

Financial Statements

For the year ended 30 June 2020

Vicki and George Superannuation Fund

Compilation Report

For the year ended 30 June 2020

We have compiled the accompanying special purpose financial statements of Vicki and George Superannuation Fund, which comprise the statement of financial position as at 30 June 2020, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Directors of the Trustee Company

The Directors of the Trustee Company of Vicki and George Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Directors of the Trustee Company, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements and APES 315: *Compilation of Financial Information*.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: *Code of Ethics for Professional Accountants*.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the Directors of the Trustee Company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Firm:

Address:

Signature: _____

Date: _____

Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
INVESTMENTS			
Australian Listed Shares	13	59,361	80,026
Property - Residential	14	721,879	673,000
		781,240	753,026
OTHER ASSETS			
Term Deposits	12	400,000	-
Accumulated Depreciation	15	(46,879)	(41,424)
Cash at Bank	16	40,510	411,646
		393,631	370,222
TOTAL ASSETS		1,174,871	1,123,248
LIABILITIES			
Provisions for Tax - Fund	17	9,265	7,952
		9,265	7,952
TOTAL LIABILITIES		9,265	7,952
NET ASSETS AVAILABLE TO PAY BENEFITS		1,165,606	1,115,296
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	18	1,165,606	1,115,296
		1,165,606	1,115,296

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	3	4,100	4,903
Property - Residential	4	22,335	16,851
		26,435	21,754
Contribution Revenue			
Member Non-Concessional Contributions		200,100	66,253
Employer Concessional Contributions		2,805	8,999
Salary Sacrifice Concessional Contributions		4,877	15,247
Co-Contribution Financed Benefits		186	-
		207,968	90,499
Other Revenue			
Term Deposits	2	1,673	4,180
Cash at Bank	5	286	1,935
Market Movement Non-Realised	6	28,214	95,430
		30,173	101,545
		264,576	213,798
EXPENSES			
General Expense			
Fund Administration Expenses	7	2,253	1,816
Property / Real Estate Expenses	8	10,585	6,115
Property / Real Estate Expenses - Residential 1	9	-	786
Fund Lodgement Expenses	10	-	53
		12,838	8,770
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		251,738	205,028
Tax Expense			
Fund Tax Expenses	11	1,429	6,242
		1,429	6,242
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		250,309	198,786

This Statement is to be read in conjunction with the notes to the Financial Statements

Vicki and George Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements.

The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Trust Deed and the needs of members.

The financial statements have also been prepared on an accruals basis and are based on historical costs, except for investments and financial liabilities, which have been measured at net market values.

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

a. Measurement of Investments

The Fund initially recognises:

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

Investments of the Fund have been measured at their net market values, which is the amount that could be expected to be received from disposal of the investment in an orderly market after deducting costs expected to be incurred in realising the proceeds from disposal.

Net market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees assessment of their realisable value.

Remeasurement changes in the net market values of investments are recognised in the operating statement in the periods in which they occur.

Current assets, such as interest and distributions receivable, which are expected to be recovered within twelve months after the reporting period, are carried at the fair value of amounts due to be received.

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

Vicki and George Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

Interest revenue

Interest revenue is recognised as it accrues using the effective interest method, which for floating rate financial assets is the rate inherent in the instrument.

Interest revenue includes the amortisation of any discount or premium, transactions costs and any other differences between the initial carrying amount of the interest-bearing instrument to which it relates and the amount of the interest-bearing instrument at maturity calculated on an effective interest basis.

Dividend revenue

Revenue from dividends is recognised on the date the shares are quoted ex-dividend and, if not received at the end of the reporting period, is reflected in the statement of financial position as a receivable at net market value.

