



## SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: Mumsy's Super Fund  
 Client Code: WINN03 Period Ended: 30 June 2020  
 Partner/Manager: MH / SA Accountant: Eddy Lee

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Engagement Ltr: on file? Hrly / FF / Revised with this job	2	HRLY / FF		
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	✓		
Rollover Stt - to be signed	31		✓	✓
Pension Commencement Minutes - to be signed	32		✓	✓

### ADMIN - To Do:

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

**REVIEWED**

By Stuart Arthur at 9:46 pm, Jul 29, 2020

Completed By: Eddy Lee	Date: 30/06/2020
Reviewed By: Stuart Arthur	Date: 29/07/2020

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Financial statements and reports for the year ended  
30 June 2020

Mumsy's Super Fund

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Prepared for: Susan Winning and Fiona Louise Herron

# Mumsy's Super Fund

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## Mumsy's Super Fund

# Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	0.00	3,806.46
<b>Total Investments</b>		<u>0.00</u>	<u>3,806.46</u>
<b>Other Assets</b>			
Sundry Debtors		408.49	0.00
Dividends Receivable		0.00	371.00
Reinvestment Residual Account		0.00	4.33
Auswide Bank 83251S1		0.00	5,706.33
Auswide Bank 83251S27		0.00	151,736.72
<b>Total Other Assets</b>		<u>408.49</u>	<u>157,818.38</u>
<b>Total Assets</b>		<u>408.49</u>	<u>161,624.84</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		408.49	691.84
Sundry Creditors		0.00	588.64
Deferred Tax Liability		0.00	343.51
<b>Total Liabilities</b>		<u>408.49</u>	<u>1,623.99</u>
<b>Net assets available to pay benefits</b>		<u>0.00</u>	<u>160,000.85</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	3, 4		
Herron, Fiona Louise - Accumulation		0.00	2,139.83
Winning, Susan - Accumulation		0.00	157,861.02
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>0.00</u>	<u>160,000.85</u>

## Mumsy's Super Fund

# Detailed Statement of Financial Position

As at 30 June 2020

	Note	2020	2019
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2		
Auswide Bank Ltd		0.00	3,806.46
<b>Total Investments</b>		<u>0.00</u>	<u>3,806.46</u>
<b>Other Assets</b>			
Bank Accounts			
Auswide Bank 83251S1		0.00	5,706.33
Auswide Bank 83251S27		0.00	151,736.72
Dividends Receivable			
Auswide Bank Ltd		0.00	371.00
Reinvestment Residual Account			
Auswide Bank Ltd		0.00	4.33
Sundry Debtors		408.49	0.00
<b>Total Other Assets</b>		<u>408.49</u>	<u>157,818.38</u>
<b>Total Assets</b>		<u>408.49</u>	<u>161,624.84</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		408.49	691.84
Sundry Creditors		0.00	588.64
Deferred Tax Liability		0.00	343.51
<b>Total Liabilities</b>		<u>408.49</u>	<u>1,623.99</u>
<b>Net assets available to pay benefits</b>		<u>0.00</u>	<u>160,000.85</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	3, 4		
Herron, Fiona Louise - Accumulation		0.00	2,139.83
Winning, Susan - Accumulation		0.00	157,861.02
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>0.00</u>	<u>160,000.85</u>

**Mumsy's Super Fund****Operating Statement**

For the year ended 30 June 2020

	Note	2020	2019
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received		126.14	252.28
Interest Received		1,349.61	2,576.74
<b>Total Income</b>		<u>1,475.75</u>	<u>2,829.02</u>
<b>Expenses</b>			
ATO Supervisory Levy		518.00	0.00
<b>Member Payments</b>			
Pensions Paid		157,861.02	0.00
Benefits Paid/Transfers Out		2,459.92	0.00
<b>Investment Losses</b>			
Changes in Market Values	6	599.95	371.00
<b>Total Expenses</b>		<u>161,438.89</u>	<u>371.00</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(159,963.14)</u>	<u>2,458.02</u>
Income Tax Expense	7	37.48	295.18
<b>Benefits accrued as a result of operations</b>		<u>(160,000.62)</u>	<u>2,162.84</u>

