



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: Peate Family Pension Fund
 Client Code: PEAT15
 Partner/Manager: Stuart/Mark
 Period Ended: 30 June 2019
 Accountant: Devarshi/Jay
DUE DATE: Overdue

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Check Engagement Letter for Quote \$	2	✓		
Financial Statements	3		✓	✓
Depreciation Schedule	4	✓		
Income Tax Return	5		✓	✓
Members Annual Statements	6		✓	✓
Client Management Letter	7		✓	✓
Section 290-170 Notices	8	✓		
Investment Strategy	9	✓		
Minutes	10		✓	✓
Trial Balance	11		✓	✓
Review Notes	12	✓		
Query Sheet	13		✓	✓
Bank Reconciliations	14		✓	✓
Trust Tax Statements	15	✓		
Dividend Statements	16	✓		
Capital Gains Tax Reports - BGL	17	✓		
End of Period Closing Figures - Cash on Hand, Debtors and Creditors	18		✓	✓
GST - Complete Worksheet - Note Variances	19	✓		
Other Source Documents	20		✓	✓
Tax Reconciliation	21		✓	✓
General Ledger	22		✓	✓
Create Entries Report	23		✓	✓
Tax Agent Portal Reports	24		✓	✓
Market Value of Investments	25		✓	✓
Actuarial Certificate	26	✓		
Pension Documents	27	✓		
ETP Roll-In Documents	28	✓		
Rental Property Summary	29	✓		
LRBA Documentation	30	✓		
Super Contribution Breakdown Report	31	✓		

ADMIN - To Do:

Scan workpapers	✓	Print letter	✓	
PDF copy to file	✓	Client Records?	Y / N	(please circle which)
Payment Slip?	✓	Email / Post	E / P	(please circle which)

Completed By: Devarshi/Ja Date: 06/12/2021
 Reviewed By: **Eddy Lee** Date: **07/12/2021**

REVIEWED

By Eddy Lee at 10:31 am, Dec 07, 2021

Financial statements and reports for the year ended
30 June 2019

Peate Family Pension Fund

Peate Family Pension Fund
Reports Index

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

SMSF Audit Report

Investment Summary with Market Movement

Peate Family Pension Fund
Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	8.75	12.25
Total Investments		<u>8.75</u>	<u>12.25</u>
Other Assets			
Sundry Debtors		47,149.28	102,973.23
Westpac 289385		12,465.30	6,722.89
Westpac 289393		328,408.54	326,634.99
Westpac 295865		375,256.98	369,688.85
Deferred Tax Asset		6,245.71	6,245.70
Total Other Assets		<u>769,525.81</u>	<u>812,265.66</u>
Total Assets		<u>769,534.56</u>	<u>812,277.91</u>
Less:			
Liabilities			
Income Tax Payable		4.95	41.85
Sundry Creditors		300.85	254.00
Total Liabilities		<u>305.80</u>	<u>295.85</u>
Net assets available to pay benefits		<u>769,228.76</u>	<u>811,982.06</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
	3, 4		
Peate, Alfred - Accumulation		33,890.98	33,615.61
Peate, Alfred - Pension (Account Based Pension)		334,110.98	352,316.76
Peate, Alfred - Pension (Account Based Pension 2)		9,881.06	10,414.50
Peate, Alfred - Pension (Account Based Pension 3)		35,034.96	36,947.36
Peate, Alfred - Pension (Account Based Pension 4)		111.42	120.09
Peate, Alfred - Pension (Account Based Pension 5)		126.24	134.91
Shirley, Peate - Pension (Account Based Pension)		329,435.98	347,461.61
Shirley, Peate - Pension (Account Based Pension 2)		26,637.14	30,077.25
Shirley, Peate - Pension (Account Based Pension 3)		0.00	532.23
Shirley, Peate - Pension (Account Based Pension 4)		0.00	7.41
Shirley, Peate - Pension (Account Based Pension 5)		0.00	354.33
Total Liability for accrued benefits allocated to members' accounts		<u>769,228.76</u>	<u>811,982.06</u>

Peate Family Pension Fund

Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2		
Paladin Energy Ltd		8.75	12.25
Total Investments		<u>8.75</u>	<u>12.25</u>
Other Assets			
Bank Accounts			
Westpac 289385		12,465.30	6,722.89
Westpac 289393		328,408.54	326,634.99
Westpac 295865		375,256.98	369,688.85
Sundry Debtors		47,149.28	102,973.23
Deferred Tax Asset		6,245.71	6,245.70
Total Other Assets		<u>769,525.81</u>	<u>812,265.66</u>
Total Assets		<u>769,534.56</u>	<u>812,277.91</u>
Less:			
Liabilities			
Income Tax Payable		4.95	41.85
Sundry Creditors		300.85	254.00
Total Liabilities		<u>305.80</u>	<u>295.85</u>
Net assets available to pay benefits		<u>769,228.76</u>	<u>811,982.06</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts			
	3, 4		
Peate, Alfred - Accumulation		33,890.98	33,615.61
Peate, Alfred - Pension (Account Based Pension)		334,110.98	352,316.76
Peate, Alfred - Pension (Account Based Pension 2)		9,881.06	10,414.50
Peate, Alfred - Pension (Account Based Pension 3)		35,034.96	36,947.36
Peate, Alfred - Pension (Account Based Pension 4)		111.42	120.09
Peate, Alfred - Pension (Account Based Pension 5)		126.24	134.91
Shirley, Peate - Pension (Account Based Pension)		329,435.98	347,461.61
Shirley, Peate - Pension (Account Based Pension 2)		26,637.14	30,077.25
Shirley, Peate - Pension (Account Based Pension 3)		0.00	532.23
Shirley, Peate - Pension (Account Based Pension 4)		0.00	7.41
Shirley, Peate - Pension (Account Based Pension 5)		0.00	354.33
Total Liability for accrued benefits allocated to members' accounts		<u>769,228.76</u>	<u>811,982.06</u>

Peate Family Pension Fund
Operating Statement
For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Income			
Dividends Received		0.00	67.50
Interest Received		7,341.68	16,222.93
Total Income		<u>7,341.68</u>	<u>16,290.43</u>
Expenses			
ATO Supervisory Levy		259.00	259.00
ASIC Fees		263.00	254.00
Bank Charges		150.00	130.00
Interest Paid		8.08	0.00
		<u>680.08</u>	<u>643.00</u>
Member Payments			
Pensions Paid		49,406.46	197,438.96
Investment Losses			
Changes in Market Values	6	3.50	822.10
Total Expenses		<u>50,090.04</u>	<u>198,904.06</u>
Benefits accrued as a result of operations before income tax		<u>(42,748.36)</u>	<u>(182,613.63)</u>
Income Tax Expense	7	4.94	(1,432.27)
Benefits accrued as a result of operations		<u>(42,753.30)</u>	<u>(181,181.36)</u>

Peate Family Pension Fund
Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Income		
Investment Income		
Dividends Received		
Incitec Pivot Limited	0.00	67.50
	<u>0.00</u>	<u>67.50</u>
Interest Received		
Westpac 289393	1,773.55	1,786.51
Westpac 295865	5,568.13	7,825.41
Westpac TD 293296	0.00	6,611.01
	<u>7,341.68</u>	<u>16,222.93</u>
Total Income	<u>7,341.68</u>	<u>16,290.43</u>
Expenses		
ASIC Fees	263.00	254.00
ATO Supervisory Levy	259.00	259.00
Bank Charges	150.00	130.00
Interest Paid	8.08	0.00
	<u>680.08</u>	<u>643.00</u>
Member Payments		
Pensions Paid		
Peate, Alfred - Pension (Account Based Pension 2)	620.00	27,933.68
Peate, Alfred - Pension (Account Based Pension 3)	2,220.00	2,320.00
Peate, Alfred - Pension (Account Based Pension 4)	10.00	8,609.47
Peate, Alfred - Pension (Account Based Pension 5)	10.00	27,736.33
Peate, Alfred - Pension (Account Based Pension)	21,140.00	22,120.00
Shirley, Peate - Pension (Account Based Pension 2)	3,662.49	7,820.33
Shirley, Peate - Pension (Account Based Pension 3)	532.23	38,217.33
Shirley, Peate - Pension (Account Based Pension 4)	7.41	13,412.69
Shirley, Peate - Pension (Account Based Pension 5)	354.33	27,459.13
Shirley, Peate - Pension (Account Based Pension)	20,850.00	21,810.00
	<u>49,406.46</u>	<u>197,438.96</u>
Investment Losses		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Gulf Industrials Limited	0.00	2,539.90
Incitec Pivot Limited	0.00	1,044.90
Paladin Energy Ltd	0.00	8,116.26
Telstra Corporation Limited.	0.00	(1,665.98)
	<u>0.00</u>	<u>10,035.08</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
Gulf Industrials Limited	0.00	(2,569.95)
Incitec Pivot Limited	0.00	(724.95)
Paladin Energy Ltd	3.50	(7,964.01)
Telstra Corporation Limited.	0.00	2,045.93
	<u>3.50</u>	<u>(9,212.98)</u>
Changes in Market Values	<u>3.50</u>	<u>822.10</u>

Peate Family Pension Fund

Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Total Expenses	<u>50,090.04</u>	<u>198,904.06</u>
Benefits accrued as a result of operations before income tax	<u>(42,748.36)</u>	<u>(182,613.63)</u>
Income Tax Expense		
Income Tax Expense	4.94	(1,432.27)
Total Income Tax	<u>4.94</u>	<u>(1,432.27)</u>
Benefits accrued as a result of operations	<u>(42,753.30)</u>	<u>(181,181.36)</u>

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Notes to the Financial Statements

For the year ended 30 June 2019

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

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

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

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

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

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

f. Critical Accounting Estimates and Judgements

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

Notes to the Financial Statements

For the year ended 30 June 2019

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

Note 2: Shares in Listed Companies (Australian)

	2019 \$	2018 \$
Paladin Energy Ltd	8.75	12.25
	8.75	12.25

Note 3: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	811,982.06	993,163.42
Benefits accrued as a result of operations	(42,753.30)	(181,181.36)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	769,228.76	811,982.06

Note 4: Vested Benefits

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

	2019 \$	2018 \$
Vested Benefits	769,228.76	811,982.06

Note 5: Guaranteed Benefits

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

Note 6: Changes in Market Values**Unrealised Movements in Market Value**

	2019 \$	2018 \$
Shares in Listed Companies (Australian)		
Gulf Industrials Limited	0.00	2,569.95
Incitec Pivot Limited	0.00	724.95
Paladin Energy Ltd	(3.50)	7,964.01
Telstra Corporation Limited.	0.00	(2,045.93)
	(3.50)	9,212.98

Notes to the Financial Statements

For the year ended 30 June 2019

Total Unrealised Movement	(3.50)	9,212.98
----------------------------------	--------	----------

Realised Movements in Market Value

	2019	2018
	\$	\$
Shares in Listed Companies (Australian)		
Gulf Industrials Limited	0.00	(2,539.90)
Incitec Pivot Limited	0.00	(1,044.90)
Paladin Energy Ltd	0.00	(8,116.26)
Telstra Corporation Limited.	0.00	1,665.98
	0.00	(10,035.08)
Total Realised Movement	0.00	(10,035.08)
Changes in Market Values	(3.50)	(822.10)

Note 7: Income Tax Expense

	2019	2018
	\$	\$
The components of tax expense comprise		
Current Tax	4.95	41.85
Deferred Tax Liability/Asset	(0.01)	(1,474.12)
Income Tax Expense	4.94	(1,432.27)

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(6,412.25)	(27,392.04)
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	1,381.95
Exempt Pension Income	1,054.80	2,360.85
Realised Accounting Capital Gains	0.00	(1,505.26)
Add:		
Tax effect of:		
Decrease in MV of Investments	0.53	0.00
SMSF Non-Deductible Expenses	60.30	55.65

Peate Family Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Pension Payments	7,410.97	29,615.84
Rounding	0.20	(0.06)
Income Tax on Taxable Income or Loss	4.95	41.85
Less credits:		
Current Tax or Refund	<u>4.95</u>	<u>41.85</u>

Peate Family Pension Fund
Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	(42,748.36)
Less	
Exempt current pension income	7,032.00
	<u>7,032.00</u>
Add	
Decrease in MV of investments	3.50
SMSF non deductible expenses	402.00
Pension Payments	49,406.46
	<u>49,811.96</u>
SMSF Annual Return Rounding	1.40
	<u>33.00</u>
Taxable Income or Loss	<u>33.00</u>
Income Tax on Taxable Income or Loss	4.95
	<u>4.95</u>
CURRENT TAX OR REFUND	<u>4.95</u>
Supervisory Levy	259.00
	<u>263.95</u>
AMOUNT DUE OR REFUNDABLE	<u>263.95</u>

Peate Family Pension Fund
Trustees Declaration

Kapex Pty Ltd ACN: 008429981

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

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Specifically, the directors of the trustee company declare that:

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

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

.....
Peate Shirley
Kapex Pty Ltd
Director

.....
Bradley Alfred Peate
Kapex Pty Ltd
Director

Dated this day of

Independent Auditor's Report

Self-Managed Superannuation Fund

Approved Self-managed superannuation fund (SMSF) auditor details

Name	Tony Boys
Business name	
Business Postal address	PO Box 3376, Rundle Mall, South Australia, 5000
SMSF auditor number (SAN)	100014140

SMSF details

Fund name	Peate Family Pension Fund
Australian business number (ABN) or tax file number (TFN)	30351654170
Fund address	14 Dundialla Way , Yugar, Queensland, 4520
Year of income being audited	2019

To the SMSF trustees

of the Peate Family Pension Fund

Independent Auditor's Report

PART A - FINANCIAL AUDIT

Opinion

I have audited the special purpose financial report of the Peate Family Pension Fund comprising the Statement of Financial Position as at 30 June 2019, and the Operating Statement, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2019 and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with Australian Auditing Standards (issued by the Auditing and Assurance Standards Board). My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report.

I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence standards)* (the Code) that are relevant to this audit and as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm *[select the appropriate option]* (did not prepare the financial statements for the fund / did prepare the financial statements for the SMSF but it was only a routine or mechanical service and appropriate safeguards were applied). Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Emphasis of Matter - Basis of accounting

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist Peate Family Pension Fund meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund or have no realistic alternative but to do so.

Independent Auditor's Report

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities for the audit of the financial report

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

Peate Family Pension Fund
Independent Auditor's Report
Self-Managed Superannuation Fund

PART B - COMPLIANCE ENGAGEMENT

Opinion

I have undertaken a reasonable assurance engagement on Peate Family Pension Fund's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below for the year ended 30 June 2019.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of Peate Family Pension Fund has complied, in all material respects, with the listed provisions, for the year ended 30 June 2019.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standard ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* / ASQM 1 *Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements*¹ in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

SMSF trustees' responsibilities

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

Approved SMSF auditor's responsibilities

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2019. ASAE 3100 *Compliance Engagements* requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustees have complied, in all material respects, with the listed provisions for the year ended 30 June 2019.

¹ Delete the option that is not applicable. ASQC1 can be applied until ASQM1 becomes operative on 15 December 2022.

Peate Family Pension Fund
Independent Auditor's Report
Self-Managed Superannuation Fund

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with the requirements of the listed provisions for the year ended 30 June 2019.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2019 does not provide assurance on whether compliance with the listed provisions will continue in the future.

Signature of approved SMSF auditor:

.....

Tony Boys

Date:

/ /

Independent Auditor's Report

Self-Managed Superannuation Fund

Appendix 1 – Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The fund must meet the definition of a self-managed super fund (SMSF)
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	<p>The fund must be maintained for the sole purpose of providing benefits to any or all of the following:</p> <ul style="list-style-type: none"> • fund members upon their retirement • fund members upon reaching a prescribed age • the dependants of a fund member in the case of the member's death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years

Independent Auditor's Report

Self-Managed Superannuation Fund

S109	All investment transactions must be made and maintained at arms-length – that is, purchase, sale price and income from an asset reflects a true market value and or rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

Peate Family Pension Fund

Investment Summary with Market Movement

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement	
Cash/Bank Accounts									
Westpac 289385		12,465.300000	12,465.30	12,465.30	12,465.30				
Westpac 289393		328,408.540000	328,408.54	328,408.54	328,408.54				
Westpac 295865		375,256.980000	375,256.98	375,256.98	375,256.98				
			716,130.82		716,130.82				
Shares in Listed Companies (Australian)									
PDN.AX	Paladin Energy Ltd	70.00	0.125000	8.75	2.37	165.64	(156.89)	(3.50)	0.00
			8.75		165.64	(156.89)	(3.50)	0.00	
			716,139.57		716,296.46	(156.89)	(3.50)	0.00	

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

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2019* (NAT 71287).

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

To complete this annual return

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

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

- Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

- ❗ 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.