Distribution revenue

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

Remeasurement changes in net market values

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

d. Liability for Accrued Benefits

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

e. Income Tax

The income tax expense (income) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current income tax expense charged to the profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

Vicki and George Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

f. Critical Accounting Estimates and Judgments

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

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

Vicki and George Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

	2020 \$	2019 \$
Note 2: Term Deposits		
Term Deposits Account 1	-	4,180
Term Deposits Account 2	1,673	-
	1,673	4,180
Note 3: Australian Listed Shares		
Cybg Plc Cdi 1:1 Foreign Exempt Lse	-	21
National Aust. Bank - Dividends	2,500	2,982
Telstra Corporation. - Dividends	1,600	1,900
	4,100	4,903
Note 4: Property - Residential		
Property - Residential Account 1	22,335	16,851
	22,335	16,851
Note 5: Cash at Bank		
Cash at Bank - Bank Interest	-	6
Cash at Bank - Other (Fund)	3	-
Cash at Bank - Trading (Fund)	283	1,929
	286	1,935
Note 6: Market Movement Non-Realised		
Market Movement Non-Realised - Real Property	48,879	85,000
Market Movement Non-Realised - Shares - Listed	(20,665)	10,430
	28,214	95,430
Note 7: Fund Administration Expenses		
Accountancy Fees	1,617	1,496
Audit Fees	-	320
Bank Charges (Admin)	3	-
Insurance (Admin)	320	-
Subscriptions and Registrations (Admin)	313	-
	2,253	1,816

Vicki and George Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

	2020 \$	2019 \$
Note 8: Property / Real Estate Expenses		
Property - Agent Fees / Commissions	1,289	-
Property - Depreciation	5,455	5,983
Property - Insurance	572	-
Property - Land Tax	319	-
Property - Rates	1,577	-
Property - Repairs & Maintenance	814	132
Property - Water Charges	559	-
	10,585	6,115
Note 9: Property / Real Estate Expenses - Residential 1		
Property - Residential 1 - Insurance	-	786
	-	786
Note 10: Fund Lodgement Expenses		
ASIC Annual Return Fee	-	53
	-	53
Note 11: Fund Tax Expenses		
Income Tax Expense	(25)	2,498
Tax Accrued During Period (Deferred Tax)	1,454	3,744
	1,429	6,242
Note 12: Term Deposits		
Term Deposits - Account 1	150,000	-
Term Deposits Account 3	250,000	-
	400,000	-
Note 13: Australian Listed Shares		
National Aust. Bank	27,439	40,240
Telstra Corporation.	31,300	38,500
Virgin Money UK plc	622	1,286
	59,361	80,026
Note 14: Property - Residential		
Property - Unit 3/47 Edwards Street, Lower Plenty	721,879	673,000
	721,879	673,000
Note 15: Accumulated Depreciation		
Accumulated Depreciation Account 1	(46,879)	(41,424)
	(46,879)	(41,424)

Vicki and George Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
Note 16: Cash at Bank		
Cash at Bank	7	3
Cash at Bank - CBA 17008783	559	559
Cash at Bank - Super Savings 406911	39,944	411,084
	40,510	411,646
Note 17: Provisions for Tax - Fund		
Provision for Deferred Tax (Fund)	7,167	5,713
Provision for Income Tax (Fund)	2,098	2,239
	9,265	7,952
Note 18A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	1,115,296	966,511
Add: Increase (Decrease) in Members' Benefits	250,310	198,786
Less: Benefit Paid	200,000	50,000
Liability for Members' Benefits End	1,165,606	1,115,296
Note 18B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	213,796	520,061
Total Vested Benefits	1,165,606	1,115,296

Tax Reconciliation

For the year ended 30 June 2020

INCOME		
Gross Interest Income		1,958.00
Gross Dividend Income		
Imputation Credits	1,757.12	
Franked Amounts	4,099.96	
Unfranked Amounts	-	5,857.00
Gross Rental Income		22,335.00
Gross Foreign Income		-
Gross Trust Distributions		-
Gross Assessable Contributions		
Employer Contributions/Untaxed Transfers	7,681.00	
Member Contributions	-	7,681.00
Gross Capital Gain		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	-
Non-arm's length income		-
Net Other Income		-
Gross Income		37,831.00
Less Exempt Current Pension Income (using a Pension Exempt Factor of 0.53424000, plus Deemed Segregation Periods)		16,107.00
Total Income		21,724.00
LESS DEDUCTIONS		
Other Deduction		10,178.00
Total Deductions		10,178.00
TAXABLE INCOME		11,546.00
Gross Income Tax Expense (15% of Standard Component) (45% of Non-arm's length income)		1,731.90
Less Foreign Tax Offset	-	-
Less Other Tax Credit	-	-
Tax Assessed		1,731.90
Less Imputed Tax Credit	1,757.12	
Less Amount Already paid (for the year)	-	1,757.12
TAX DUE OR REFUNDABLE		(25.22)
Supervisory Levy		259.00
AMOUNT DUE OR REFUNDABLE		233.78