**Mumsy's Super Fund****Detailed Operating Statement**

For the year ended 30 June 2020

	2020	2019
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Dividends Received		
Auswide Bank Ltd	126.14	252.28
	<u>126.14</u>	<u>252.28</u>
Interest Received		
Auswide Bank 83251S27	1,349.61	2,576.74
	<u>1,349.61</u>	<u>2,576.74</u>
<b>Total Income</b>	<u>1,475.75</u>	<u>2,829.02</u>
<b>Expenses</b>		
ATO Supervisory Levy	518.00	0.00
	<u>518.00</u>	<u>0.00</u>
<b>Member Payments</b>		
Benefits Paid/Transfers Out		
Herron, Fiona Louise - Accumulation (Accumulation)	2,459.92	0.00
	<u>2,459.92</u>	<u>0.00</u>
Pensions Paid		
Winning, Susan - Pension (Account Based Pension 3)	157,861.02	0.00
	<u>157,861.02</u>	<u>0.00</u>
<b>Investment Losses</b>		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Auswide Bank Ltd	(2,972.61)	0.00
	<u>(2,972.61)</u>	<u>0.00</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
Auswide Bank Ltd	3,572.56	371.00
	<u>3,572.56</u>	<u>371.00</u>
<b>Changes in Market Values</b>	<u>599.95</u>	<u>371.00</u>
<b>Total Expenses</b>	<u>161,438.89</u>	<u>371.00</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>(159,963.14)</u>	<u>2,458.02</u>
<b>Income Tax Expense</b>		
Income Tax Expense	37.48	295.18
	<u>37.48</u>	<u>295.18</u>
<b>Total Income Tax</b>	<u>37.48</u>	<u>295.18</u>
<b>Benefits accrued as a result of operations</b>	<u>(160,000.62)</u>	<u>2,162.84</u>

## Mumsy's Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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### 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 Trustee(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 2020

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## **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.

## Mumsy's Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

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)

	2020 \$	2019 \$
Auswide Bank Ltd	0.00	3,806.46
	<hr/> 0.00	<hr/> 3,806.46

### Note 3: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	160,000.85	157,838.01
Benefits accrued as a result of operations	(160,000.62)	2,162.84
Current year member movements	(0.23)	0.00
	<hr/> 0.00	<hr/> 160,000.85

### 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.

	2020 \$	2019 \$
Vested Benefits	<hr/> 0.00	<hr/> 160,000.85

### Note 5: Guaranteed Benefits

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

### Note 6: Unrealised Movements in Market Value

	2020 \$	2019 \$
<b>Shares in Listed Companies (Australian)</b>		
Auswide Bank Ltd	(3,572.56)	(371.00)
	<hr/> (3,572.56)	<hr/> (371.00)
<b>Total Unrealised Movement</b>	<hr/> (3,572.56)	<hr/> (371.00)

## Mumsy's Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2020

<b>Realised Movements in Market Value</b>	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>		
Auswide Bank Ltd	2,972.61	0.00
	<hr/>	<hr/>
	2,972.61	0.00
	<hr/>	<hr/>
<b>Total Realised Movement</b>	<b>2,972.61</b>	<b>0.00</b>
	<hr/>	<hr/>
<b>Changes in Market Values</b>	<b>(599.95)</b>	<b>(371.00)</b>
	<hr/>	<hr/>

### Note 7: Income Tax Expense

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	394.74	332.28
Deferred Tax Liability/Asset	(343.51)	(37.10)
	<hr/>	<hr/>
Income Tax Expense	51.23	295.18
	<hr/>	<hr/>

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%	(23,994.47)	368.70
Less:		
Tax effect of:		
Realised Accounting Capital Gains	445.89	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	535.88	55.65
Pension Payments	23,679.15	0.00
Benefit Payments	368.99	0.00
Franking Credits	8.11	16.22
Net Capital Gains	297.30	0.00
Rounding	(0.27)	(0.17)
Income Tax on Taxable Income or Loss	448.80	440.40