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

- | | | |
|--|-------------|-----|
| Is this an amendment to the SMSF's 2019 return? | A No | Yes |
| Is this the first required return for a newly registered SMSF? | B No | Yes |

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / YearWas Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf the audit report was qualified, have the reported issues been rectified? **D** No Yes**7 Electronic funds transfer (EFT)**

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

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

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

BSB number

Account number

Account name

C Electronic service address alias

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

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** \$

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.

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 **A** If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2019*.

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

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income	<input type="text" value="Loss"/>
D1 \$	Net foreign income D \$

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$

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

Gross distribution from partnerships **I** \$

Calculation of assessable contributions
Assessable employer contributions

R1 \$
plus Assessable personal contributions

R2 \$
plus **#**No-TFN-quoted contributions

R3 \$
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

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

Calculation of non-arm's length income

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

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

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

*Other income **S** \$

*Assessable income due to changed tax status of fund **T** \$

Net non-arm's length income **U** \$
(subject to 45% tax rate)
(**U1** plus **U2** plus **U3**)

#This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME W \$ (Sum of labels A to U)	<input type="text" value="Loss"/>
--	-----------------------------------

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME V \$ (W less Y)	<input type="text" value="Loss"/>
--	-----------------------------------

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$		A2 \$
Interest expenses overseas	B1 \$		B2 \$
Capital works expenditure	D1 \$		D2 \$
Decline in value of depreciating assets	E1 \$		E2 \$
Insurance premiums – members	F1 \$		F2 \$
Death benefit increase	G1 \$		
SMSF auditor fee	H1 \$		H2 \$
Investment expenses	I1 \$		I2 \$
Management and administration expenses	J1 \$		J2 \$
Forestry managed investment scheme expense	U1 \$		U2 \$
Other amounts	L1 \$	Code	L2 \$
Tax losses deducted	M1 \$		
TOTAL DEDUCTIONS N \$ (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y \$ (Total A2 to L2)	
#TAXABLE INCOME OR LOSS <small>Loss</small> O \$ (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z \$ (N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

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

#Taxable income	A \$	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

(T1 plus J)

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

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

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

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

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

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Retirement phase account balance – Non CDBIS

S2 \$

Retirement phase account balance – CDBIS

S3 \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

MEMBER 2

Title: Mr Mrs Miss Ms Other
 Family name

First given name Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

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

M \$

TOTAL CONTRIBUTIONS N \$

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

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance

S1 \$

Retirement phase account balance – Non CDBIS

S2 \$

Retirement phase account balance – CDBIS

S3 \$

TRIS Count

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

CLOSING ACCOUNT BALANCE S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Limited recourse borrowing arrangements Australian residential real property J1 \$ Australian non-residential real property J2 \$ Overseas real property J3 \$ Australian shares J4 \$ Overseas shares J5 \$ Other J6 \$	Debt securities F \$ Loans G \$ Listed shares H \$ Unlisted shares I \$ Limited recourse borrowing arrangements J \$
---	---

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ (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 **\$**

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

V1 \$

Permissible temporary borrowings

V2 \$

Other borrowings

V3 \$Borrowings **V \$**

Total member closing account balances
(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G) **W \$**

Reserve accounts **X \$**Other liabilities **Y \$****TOTAL LIABILITIES Z \$****Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H \$**Total TOFA losses **I \$****Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year** **A**
specified of the election (for example, for the 2018–19 income year, write **2019**).

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, **B**
and complete and attach the *Family trust election, revocation or variation 2019*.

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust **C**
or fund is making one or more elections this year, write the earliest income year being
specified and complete an *Interposed entity election or revocation 2019* for each election.

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

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return **Hrs**

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2019* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

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

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
-----------------	--------------	------

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration:

I declare that:

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

Signature of Partner, Trustee, or Director

Date

/ /

ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

5 Wt i bhBUa Y.....

.....

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

Signature

Date

/ /

.....Tax Agent's 8 YWUfUjcb

I declare that:

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

Agent's signature.....

Date

Contact name

Client Reference

Agent's Phone Number.....

HUI '5 [YbhBi a VYf



2019 Client Substantiation Declaration

I **confirm** that you have advised me that I must demonstrate that I have incurred an expense for income producing purposes. In addition, you have advised me of the stringent SUBSTANTIATION legislation I must satisfy in relation to work, car and business travel expenses.

In addition, you have informed me that I must obtain original receipts and keep them for a minimum of five years from the date my return is lodged. The receipts must contain the following details:

- name of supplier;
- amount of expense;
- nature of goods and services (noting the specific type of items purchased or expenditure incurred which I am able to personally record up to the date of lodgement of my return where not adequately noted by the supplier);
- date of expense (which I am able to personally record where not noted by the supplier); and
- the date of the documents.

Penalties to apply with incorrect returns

You have also advised me that additional tax, penalties, interest and possible prosecution action may be taken against me by the ATO if I provide details which lead to an incorrect tax return being lodged.

Income from sources in and out of Australia for the year of income

You have advised me that as an Australian resident I must declare income from all sources, in **and out** of Australia, including net capital gains received, for the year of income in my tax return.

Apportionment

Where items are used for both business and private purposes, e.g., car, mobile telephone, home telephone, computer etc, I have records to verify my business usage claim. In addition, my employer will verify that it was necessary to incur such expenditure in earning my assessable income. Further, I have instructed you to prepare the return based on me being able to produce these records, if required.

Audit matters

I further confirm that:

- I. I am aware of the procedures to follow if a document is lost or destroyed;
- II. I may be required to verify any income or expense item noted in my return in the event of an ATO audit;
- III. I understand the Substantiation schedules I completed for all work, car and travel expense claims under self assessment; and
- IV. I have read and understood the return prepared for me.

I declare that:

- a. I have disclosed and you have returned all of the income, including net capital gains which I have earned/received, for the 2019 income year.
- b. All income declared, claims for deductions and tax offsets/rebates included in my return are based on my specific instructions and advice that I satisfy the relevant taxation requirements.
- c. I have all receipts or documentation necessary to substantiate the above claims and I will make them available if required by the Tax Office; and
- d. You have clarified what written evidence (including car/travel records) will be required during an audit and penalties, (including prosecution) that may be applied if incorrect claims are identified in an audit situation.

Dated the day of year

Name: Peate Family Pension Fund

Signature of taxpayer:

Peate Family Pension Fund
Members Summary

As at 30 June 2019

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/Transfers Out	Insurance Premiums		Member Expenses
Alfred Peate (Age: 77)											
PEAALF00002A - Accumulation											
33,615.61			280.31				4.94				33,890.98
PEAALF00015P - Account Based Pension - Tax Free: 38.83%											
352,316.76			2,934.22		21,140.00						334,110.98
PEAALF00016P - Account Based Pension 2 - Tax Free: 38.83%											
10,414.50			86.56		620.00						9,881.06
PEAALF00017P - Account Based Pension 3 - Tax Free: 38.83%											
36,947.36			307.60		2,220.00						35,034.96
PEAALF00018P - Account Based Pension 4 - Tax Free: 38.83%											
120.09			1.33		10.00						111.42
PEAALF00019P - Account Based Pension 5 - Tax Free: 38.83%											
134.91			1.33		10.00						126.24
433,549.23			3,611.35		24,000.00		4.94				413,155.64

Peate Shirley (Age: 79)

SHIPEA00001A - Accumulation

Peate Family Pension Fund
Members Summary

As at 30 June 2019

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
SHIPEA00013P - Account Based Pension - Tax Free: 18.76%											
347,461.61			2,824.37		20,850.00						329,435.98
SHIPEA00014P - Account Based Pension 2 - Tax Free: 18.76%											
30,077.25			222.38		3,662.49						26,637.14
SHIPEA00015P - Account Based Pension 3 - Tax Free: 18.76%											
532.23					532.23						
SHIPEA00016P - Account Based Pension 4 - Tax Free: 18.76%											
7.41					7.41						
SHIPEA00017P - Account Based Pension 5 - Tax Free: 18.76%											
354.33					354.33						
378,432.83			3,046.75		25,406.46						356,073.12
811,982.06			6,658.10		49,406.46		4.94				769,228.76

Peate Family Pension Fund

Members Statement

Alfred Peate
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	77	Vested Benefits	33,890.98
Tax File Number:	Provided	Total Death Benefit	33,890.98
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	PEAALF00002A		
Account Start Date	13/10/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	33,890.98
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	33,890.98
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	10,047.34
Taxable	23,843.64

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	33,615.61	31,682.24
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	280.31	501.10
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	4.94	(1,432.27)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	33,890.98	33,615.61

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Alfred Peate
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	77	Vested Benefits	334,110.98
Tax File Number:	Provided	Total Death Benefit	334,110.98
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	PEAALF00015P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance

Total Benefits	334,110.98
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	334,110.98
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (38.83%)	129,727.54
Taxable	204,383.44

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	352,316.76	368,647.48
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	2,934.22	5,789.28
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	21,140.00	22,120.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	334,110.98	352,316.76

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Alfred Peate
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details

Date of Birth : Provided
 Age: 77
 Tax File Number: Provided
 Date Joined Fund: 13/10/2010
 Service Period Start Date: 13/10/2010
 Date Left Fund:
 Member Code: PEALF00016P
 Account Start Date: 13/10/2010
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 2

Nominated Beneficiaries N/A
 Vested Benefits 9,881.06
 Total Death Benefit 9,881.06

Your Balance

Total Benefits 9,881.06

Preservation Components
 Preserved
 Unrestricted Non Preserved 9,881.06
 Restricted Non Preserved

Tax Components
 Tax Free (38.83%) 3,836.01
 Taxable 6,045.05

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	10,414.50	37,804.09
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	86.56	544.09
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	620.00	27,933.68
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	9,881.06	10,414.50

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Alfred Peate
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	35,034.96
Age:	77	Total Death Benefit	35,034.96
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	PEAALF00017P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

Your Balance	
Total Benefits	35,034.96
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	35,034.96
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (38.83%)	13,603.24
Taxable	21,431.72

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2018	36,947.36	38,659.52
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		307.60	607.84
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid		2,220.00	2,320.00
Contributions Tax			
Income Tax			
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid			
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2019	35,034.96	36,947.36

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Alfred Peate
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	111.42
Age:	77	Total Death Benefit	111.42
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	PEAALF00018P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 4		

Your Balance	
Total Benefits	111.42
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	111.42
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (38.83%)	42.87
Taxable	68.55

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2018	120.09	8,609.47
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		1.33	120.09
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid		10.00	8,609.47
Contributions Tax			
Income Tax			
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid			
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2019	111.42	120.09

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Alfred Peate
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	126.24
Age:	77	Total Death Benefit	126.24
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	PEAALF00019P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 5		

Your Balance	
Total Benefits	126.24
<u>Preservation Components</u>	
Preserved	(1,016.23)
Unrestricted Non Preserved	1,142.47
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (38.83%)	48.44
Taxable	77.80

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2018	134.91	27,736.33
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		1.33	134.91
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid		10.00	27,736.33
Contributions Tax			
Income Tax			
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid			
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2019	126.24	134.91

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Peate Shirley
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	
Age:	79	Total Death Benefit	
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	SHIPEA00001A		
Account Start Date	13/10/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits

Preservation Components

Preserved

Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free

Taxable

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	0.00	0.00

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Peate Shirley
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	329,435.98
Age:	79	Total Death Benefit	329,435.98
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	SHIPEA00013P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension		

Your Balance	
Total Benefits	329,435.98
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	329,435.98
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (18.76%)	61,816.42
Taxable	267,619.56

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2018	347,461.61	363,562.38
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		2,824.37	5,709.23
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid		20,850.00	21,810.00
Contributions Tax			
Income Tax			
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid			
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2019	329,435.98	347,461.61

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Peate Shirley
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	26,637.14
Age:	79	Total Death Benefit	26,637.14
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	SHIPEA00014P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

Your Balance	
Total Benefits	26,637.14
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	26,637.14
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (18.76%)	4,998.58
Taxable	21,638.56

Your Detailed Account Summary		This Year	Last Year
Opening balance at	01/07/2018	30,077.25	37,372.76
<u>Increases to Member account during the period</u>			
Employer Contributions			
Personal Contributions (Concessional)			
Personal Contributions (Non Concessional)			
Government Co-Contributions			
Other Contributions			
Proceeds of Insurance Policies			
Transfers In			
Net Earnings		222.38	524.82
Internal Transfer In			
<u>Decreases to Member account during the period</u>			
Pensions Paid		3,662.49	7,820.33
Contributions Tax			
Income Tax			
No TFN Excess Contributions Tax			
Excess Contributions Tax			
Refund Excess Contributions			
Division 293 Tax			
Insurance Policy Premiums Paid			
Management Fees			
Member Expenses			
Benefits Paid/Transfers Out			
Superannuation Surcharge Tax			
Internal Transfer Out			
Closing balance at	30/06/2019	26,637.14	30,077.25

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Peate Shirley
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	
Age:	79	Total Death Benefit	
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	SHIPEA00015P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (18.76%) 1.50
 Taxable (1.50)

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	532.23	38,217.33
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		532.23
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	532.23	38,217.33
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	0.00	532.23

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Peate Shirley
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	
Age:	79	Total Death Benefit	
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	SHIPEA00016P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 4		

Your Balance

Total Benefits

Preservation Components

Preserved	(411.51)
Unrestricted Non Preserved	411.51
Restricted Non Preserved	

Tax Components

Tax Free (18.76%)	0.72
Taxable	(0.72)

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	7.41	13,412.69
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		7.41
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	7.41	13,412.69
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	0.00	7.41

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

Peate Family Pension Fund

Members Statement

Peate Shirley
 14 Dundialla Way
 Yugar, Queensland, 4520, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	
Age:	79	Total Death Benefit	
Tax File Number:	Provided		
Date Joined Fund:	13/10/2010		
Service Period Start Date:	13/10/2010		
Date Left Fund:			
Member Code:	SHIPEA00017P		
Account Start Date	13/10/2010		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 5		

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (18.76%) 1.07
 Taxable (1.07)

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	354.33	27,459.13
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		354.33
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	354.33	27,459.13
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	0.00	354.33

Peate Family Pension Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Peate Shirley
Director

Bradley Alfred Peate
Director

6 December 2021

Peate Family Pension Fund
14 Dundialla Way
YUGAR QLD 4520

Dear Shirley

Enclosed are the following documents for your consideration for the year ended 30 June 2019.

- Financial Statements
- Income Tax Return
- Minutes
- Annual Members Statements

Our estimate indicates the following outcome:

<i>Tax Payer</i>	<i>Amount</i>	<i>Refund / Payable</i>
Peate Family Pension Fund	\$263.95	Payable

You now need to:

- Check the **Financials, Income Tax Returns and associated documentation** carefully, and if: **ASAP**
 - Correct** ⇨ please sign the pages indicated and **return these to our office by 20 December 2021** for lodgement with the ATO. The onus is on you to return these in a timely manner by this date.
 - Incorrect** ⇨ advise us of the necessary changes immediately
- Retain a copy.** It is important that you retain a copy of our paperwork and your supporting records in accordance with legal requirements. Please refer to this link - <https://www.ato.gov.au/Super/self-managed-super-funds/administering-and-reporting/record-keeping-requirements/>

Please use the payment slip attached to make payment for your superannuation income tax. We ask that you diarise any payment due dates as the ATO may impose penalties if payment is not received by the due date and reminder notices are not issued. ~~Payment is due by~~

Investment Strategy

Please note that the Superannuation Laws require that the Trustee of the Fund prepare and implement an investment strategy for their SMSF. This Investment Strategy must be implemented and then regularly reviewed

and updated when applicable. Unfortunately, we as the SMSF accountants are not able to provide any advice relating to a particular asset acquisition, or general asset allocations within your SMSF and therefore we are not able to prepare or review an investment strategy on your behalf. Should you wish to engage a financial planner for external investment advice you are welcome to contact our colleague, Norm Sinclair (norm@seedinvest.com.au / 07 3333 1626).

Your lodgement is overdue.

Our account for services will follow shortly and we appreciate payment within our 14 day trading terms.

We thank you for your ongoing support and the opportunity to be of service. Please do not hesitate to contact our office, should you have any queries in relation to the above.

