balance			250,000.00
	28 Feb	Closing Balance			250,000.00

1634NNNNN1842231



Statement of Account



005716 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	24
Statement Date	31 March 2021
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Mar	Opening Balance			250,000.00
	31 Mar	Closing Balance			250,000.00

**Imagine if the streets  
were safe for everyone.**

This start-up CEO is using data to  
help stop gender based violence.

Meet the people Australia needs  
[www.bankaustralia.com.au/zoe](http://www.bankaustralia.com.au/zoe)



Customers should check their monthly statement as soon as it is received and call to discuss any queries immediately.  
Please retain this statement for taxation purposes.

Bank Australia Limited ABN 21 087 651 607 AFSL/Australian Credit Licence Number 238431



5716NNNNN1842231

Statement of Account



004312 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	25
Statement Date	30 April 2021
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Apr	Opening Balance			250,000.00
	30 Apr	Closing Balance			250,000.00

6312NNNNN1842231

Statement of Account



005055 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	26
Statement Date	31 May 2021
Shares	NIL
Page	1 of 1

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	TD 3 Year	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 TD 3 Year TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 May	Opening Balance			250,000.00
	31 May	Closing Balance			250,000.00

5055NNNNW1842231

Statement of Account



008387 920 - 5043

Mrs C A Russ  
3 The Parade  
MARION SA 5043

Customer Number	1842231
BSB Number	313-140
Statement Number	27
Statement Date	30 June 2021
Shares	NIL
Page	1 of 1

**Payment Summary for Withholding Tax 1/7/20 - 30/6/21**

To be retained by Payee for taxation purposes. Authorised by L O'Brien.

Account Number	Account	Interest Earned	Resident Withholding Tax	Non-resident Withholding Tax
138376420	Term Deposit 3 years	0.00	0.00	0.00

**Account summary**

Account Number	Account	Opening Balance	Total Debits	Total Credits	Closing Balance
138376420	Term Deposit 3 years	250,000.00	0.00	0.00	250,000.00

**Account transactions**

Account: 138376420 Term Deposit 3 years TFN Quoted

Interest Calculated at 2.85% P.A. Matures 18 April 2022

Account Name: Michael W Russ & Carol A Russ ATF The Ru

Effective	Posted	Description	Debit	Credit	Balance
	1 Jun	Opening Balance			250,000.00
	30 Jun	Closing Balance			250,000.00



B387NNNNH1842231

**The Russ Retirement Fund  
Pension Withdrawal Limits  
For the Period 1 July 2021 to 30 June 2022**

**Mr Michael Russ**

**YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
2018 Pension Account	30,000.00	OK!	22,410.00	OK!	22,410.00	-	-	82.10%

**Totals**

Gross Drawdowns	30,000.00	0.00	22,410.00	0.00	22,410.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	30,000.00	0.00	22,410.00	0.00	22,410.00

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

2018 Pension Account

Date	Gross Amount	PAYG	Net Amount	Description
02/07/2021	30,000.00	0.00	30,000.00	part of \$60,000.00 TFR Westpac 55+ Pensions EOFY 2022
<b>Totals:</b>	<b>30,000.00</b>	<b>0.00</b>	<b>30,000.00</b>	

**The Russ Retirement Fund  
Pension Withdrawal Limits  
For the Period 1 July 2021 to 30 June 2022**

**Mrs Carol Russ  
YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
2018 Pension Account	30,000.00	OK!	17,930.00	OK!	17,930.00	-	-	83.05%

**Totals**

Gross Drawdowns	30,000.00	0.00	17,930.00	0.00	17,930.00
PAYG Tax	0.00	0.00	0.00	0.00	0.00
Net Drawdowns	30,000.00	0.00	17,930.00	0.00	17,930.00

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

2018 Pension Account

Date	Gross Amount	PAYG	Net Amount	Description
02/07/2021	30,000.00	0.00	30,000.00	part of \$60,000.00 TFR Westpac 55+ Pensions EOFY 2022
<b>Totals:</b>	<b>30,000.00</b>	<b>0.00</b>	<b>30,000.00</b>	



**BARTLEY PARTNERS**  
ACCOUNTING

322 Glen Osmond Road, Myrtle Bank SA 5064  
PO Box 230, Glen Osmond SA 5064  
[www.bartleypartners.com.au](http://www.bartleypartners.com.au)  
P: 08 8338 1033  
ABN: 49 083 323 433

**Due Date: 02 Sep 2021**

**TAX INVOICE**

Trustee for The Russ Retirement Fund  
3 The Parade  
MARION SA 5043  
AUSTRALIA

**Invoice Number**  
INV-7402

**Invoice Date**  
26 Aug 2021

Description	GST	Amount
For Professional Services including:		
- Preparation of 2021 Financial Statements		
- Preparation and lodgement of 2020 Tax Return	10%	1,045.00
- Maintaining investments throughout the year in the event a TBAR lodgement is required		
- Annual software subscription fee	10%	275.00
- Disbursement to independent auditor for 2021 audit	10%	385.00
- Fee for Actuarial Certificate	10%	97.90
	Subtotal	1,639.00
	Total GST 10%	163.90
	Invoice Total	1,802.90
	Payments Received	0.00
	<b>Amount Due</b>	<b>\$1,802.90</b>

Account payment terms are STRICTLY 7 days net  
[accounts@bartleypartners.com.au](mailto:accounts@bartleypartners.com.au)

## How to Pay



EFT directly into our bank account:  
Account: Bartley Partners Pty Ltd  
BSB: 065-124 Account No: 1043 8071  
Reference: Name and INV-7402



Credit card by phone – 8338 1033  
VISA or MasterCard Accepted  
**3% surcharge charged**



### Non-Supported Documents

TRRF EOFY 2022.PDF