Less credits:

**Mumsy's Super Fund**

**Notes to the Financial Statements**

For the year ended 30 June 2020

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Franking Credits	54.06	108.12
Current Tax or Refund	<u>394.74</u>	<u>332.28</u>

## Mumsy's Super Fund

# Statement of Taxable Income

For the year ended 30 June 2020

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	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	(159,963.14)
<b>Less</b>	
Realised Accounting Capital Gains	2,972.61
	<u>2,972.61</u>
<b>Add</b>	
Decrease in MV of investments	3,572.56
Pension Payments	157,861.02
Franking Credits	54.06
Net Capital Gains	1,982.00
Benefits Paid/Transfers Out	2,459.92
	<u>165,929.56</u>
SMSF Annual Return Rounding	(1.81)
	<u>2,992.00</u>
<b>Taxable Income or Loss</b>	<u>2,992.00</u>
Income Tax on Taxable Income or Loss	448.80
<b>Less</b>	
Franking Credits	54.06
	<u>394.74</u>
<b>CURRENT TAX OR REFUND</b>	<u>394.74</u>
Supervisory Levy	259.00
Supervisory Levy Adjustment for Wound up Funds	(259.00)
	<u>394.74</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>394.74</u>

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# Trustees Declaration

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The trustees 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 trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

Specifically, the trustees 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) Act 1994; and
- to the knowledge of the trustees, 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 trustees by:

.....  
Susan Winning

Trustee

.....  
Fiona Louise Herron

Trustee

Dated this ..... day of .....

Mumsy's Super Fund

# Investment Summary with Market Movement

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
<b>Shares in Listed Companies (Australian)</b>								
ABA.AX Auswide Bank Ltd	0.00	4.760000	0.00	0.00	0.00	0.00	(3,572.56)	2,972.61
			<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>(3,572.56)</b>	<b>2,972.61</b>
			<b>0.00</b>		<b>0.00</b>	<b>0.00</b>	<b>(3,572.56)</b>	<b>2,972.61</b>

# Self-managed superannuation fund annual return **2020**

## 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 2020* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2020* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place  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 2020 return?                | <b>A</b> No | Yes |
| Is this the first required return for a newly registered SMSF? | <b>B</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 Part B of the audit report was qualified,  
have the reported issues been rectified?      **D** No      Yes**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number

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

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 2020*.

Have you applied an exemption or rollover?

**M** No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

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

Gross foreign income		Loss
<b>D1</b> \$	Net foreign income	<b>D</b> \$

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** \$

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

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

#### Calculation of assessable contributions

Assessable employer contributions

**R1** \$

plus Assessable personal contributions

**R2** \$

plus <sup>#</sup>No-TFN-quoted contributions

**R3** \$

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

less Transfer of liability to life insurance company or PST

**R6** \$

**Assessable contributions**  
**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**)

Exempt current pension income **Y** \$

**TOTAL ASSESSABLE INCOME** **V** \$  
(**W** less **Y**)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1 \$</b>		<b>A2 \$</b>
Interest expenses overseas	<b>B1 \$</b>		<b>B2 \$</b>
Capital works expenditure	<b>D1 \$</b>		<b>D2 \$</b>
Decline in value of depreciating assets	<b>E1 \$</b>		<b>E2 \$</b>
Insurance premiums – members	<b>F1 \$</b>		<b>F2 \$</b>
SMSF auditor fee	<b>H1 \$</b>		<b>H2 \$</b>
Investment expenses	<b>I1 \$</b>		<b>I2 \$</b>
Management and administration expenses	<b>J1 \$</b>		<b>J2 \$</b>
Forestry managed investment scheme expense	<b>U1 \$</b>		<b>U2 \$</b>
Other amounts	<b>L1 \$</b>	Code	<b>L2 \$</b>
Tax losses deducted	<b>M1 \$</b>		

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

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

**#TAXABLE INCOME OR LOSS** Loss  
**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 2020* on how to complete the calculation statement.