Yours sincerely

Mark Herron
Director

Memorandum of Resolutions of the Director(s) of

Kapex Pty Ltd ACN: 008429981
ATF Peate Family Pension Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

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

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

AUDITORS:

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

Mark G W Herron

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

TRUSTEE STATUS:

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

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

Memorandum of Resolutions of the Director(s) of

Kapex Pty Ltd ACN: 008429981
ATF Peate Family Pension Fund

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

Signed as a true record –

.....
Peate Shirley

/ /

.....
Bradley Alfred Peate

/ /

Peate Family Pension Fund

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23900	Dividends Received			
(67.50)	23900/IPL.AX	Incitec Pivot Limited			
822.10	24700	Changes in Market Values of Investments		3.50	
	25000	Interest Received			
(1,786.51)	25000/289393	Westpac 289393			1,773.55
(6,611.01)	25000/293296	Westpac TD 293296			
(7,825.41)	25000/295865	Westpac 295865			5,568.13
259.00	30400	ATO Supervisory Levy		259.00	
254.00	30800	ASIC Fees		263.00	
130.00	31500	Bank Charges		150.00	
	37900	Interest Paid		8.08	
	41600	Pensions Paid			
22,120.00	41600/PEAALF00015P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension)		21,140.00	
27,933.68	41600/PEAALF00016P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 2)		620.00	
2,320.00	41600/PEAALF00017P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 3)		2,220.00	
8,609.47	41600/PEAALF00018P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 4)		10.00	
27,736.33	41600/PEAALF00019P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 5)		10.00	
21,810.00	41600/SHIPEA00013P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension)		20,850.00	
7,820.33	41600/SHIPEA00014P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 2)		3,662.49	
38,217.33	41600/SHIPEA00015P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 3)		532.23	
13,412.69	41600/SHIPEA00016P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 4)		7.41	
27,459.13	41600/SHIPEA00017P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 5)		354.33	
(1,432.27)	48500	Income Tax Expense		4.94	
(181,181.36)	49000	Profit/Loss Allocation Account			42,753.30
	50010	Opening Balance			
(31,682.24)	50010/PEAALF00002A	(Opening Balance) Peate, Alfred - Accumulation			33,615.61
(368,647.48)	50010/PEAALF00015P	(Opening Balance) Peate, Alfred - Pension (Account Based Pension)			352,316.76
(37,804.09)	50010/PEAALF00016P	(Opening Balance) Peate, Alfred - Pension (Account Based Pension 2)			10,414.50

Peate Family Pension Fund

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
(38,659.52)	50010/PEAALF00017P	(Opening Balance) Peate, Alfred - Pension (Account Based Pension 3)			36,947.36
(8,609.47)	50010/PEAALF00018P	(Opening Balance) Peate, Alfred - Pension (Account Based Pension 4)			120.09
(27,736.33)	50010/PEAALF00019P	(Opening Balance) Peate, Alfred - Pension (Account Based Pension 5)			134.91
(363,562.38)	50010/SHIPEA00013P	(Opening Balance) Shirley, Peate - Pension (Account Based Pension)			347,461.61
(37,372.76)	50010/SHIPEA00014P	(Opening Balance) Shirley, Peate - Pension (Account Based Pension 2)			30,077.25
(38,217.33)	50010/SHIPEA00015P	(Opening Balance) Shirley, Peate - Pension (Account Based Pension 3)			532.23
(13,412.69)	50010/SHIPEA00016P	(Opening Balance) Shirley, Peate - Pension (Account Based Pension 4)			7.41
(27,459.13)	50010/SHIPEA00017P	(Opening Balance) Shirley, Peate - Pension (Account Based Pension 5)			354.33
	53100	Share of Profit/(Loss)			
(501.10)	53100/PEAALF00002A	(Share of Profit/(Loss)) Peate, Alfred - Accumulation			280.31
(5,789.28)	53100/PEAALF00015P	(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension)			2,934.22
(544.09)	53100/PEAALF00016P	(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 2)			86.56
(607.84)	53100/PEAALF00017P	(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 3)			307.60
(120.09)	53100/PEAALF00018P	(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 4)			1.33
(134.91)	53100/PEAALF00019P	(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 5)			1.33
(5,709.23)	53100/SHIPEA00013P	(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension)			2,824.37
(524.82)	53100/SHIPEA00014P	(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 2)			222.38
(532.23)	53100/SHIPEA00015P	(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 3)			0.00
(7.41)	53100/SHIPEA00016P	(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 4)			0.00
(354.33)	53100/SHIPEA00017P	(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 5)			0.00
	53330	Income Tax			
(1,432.27)	53330/PEAALF00002A	(Income Tax) Peate, Alfred - Accumulation		4.94	

Peate Family Pension Fund

Trial Balance

As at 30 June 2019

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	54160	Pensions Paid			
22,120.00	54160/PEAALF00015P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension)		21,140.00	
27,933.68	54160/PEAALF00016P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 2)		620.00	
2,320.00	54160/PEAALF00017P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 3)		2,220.00	
8,609.47	54160/PEAALF00018P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 4)		10.00	
27,736.33	54160/PEAALF00019P	(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 5)		10.00	
21,810.00	54160/SHIPEA00013P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension)		20,850.00	
7,820.33	54160/SHIPEA00014P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 2)		3,662.49	
38,217.33	54160/SHIPEA00015P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 3)		532.23	
13,412.69	54160/SHIPEA00016P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 4)		7.41	
27,459.13	54160/SHIPEA00017P	(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 5)		354.33	
	60400	Bank Accounts			
6,722.89	60400/289385	Westpac 289385		12,465.30	
326,634.99	60400/289393	Westpac 289393		328,408.54	
369,688.85	60400/295865	Westpac 295865		375,256.98	
102,973.23	68000	Sundry Debtors		47,149.28	
	77600	Shares in Listed Companies (Australian)			
12.25	77600/PDN.AX	Paladin Energy Ltd	70.0000	8.75	
(41.85)	85000	Income Tax Payable/Refundable			4.95
(254.00)	88000	Sundry Creditors			300.85
6,245.70	89000	Deferred Tax Liability/Asset		6,245.71	
				869,040.94	869,040.94

Current Year Profit/(Loss): (42,748.36)

Bank Reconciliation - Super Fund

Client Name: Peate Family Pension Fund
 Client Code: PEATE 15 Period Ended: 30 June 2019
 Partner/Manager: Mark/Stuart Accountant: Devarshi

Bank: Westpac Account No: 289385
 BGL Code: _____

AS AT

30/06/2019

Balance as per bank statement \$12,465.30

add: Outstanding deposits	0.00	
	0.00	
	0.00	0.00
		12,465.30

less: Outstanding cheques

Chq No	Code	Amount	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
			0.00

Reconciled Balance \$12,465.30



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 76

Page 1 of 4

Westpac Business One

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
28-9385

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$18498.84	\$0.00	\$6033.54	+ \$12465.30

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 29 MAR 2019 TO 28 JUN 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			18498.84
01APR	MONTHLY PLAN FEE	10.00		18488.84
17APR	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		17503.89
17APR	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		16487.66
01MAY	MONTHLY PLAN FEE	10.00		16477.66
17MAY	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		15492.71
17MAY	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		14476.48
03JUN	MONTHLY PLAN FEE	10.00		14466.48

STATEMENT NO. 76 PAGE 1 OF 4

Westpac Business One

032-272 28-9385

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 29 MAR 2019 TO 28 JUN 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
17JUN	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		13481.53
17JUN	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		12465.30
28JUN	CLOSING BALANCE			12465.30

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

STATEMENT NO. 76 PAGE 2 OF 4

Westpac Business One

032-272 28-9385

Transaction Fee Summary

Fee charged on 01 APR 2019 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

Fee charged on 01 MAY 2019 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

Copy of statement No 76

Page 4 of 4

Westpac Business One

032-272 28-9385

Fee charged on 03 JUN 2019 to account 032-272 28-9385.
 To reconcile your Transaction Fee Summary you may need to
 refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions
 each calendar month. For further information refer to the
 terms and conditions document for your account.

CONVENIENCE AT YOUR FINGERTIPS
 Use Online, Mobile or Tablet Banking to
 pay bills, transfer funds, check your
 account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
 INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
 TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 76 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 75

Page 1 of 4

Westpac Business One

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
28-9385

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$25900.38	\$0.00	\$7401.54	+ \$18498.84

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 31 DEC 2018 TO 29 MAR 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			25900.38
02JAN	MONTHLY PLAN FEE	10.00		25890.38
17JAN	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		24874.15
17JAN	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	1668.95		23205.20
01FEB	MONTHLY PLAN FEE	10.00		23195.20
18FEB	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		22178.97
18FEB	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	1668.95		20510.02
01MAR	MONTHLY PLAN FEE	10.00		20500.02

STATEMENT NO. 75 PAGE 1 OF 4

Westpac Business One

032-272 28-9385

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 31 DEC 2018 TO 29 MAR 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
18MAR	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		19515.07
18MAR	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		18498.84
29MAR	CLOSING BALANCE			18498.84

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

STATEMENT NO. 75 PAGE 2 OF 4

Westpac Business One

032-272 28-9385

Transaction Fee Summary

Fee charged on 02 JAN 2019 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

Fee charged on 01 FEB 2019 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

Copy of statement No 75

Page 4 of 4

Westpac Business One

032-272 28-9385

Fee charged on 01 MAR 2019 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

CONVENIENCE AT YOUR FINGERTIPS
Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 75 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 74

Page 1 of 4

Westpac Business One

THE SECRETARY
 KAPEX PTY LTD
 28-32 MCCAUSLAND CT
 CLEAR MOUNTAIN QLD 4500

(032-272/2272)
 ACCOUNT NO.
 28-9385

*

RICHMOND NSW

ACCOUNT NAME
 KAPEX PTY LTD
 ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
 05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$689.35	\$32986.13	\$7775.10	+ \$25900.38

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 28 SEP 2018 TO 31 DEC 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			689.35
01OCT	MONTHLY PLAN FEE	10.00		679.35
17OCT	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		-305.60
17OCT	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		-1321.83
18OCT	DIRECT DEBIT DISHONOURED 0009090		984.95	-336.88
18OCT	ACCOUNT OVERDRAWN FEE 17-OCTOBER-2018	15.00		-351.88
18OCT	DIRECT ENTRY DEBIT DISHONOURED FEE 0009090	5.00		-356.88
31OCT	INTEREST	2.62		-359.50
01NOV	MONTHLY PLAN FEE	10.00		-369.50

STATEMENT NO. 74 PAGE 1 OF 4

Copy of statement No 74

Page 2 of 4

Westpac Business One

032-272 28-9385

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 28 SEP 2018 TO 31 DEC 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
19NOV	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		-1354.45
19NOV	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		-2370.68
20NOV	DIRECT DEBIT DISHONoured 0009090		984.95	-1385.73
20NOV	DIRECT DEBIT DISHONoured 0009090		1016.23	-369.50
20NOV	DIRECT ENTRY DEBIT DISHONoured FEE 0009090	5.00		-374.50
20NOV	DIRECT ENTRY DEBIT DISHONoured FEE 0009090	5.00		-379.50
28NOV	DEPOSIT ONLINE 2428322 TFR Westpac Business One		30000.00	29620.50
30NOV	INTEREST	5.46		29615.04
03DEC	MONTHLY PLAN FEE	10.00		29605.04
11DEC	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1019.48		28585.56
17DEC	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		27569.33
17DEC	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	1668.95		25900.38
31DEC	CLOSING BALANCE			25900.38

STATEMENT NO. 74 PAGE 2 OF 4

Westpac Business One

032-272 28-9385

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fee charged on 01 OCT 2018 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

Copy of statement No 74

Page 4 of 4

Westpac Business One

032-272 28-9385

Fee charged on 01 NOV 2018 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to
refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions
each calendar month. For further information refer to the
terms and conditions document for your account.

Fee charged on 03 DEC 2018 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to
refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions
each calendar month. For further information refer to the
terms and conditions document for your account.

CONVENIENCE AT YOUR FINGERTIPS
Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 74 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 73

Page 1 of 4

Westpac Business One

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
28-9385

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$6722.89	\$0.00	\$6033.54	+ \$689.35

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 29 JUN 2018 TO 28 SEP 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			6722.89
02JUL	MONTHLY PLAN FEE	10.00		6712.89
17JUL	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		5727.94
17JUL	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		4711.71
01AUG	MONTHLY PLAN FEE	10.00		4701.71
17AUG	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		3716.76
17AUG	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		2700.53
03SEP	MONTHLY PLAN FEE	10.00		2690.53

STATEMENT NO. 73 PAGE 1 OF 4

Copy of statement No 73

Page 2 of 4

Westpac Business One

032-272 28-9385

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 29 JUN 2018 TO 28 SEP 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
17SEP	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114238	984.95		1705.58
17SEP	PAYMENT BY AUTHORITY TO TOYOTA FINANCE 13114235	1016.23		689.35
28SEP	CLOSING BALANCE			689.35

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

STATEMENT NO. 73 PAGE 2 OF 4

Westpac Business One

032-272 28-9385

Transaction Fee Summary

Fee charged on 02 JUL 2018 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

Fee charged on 01 AUG 2018 to account 032-272 28-9385.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions each calendar month. For further information refer to the terms and conditions document for your account.

Copy of statement No 73

Page 4 of 4

Westpac Business One

032-272 28-9385

Fee charged on 03 SEP 2018 to account 032-272 28-9385.
 To reconcile your Transaction Fee Summary you may need to
 refer to transactions listed on your previous statement(s).

	Volume	Free	Unit Price	Fee
Cheques Collected	0	0	\$0.60	\$0.00
Cheques Written	0	0	\$0.60	\$0.00
Staff-assisted Deposits	0	0	\$1.00	\$0.00
Staff-assisted Withdrawals	0	0	\$1.00	\$0.00
Total	0	0		\$0.00

This account provides up to a total of 25 free transactions
 each calendar month. For further information refer to the
 terms and conditions document for your account.

CONVENIENCE AT YOUR FINGERTIPS
 Use Online, Mobile or Tablet Banking to
 pay bills, transfer funds, check your
 account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
 INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
 TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 73 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 37

Page 1 of 4

Westpac Self Super Online

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
28-9393

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$328408.54	\$155.21	\$0.00	+ \$328563.75

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 19 JUL 2019 TO 21 OCT 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			328408.54
31JUL	INTEREST PAID	72.87		328481.41
30AUG	INTEREST PAID	40.49		328521.90
30SEP	INTEREST PAID	41.85		328563.75
21OCT	CLOSING BALANCE			328563.75

STATEMENT NO. 37 PAGE 1 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 35

Page 1 of 4

Westpac Self Super Online

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
28-9393

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$327546.58	\$434.52	\$0.00	+ \$327981.10

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 21 JAN 2019 TO 18 APR 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			327546.58
31JAN	INTEREST PAID		153.00	327699.58
28FEB	INTEREST PAID		138.26	327837.84
29MAR	INTEREST PAID		143.26	327981.10
18APR	CLOSING BALANCE			327981.10

STATEMENT NO. 35 PAGE 1 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 34

Page 1 of 4

Westpac Self Super Online

THE SECRETARY (032-272/2272)
 KAPEX PTY LTD ACCOUNT NO.
 28-32 MCCAUSLAND CT 28-9393
 CLEAR MOUNTAIN QLD 4500

*

RICHMOND NSW

ACCOUNT NAME
 KAPEX PTY LTD
 ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
 05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$327083.08	\$463.50	\$0.00	+ \$327546.58

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 19 OCT 2018 TO 21 JAN 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			327083.08
31OCT	INTEREST PAID		162.64	327245.72
30NOV	INTEREST PAID		147.93	327393.65
31DEC	INTEREST PAID		152.93	327546.58
21JAN	CLOSING BALANCE			327546.58

STATEMENT NO. 34 PAGE 1 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 33

Page 1 of 4

Westpac Self Super Online

THE SECRETARY (032-272/2272)
 KAPEX PTY LTD ACCOUNT NO.
 28-32 MCCAUSLAND CT 28-9393
 CLEAR MOUNTAIN QLD 4500

*

RICHMOND NSW

ACCOUNT NAME
 KAPEX PTY LTD
 ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
 05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$326634.99	\$448.09	\$0.00	+ \$327083.08

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 20 JUL 2018 TO 19 OCT 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			326634.99
31JUL	INTEREST PAID		157.50	326792.49
31AUG	INTEREST PAID		152.65	326945.14
28SEP	INTEREST PAID		137.94	327083.08
19OCT	CLOSING BALANCE			327083.08

STATEMENT NO. 33 PAGE 1 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 32

Page 1 of 5

Westpac Self Super Online

THE SECRETARY (032-272/2272)
 KAPEX PTY LTD ACCOUNT NO.
 28-32 MCCAUSLAND CT 28-9393
 CLEAR MOUNTAIN QLD 4500

*

RICHMOND NSW

ACCOUNT NAME
 KAPEX PTY LTD
 ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
 05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$326182.60	\$452.39	\$0.00	+ \$326634.99

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 20 APR 2018 TO 20 JUL 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			326182.60
30APR	INTEREST PAID		157.28	326339.88
31MAY	INTEREST PAID		152.44	326492.32
29JUN	INTEREST PAID		142.67	326634.99
20JUL	CLOSING BALANCE			326634.99