Vicki and George Superannuation Fund

Member Account Balances

For the year ended 30 June 2020

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Beissbarth, George (64)									
Accumulation									
Accum (00001)	109,490.73	610,664.01	7,681.57	(519,026.02)	1,152.24	-	-	6,137.61	213,795.66
Pension									
TRIS (00005) - 24.44%	410,570.60	-	-	-	-	-	410,564.01	(6.59)	-
ABP (00007) - 30.29%	-	-	-	519,026.02	-	-	185,110.00	14,151.57	348,067.59
	410,570.60	-	-	519,026.02	-	-	595,674.01	14,144.98	348,067.59
	520,061.33	610,664.01	7,681.57	-	1,152.24	-	595,674.01	20,282.59	561,863.25
Fitzgerald, Vicki (67)									
Accumulation									
Accum (00002)	33,126.38	186.25	-	(33,125.85)	-	-	-	(0.53)	186.25
Pension									
ABP (00003) - 48.33%	370,764.63	-	-	-	-	-	9,270.00	14,458.32	375,952.95
ABP (00006) - 99.61%	191,344.13	-	-	-	-	-	4,790.00	7,461.64	194,015.77
ABP (00008) - 100.00%	-	-	-	33,125.85	-	-	830.00	1,291.79	33,587.64
	562,108.76	-	-	33,125.85	-	-	14,890.00	23,211.75	603,556.36
	595,235.14	186.25	-	-	-	-	14,890.00	23,211.22	603,742.61
Reserve									
	-	-	-	-	-	-	-	-	-
TOTALS	1,115,296.47	610,850.26	7,681.57	-	1,152.24	-	610,564.01	43,493.81	1,165,605.86

CALCULATED FUND EARNING RATE: 3.8995 %
 APPLIED FUND EARNING RATE: 3.8995 %

Investment Summary

As at 30 June 2020

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Actual Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	7.01	-	7.01	-	-	-	-
Cash at Bank - CBA 17008783	-	-	559.00	-	559.00	-	-	-	0.06
Cash at Bank - Super Savings 406911	-	-	39,943.85	-	39,943.85	-	-	-	4.11
			40,509.86		40,509.86				4.17
Domestic Shares									
National Aust. Bank	NAB	1,506.0000	32.3089	18.2200	48,657.24	27,439.32	(21,217.92)	(43.61)	2.82
Telstra Corporation.	TLS	10,000.0000	5.0900	3.1300	50,900.00	31,300.00	(19,600.00)	(38.51)	3.22
Virgin Money UK plc	VUK	376.0000	4.7100	1.6550	1,770.96	622.28	(1,148.68)	(64.86)	0.06
			101,328.20		59,361.60		(41,966.60)	(41.42)	6.11
Fixed Interest Securities									
Term Deposits - Account 1	-	-	-	-	150,000.00	150,000.00	-	-	15.44
					150,000.00				15.44
Property									
Property - Unit 3/47 Edwards Street,	-	-	-	-	528,000.00	721,879.00	193,879.00	36.72	74.29
					528,000.00	721,879.00	193,879.00	36.72	74.29
Total Investments			819,838.06		971,750.46		151,912.40	18.53	100.00

Actual Cost \$ stated in this report is not the cost base for Capital Gains Tax purposes. Refer to the Accrued Capital Gains report for the Capital Gains Tax cost base.

Gain / Loss \$ is equal to Market Value \$ less Actual Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Actual Cost \$, expressed as a percentage.