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

Gross tax **B \$**

*(T1 plus J)*

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

SUBTOTAL 1

**T2 \$**

*(B less C – cannot be less than zero)*

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

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

#TAX PAYABLE **T5 \$**

*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

**G \$**

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

#Tax offset refunds (Remainder of refundable tax offsets)	<b>I \$</b>	<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 \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b>	<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 2020.

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

## Section G: Supplementary member information

### MEMBER 5

Title: Mr Mrs Miss Ms Other

Account status

Code

Family name

First given name

Other given names

### Member's TFN

See the Privacy note in the Declaration.

### Date of birth

Day / Month / Year

### If deceased, date of death

Day / Month / Year

### 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** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S \$**

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**MEMBER 6**

Title: Mr Mrs Miss Ms Other

Family name

Account status

First given name

Other given names

**Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day / Month / Year

**If deceased, date of death**

Day / Month / Year

**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** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

**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** \$

Property count

**J7**

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse  
borrowing arrangements **J** \$

Non-residential  
real property **K** \$

Residential  
real property **L** \$

Collectables and  
personal use assets **M** \$

Other assets **O** \$

---

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 **B** \$

**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 specified** of the election (for example, for the 2019-20 income year, write **2020**). **A**


If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2020*. **B**

**Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2020* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2020*. **D**

## Section K: Declarations

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

### Important

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

### Privacy

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

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

### TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date      Day      /      Month      /      Year

### Preferred trustee or director contact details:

Title:   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 2020 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

# Members Statement

Fiona Louise Herron  
 44 Kinmond Ave  
 Wavell Heights, Queensland, 4012, Australia

### Your Details

Date of Birth : 29/04/1967  
 Age: 53  
 Tax File Number: Provided  
 Date Joined Fund: 08/03/2010  
 Service Period Start Date: 01/01/2000  
 Date Left Fund:  
 Member Code: HERFIO00001A  
 Account Start Date 08/03/2010  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

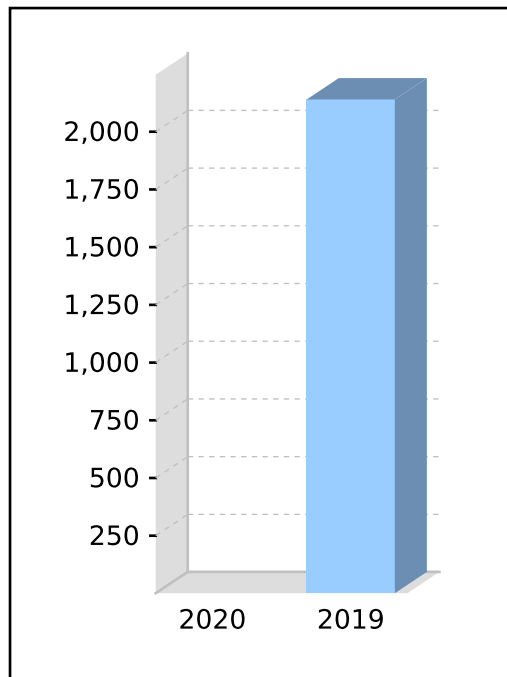
#### Total Benefits

##### Preservation Components

Preserved (2,076.78)  
 Unrestricted Non Preserved  
 Restricted Non Preserved

##### Tax Components

Tax Free (2,059.55)  
 Taxable (17.23)



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	2,139.83	2,110.84
<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	411.86	34.39
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	91.54	5.40
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	2,460.15	
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2020	0.00	2,139.83

# 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

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Susan Winning  
Trustee

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Fiona Louise Herron  
Trustee

# Members Statement

Susan Winning  
 603/20 Playfield Street  
 Chermside, Queensland, 4032, Australia

### Your Details

Date of Birth : 18/05/1946  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 08/03/2010  
 Service Period Start Date: 08/03/2010  
 Date Left Fund: 01/07/2019  
 Member Code: WINSUS00001A  
 Account Start Date: 08/03/2010  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