STATEMENT NO. 32 PAGE 1 OF 5



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 30

Page 1 of 4

Westpac Cash Investment Account

THE SECRETARY
 KAPEX PTY LTD
 28-32 MCCAUSLAND CT
 CLEAR MOUNTAIN QLD 4500

(032-272/2272)
 ACCOUNT NO.
 29-5865

*

RICHMOND NSW

ACCOUNT NAME
 KAPEX PTY LTD
 ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
 05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$1248856.16	\$2044.24	\$880725.39	+ \$370175.01

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 30 APR 2018 TO 31 JUL 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			1248856.16
15MAY	WITHDRAWAL ONLINE			
	1351350 PYMT Kyrad Kyrad	20000.00		1228856.16
18MAY	TRANSFER WITHDRAWAL AT			
	ALBANY CREEK QLD	860720.39		368135.77
31MAY	INTEREST PAID		1118.02	369253.79
01JUN	TRANSACTION FEE	5.00		369248.79
29JUN	INTEREST PAID		440.06	369688.85
31JUL	INTEREST PAID		486.16	370175.01
31JUL	CLOSING BALANCE			370175.01

STATEMENT NO. 30 PAGE 1 OF 4

Westpac Cash Investment Account

032-272 29-5865

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-272 29-5865 for transactions during the period 01 APR 2018 to 30 JUN 2018.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	1	\$5.00	\$5.00
Total	0	1		\$5.00

Copy of statement No 30

Page 3 of 4

Westpac Cash Investment Account

032-272 29-5865

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO	OVER \$9999 TO	OVER \$19999 TO	OVER \$49999 TO
01 MAR 2017	0.15 %	0.25 %	0.50 %	0.80 %

EFFECTIVE DATE	OVER \$99999 TO	OVER \$249999 TO	OVER \$499999 TO
01 MAR 2017	1.30 %	1.50 %	1.50 %

BONUS INTEREST RATES (PER ANNUM)

EFFECTIVE DATE	PORTION OF BALANCE TO \$9999	PORTION OF BALANCE TO \$19999	PORTION OF BALANCE TO \$49999	PORTION OF BALANCE TO \$99999
01 MAR 2017	0.50 % 0.50 %	0.50 % 0.50 %	0.50 % 0.50 %	0.50 % 0.50 %

EFFECTIVE DATE	PORTION OF BALANCE OVER \$99999 TO \$249999	PORTION OF BALANCE OVER \$249999 TO \$499999	PORTION OF BALANCE OVER \$499999 TO \$999999	PORTION OF BALANCE OVER \$999999
01 MAR 2017	0.50 % 0.50 %	0.50 % 0.50 %	0.50 % 0.50 %	0.00 % 0.00 %

ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2017 TO 30 JUNE 2018

FOR ACCOUNT: 2272/295865
TOTAL INTEREST CREDITED \$7,825.41

THESE DETAILS ARE PROVIDED FOR YOUR RECORDS AND
TAXATION PURPOSES

STATEMENT NO. 30 PAGE 3 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 31

Page 1 of 3

Westpac Cash Investment Account

THE SECRETARY (032-272/2272)
 KAPEX PTY LTD ACCOUNT NO.
 28-32 MCCAUSLAND CT 29-5865
 CLEAR MOUNTAIN QLD 4500

*

RICHMOND NSW

ACCOUNT NAME
 KAPEX PTY LTD
 ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
 05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$370175.01	\$1401.31	\$0.00	+ \$371576.32

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 31 JUL 2018 TO 31 OCT 2018

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			370175.01
31AUG	INTEREST PAID		471.59	370646.60
28SEP	INTEREST PAID		426.49	371073.09
31OCT	INTEREST PAID		503.23	371576.32
31OCT	CLOSING BALANCE			371576.32

STATEMENT NO. 31 PAGE 1 OF 3

Westpac Cash Investment Account

032-272 29-5865

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-272 29-5865 for transactions during the period 01 JUL 2018 to 30 SEP 2018.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	0	\$5.00	\$0.00
Total	0	0		\$0.00

Copy of statement No 31

Page 3 of 3

Westpac Cash Investment Account

032-272 29-5865

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO \$9999	OVER \$9999 TO \$19999	OVER \$19999 TO \$49999	OVER \$49999 TO \$99999
01 MAR 2017	0.15 %	0.25 %	0.50 %	0.80 %

EFFECTIVE DATE	OVER \$99999 TO \$249999	OVER \$249999 TO \$499999	OVER \$499999 TO \$999999
01 MAR 2017	1.30 %	1.50 %	1.50 %

BONUS INTEREST RATES (PER ANNUM)

EFFECTIVE DATE	PORTION OF BALANCE TO \$9999	PORTION OF BALANCE TO \$19999	PORTION OF BALANCE TO \$49999	PORTION OF BALANCE TO \$99999
01 MAR 2017	0.50 % 0.50 %	0.50 % 0.50 %	0.50 % 0.50 %	0.50 % 0.50 %

EFFECTIVE DATE	PORTION OF BALANCE OVER \$99999 TO \$249999	PORTION OF BALANCE OVER \$249999 TO \$499999	PORTION OF BALANCE OVER \$499999 TO \$999999	PORTION OF BALANCE OVER \$999999
01 MAR 2017	0.50 % 0.50 %	0.50 % 0.50 %	0.50 % 0.50 %	0.00 % 0.00 %

CONVENIENCE AT YOUR FINGERTIPS
Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 31 PAGE 3 OF 3



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 32

Page 1 of 4

Westpac Cash Investment Account

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
29-5865

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$371576.32	\$1406.62	\$0.00	+ \$372982.94

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 31 OCT 2018 TO 31 JAN 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2018	STATEMENT OPENING BALANCE			371576.32
30NOV	INTEREST PAID		458.10	372034.42
31DEC	INTEREST PAID		473.96	372508.38
2019				
31JAN	INTEREST PAID		474.56	372982.94
31JAN	CLOSING BALANCE			372982.94

STATEMENT NO. 32 PAGE 1 OF 4

Westpac Cash Investment Account

032-272 29-5865

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-272 29-5865 for transactions during the period 01 OCT 2018 to 31 OCT 2018.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Free	Charged	Unit Price	Fee
Non-internet/electronic tele-banking withdrawal	0	0	\$5.00	\$0.00
Total	0	0		\$0.00

STATEMENT NO. 32 PAGE 2 OF 4

Westpac Cash Investment Account

032-272 29-5865

Fees charged to account 032-272 29-5865 for transactions during the period 01 NOV 2018 to 31 DEC 2018. To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Charged	Unit Price	Fee
Branch staff assist wdl	0	\$5.00	\$0.00
Total	0		\$0.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO \$9999	OVER \$9999 TO \$19999	OVER \$19999 TO \$49999	OVER \$49999 TO \$99999
01 MAR 2017	0.15 %	0.25 %	0.50 %	0.80 %

EFFECTIVE DATE	OVER \$99999 TO \$249999	OVER \$249999 TO \$499999	OVER \$499999
01 MAR 2017	1.30 %	1.50 %	1.50 %

BONUS INTEREST RATES (PER ANNUM)

EFFECTIVE DATE	PORTION OF BALANCE TO \$9999	PORTION OF BALANCE OVER \$9999 TO \$19999	PORTION OF BALANCE OVER \$19999 TO \$49999	PORTION OF BALANCE OVER \$49999 TO \$99999
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.50 %

EFFECTIVE DATE	PORTION OF BALANCE OVER \$99999 TO \$249999	PORTION OF BALANCE OVER \$249999 TO \$499999	PORTION OF BALANCE OVER \$499999 TO \$999999	PORTION OF BALANCE OVER \$999999
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.00 %

Copy of statement No 32

Page 4 of 4

Westpac Cash Investment Account

032-272 29-5865

CONVENIENCE AT YOUR FINGERTIPS
Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 32 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 33

Page 1 of 3

Westpac Cash Investment Account

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
29-5865

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$372982.94	\$1365.84	\$0.00	+ \$374348.78

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 31 JAN 2019 TO 30 APR 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			372982.94
28FEB	INTEREST PAID		429.18	373412.12
29MAR	INTEREST PAID		445.02	373857.14
30APR	INTEREST PAID		491.64	374348.78
30APR	CLOSING BALANCE			374348.78

STATEMENT NO. 33 PAGE 1 OF 3

Westpac Cash Investment Account

032-272 29-5865

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-272 29-5865 for transactions during the period 01 JAN 2019 to 31 MAR 2019.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Charged	Unit Price	Fee
Branch staff assist wdl	0	\$5.00	\$0.00
Total	0		\$0.00

Copy of statement No 33

Page 3 of 3

Westpac Cash Investment Account

032-272 29-5865

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO	OVER \$9999	OVER \$19999	OVER \$49999	OVER \$99999
01 MAR 2017	0.15 %	0.25 %	0.50 %		0.80 %

EFFECTIVE DATE	OVER \$99999 TO	OVER \$249999 TO	OVER \$499999
01 MAR 2017	1.30 %	1.50 %	1.50 %

BONUS INTEREST RATES (PER ANNUM)

EFFECTIVE DATE	PORTION OF BALANCE TO	PORTION OF BALANCE OVER	PORTION OF BALANCE OVER	PORTION OF BALANCE OVER
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.50 %
	0.50 %	0.50 %	0.50 %	0.50 %

EFFECTIVE DATE	PORTION OF BALANCE OVER	PORTION OF BALANCE OVER	PORTION OF BALANCE OVER	PORTION OF BALANCE OVER
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.00 %
	0.50 %	0.50 %	0.50 %	0.00 %

CONVENIENCE AT YOUR FINGERTIPS
Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 33 PAGE 3 OF 3



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 34

Page 1 of 4

Westpac Cash Investment Account

THE SECRETARY
 KAPEX PTY LTD
 28-32 MCCAUSLAND CT
 CLEAR MOUNTAIN QLD 4500

(032-272/2272)
 ACCOUNT NO.
 29-5865

*

RICHMOND NSW

ACCOUNT NAME
 KAPEX PTY LTD
 ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
 05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
 Call Westpac Telephone Banking
 8am - 8pm 7 days
 132 032 within Australia
 +61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$374348.78	\$1406.82	\$0.00	+ \$375755.60

DETAILS OF YOUR ACCOUNT
 FROM LAST STATEMENT DATED 30 APR 2019 TO 31 JUL 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			374348.78
31MAY	INTEREST PAID		476.90	374825.68
28JUN	INTEREST PAID		431.30	375256.98
31JUL	INTEREST PAID		498.62	375755.60
31JUL	CLOSING BALANCE			375755.60



Westpac Cash Investment Account

032-272 29-5865

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-272 29-5865 for transactions during the period 01 APR 2019 to 30 JUN 2019.
To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Charged	Unit Price	Fee
Branch staff assist wdl	0	\$5.00	\$0.00
Total	0		\$0.00

Westpac Cash Investment Account

032-272 29-5865

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0	OVER	OVER	OVER
	TO \$9999	\$9999 TO \$19999	\$19999 TO \$49999	\$49999 TO \$99999
01 MAR 2017	0.15 %	0.25 %	0.50 %	0.80 %
29 JUL 2019	0.15 %	0.25 %	0.25 %	0.30 %

EFFECTIVE DATE	OVER	OVER	OVER
	\$99999 TO \$249999	\$249999 TO \$499999	\$499999 TO \$999999
01 MAR 2017	1.30 %	1.50 %	1.50 %
29 JUL 2019	0.80 %	1.00 %	1.00 %

BONUS INTEREST RATES (PER ANNUM)

EFFECTIVE DATE	PORTION	PORTION	PORTION	PORTION
	OF BALANCE	OF BALANCE	OF BALANCE	OF BALANCE
	TO \$9999	TO \$19999	TO \$49999	TO \$99999
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.50 %
	0.50 %	0.50 %	0.50 %	0.50 %

EFFECTIVE DATE	PORTION	PORTION	PORTION	PORTION
	OF BALANCE	OF BALANCE	OF BALANCE	OF BALANCE
	OVER \$99999	OVER \$249999	OVER \$499999	OVER \$4999999
	TO \$249999	TO \$499999	TO \$4999999	
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.00 %
	0.50 %	0.50 %	0.50 %	0.00 %

ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2018 TO 30 JUNE 2019

FOR ACCOUNT: 2272/295865
TOTAL INTEREST CREDITED \$5,568.13

THESE DETAILS ARE PROVIDED FOR YOUR RECORDS AND
TAXATION PURPOSES

Copy of statement No 34

Page 4 of 4

Westpac Cash Investment Account

032-272 29-5865

CONVENIENCE AT YOUR FINGERTIPS
Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 34 PAGE 4 OF 4



Westpac Banking Corporation ABN 33 007 457 141.

Duplicate Statement

Copy of statement No 35

Page 1 of 3

Westpac Cash Investment Account

THE SECRETARY
KAPEX PTY LTD
28-32 MCCAUSLAND CT
CLEAR MOUNTAIN QLD 4500

(032-272/2272)
ACCOUNT NO.
29-5865

*

RICHMOND NSW

ACCOUNT NAME
KAPEX PTY LTD
ATF THE PEATE FAMILY PENSION FUND

CUSTOMER NUMBER
05928286 KAPEX PTY LTD

ACCOUNT ENQUIRIES
Call Westpac Telephone Banking
8am - 8pm 7 days
132 032 within Australia
+61 2 9293 9270 if calling from overseas

* ACCOUNT SUMMARY *

OPENING BALANCE	TOTAL CREDITS	TOTAL DEBITS	CLOSING BALANCE
+ \$375755.60	\$205.89	\$375961.49	\$0.00

DETAILS OF YOUR ACCOUNT
FROM LAST STATEMENT DATED 31 JUL 2019 TO 20 AUG 2019

DATE	DESCRIPTION OF TRANSACTION	DEBIT	CREDIT	BALANCE
2019	STATEMENT OPENING BALANCE			375755.60
20AUG	INTEREST PAID		205.89	375961.49
20AUG	TRANSFER WITHDRAWAL AT ALBANY CREEK QLD	375961.49		0.00
20AUG	CLOSING BALANCE			0.00

STATEMENT NO. 35 PAGE 1 OF 3

Westpac Cash Investment Account

032-272 29-5865

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9293 9270 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

OTHER INFORMATION ABOUT YOUR ACCOUNT

Transaction Fee Summary

Fees charged to account 032-272 29-5865 for transactions during the period 01 JUL 2019 to 19 AUG 2019.

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

	Charged	Unit Price	Fee
Branch staff assist wdl	0	\$5.00	\$0.00
Total	0		\$0.00

Copy of statement No 35

Page 3 of 3

Westpac Cash Investment Account

032-272 29-5865

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

EFFECTIVE DATE	\$0 TO	OVER \$9999 TO	OVER \$19999 TO	OVER \$49999 TO
29 JUL 2019	0.15 %	0.25 %	0.25 %	0.30 %

EFFECTIVE DATE	OVER \$99999 TO	OVER \$249999 TO	OVER \$499999 TO
29 JUL 2019	0.80 %	1.00 %	1.00 %

BONUS INTEREST RATES (PER ANNUM)

EFFECTIVE DATE	PORTION OF BALANCE TO	PORTION OF BALANCE TO	PORTION OF BALANCE TO	PORTION OF BALANCE TO
	\$9999	\$9999	\$19999	\$49999
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.50 %
	0.50 %	0.50 %	0.50 %	0.50 %

EFFECTIVE DATE	PORTION OF BALANCE TO	PORTION OF BALANCE TO	PORTION OF BALANCE TO	PORTION OF BALANCE TO
	\$99999	\$249999	\$499999	\$999999
01 MAR 2017	0.50 %	0.50 %	0.50 %	0.00 %
	0.50 %	0.50 %	0.50 %	0.00 %

CONVENIENCE AT YOUR FINGERTIPS
Use Online, Mobile or Tablet Banking to
pay bills, transfer funds, check your
account balances and much more

PLEASE CHECK ALL ENTRIES ON THIS STATEMENT AND PROMPTLY
INFORM THE BANK OF ANY POSSIBLE ERROR OR UNAUTHORISED
TRANSACTION.

THANK YOU FOR BANKING WITH WESTPAC

STATEMENT NO. 35 PAGE 3 OF 3



End of Period Closing Figures - Super Fund

Client Na Peate Family Pension Fund

Client Co PEAT15

Period Ended: 30 June 2019

Partner: Stuart/Mark

Accountant: Devarshi/Jay

Cash on Hand:

Westpac 289385	12,465.30
Westpac 289393	328,408.54
Westpac 295865	375,256.98
	716,130.82

Debtors:

102,973.23	Opening balance - dissected as above
1,306.95	less: op balance unknown variance to pension
254.00	less: set off opening balance of sundry creditors against debtors
263.00	less: record ASIC fees
24,000.00	less: record pension payment to Alfred from sundry debtors
30,000.00	less: Deposit online - Business One
47,149.28	
	680 Sundry Debtors consist of
	1,666.28 2016-17 tax Refundable
	45,483.00 Balance other deposit
	47,149.28

\$45,483 to be paid as pension in 2020 FY.