Member Statement

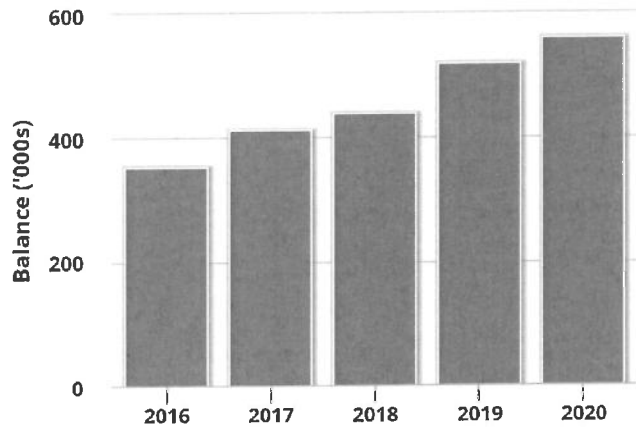
For the year ended 30 June 2020

Member details

Mr George Beissbarth
5 Miller Close
ELTHAM VIC 3095
AUSTRALIA

Date of Birth: 23/11/1955
 Eligible Service Date: 13/03/2012

Your recent balance history



YOUR OPENING BALANCE	\$41,801.92 Balance Increase	YOUR CLOSING BALANCE
\$520,061.33		\$561,863.25
Your Net Fund Return		3.8995%

Your account at a glance

Opening Balance as at 01/07/2019 **\$520,061.33**

What has been added to your account

Employer Concessional Contributions	\$2,804.87
Internal Transfers	\$410,564.01
Member Non-Concessional Contributions	\$200,100.00
Purchase Price of Pension	\$519,026.02
Salary Sacrifice Concessional Contributions	\$4,876.70

What has been deducted from your account

Contribution Tax	\$1,152.24
Pension Payments During Period	\$185,110.00
Transfers to Pension Account	\$519,026.02
Withdrawals/Rollouts	\$410,564.01

New Earnings **\$20,282.59**

Closing Balance at 30/06/2020 **\$561,863.25**

Member Statement

For the year ended 30 June 2020

Consolidated - Mr George Beissbarth

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$348,067.59
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$213,795.66

YOUR TAX COMPONENTS

Tax Free Component	\$305,535.94
Taxable Component	\$256,327.31

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$561,863.25
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	3.90 %
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Member Statement

For the year ended 30 June 2020

Accumulation Account - Mr George Beissbarth

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019 **\$109,490.73**

What has been added to your account

Employer Concessional Contributions	\$2,804.87
Internal Transfers	\$410,564.01
Member Non-Concessional Contributions	\$200,100.00
Salary Sacrifice Concessional Contributions	\$4,876.70

What has been deducted from your account

Contribution Tax	\$1,152.24
Transfers to Pension Account	\$519,026.02

New Earnings **\$6,137.61**

Closing Balance at 30/06/2020 **\$213,795.66**

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$213,795.66

YOUR TAX COMPONENTS

Tax Free Component	\$200,100.00
Taxable Component	\$13,695.66

Member Statement

For the year ended 30 June 2020

Transition to Retirement Pension - Mr George Beissbarth

PENSION ACCOUNT DETAILS

Member ID	00005
Pension Type	ACCOUNT - TRIS not in retirement phase
Pension Commencement Date	1/07/2016
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$410,570.60
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What has been deducted from your account

Withdrawals/Rollouts	\$410,564.01
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New Earnings	(\$6.59)
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Closing Balance at 30/06/2020	\$0.00
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	0.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2020

Account Based Pension - Mr George Beissbarth

PENSION ACCOUNT DETAILS

Member ID	00007
Pension Type	ACCOUNT
Pension Commencement Date	1/11/2019
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$0.00
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What has been added to your account

Purchase Price of Pension	\$519,026.02
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What has been deducted from your account

Pension Payments During Period	\$185,110.00
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New Earnings	\$14,151.57
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Closing Balance at 30/06/2020	\$348,067.59
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$348,067.59
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$105,435.94
Tax Free Proportion %	30.29%
Taxable Component	\$242,631.65