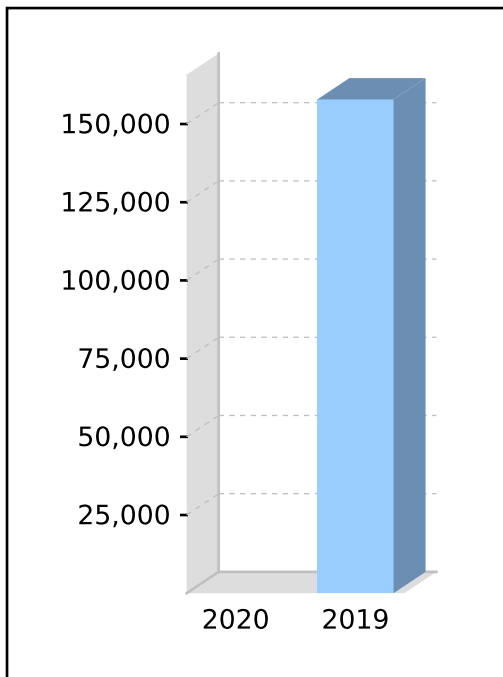
#### Total Benefits

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 01/07/2019	157,861.02	155,727.17
<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		2,531.75
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		397.90
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	157,861.02	
Closing balance at 30/06/2020	0.00	157,861.02

# 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

---

Susan Winning  
Trustee

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Fiona Louise Herron  
Trustee

# Memorandum of Resolutions of

Susan Winning and Fiona Louise Herron

ATF Mumsey's Super Fund

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## **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 2020 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 2020, 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.

## **INSURANCE COVER:**

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

## **ALLOCATION OF INCOME:**

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

## **INVESTMENT ACQUISITIONS:**

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.

## **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

Herron Accountants

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.



# Memorandum of Resolutions of

Susan Winning and Fiona Louise Herron

ATF Mumsy's Super Fund

---

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**CLOSURE:**

Signed as a true record –

.....  
Susan Winning  
/ /

.....  
Fiona Louise Herron  
/ /

## Mumsy's Super Fund

# Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>23900</b>	<b>Dividends Received</b>			
(252.28)	23900/ABA.AX	Auswide Bank Ltd			126.14
371.00	24700	Changes in Market Values of Investments		599.95	
	<b>25000</b>	<b>Interest Received</b>			
(2,576.74)	25000/Auswidebank83 251S27	Auswide Bank 83251S27			1,349.61
	30400	ATO Supervisory Levy		518.00	
	<b>41600</b>	<b>Pensions Paid</b>			
	41600/WINSUS00004P	(Pensions Paid) Winning, Susan - Pension (Account Based Pension 3)		157,861.02	
	<b>46000</b>	<b>Benefits Paid/Transfers Out</b>			
	46000/HERFIO00001A	(Benefits Paid/Transfers Out) Herron, Fiona Louise - Accumulation		2,459.92	
295.18	48500	Income Tax Expense		37.48	
2,162.84	49000	Profit/Loss Allocation Account			160,000.62
	<b>50010</b>	<b>Opening Balance</b>			
(2,110.84)	50010/HERFIO00001A	(Opening Balance) Herron, Fiona Louise - Accumulation			2,139.83
(155,727.17)	50010/WINSUS00001A	(Opening Balance) Winning, Susan - Accumulation			157,861.02
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
(34.39)	53100/HERFIO00001A	(Share of Profit/(Loss)) Herron, Fiona Louise - Accumulation			411.86
(2,531.75)	53100/WINSUS00001A	(Share of Profit/(Loss)) Winning, Susan - Accumulation			0.00
	<b>53330</b>	<b>Income Tax</b>			
5.40	53330/HERFIO00001A	(Income Tax) Herron, Fiona Louise - Accumulation		91.54	
397.90	53330/WINSUS00001A	(Income Tax) Winning, Susan - Accumulation			0.00
	<b>54160</b>	<b>Pensions Paid</b>			
	54160/WINSUS00004P	(Pensions Paid) Winning, Susan - Pension (Account Based Pension 3)		157,861.02	
	<b>54500</b>	<b>Benefits Paid/Transfers Out</b>			
	54500/HERFIO00001A	(Benefits Paid/Transfers Out) Herron, Fiona Louise - Accumulation		2,460.15	
	<b>56100</b>	<b>Internal Transfers In</b>			
	56100/WINSUS00004P	(Internal Transfers In) Winning, Susan - Pension (Account Based Pension 3)			157,861.02