Creditors:

300.85	2017-18 tax payable
300.85	880 Sundry Creditors

Peate Family Pension Fund

Deferred Tax Reconciliation

For The Period 01 July 2018 - 30 June 2019

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
PDN.AX	Paladin Energy Ltd	(3.50)	(1.17)	(2.33)	(0.10)
		(3.50)	(1.17)	(2.33)	(0.10)
Total		(3.50)	(1.17)	(2.33)	(0.10)
Deferred Tax Liability (Asset) Summary					
Opening Balance		(6,245.70)			
Current Year Transactions		(0.02)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		(6,245.72)			

Inquires 1300 300 630

Issue date 12 Jun 19

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 55051172

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

ACN 008 429 981
FOR KAPEX PTY. LIMITED

REVIEW DATE: 11 June 19

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
HERRON ACCOUNTANTS UNIT 1 48 FLINDERS PARADE NORTH LAKES QLD 4509

2 Principal place of business
14 DUNDIALLA STREET YUGAR QLD 4520

3 Officeholders

Name: SHIRLEY PEATE
Born: BUNDABERG QLD
Date of birth: 19/09/1939
Address: 14 DUNDIALLA STREET YUGAR QLD 4520
Office(s) held: DIRECTOR, APPOINTED 31/12/1973; SECRETARY, APPOINTED 31/12/1973

Name: BRADLEY ALFRED PEATE
Born: SYDNEY NSW
Date of birth: 05/02/1974
Address: 28-32 MCCAUSLAND COURT CLEAR MOUNTAIN QLD 4500
Office(s) held: DIRECTOR, APPOINTED 04/05/2016

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
A	CLASS A SHARES	2	\$4.00	\$0.00
B	CLASS B SHARES	22	\$44.00	\$0.00

These details continue on the next page

Company statement continued

5 Members

Name: ALFRED PEATE
Address: 14 DUNDIALLA STREET YUGAR QLD 4520

Share Class	Total number held	Fully paid	Beneficially held
A	1	Yes	Yes
B	11	Yes	Yes

Name: SHIRLEY PEATE
Address: 14 DUNDIALLA STREET YUGAR QLD 4520

Share Class	Total number held	Fully paid	Beneficially held
A	1	Yes	Yes
B	11	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: HERRON ACCOUNTANTS
Registered agent number: 5461
Address: PO BOX 504 NORTH LAKES QLD 4509



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

KAPEX PTY. LIMITED
HERRON ACCOUNTANTS
PO BOX 504 NORTH LAKES QLD 4509

INVOICE STATEMENT

Issue date 11 Jun 19

KAPEX PTY. LIMITED

ACN 008 429 981

Account No. 22 008429981

Summary

Opening Balance	\$0.00
New items	\$263.00
Payments & credits	\$0.00
TOTAL DUE	\$263.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 11 Aug 19	\$263.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

KAPEX PTY. LIMITED

ACN 008 429 981

Account No: 22 008429981



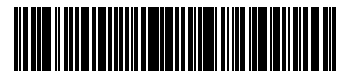
22 008429981

TOTAL DUE	\$263.00
Immediately	\$0.00
By 11 Aug 19	\$263.00

Payment options are listed on the back of this payment slip



Bill Code: 17301
Ref: 2290084299812



*814 129 0002290084299812 93

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2019-06-11	Annual Review - Pty Co	3X1637042480B A	\$263.00
	Outstanding transactions		
2019-06-11	Annual Review - Pty Co	3X1637042480B A	\$263.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2290 0842 9981 293

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Bill Code: 17301
Ref: 2290084299812

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Peate Family Pension Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	31/07/2018	25000/289393	Westpac 289393	157.50
	31/07/2018	25000/295865	Westpac 295865	486.16
	31/08/2018	25000/289393	Westpac 289393	152.65
	31/08/2018	25000/295865	Westpac 295865	471.59
	28/09/2018	25000/289393	Westpac 289393	137.94
	28/09/2018	25000/295865	Westpac 295865	426.49
	31/10/2018	25000/289393	Westpac 289393	162.64
	31/10/2018	25000/295865	Westpac 295865	503.23
	30/11/2018	25000/289393	Westpac 289393	147.93
	30/11/2018	25000/295865	Westpac 295865	458.10
	31/12/2018	25000/289393	Westpac 289393	152.93
	31/12/2018	25000/295865	Westpac 295865	473.96
	31/01/2019	25000/289393	Westpac 289393	153.00
	31/01/2019	25000/295865	Westpac 295865	474.56
	28/02/2019	25000/289393	Westpac 289393	138.26
	28/02/2019	25000/295865	Westpac 295865	429.18
	29/03/2019	25000/289393	Westpac 289393	143.26
	29/03/2019	25000/295865	Westpac 295865	445.02
	30/04/2019	25000/289393	Westpac 289393	158.14
	30/04/2019	25000/295865	Westpac 295865	491.64
	31/05/2019	25000/289393	Westpac 289393	153.28
	31/05/2019	25000/295865	Westpac 295865	476.90
	28/06/2019	25000/289393	Westpac 289393	116.02
	28/06/2019	25000/295865	Westpac 295865	431.30
Sub-Total				7,341.68
Ignore Cents				0.68
Total				7,341.00
W - GROSS INCOME (Sum of labels A to U)				
				7,341.00
Sub-Total				7,341.00
Ignore Cents				0.00
Total				7,341.00
Y - Income - Exempt current pension income				
				7,032.00
Sub-Total				7,032.00
Ignore Cents				0.00
Total				7,032.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				309.00

Peate Family Pension Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
V - TOTAL ASSESSABLE INCOME (W less Y)				
Sub-Total				309.00
Ignore Cents				0.00
Total				309.00
A1 - Expenses - Interest expenses within Australia				
	31/10/2018	37900	Interest Paid	0.11
	30/11/2018	37900	Interest Paid	0.23
Sub-Total				0.34
Ignore Cents				0.34
Total				0.00
A2 - Expenses - Interest expenses within Australia non deductible				
	31/10/2018	37900	Interest Paid	2.51
	30/11/2018	37900	Interest Paid	5.23
Sub-Total				7.74
Ignore Cents				0.74
Total				7.00
J1 - Expenses - Management and administration expenses				
	02/07/2018	31500	Bank Charges	0.42
	01/08/2018	31500	Bank Charges	0.42
	01/09/2018	31500	Bank Charges	0.42
	01/10/2018	31500	Bank Charges	0.42
	18/10/2018	31500	Bank Charges	0.63
	18/10/2018	31500	Bank Charges	0.21
	01/11/2018	31500	Bank Charges	0.42
	20/11/2018	31500	Bank Charges	0.21
	20/11/2018	31500	Bank Charges	0.21
	03/12/2018	31500	Bank Charges	0.42
	02/01/2019	31500	Bank Charges	0.42
	01/02/2019	31500	Bank Charges	0.42
	01/03/2019	31500	Bank Charges	0.42
	01/04/2019	31500	Bank Charges	0.42
	01/05/2019	31500	Bank Charges	0.42
	03/06/2019	31500	Bank Charges	0.42
	30/06/2019	30800	ASIC Fees	11.07
	30/06/2019	30400	ATO Supervisory Levy	259.00
Sub-Total				276.38
Ignore Cents				0.38
Total				276.00
J2 - Expenses - Management and administration expenses non deductible				
	02/07/2018	31500	Bank Charges	9.58
	01/08/2018	31500	Bank Charges	9.58
	01/09/2018	31500	Bank Charges	9.58

Peate Family Pension Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
J2 - Expenses - Management and administration expenses non deductible				
	01/10/2018	31500	Bank Charges	9.58
	18/10/2018	31500	Bank Charges	14.37
	18/10/2018	31500	Bank Charges	4.79
	01/11/2018	31500	Bank Charges	9.58
	20/11/2018	31500	Bank Charges	4.79
	20/11/2018	31500	Bank Charges	4.79
	03/12/2018	31500	Bank Charges	9.58
	02/01/2019	31500	Bank Charges	9.58
	01/02/2019	31500	Bank Charges	9.58
	01/03/2019	31500	Bank Charges	9.58
	01/04/2019	31500	Bank Charges	9.58
	01/05/2019	31500	Bank Charges	9.58
	03/06/2019	31500	Bank Charges	9.58
	30/06/2019	30800	ASIC Fees	251.93
Sub-Total				395.62
Ignore Cents				0.62
Total				395.00
L2 - Expenses - Other amounts (Non-deductible)				
	30/06/2019	85000	Income Tax Payable/Refundable	41.85
Sub-Total				41.85
Ignore Cents				0.85
Total				41.00
N - TOTAL DEDUCTIONS				
				276.00
Sub-Total				276.00
Ignore Cents				0.00
Total				276.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				443.00
Sub-Total				443.00
Ignore Cents				0.00
Total				443.00
O - TAXABLE INCOME OR LOSS				
				33.00
Sub-Total				33.00
Ignore Cents				0.00
Total				33.00
Z - TOTAL SMSF EXPENSES				
				719.00

Peate Family Pension Fund
Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
Z - TOTAL SMSF EXPENSES				
Sub-Total				719.00
Ignore Cents				0.00
Total				719.00
A - Taxable income				
				33.00
Sub-Total				33.00
Ignore Cents				0.00
Total				33.00
T1 - Tax on taxable income				
				4.95
Sub-Total				4.95
Ignore Cents				0.00
Total				4.95
B - Gross Tax				
				4.95
Sub-Total				4.95
Ignore Cents				0.00
Total				4.95
T2 - SUBTOTAL				
				4.95
Sub-Total				4.95
Ignore Cents				0.00
Total				4.95
T3 - SUBTOTAL 2				
				4.95
Sub-Total				4.95
Ignore Cents				0.00
Total				4.95
T5 - TAX PAYABLE				
				4.95
Sub-Total				4.95
Ignore Cents				0.00
Total				4.95
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				

Peate Family Pension Fund

Tax Reconciliation Report

For the year ended 30 June 2019

Tax Return Label	Date	Account Code	Account Name	Amount \$
S - AMOUNT DUE OR REFUNDABLE				
				263.95
Sub-Total				263.95
Ignore Cents				0.00
Total				263.95

Peate Family Pension Fund
Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	(42,748.36)
Less	
Exempt current pension income	7,032.00
	<hr/> 7,032.00
Add	
Decrease in MV of investments	3.50
SMSF non deductible expenses	402.00
Pension Payments	49,406.46
	<hr/> 49,811.96
SMSF Annual Return Rounding	1.40
	<hr/> 33.00
Taxable Income or Loss	<hr/> 33.00
Income Tax on Taxable Income or Loss	4.95
	<hr/>
CURRENT TAX OR REFUND	<hr/> 4.95
Supervisory Levy	259.00
	<hr/>
AMOUNT DUE OR REFUNDABLE	<hr/> 263.95

Peate Family Pension Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2019	Revaluation - 28/06/2019 @ \$0.125000 (System Price) - 70.000000 Units on hand (PDN.AX)		3.50		3.50 DR
			3.50		3.50 DR
Interest Received (25000)					
<u>Westpac 289393 (289393)</u>					
31/07/2018	Interest Paid			157.50	157.50 CR
31/08/2018	Interest Paid			152.65	310.15 CR
28/09/2018	Interest Paid			137.94	448.09 CR
31/10/2018	Interest Paid			162.64	610.73 CR
30/11/2018	Interest Paid			147.93	758.66 CR
31/12/2018	Interest Paid			152.93	911.59 CR
31/01/2019	Interest Paid			153.00	1,064.59 CR
28/02/2019	Interest Paid			138.26	1,202.85 CR
29/03/2019	Interest Paid			143.26	1,346.11 CR
30/04/2019	Interest Paid			158.14	1,504.25 CR
31/05/2019	Interest Paid			153.28	1,657.53 CR
28/06/2019	Interest Paid			116.02	1,773.55 CR
				1,773.55	1,773.55 CR
<u>Westpac 295865 (295865)</u>					
31/07/2018	Interest Paid			486.16	486.16 CR
31/08/2018	Interest Paid			471.59	957.75 CR
28/09/2018	Interest Paid			426.49	1,384.24 CR
31/10/2018	Interest Paid			503.23	1,887.47 CR
30/11/2018	Interest Paid			458.10	2,345.57 CR
31/12/2018	Interest Paid			473.96	2,819.53 CR
31/01/2019	Interest Paid			474.56	3,294.09 CR
28/02/2019	Interest Paid			429.18	3,723.27 CR
29/03/2019	Interest Paid			445.02	4,168.29 CR
30/04/2019	Interest Paid			491.64	4,659.93 CR
31/05/2019	Interest Paid			476.90	5,136.83 CR
28/06/2019	Interest Paid			431.30	5,568.13 CR
				5,568.13	5,568.13 CR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
30/06/2019	To reallocate 2018 tax		259.00		259.00 DR
			259.00		259.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
30/06/2019	To record ASIC fees		263.00		263.00 DR
			263.00		263.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
02/07/2018	Monthly Plan Fee		10.00		10.00 DR

Peate Family Pension Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/08/2018	Monthly Plan Fee		10.00		20.00 DR
01/09/2018	Monthly Plan Fee		10.00		30.00 DR
01/10/2018	Monthly Plan Fee		10.00		40.00 DR
18/10/2018	Acc Overdrawn Fee		15.00		55.00 DR
18/10/2018	Dishonored Fee		5.00		60.00 DR
01/11/2018	Monthly Plan Fee		10.00		70.00 DR
20/11/2018	Dishonored Fee		5.00		75.00 DR
20/11/2018	Dishonored Fee		5.00		80.00 DR
03/12/2018	Monthly Plan Fee		10.00		90.00 DR
02/01/2019	Monthly Plan Fee		10.00		100.00 DR
01/02/2019	Monthly Plan Fee		10.00		110.00 DR
01/03/2019	Monthly Plan Fee		10.00		120.00 DR
01/04/2019	Monthly Plan Fee		10.00		130.00 DR
01/05/2019	Monthly Plan Fee		10.00		140.00 DR
03/06/2019	Monthly Plan Fee		10.00		150.00 DR
			150.00		150.00 DR
Interest Paid (37900)					
<u>Interest Paid (37900)</u>					
31/10/2018	Interest		2.62		2.62 DR
30/11/2018	Interest		5.46		8.08 DR
			8.08		8.08 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension) (PEAALF00015P)</u>					
30/06/2019	To record pension payment from sundry debtors		21,140.00		21,140.00 DR
			21,140.00		21,140.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 2) (PEAALF00016P)</u>					
30/06/2019	To record pension payment from sundry debtors		620.00		620.00 DR
			620.00		620.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 3) (PEAALF00017P)</u>					
30/06/2019	To record pension payment from sundry debtors		2,220.00		2,220.00 DR
			2,220.00		2,220.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 4) (PEAALF00018P)</u>					
30/06/2019	To record pension payment from sundry debtors		10.00		10.00 DR
			10.00		10.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 5) (PEAALF00019P)</u>					
30/06/2019	To record pension payment from sundry debtors		10.00		10.00 DR
			10.00		10.00 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension) (SHIPEA00013P)</u>					
17/08/2018	Toyota Finance - 2		752.85		752.85 DR
17/09/2018	Toyota Finance - 1		984.95		1,737.80 DR
17/09/2018	Toyota Finance - 2		1,016.23		2,754.03 DR
17/10/2018	Toyota Finance - 2		1,016.23		3,770.26 DR
11/12/2018	Toyota Finance - 1		1,019.48		4,789.74 DR
17/12/2018	Toyota Finance - 2		1,016.23		5,805.97 DR