Member Statement

For the year ended 30 June 2020

YOUR BENEFICIARY(s) - Mr George Beissbarth

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

Member Statement

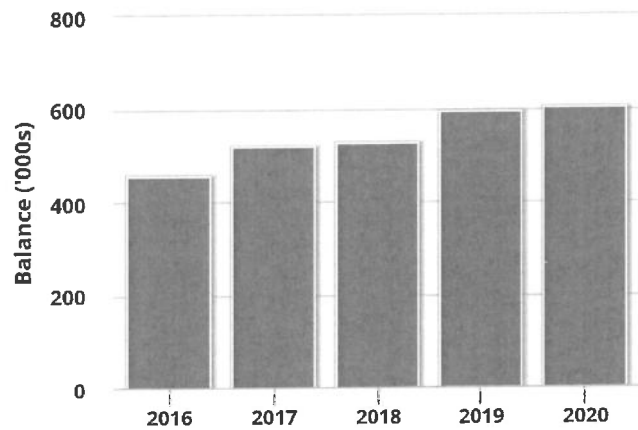
For the year ended 30 June 2020

Member details

Mrs Vicki Fitzgerald
5 Miller Close
ELTHAM VIC 3095
AUSTRALIA

Date of Birth: 18/05/1953
 Eligible Service Date: 31/07/2006

Your recent balance history



YOUR OPENING BALANCE

\$595,235.14

\$8,507.47
 Balance Increase

YOUR CLOSING BALANCE

\$603,742.61

Your Net Fund Return

3.8995%

Your account at a glance

Opening Balance as at 01/07/2019

\$595,235.14

What has been added to your account

Co-Contribution Financed Benefits

\$186.25

Purchase Price of Pension

\$33,125.85

What has been deducted from your account

Pension Payments During Period

\$14,890.00

Transfers to Pension Account

\$33,125.85

New Earnings

\$23,211.22

Closing Balance at 30/06/2020

\$603,742.61

Member Statement

For the year ended 30 June 2020

Consolidated - Mrs Vicki Fitzgerald

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$603,742.61
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$408,738.54
Taxable Component	\$195,004.07

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$603,742.61
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	3.90 %
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Member Statement

For the year ended 30 June 2020

Accumulation Account - Mrs Vicki Fitzgerald

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$33,126.38
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What has been added to your account

Co-Contribution Financed Benefits	\$186.25
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What has been deducted from your account

Transfers to Pension Account	\$33,125.85
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New Earnings	(\$0.53)
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Closing Balance at 30/06/2020	\$186.25
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$186.25
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Restricted non-preserved (Generally available when you leave your employer)	\$0.00
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Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00
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YOUR TAX COMPONENTS

Tax Free Component	\$186.25
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Taxable Component	\$0.00
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Member Statement

For the year ended 30 June 2020

Account Based Pension - Mrs Vicki Fitzgerald

PENSION ACCOUNT DETAILS

Member ID	00003
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2015
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$370,764.63
What has been deducted from your account	
Pension Payments During Period	\$9,270.00
New Earnings	\$14,458.32
Closing Balance at 30/06/2020	\$375,952.95

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$375,952.95
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$181,700.40
Tax Free Proportion %	48.33%
Taxable Component	\$194,252.55

Member Statement

For the year ended 30 June 2020

Account Based Pension - Mrs Vicki Fitzgerald

PENSION ACCOUNT DETAILS

Member ID	00006
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2017
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$191,344.13
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What has been deducted from your account

Pension Payments During Period	\$4,790.00
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New Earnings	\$7,461.64
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Closing Balance at 30/06/2020	\$194,015.77
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$194,015.77
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$193,264.25
Tax Free Proportion %	99.61%
Taxable Component	\$751.52

Member Statement

For the year ended 30 June 2020

Account Based Pension - Mrs Vicki Fitzgerald

PENSION ACCOUNT DETAILS

Member ID	00008
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2019
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$0.00
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What has been added to your account

Purchase Price of Pension	\$33,125.85
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What has been deducted from your account

Pension Payments During Period	\$830.00
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New Earnings	\$1,291.79
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Closing Balance at 30/06/2020	\$33,587.64
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$33,587.64
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$33,587.64
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2020

YOUR BENEFICIARY(s) - Mrs Vicki Fitzgerald

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084