**Mumsy's Super Fund****Trial Balance**

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	<b>57100</b>	<b>Internal Transfers Out</b>			
0.00	57100/WINSUS00001A	(Internal Transfers Out) Winning, Susan - Accumulation		157,861.02	
	<b>60400</b>	<b>Bank Accounts</b>			
5,706.33	60400/Auswidebank83 251S1	Auswide Bank 83251S1			0.00
151,736.72	60400/Auswidebank83 251S27	Auswide Bank 83251S27			0.00
	<b>62000</b>	<b>Dividends Receivable</b>			
371.00	62000/ABA.AX	Auswide Bank Ltd			0.00
	<b>62550</b>	<b>Reinvestment Residual Account</b>			
4.33	62550/ABA.AX	Auswide Bank Ltd			0.00
	68000	Sundry Debtors		408.49	
	<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>			
3,806.46	77600/ABA.AX	Auswide Bank Ltd	0.0000		0.00
(691.84)	85000	Income Tax Payable/Refundable			408.49
(588.64)	88000	Sundry Creditors			0.00
(343.51)	89000	Deferred Tax Liability/Asset			0.00
				<b>480,158.59</b>	<b>480,158.59</b>

**Current Year Profit/(Loss): (159,963.14)**



**AUSWIDE**  
**BANK**

Auswide Bank Ltd  
ABN 40 087 452 080  
Australian Financial Services &  
Australian Credit Licence 239696

PO Box 1063  
16-20 Barolin St.  
Bundaberg QLD 4670

P 1300 138 831  
F (07) 4152 3499  
E auswide@auswidebank.com.au

**ONLINE SAVER**

**STATEMENT**

S J Winning & F L Herron ATF Mumsy's  
PO Box 504  
NORTH LAKES QLD 4509

Account Number	83251S27		
Account Name	S J Winning & F L Herron		
BSB	645646	XREF	300157061
Statement Period	01 APR 19	to	01 OCT 19
<b>AUSWIDE BANK</b>			
Enquiries	1300 138 831		

**Statement Summary**

Opening Balance		Total Debits		Total Credits		Closing Balance
151,116.09	-	0.00	+	1,090.45	=	152,206.54

**Transactions**

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
01 APR 19		Opening Balance				151,116.09
30 APR 19		INTEREST CREDIT			211.15	151,327.24
31 MAY 19		INTEREST CREDIT			218.49	151,545.73
30 JUN 19		INTEREST CREDIT			190.99	151,736.72
31 JUL 19		INTEREST CREDIT			165.04	151,901.76
31 AUG 19		INTEREST CREDIT			154.81	152,056.57
30 SEP 19		INTEREST CREDIT			149.97	152,206.54
01 OCT 19		Closing Balance				152,206.54

**Australian Government Deposit Guarantee**

This is a protected account under Banking Act 1959. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit [www.fcs.gov.au](http://www.fcs.gov.au)

**Online Banking**

Conduct your banking and manage your account, cards and statements online 24 x 7 with Internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

**eStatements**

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

**Pass Code Security**

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

**Cheque Deposits**

All cheque deposits require clearance prior to funds becoming available. The amount of any dishonoured cheque and the applicable dishonour fee will be debited to your account.