Peate Family Pension Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/12/2018	Toyota Finance - 2		1,668.95		7,474.92 DR
17/01/2019	Toyota Finance - 1		1,016.23		8,491.15 DR
17/01/2019	Toyota Finance - 2		1,668.95		10,160.10 DR
18/02/2019	Toyota Finance - 1		1,016.23		11,176.33 DR
18/02/2019	Toyota Finance - 2		1,668.95		12,845.28 DR
18/03/2019	Toyota Finance - 1		984.95		13,830.23 DR
18/03/2019	Toyota Finance - 2		1,016.23		14,846.46 DR
17/04/2019	Toyota Finance - 1		984.95		15,831.41 DR
17/04/2019	Toyota Finance - 2		1,016.23		16,847.64 DR
17/05/2019	Toyota Finance - 2		1,016.23		17,863.87 DR
17/05/2019	Toyota Finance - 1		984.95		18,848.82 DR
17/06/2019	Toyota Finance - 1		984.95		19,833.77 DR
17/06/2019	Toyota Finance - 2		1,016.23		20,850.00 DR
			20,850.00		20,850.00 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 2) (SHIPEA00014P)</u>					
01/07/2018	To clear 2018 opening debtors via pension payment		412.98		412.98 DR
17/07/2018	Toyota Finance - 1		984.95		1,397.93 DR
17/07/2018	Toyota Finance - 2		1,016.23		2,414.16 DR
17/08/2018	Toyota Finance - 1		984.95		3,399.11 DR
17/08/2018	Toyota Finance - 2		263.38		3,662.49 DR
			3,662.49		3,662.49 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 3) (SHIPEA00015P)</u>					
01/07/2018	To clear 2018 opening debtors via pension payment		532.23		532.23 DR
			532.23		532.23 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 4) (SHIPEA00016P)</u>					
01/07/2018	To clear 2018 opening debtors via pension payment		7.41		7.41 DR
			7.41		7.41 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 5) (SHIPEA00017P)</u>					
01/07/2018	To clear 2018 opening debtors via pension payment		354.33		354.33 DR
			354.33		354.33 DR
<u>Income Tax Expense (48500)</u>					
<u>Income Tax Expense (48500)</u>					
30/06/2019	Create Entries - PDIT Entry - 30/06/2019			0.01	0.01 CR
30/06/2019	Create Entries - Income Tax Expense - 30/06/2019		4.95		4.94 DR
			4.95	0.01	4.94 DR
<u>Profit/Loss Allocation Account (49000)</u>					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2018	System Member Journals			354.33	354.33 CR
01/07/2018	System Member Journals			7.41	361.74 CR
01/07/2018	System Member Journals			532.23	893.97 CR
01/07/2018	System Member Journals			412.98	1,306.95 CR
17/07/2018	System Member Journals			984.95	2,291.90 CR
17/07/2018	System Member Journals			1,016.23	3,308.13 CR
17/08/2018	System Member Journals			984.95	4,293.08 CR

Peate Family Pension Fund
General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/08/2018	System Member Journals			263.38	4,556.46 CR
17/08/2018	System Member Journals			752.85	5,309.31 CR
17/09/2018	System Member Journals			984.95	6,294.26 CR
17/09/2018	System Member Journals			1,016.23	7,310.49 CR
17/10/2018	System Member Journals			1,016.23	8,326.72 CR
11/12/2018	System Member Journals			1,019.48	9,346.20 CR
17/12/2018	System Member Journals			1,016.23	10,362.43 CR
17/12/2018	System Member Journals			1,668.95	12,031.38 CR
17/01/2019	System Member Journals			1,016.23	13,047.61 CR
17/01/2019	System Member Journals			1,668.95	14,716.56 CR
18/02/2019	System Member Journals			1,016.23	15,732.79 CR
18/02/2019	System Member Journals			1,668.95	17,401.74 CR
18/03/2019	System Member Journals			984.95	18,386.69 CR
18/03/2019	System Member Journals			1,016.23	19,402.92 CR
17/04/2019	System Member Journals			984.95	20,387.87 CR
17/04/2019	System Member Journals			1,016.23	21,404.10 CR
17/05/2019	System Member Journals			1,016.23	22,420.33 CR
17/05/2019	System Member Journals			984.95	23,405.28 CR
17/06/2019	System Member Journals			984.95	24,390.23 CR
17/06/2019	System Member Journals			1,016.23	25,406.46 CR
30/06/2019	System Member Journals			21,140.00	46,546.46 CR
30/06/2019	System Member Journals			620.00	47,166.46 CR
30/06/2019	System Member Journals			2,220.00	49,386.46 CR
30/06/2019	System Member Journals			10.00	49,396.46 CR
30/06/2019	System Member Journals			10.00	49,406.46 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		280.31		49,126.15 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		2,934.22		46,191.93 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		86.56		46,105.37 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		307.60		45,797.77 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		1.33		45,796.44 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		1.33		45,795.11 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		2,824.37		42,970.74 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		222.38		42,748.36 CR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019			4.94	42,753.30 CR
			6,658.10	49,411.40	42,753.30 CR

Opening Balance (50010)

(Opening Balance) Peate, Alfred - Accumulation (PEAALF00002A)

01/07/2018	Opening Balance				31,682.24 CR
01/07/2018	Close Period Journal			1,933.37	33,615.61 CR
				1,933.37	33,615.61 CR

(Opening Balance) Peate, Alfred - Pension (Account Based Pension) (PEAALF00015P)

01/07/2018	Opening Balance				368,647.48 CR
01/07/2018	Close Period Journal		16,330.72		352,316.76 CR

Peate Family Pension Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
			16,330.72		352,316.76 CR
	<u>(Opening Balance) Peate, Alfred - Pension (Account Based Pension 2) (PEAALF00016P)</u>				
01/07/2018	Opening Balance				37,804.09 CR
01/07/2018	Close Period Journal		27,389.59		10,414.50 CR
			27,389.59		10,414.50 CR
	<u>(Opening Balance) Peate, Alfred - Pension (Account Based Pension 3) (PEAALF00017P)</u>				
01/07/2018	Opening Balance				38,659.52 CR
01/07/2018	Close Period Journal		1,712.16		36,947.36 CR
			1,712.16		36,947.36 CR
	<u>(Opening Balance) Peate, Alfred - Pension (Account Based Pension 4) (PEAALF00018P)</u>				
01/07/2018	Opening Balance				8,609.47 CR
01/07/2018	Close Period Journal		8,489.38		120.09 CR
			8,489.38		120.09 CR
	<u>(Opening Balance) Peate, Alfred - Pension (Account Based Pension 5) (PEAALF00019P)</u>				
01/07/2018	Opening Balance				27,736.33 CR
01/07/2018	Close Period Journal		27,601.42		134.91 CR
			27,601.42		134.91 CR
	<u>(Opening Balance) Shirley, Peate - Pension (Account Based Pension) (SHIPEA00013P)</u>				
01/07/2018	Opening Balance				363,562.38 CR
01/07/2018	Close Period Journal		16,100.77		347,461.61 CR
			16,100.77		347,461.61 CR
	<u>(Opening Balance) Shirley, Peate - Pension (Account Based Pension 2) (SHIPEA00014P)</u>				
01/07/2018	Opening Balance				37,372.76 CR
01/07/2018	Close Period Journal		7,295.51		30,077.25 CR
			7,295.51		30,077.25 CR
	<u>(Opening Balance) Shirley, Peate - Pension (Account Based Pension 3) (SHIPEA00015P)</u>				
01/07/2018	Opening Balance				38,217.33 CR
01/07/2018	Close Period Journal		37,685.10		532.23 CR
			37,685.10		532.23 CR
	<u>(Opening Balance) Shirley, Peate - Pension (Account Based Pension 4) (SHIPEA00016P)</u>				
01/07/2018	Opening Balance				13,412.69 CR
01/07/2018	Close Period Journal		13,405.28		7.41 CR
			13,405.28		7.41 CR
	<u>(Opening Balance) Shirley, Peate - Pension (Account Based Pension 5) (SHIPEA00017P)</u>				
01/07/2018	Opening Balance				27,459.13 CR
01/07/2018	Close Period Journal		27,104.80		354.33 CR
			27,104.80		354.33 CR
	Share of Profit/(Loss) (53100)				
	<u>(Share of Profit/(Loss)) Peate, Alfred - Accumulation (PEAALF00002A)</u>				
01/07/2018	Opening Balance				501.10 CR
01/07/2018	Close Period Journal		501.10		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			280.31	280.31 CR
			501.10	280.31	280.31 CR
	<u>(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension) (PEAALF00015P)</u>				

Peate Family Pension Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2018	Opening Balance				5,789.28 CR
01/07/2018	Close Period Journal		5,789.28		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			2,934.22	2,934.22 CR
			5,789.28	2,934.22	2,934.22 CR
<u>(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 2) (PEAALF00016P)</u>					
01/07/2018	Opening Balance				544.09 CR
01/07/2018	Close Period Journal		544.09		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			86.56	86.56 CR
			544.09	86.56	86.56 CR
<u>(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 3) (PEAALF00017P)</u>					
01/07/2018	Opening Balance				607.84 CR
01/07/2018	Close Period Journal		607.84		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			307.60	307.60 CR
			607.84	307.60	307.60 CR
<u>(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 4) (PEAALF00018P)</u>					
01/07/2018	Opening Balance				120.09 CR
01/07/2018	Close Period Journal		120.09		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			1.33	1.33 CR
			120.09	1.33	1.33 CR
<u>(Share of Profit/(Loss)) Peate, Alfred - Pension (Account Based Pension 5) (PEAALF00019P)</u>					
01/07/2018	Opening Balance				134.91 CR
01/07/2018	Close Period Journal		134.91		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			1.33	1.33 CR
			134.91	1.33	1.33 CR
<u>(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension) (SHIPEA00013P)</u>					
01/07/2018	Opening Balance				5,709.23 CR
01/07/2018	Close Period Journal		5,709.23		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			2,824.37	2,824.37 CR
			5,709.23	2,824.37	2,824.37 CR
<u>(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 2) (SHIPEA00014P)</u>					
01/07/2018	Opening Balance				524.82 CR
01/07/2018	Close Period Journal		524.82		0.00 DR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			222.38	222.38 CR
			524.82	222.38	222.38 CR
<u>(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 3) (SHIPEA00015P)</u>					
01/07/2018	Opening Balance				532.23 CR
01/07/2018	Close Period Journal		532.23		0.00 DR
			532.23		0.00 DR
<u>(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 4) (SHIPEA00016P)</u>					
01/07/2018	Opening Balance				7.41 CR
01/07/2018	Close Period Journal		7.41		0.00 DR
			7.41		0.00 DR
<u>(Share of Profit/(Loss)) Shirley, Peate - Pension (Account Based Pension 5) (SHIPEA00017P)</u>					

Peate Family Pension Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2018	Opening Balance				354.33 CR
01/07/2018	Close Period Journal		354.33		0.00 DR
			354.33		0.00 DR
Income Tax (53330)					
<u>(Income Tax) Peate, Alfred - Accumulation (PEAALF00002A)</u>					
01/07/2018	Opening Balance				1,432.27 CR
01/07/2018	Close Period Journal		1,432.27		0.00 DR
30/06/2019	Create Entries - Income Tax Expense Allocation - 30/06/2019		4.94		4.94 DR
			1,437.21		4.94 DR
Pensions Paid (54160)					
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension) (PEAALF00015P)</u>					
01/07/2018	Opening Balance				22,120.00 DR
01/07/2018	Close Period Journal			22,120.00	0.00 DR
30/06/2019	System Member Journals		21,140.00		21,140.00 DR
			21,140.00	22,120.00	21,140.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 2) (PEAALF00016P)</u>					
01/07/2018	Opening Balance				27,933.68 DR
01/07/2018	Close Period Journal			27,933.68	0.00 DR
30/06/2019	System Member Journals		620.00		620.00 DR
			620.00	27,933.68	620.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 3) (PEAALF00017P)</u>					
01/07/2018	Opening Balance				2,320.00 DR
01/07/2018	Close Period Journal			2,320.00	0.00 DR
30/06/2019	System Member Journals		2,220.00		2,220.00 DR
			2,220.00	2,320.00	2,220.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 4) (PEAALF00018P)</u>					
01/07/2018	Opening Balance				8,609.47 DR
01/07/2018	Close Period Journal			8,609.47	0.00 DR
30/06/2019	System Member Journals		10.00		10.00 DR
			10.00	8,609.47	10.00 DR
<u>(Pensions Paid) Peate, Alfred - Pension (Account Based Pension 5) (PEAALF00019P)</u>					
01/07/2018	Opening Balance				27,736.33 DR
01/07/2018	Close Period Journal			27,736.33	0.00 DR
30/06/2019	System Member Journals		10.00		10.00 DR
			10.00	27,736.33	10.00 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension) (SHIPEA00013P)</u>					
01/07/2018	Opening Balance				21,810.00 DR
01/07/2018	Close Period Journal			21,810.00	0.00 DR
17/08/2018	System Member Journals		752.85		752.85 DR
17/09/2018	System Member Journals		984.95		1,737.80 DR
17/09/2018	System Member Journals		1,016.23		2,754.03 DR
17/10/2018	System Member Journals		1,016.23		3,770.26 DR
11/12/2018	System Member Journals		1,019.48		4,789.74 DR
17/12/2018	System Member Journals		1,016.23		5,805.97 DR
17/12/2018	System Member Journals		1,668.95		7,474.92 DR

Peate Family Pension Fund

General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
17/01/2019	System Member Journals		1,016.23		8,491.15 DR
17/01/2019	System Member Journals		1,668.95		10,160.10 DR
18/02/2019	System Member Journals		1,016.23		11,176.33 DR
18/02/2019	System Member Journals		1,668.95		12,845.28 DR
18/03/2019	System Member Journals		984.95		13,830.23 DR
18/03/2019	System Member Journals		1,016.23		14,846.46 DR
17/04/2019	System Member Journals		984.95		15,831.41 DR
17/04/2019	System Member Journals		1,016.23		16,847.64 DR
17/05/2019	System Member Journals		1,016.23		17,863.87 DR
17/05/2019	System Member Journals		984.95		18,848.82 DR
17/06/2019	System Member Journals		984.95		19,833.77 DR
17/06/2019	System Member Journals		1,016.23		20,850.00 DR
			20,850.00	21,810.00	20,850.00 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 2) (SHIPEA00014P)</u>					
01/07/2018	Opening Balance				7,820.33 DR
01/07/2018	Close Period Journal			7,820.33	0.00 DR
01/07/2018	System Member Journals		412.98		412.98 DR
17/07/2018	System Member Journals		984.95		1,397.93 DR
17/07/2018	System Member Journals		1,016.23		2,414.16 DR
17/08/2018	System Member Journals		984.95		3,399.11 DR
17/08/2018	System Member Journals		263.38		3,662.49 DR
			3,662.49	7,820.33	3,662.49 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 3) (SHIPEA00015P)</u>					
01/07/2018	Opening Balance				38,217.33 DR
01/07/2018	Close Period Journal			38,217.33	0.00 DR
01/07/2018	System Member Journals		532.23		532.23 DR
			532.23	38,217.33	532.23 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 4) (SHIPEA00016P)</u>					
01/07/2018	Opening Balance				13,412.69 DR
01/07/2018	Close Period Journal			13,412.69	0.00 DR
01/07/2018	System Member Journals		7.41		7.41 DR
			7.41	13,412.69	7.41 DR
<u>(Pensions Paid) Shirley, Peate - Pension (Account Based Pension 5) (SHIPEA00017P)</u>					
01/07/2018	Opening Balance				27,459.13 DR
01/07/2018	Close Period Journal			27,459.13	0.00 DR
01/07/2018	System Member Journals		354.33		354.33 DR
			354.33	27,459.13	354.33 DR
Bank Accounts (60400)					
<u>Westpac 289385 (289385)</u>					
01/07/2018	Opening Balance				6,722.89 DR
02/07/2018	Monthly Plan Fee			10.00	6,712.89 DR
17/07/2018	Toyota Finance - 1			984.95	5,727.94 DR
17/07/2018	Toyota Finance - 2			1,016.23	4,711.71 DR
01/08/2018	Monthly Plan Fee			10.00	4,701.71 DR
17/08/2018	Toyota Finance - 1			984.95	3,716.76 DR
17/08/2018	Toyota Finance - 2			1,016.23	2,700.53 DR

Peate Family Pension Fund
General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/09/2018	Monthly Plan Fee			10.00	2,690.53 DR
17/09/2018	Toyota Finance - 1			984.95	1,705.58 DR
17/09/2018	Toyota Finance - 2			1,016.23	689.35 DR
01/10/2018	Monthly Plan Fee			10.00	679.35 DR
17/10/2018	Toyota Finance - 1			984.95	305.60 CR
17/10/2018	Toyota Finance - 2			1,016.23	1,321.83 CR
18/10/2018	Direct Dr dishonored		984.95		336.88 CR
18/10/2018	Acc Overdrawn Fee			15.00	351.88 CR
18/10/2018	Dishonored Fee			5.00	356.88 CR
31/10/2018	Interest			2.62	359.50 CR
01/11/2018	Monthly Plan Fee			10.00	369.50 CR
19/11/2018	Toyota Finance - 1			984.95	1,354.45 CR
19/11/2018	Toyota Finance - 2			1,016.23	2,370.68 CR
20/11/2018	Direct Dr dishonored		984.95		1,385.73 CR
20/11/2018	Direct Dr dishonored		1,016.23		369.50 CR
20/11/2018	Dishonored Fee			5.00	374.50 CR
20/11/2018	Dishonored Fee			5.00	379.50 CR
28/11/2018	Deposit online - Business One		30,000.00		29,620.50 DR
30/11/2018	Interest			5.46	29,615.04 DR
03/12/2018	Monthly Plan Fee			10.00	29,605.04 DR
11/12/2018	Toyota Finance - 1			1,019.48	28,585.56 DR
17/12/2018	Toyota Finance - 2			1,016.23	27,569.33 DR
17/12/2018	Toyota Finance - 2			1,668.95	25,900.38 DR
02/01/2019	Monthly Plan Fee			10.00	25,890.38 DR
17/01/2019	Toyota Finance - 1			1,016.23	24,874.15 DR
17/01/2019	Toyota Finance - 2			1,668.95	23,205.20 DR
01/02/2019	Monthly Plan Fee			10.00	23,195.20 DR
18/02/2019	Toyota Finance - 1			1,016.23	22,178.97 DR
18/02/2019	Toyota Finance - 2			1,668.95	20,510.02 DR
01/03/2019	Monthly Plan Fee			10.00	20,500.02 DR
18/03/2019	Toyota Finance - 1			984.95	19,515.07 DR
18/03/2019	Toyota Finance - 2			1,016.23	18,498.84 DR
01/04/2019	Monthly Plan Fee			10.00	18,488.84 DR
17/04/2019	Toyota Finance - 1			984.95	17,503.89 DR
17/04/2019	Toyota Finance - 2			1,016.23	16,487.66 DR
01/05/2019	Monthly Plan Fee			10.00	16,477.66 DR
17/05/2019	Toyota Finance - 1			984.95	15,492.71 DR
17/05/2019	Toyota Finance - 2			1,016.23	14,476.48 DR
03/06/2019	Monthly Plan Fee			10.00	14,466.48 DR
17/06/2019	Toyota Finance - 1			984.95	13,481.53 DR
17/06/2019	Toyota Finance - 2			1,016.23	12,465.30 DR
			32,986.13	27,243.72	12,465.30 DR
Westpac 289393 (289393)					
01/07/2018	Opening Balance				326,634.99 DR
31/07/2018	Interest Paid		157.50		326,792.49 DR
31/08/2018	Interest Paid		152.65		326,945.14 DR
28/09/2018	Interest Paid		137.94		327,083.08 DR

Peate Family Pension Fund
General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/10/2018	Interest Paid		162.64		327,245.72 DR
30/11/2018	Interest Paid		147.93		327,393.65 DR
31/12/2018	Interest Paid		152.93		327,546.58 DR
31/01/2019	Interest Paid		153.00		327,699.58 DR
28/02/2019	Interest Paid		138.26		327,837.84 DR
29/03/2019	Interest Paid		143.26		327,981.10 DR
30/04/2019	Interest Paid		158.14		328,139.24 DR
31/05/2019	Interest Paid		153.28		328,292.52 DR
28/06/2019	Interest Paid		116.02		328,408.54 DR
			1,773.55		328,408.54 DR
<u>Westpac 295865 (295865)</u>					
01/07/2018	Opening Balance				369,688.85 DR
31/07/2018	Interest Paid		486.16		370,175.01 DR
31/08/2018	Interest Paid		471.59		370,646.60 DR
28/09/2018	Interest Paid		426.49		371,073.09 DR
31/10/2018	Interest Paid		503.23		371,576.32 DR
30/11/2018	Interest Paid		458.10		372,034.42 DR
31/12/2018	Interest Paid		473.96		372,508.38 DR
31/01/2019	Interest Paid		474.56		372,982.94 DR
28/02/2019	Interest Paid		429.18		373,412.12 DR
29/03/2019	Interest Paid		445.02		373,857.14 DR
30/04/2019	Interest Paid		491.64		374,348.78 DR
31/05/2019	Interest Paid		476.90		374,825.68 DR
28/06/2019	Interest Paid		431.30		375,256.98 DR
			5,568.13		375,256.98 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2018	Opening Balance				102,973.23 DR
01/07/2018	To clear 2018 opening debtors via pension payment			1,306.95	101,666.28 DR
28/11/2018	Deposit online - Business One			30,000.00	71,666.28 DR
30/06/2019	To record pension payment from sundry debtors			24,000.00	47,666.28 DR
30/06/2019	To record ASIC fees			263.00	47,403.28 DR
30/06/2019	To set off opening balance of sundry creditors against debtors			254.00	47,149.28 DR
				55,823.95	47,149.28 DR
Shares in Listed Companies (Australian) (77600)					
<u>Paladin Energy Ltd (PDN.AX)</u>					
01/07/2018	Opening Balance	70.00			12.25 DR
30/06/2019	Revaluation - 28/06/2019 @ \$0.125000 (System Price) - 70.000000 Units on hand			3.50	8.75 DR
		70.00		3.50	8.75 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2018	Opening Balance				41.85 CR
30/06/2019	To reallocate 2018 tax		41.85		0.00 DR
30/06/2019	Create Entries - Income Tax Expense -			4.95	4.95 CR

Peate Family Pension Fund
General Ledger

As at 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2019			41.85	4.95	4.95 CR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2018	Opening Balance				254.00 CR
30/06/2019	To reallocate 2018 tax			300.85	554.85 CR
30/06/2019	To set off opening balance of sundry creditors against debtors		254.00		300.85 CR
			254.00	300.85	300.85 CR
Deferred Tax Liability/Asset (89000)					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2018	Opening Balance				6,245.70 DR
30/06/2019	Create Entries - PDIT Entry - 30/06/2019		0.01		6,245.71 DR
			0.01		6,245.71 DR
Manual Suspense Account (99900)					
<u>Manual Suspense Account (99900)</u>					
17/10/2018	Toyota Finance - 1		984.95		984.95 DR
18/10/2018	Direct Dr dishonored			984.95	0.00 DR
19/11/2018	Toyota Finance - 1		984.95		984.95 DR
19/11/2018	Toyota Finance - 2		1,016.23		2,001.18 DR
20/11/2018	Direct Dr dishonored			984.95	1,016.23 DR
20/11/2018	Direct Dr dishonored			1,016.23	0.00 DR
			2,986.13	2,986.13	0.00 DR
Total Debits:			349,146.62		
Total Credits:				349,146.62	

Peate Family Pension Fund

Create Entries Report

For the period 01 July 2018 to 30 June 2019

Create Entries Financial Year Summary 01 July 2018 - 30 June 2019

Total Profit	Amount
Income	7,338.18
Less Expense	50,086.54
Total Profit	(42,748.36)

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(42,748.36)
Less Permanent Differences	(1.17)
Less Timing Differences	(2.33)
Less Exempt Pension Income	7,032.00
Less Other Non Taxable Income	(49,406.46)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	402.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	1.40
Taxable Income	33.00
Income Tax on Taxable Income or Loss	4.95

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	6,658.10
Franking Credits	0.00
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
Total	6,658.10

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	4.95
Deferred Tax	(0.01)
Total Income Tax Expense Allocation	4.94

Calculation of Non Deductible Expense Percentage(s)	Amount
--	---------------

Calculation of Non Deductible Expense Percentage(s)	Amount
General Expense Calculation	
Gross Interest	7,341.00
Less exempt pension income	7,032.00
Total Assessable Income (A)	309.00
Total Assessable Income	309.00
Exempt Pension Income	7,032.00
Total Income (B)	7,341.00
Non Deductible Gen Exp% = 1-(A/B)	
Non Deductible General Expense Percentage	95.791%
Investment Expense Calculation	
Gross Interest	7,341.00
Total Investment Income (B)	7,341.00
Less Non-Assessable Investment Income	7,032.00
Total Investment Assessable Income (A)	309.00
Non Deductible Inv Exp% = 1-(A/B)	
Non-Deductible Investment Expense Percentage	95.791%

Final Segment 1 from 01 July 2018 to 30 June 2019

Pool Name Unsegregated Pool

Total Profit	Amount
Income	7,338.18
Less Expense	50,086.54
Total Profit	(42,748.36)

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(42,748.36)
Less Permanent Differences	(1.17)
Less Timing Differences	(2.33)
Less Exempt Pension Income	7,032.89
Less Other Non Taxable Income	(49,406.46)
Add SMSF Non Deductible Expenses	403.36
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	0.93
Taxable Income	33.00
Income Tax on Taxable Income or Loss	4.95

Member Weighted Balance Summary	Weighting%	Amount
Alfred Peate(PEAALF00002A)	4.21	33,615.61
Alfred Peate(PEAALF00015P)	44.07	352,258.84
Alfred Peate(PEAALF00016P)	1.30	10,412.80
Alfred Peate(PEAALF00017P)	4.62	36,941.28
Alfred Peate(PEAALF00018P)	0.02	120.06
Alfred Peate(PEAALF00019P)	0.02	134.88
Peate Shirley(SHIPEA00001A)	0.00	0.00
Peate Shirley(SHIPEA00013P)	42.42	339,007.87
Peate Shirley(SHIPEA00014P)	3.34	26,663.23
Peate Shirley(SHIPEA00015P)	0.00	0.00
Peate Shirley(SHIPEA00016P)	0.00	0.00
Peate Shirley(SHIPEA00017P)	0.00	0.00

Profit/(Loss) Available for Allocation

Total Available Profit	6,658.10
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
Total	6,658.10

Allocation to Members	Weighting%	Amount
Alfred Peate(PEAALF00002A)	4.21	280.31
Alfred Peate(PEAALF00015P)	44.07	2,934.22

Allocation to Members	Weighting%	Amount
Alfred Peate(PEAALF00016P)	1.30	86.56
Alfred Peate(PEAALF00017P)	4.62	307.60
Alfred Peate(PEAALF00018P)	0.02	1.33
Alfred Peate(PEAALF00019P)	0.02	1.33
Peate Shirley(SHIPEA00001A)	0.00	0.00
Peate Shirley(SHIPEA00013P)	42.42	2,824.37
Peate Shirley(SHIPEA00014P)	3.34	222.38
Peate Shirley(SHIPEA00015P)	0.00	0.00
Peate Shirley(SHIPEA00016P)	0.00	0.00
Peate Shirley(SHIPEA00017P)	0.00	0.00

Accumulation Weighted Balance Summary	Weighting%	Amount
Alfred Peate(PEAALF00002A)	100.00	33,615.61
Alfred Peate(PEAALF00015P)	0.00	352,258.84
Alfred Peate(PEAALF00016P)	0.00	10,412.80
Alfred Peate(PEAALF00017P)	0.00	36,941.28
Alfred Peate(PEAALF00018P)	0.00	120.06
Alfred Peate(PEAALF00019P)	0.00	134.88
Peate Shirley(SHIPEA00001A)	0.00	0.00
Peate Shirley(SHIPEA00013P)	0.00	339,007.87
Peate Shirley(SHIPEA00014P)	0.00	26,663.23
Peate Shirley(SHIPEA00015P)	0.00	0.00
Peate Shirley(SHIPEA00016P)	0.00	0.00
Peate Shirley(SHIPEA00017P)	0.00	0.00

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	4.95
Deferred Tax	(0.01)
Total Income Tax Expense Allocation	4.94

Allocation to Members	Weighting%	Amount
Alfred Peate(PEAALF00002A)	100.00	4.94
Alfred Peate(PEAALF00015P)	0.00	0.00
Alfred Peate(PEAALF00016P)	0.00	0.00
Alfred Peate(PEAALF00017P)	0.00	0.00
Alfred Peate(PEAALF00018P)	0.00	0.00
Alfred Peate(PEAALF00019P)	0.00	0.00
Peate Shirley(SHIPEA00001A)	0.00	0.00
Peate Shirley(SHIPEA00013P)	0.00	0.00
Peate Shirley(SHIPEA00014P)	0.00	0.00
Peate Shirley(SHIPEA00015P)	0.00	0.00
Peate Shirley(SHIPEA00016P)	0.00	0.00
Peate Shirley(SHIPEA00017P)	0.00	0.00

Calculation of daily member weighted balances

Calculation of daily member weighted balances

Alfred Peate (PEAALF00002A)

Member Balance

01/07/2018	50010	Opening Balance	33,615.61	33,615.61
Total Amount (Weighted)				33,615.61

Alfred Peate (PEAALF00015P)

Member Balance

01/07/2018	50010	Opening Balance	352,316.76	352,316.76
30/06/2019	54160	Pensions Paid	(21,140.00)	(57.92)
Total Amount (Weighted)				352,258.84

Alfred Peate (PEAALF00016P)

Member Balance

01/07/2018	50010	Opening Balance	10,414.50	10,414.50
30/06/2019	54160	Pensions Paid	(620.00)	(1.70)
Total Amount (Weighted)				10,412.80

Alfred Peate (PEAALF00017P)

Member Balance

01/07/2018	50010	Opening Balance	36,947.36	36,947.36
30/06/2019	54160	Pensions Paid	(2,220.00)	(6.08)
Total Amount (Weighted)				36,941.28

Alfred Peate (PEAALF00018P)

Member Balance

01/07/2018	50010	Opening Balance	120.09	120.09
30/06/2019	54160	Pensions Paid	(10.00)	(0.03)
Total Amount (Weighted)				120.06

Alfred Peate (PEAALF00019P)

Member Balance

01/07/2018	50010	Opening Balance	134.91	134.91
30/06/2019	54160	Pensions Paid	(10.00)	(0.03)
Total Amount (Weighted)				134.88

Peate Shirley (SHIPEA00001A)

Member Balance

01/07/2018	50010	Opening Balance	0.00	0.00
Total Amount (Weighted)				0.00

Peate Shirley (SHIPEA00013P)

Member Balance

01/07/2018	50010	Opening Balance	347,461.61	347,461.61
17/08/2018	54160	Pensions Paid	(752.85)	(655.91)
17/09/2018	54160	Pensions Paid	(984.95)	(774.47)

Calculation of daily member weighted balances

17/09/2018	54160	Pensions Paid	(1,016.23)	(799.06)
17/10/2018	54160	Pensions Paid	(1,016.23)	(715.54)
11/12/2018	54160	Pensions Paid	(1,019.48)	(564.21)
17/12/2018	54160	Pensions Paid	(1,016.23)	(545.70)
17/12/2018	54160	Pensions Paid	(1,668.95)	(896.20)
17/01/2019	54160	Pensions Paid	(1,016.23)	(459.39)
17/01/2019	54160	Pensions Paid	(1,668.95)	(754.46)
18/02/2019	54160	Pensions Paid	(1,016.23)	(370.30)
18/02/2019	54160	Pensions Paid	(1,668.95)	(608.14)
18/03/2019	54160	Pensions Paid	(984.95)	(283.34)
18/03/2019	54160	Pensions Paid	(1,016.23)	(292.34)
17/04/2019	54160	Pensions Paid	(984.95)	(202.39)
17/04/2019	54160	Pensions Paid	(1,016.23)	(208.81)
17/05/2019	54160	Pensions Paid	(1,016.23)	(125.29)
17/05/2019	54160	Pensions Paid	(984.95)	(121.43)
17/06/2019	54160	Pensions Paid	(984.95)	(37.78)
17/06/2019	54160	Pensions Paid	(1,016.23)	(38.98)
Total Amount (Weighted)				339,007.87

Peate Shirley (SHIPEA00014P)Member Balance

01/07/2018	50010	Opening Balance	30,077.25	30,077.25
01/07/2018	54160	Pensions Paid	(412.98)	(412.98)
17/07/2018	54160	Pensions Paid	(984.95)	(941.77)
17/07/2018	54160	Pensions Paid	(1,016.23)	(971.68)
17/08/2018	54160	Pensions Paid	(984.95)	(858.12)
17/08/2018	54160	Pensions Paid	(263.38)	(229.47)
Total Amount (Weighted)				26,663.23

Peate Shirley (SHIPEA00015P)Member Balance

01/07/2018	50010	Opening Balance	532.23	532.23
01/07/2018	54160	Pensions Paid	(532.23)	(532.23)
Total Amount (Weighted)				0.00

Peate Shirley (SHIPEA00016P)Member Balance

01/07/2018	50010	Opening Balance	7.41	7.41
01/07/2018	54160	Pensions Paid	(7.41)	(7.41)
Total Amount (Weighted)				0.00

Peate Shirley (SHIPEA00017P)Member Balance

01/07/2018	50010	Opening Balance	354.33	354.33
01/07/2018	54160	Pensions Paid	(354.33)	(354.33)
Total Amount (Weighted)				0.00

Calculation of daily member weighted balances

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	41,678.86
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
Capital Gain /(Losses carried forward)	0.00
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

Foreign Tax Offset Calculations

Segment 01 July 2018 to 30 June 2019

Claimable FTO - Unsegregated Pool	0.00
Claimable FTO	0.00

Total Claimable Foreign Credits for the Year **0.00**

Foreign Tax Offset (Label C1) 0.00

Applied/Claimed FTO 0.00

Allocations of Foreign Tax Offset to Members

Alfred Peate(PEAALF00002A) - 100.00 %	0.00
Alfred Peate(PEAALF00015P) - 0.00 %	0.00
Alfred Peate(PEAALF00016P) - 0.00 %	0.00
Alfred Peate(PEAALF00017P) - 0.00 %	0.00
Alfred Peate(PEAALF00018P) - 0.00 %	0.00
Alfred Peate(PEAALF00019P) - 0.00 %	0.00
Peate Shirley(SHIPEA00001A) - 0.00 %	0.00
Peate Shirley(SHIPEA00013P) - 0.00 %	0.00
Peate Shirley(SHIPEA00014P) - 0.00 %	0.00
Peate Shirley(SHIPEA00015P) - 0.00 %	0.00
Peate Shirley(SHIPEA00016P) - 0.00 %	0.00
Peate Shirley(SHIPEA00017P) - 0.00 %	0.00