Please check all transactions. Should you require further information please contact us. If you have a problem or complaint you can also visit [www.auswidebank.com.au/info/complaint-resolution/](http://www.auswidebank.com.au/info/complaint-resolution/)

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**AUSWIDE**  
BANK

Auswide Bank Ltd  
ABN 40 087 652 060  
Australian Financial Services &  
Australian Credit Licence 238688

PO Box 1063  
16-20 Barolin St,  
Bundaberg QLD 4670

P 1300 138 831  
F (07) 4152 3499  
E auswide@auswidebank.com.au

**ONLINE SAVER**  
**STATEMENT**

S J Winning & F L Herron ATF Mummys's  
PO Box 504  
NORTH LAKES QLD 4509

Account Number	83251S27		
Account Name	S J Winning & F L Herron		
BSB	645646	XREF	300157061
Statement Period	01 OCT 19	to	01 APR 20
<b>AUSWIDE BANK</b>			
Enquiries	1300 138 831		

**Statement Summary**

Opening Balance		Total Debits		Total Credits		Closing Balance
152,206.54	-	0.00	+	709.65	=	152,916.19

**Removal of Fees & Charges.**

Effective 1<sup>st</sup> February 2020, Auswide Bank will no longer charge the following banking services/transaction fees on any account. Where these fees were applicable to your account, your account terms and conditions are amended accordingly.

- Additional Statement Fee
- Paper Statement Fee
- Audit Certificate Fee
- Auto Sweep Fee
- Bank@Post - Cash Withdrawal Fee
- Bank@Post - Cash or Cheque Deposit
- Bank@Post - Balance Enquiry
- Branch Cash Withdrawal Fee
- Branch Transfer Fee
- Cash & Coin Special Order
- Cash Handling Fee
- Card Replacement Fee
- Cheque Deposit Fee
- Cheque Deposit Dishonour Fee
- Document Recovery Fee
- Document Search Fee
- Payment Investigation or Correction Fee
- Personal Cheque Fee
- Stop Payment Fee - Cheque & Direct Debits

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**Transactions**

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
01 OCT 19		Opening Balance				152,206.54
31 OCT 19		INTEREST CREDIT			132.19	152,338.73
30 NOV 19		INTEREST CREDIT			118.95	152,457.68
31 DEC 19		INTEREST CREDIT			123.01	152,580.69
31 JAN 20		INTEREST CREDIT			123.11	152,703.80
29 FEB 20		INTEREST CREDIT			115.26	152,819.06
31 MAR 20		INTEREST CREDIT			97.13	152,916.19
01 APR 20		Closing Balance				152,916.19

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**AUSWIDE**  
BANK

Auswide Bank Ltd  
ABN 40 087 652 060  
Australian Financial Services &  
Australian Credit Licence 239666

PO Box 1063  
16-20 Barolin St,  
Bundaberg QLD 4670

P 1300 138 831  
F (07) 4152 3499  
E auswide@auswidebank.com.au

**ONLINE SAVER**  
**STATEMENT**

S J Winning & F L Herron ATF Mumsy's  
PO Box 504  
NORTH LAKES QLD 4509

Account Number	83251S27		
Account Name	S J Winning & F L Herron		
BSB	645646	XREF	300157061
Statement Period	01 APR 20	to	28 MAY 20
<b>AUSWIDE BANK</b>			
Enquiries	1300 138 831		

**Statement Summary**

Opening Balance		Total Debits		Total Credits		Closing Balance
152,916.19	-	153,086.33	+	170.14	=	0.00

**Removal of Fees & Charges.**

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**Transactions**

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
01 APR 20		Opening Balance				152,916.19
30 APR 20		INTEREST CREDIT			87.98	153,004.17
28 MAY 20		CLOSE INTEREST			82.16	153,086.33
		ACCOUNT CLOSED - 28 MAY 2020				
28 MAY 20		TFR TO 83251S1		153,086.33		0.00
28 MAY 20		Closing Balance				0.00

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**AUSWIDE**  
BANK

Auswide Bank Ltd  
ABN 49 087 652 060  
Australian Financial Services &  
Australian Credit Licence 239898