Total Foreign Tax Offset Allocated to Members 0.00



Income tax 551

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

Transactions

6 results found - from **01 July 2015** to **04 August 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 May 2018	16 May 2018	General interest charge			\$0.00
16 May 2018	15 May 2018	Payment received		\$4,947.66	\$0.00
2 Jan 2018	1 Jul 2017	General interest charge			\$4,947.66 DR
14 Dec 2017	30 Jun 2017	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$4,947.66		\$4,947.66 DR
2 Nov 2015	5 Nov 2015	EFT refund for Income Tax for the period from 01 Jul 14 to 30 Jun 15	\$10,755.92		\$0.00
29 Oct 2015	29 Oct 2015	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 14 to 30 Jun 15		\$10,755.92	\$10,755.92 CR



Activity statement 001

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

Transactions

24 results found - from **01 July 2015** to **04 August 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21		\$0.00	\$0.00
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21		\$0.00	\$0.00
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20		\$0.00	\$0.00
4 Oct 2020	28 Oct 2020	Original Activity Statement for the period ending 30 Sep 20		\$0.00	\$0.00
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20		\$0.00	\$0.00
24 Apr 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20		\$0.00	\$0.00
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19		\$0.00	\$0.00
3 Oct 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19		\$0.00	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19		\$0.00	\$0.00
5 May 2019	29 Apr 2019	Original Activity Statement for the period ending 31 Mar 19		\$0.00	\$0.00
3 Mar 2019	28 Feb 2019	Original Activity Statement for the period ending 31 Dec 18		\$0.00	\$0.00
5 Jan 2019	28 Nov 2018	General interest charge		\$11.57	\$0.00
5 Jan 2019	24 Nov 2018	General interest charge (GIC) remission adjustment due to GIC amendment	\$11.57		\$11.57 DR
28 Nov 2018	28 Nov 2018	General interest charge			\$0.00
28 Nov 2018	29 Oct 2018	Client initiated amended Activity Statement for the period ending 30 Sep 18 - PAYG Instalments		\$1,808.00	\$0.00
24 Nov 2018	24 Nov 2018	General interest charge			\$1,808.00 DR
4 Nov 2018	29 Oct 2018	Original Activity Statement for the period ending 30 Sep 18 - PAYG Instalments	\$1,808.00		\$1,808.00 DR
29 Jun 2018	30 Jul 2018	Original Activity Statement for the period ending 30 Jun 18 - PAYG Instalments		\$1,774.00	\$0.00
16 Jun 2018	26 May 2018	General interest charge			\$1,774.00 DR
10 Jun 2018	30 Apr 2018	Original Activity Statement for the period ending 31 Mar 18 - PAYG Instalments	\$1,774.00		\$1,774.00 DR
1 Nov 2015	28 Oct 2015	Original Activity Statement for the period ending 30 Sep 15 - PAYG Instalments	\$2,137.00		\$0.00
29 Oct 2015	28 Oct 2015	Payment		\$2,137.00	\$2,137.00 CR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Aug 2015	28 Jul 2015	Original Activity Statement for the period ending 30 Jun 15 - PAYG Instalments	\$2,163.00		\$0.00
29 Jul 2015	28 Jul 2015	Payment		\$2,163.00	\$2,163.00 CR

Peate Family Pension Fund

Investment Summary with Market Movement

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement	
Cash/Bank Accounts									
Westpac 289385		12,465.300000	12,465.30	12,465.30	12,465.30				
Westpac 289393		328,408.540000	328,408.54	328,408.54	328,408.54				
Westpac 295865		375,256.980000	375,256.98	375,256.98	375,256.98				
			716,130.82		716,130.82				
Shares in Listed Companies (Australian)									
PDN.AX	Paladin Energy Ltd	70.00	0.125000	8.75	2.37	165.64	(156.89)	(3.50)	0.00
			8.75		165.64	(156.89)	(3.50)	0.00	
			716,139.57		716,296.46	(156.89)	(3.50)	0.00	

Transactions

PALADIN ENERGY LTD

Recent Transactions

Kapex Pty Limited X*****3773

FULLY PAID ORDINARY SHARES

Date	Transaction	Movement	Running balance
1/02/2018	DOCA TRANSFER TO TRUSTEES	-3430	70

Paladin Energy Limited (PDN.AX)

ASX - ASX Delayed price. Currency in AUD

[Add to watchlist](#)

Quote lookup

0.9550 -0.0250 (-2.55%)

At close: 4:10PM AEDT

Advertisement

[Start Trading >>](#)

Plus500 72% of retail CFD accounts lose money

[Summary](#)
[Chart](#)
[Statistics](#)
[Historical data](#)
[Profile](#)
[Financials](#)
[Analysis](#)
[Options](#)
[Holders](#)
[Sustainability](#)

Time period: [27 June 2019 - 30 June 2019](#)

Show: [Historical prices](#)

Frequency: [Daily](#)

[Apply](#)

Currency in AUD

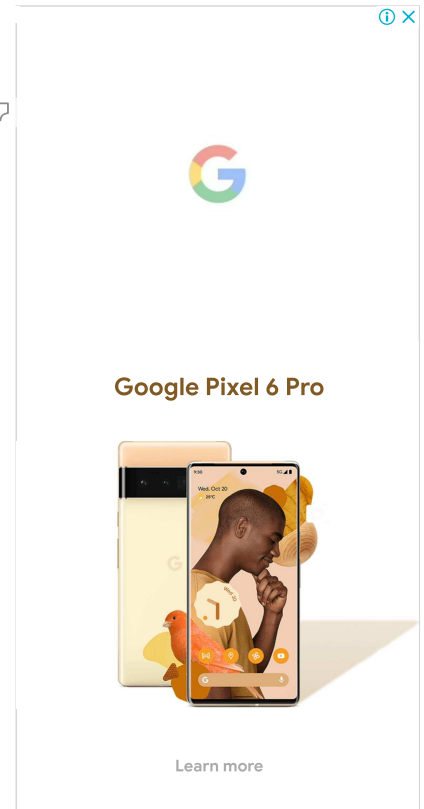
[Download](#)

Date	Open	High	Low	Close*	Adj. close**	Volume
28 June 2019	0.1200	0.1250	0.1200	0.1250	0.1250	6,141,804
27 June 2019	0.1250	0.1250	0.1200	0.1200	0.1200	3,615,049

*Close price adjusted for splits. **Close price adjusted for splits and dividend and/or capital gain distributions.

No of shares x MV

= 70 x \$0.125 = \$8.75



People also watch

Symbol	Last price	Change	% change
ERA.AX Energy Resources of Australia Ltd	0.3650	-0.0350	-8.75%
DYL.AX Deep Yellow Limited	0.9850	-0.0750	-7.08%
BMN.AX Bannerman Energy Ltd	0.3100	-0.0100	-3.12%
BOE.AX Boss Energy Limited	0.3450	-0.0200	-5.48%
PEN.AX Peninsula Energy Limited	0.2500	-0.0150	-5.66%

Buy These 9 Tech Stocks

Before It's Too Late

Stay ahead of the market curve with these 9 Tech Stocks that are set to explode in 2021.

reports.techs

24 November 2021

Reference number: 123618761

The Trustees
Peate Family Pension Fund
c/o Herron Accountants
PO Box 504
North Lakes QLD 4509

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Peate Family Pension Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2018/19 income year.

I hereby certify that the proportion of the applicable income of Peate Family Pension Fund ("the Fund") for the year ending 30 June 2019 that should be exempt from income tax is: **95.794%**

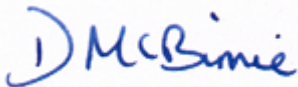
This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

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

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Herron Accountants on behalf of the Trustees for the 2018/19 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund: Peate Family Pension Fund
Fund ABN: 30351654170
Trustee: Kapex Pty Ltd

Member name	Alfred Peate	Peate Shirley
Date of birth	28 Feb 1942	19 Sep 1939
Value of retirement phase income streams as at 1 Jul 2018	\$399,934	\$378,433
Value of retirement phase income streams at 1 Jul 2018 excluding liabilities in respect to segregated current pension assets.	\$399,934	\$378,433

The aggregate operating statement information is:

Assets available at 1 July 2018	\$811,982
Less	
Pension payments and lump sump withdrawals	\$49,406
Equals	
Balance before income and expenses	\$762,576
Preliminary net income	\$0
Gross assets available at year end (before tax)	\$762,576

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- ◆ The tax exempt percentage calculation was completed based on the data supplied to us, no further assumptions were required.

The information provided to us indicated that this Fund did not have disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. Based on the information provided to us, there were no segregated current pension assets or segregated non-current assets during the income year.

Minimum pension standards

Based on the information provided, the 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). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations 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 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 exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Fund liabilities

Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

We understand that this Fund did not have disregarded small fund assets in the 2019 income year.

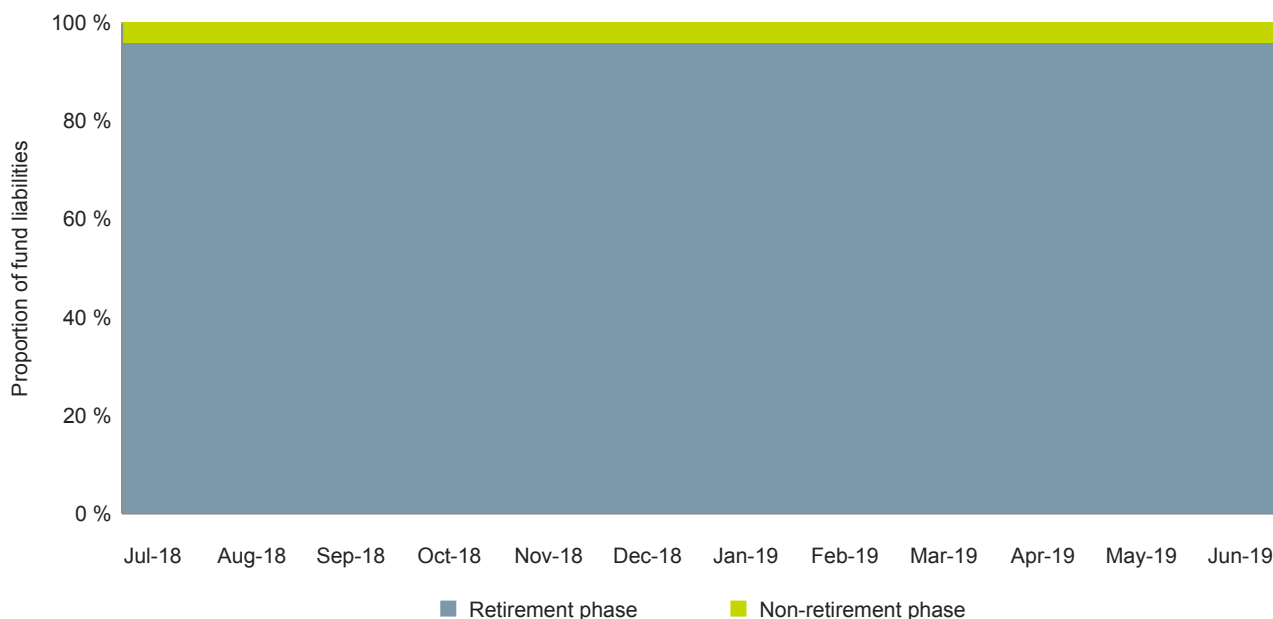
Based on the information provided, our calculations assume that the Fund had no segregated current pension assets.

Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2019 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$765,539}{\$799,155} = 95.794\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

Member Name	Alfred Peate	Peate Shirley	Fund
Exempt income proportion	50.036%	45.758%	95.794%
Non-exempt income proportion	4.206%	0.000%	4.206%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://www.accurium.com.au/-/media/Accurium/Membership/methodology-guide>

Appendix D - Apportioning expenses

Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to $(1 - \text{actuarial exempt income proportion})$ where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	4.206%
-----------------------------------	--------

This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.

Peate Family Pension Fund
Pension Summary

As at 30 June 2019

Member Name : Peate, Alfred

Member Age : 76* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
PEAALF00015P	Account Based Pension	13/10/2010	38.83%	6.00%	\$21,140.00	N/A	\$21,140.00	\$0.00	\$21,140.00	\$0.00
PEAALF00016P	Account Based Pension	13/10/2010	38.83%	6.00%	\$620.00	N/A	\$620.00	\$0.00	\$620.00	\$0.00
PEAALF00017P	Account Based Pension	13/10/2010	38.83%	6.00%	\$2,220.00	N/A	\$2,220.00	\$0.00	\$2,220.00	\$0.00
PEAALF00018P	Account Based Pension	13/10/2010	38.83%	6.00%	\$10.00	N/A	\$10.00	\$0.00	\$10.00	\$0.00
PEAALF00019P	Account Based Pension	13/10/2010	38.83%	6.00%	\$10.00	N/A	\$10.00	\$0.00	\$10.00	\$0.00
					\$24,000.00	\$0.00	\$24,000.00	\$0.00	\$24,000.00	\$0.00

Member Name : Shirley, Peate

Member Age : 78* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension	PAYG	Net Pension Payment	Amount to reach Minimum
-------------	--------------	--------------------	----------	----------	---------	---------	---------------	------	---------------------	-------------------------

Peate Family Pension Fund
Pension Summary

As at 30 June 2019

							Payments			
SHIPEA0 0013P	Account Based Pension	13/10/2010	18.76%	6.00%	\$20,850.00	N/A	\$20,850.00	\$0.00	\$20,850.00	\$0.00
SHIPEA0 0014P	Account Based Pension	13/10/2010	18.76%	6.00%	\$1,800.00	N/A	\$3,662.49	\$0.00	\$3,662.49	NIL
SHIPEA0 0015P	Account Based Pension	13/10/2010	18.76%	6.00%	\$30.00	N/A	\$532.23	\$0.00	\$532.23	NIL
SHIPEA0 0016P	Account Based Pension	13/10/2010	18.76%	6.00%	\$0.00	N/A	\$7.41	\$0.00	\$7.41	NIL
SHIPEA0 0017P	Account Based Pension	13/10/2010	18.76%	6.00%	\$20.00	N/A	\$354.33	\$0.00	\$354.33	NIL
					\$22,700.00	\$0.00	\$25,406.46	\$0.00	\$25,406.46	\$0.00
Total :										
					\$46,700.00	\$0.00	\$49,406.46	\$0.00	\$49,406.46	\$0.00

*Age as at 01/07/2018 or pension start date for new pensions.

Peate Family Pension Fund

Yearly Projected Pension Calculation Report

As at 01 July 2019

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2019)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Peate, Alfred	PEAALF00015P	Account Based Pension	13/10/2010	77	334,110.98	10,020.00	N/A	38.83	3,890.77	6,129.23
Peate, Alfred	PEAALF00016P	Account Based Pension	13/10/2010	77	9,881.06	300.00	N/A	38.83	116.49	183.51
Peate, Alfred	PEAALF00017P	Account Based Pension	13/10/2010	77	35,034.96	1,050.00	N/A	38.83	407.72	642.28
Peate, Alfred	PEAALF00018P	Account Based Pension	13/10/2010	77	111.42	0.00	N/A	38.83	0.00	0.00
Peate, Alfred	PEAALF00019P	Account Based Pension	13/10/2010	77	126.24	0.00	N/A	38.83	0.00	0.00
					379,264.66	11,370.00			4,414.98	6,955.02
Shirley, Peate	SHIPEA00013P	Account Based Pension	13/10/2010	79	329,435.98	9,880.00	N/A	18.76	1,853.49	8,026.51
Shirley, Peate	SHIPEA00014P	Account Based Pension	13/10/2010	79	26,637.14	800.00	N/A	18.76	150.08	649.92
Shirley, Peate	SHIPEA00015P	Account Based Pension	13/10/2010	79	0.00	0.00	N/A	18.76	0.00	0.00
Shirley, Peate	SHIPEA00016P	Account Based Pension	13/10/2010	79	0.00	0.00	N/A	18.76	0.00	0.00
Shirley, Peate	SHIPEA00017P	Account Based Pension	13/10/2010	79	0.00	0.00	N/A	18.76	0.00	0.00
					356,073.12	10,680.00			2,003.57	8,676.43
					735,337.78	22,050.00			6,418.55	15,631.45

* COVID-19 50% reduction has been applied to the minimum pension amount