PO Box 1063  
16-20 Barolin St,  
Bundaberg QLD 4670

P 1300 138 831  
F (07) 4152 3499  
E auswide@auswidebank.com.au

**EVERYDAY CHOICE**

**STATEMENT**

005239 038



S J Winning & F L Herron ATF Mumsy's  
PO Box 504  
NORTH LAKES QLD 4509

Account Number	83251S1		
Account Name	S J Winning & F L Herron		
BSB	645646	XREF	300157053
Statement Period	01 APR 19	to	01 OCT 19
<b>AUSWIDE BANK</b>			
Enquiries	1300 138 831		

**Statement Summary**

Opening Balance		Total Debits		Total Credits		Closing Balance
5,706.33	-	0.00	+	0.00	=	5,706.33

**Transactions**

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
01 APR 19		Opening Balance				5,706.33
01 OCT 19		Closing Balance				5,706.33

**Australian Government Deposit Guarantee**

This is a protected account under Banking Act 1969. Under the Financial Claims Scheme a Government Guarantee limit of \$250,000 applies to the sum of an accountholders deposits at Auswide Bank. For more information visit [www.fcs.gov.au](http://www.fcs.gov.au)

**Online Banking**

Conduct your banking and manage your account, cards and statements online 24 x 7 with internet Banking. You may also wish to download our Mobile Banking smartphone APP from the Apple Store or Google Play (Android).

**eStatements**

Help save paper and access your account statement much faster by switching to an eStatement delivered within Internet or Mobile Banking. Your account statements are stored securely and conveniently for you to access when you need them. Switch now by logging into Internet Banking and updating your Statement Preferences or contact us for assistance. Businesses can also arrange a secure statement delivered electronically to you or your accountant via Xero or MYOB Banklink.

**Pass Code Security**

Protect your account against unauthorised transactions by keeping your PIN or online Access Code, or any other pass code, secret. Failure to do so may increase your liability for any loss. Our security requirements are contained in the Auswide Bank 'Guide to Banking Services'.

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**AUSWIDE**  
BANK

Auswide Bank Ltd  
ABN 40 087 652 080  
Australian Financial Services &  
Australian Credit Licence 239686

PO Box 1063  
16-20 Barolin St,  
Bundaberg QLD 4670

P 1300 138 831  
F (07) 4152 3499  
E auswide@auswidebank.com.au

**EVERYDAY CHOICE**

**STATEMENT**

005141 036



S J Winning & F L Herron ATF Mummys's  
PO Box 504  
NORTH LAKES QLD 4509

Account Number	83251S1		
Account Name	S J Winning & F L Herron		
BSB	645646	XREF	300157053
Statement Period	01 OCT 19	to	01 APR 20
<b>AUSWIDE BANK</b>			
Enquiries	1300 138 831		

**Statement Summary**

Opening Balance		Total Debits		Total Credits		Closing Balance
5,706.33	-	0.00	+	0.00	=	5,706.33

**Removal of Fees & Charges.**

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- Cash Handling Fee
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- Cheque Deposit Fee
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**Transactions**

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
01 OCT 19		Opening Balance				5,706.33
01 APR 20		Closing Balance				5,706.33

**Australian Government Deposit Guarantee**

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**AUSWIDE**  
BANK

Auswide Bank Ltd  
ABN 40 087 652 060  
Australian Financial Services &  
Australian Credit Licence 239988

PO Box 1063  
16-20 Barolln St,  
Bundaberg QLD 4670

P 1300 138 831  
F (07) 4152 3499  
E auswide@auswidebank.com.au

**EVERYDAY CHOICE**

**STATEMENT**

F 000079 000



S J Winning & F L Herron ATF Mummys's  
PO Box 504  
NORTH LAKES QLD 4509

Account Number	83251S1		
Account Name	S J Winning & F L Herron		
BSB	645646	XREF	300157053
Statement Period	01 APR 20	to	28 MAY 20
<b>AUSWIDE BANK</b>			
Enquiries	1300 138 831		

**Statement Summary**

Opening Balance		Total Debits		Total Credits		Closing Balance
5,706.33	-	162,128.66	+	156,421.73	=	0.60-

**Removal of Fees & Charges.**

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- Paper Statement Fee
- Audit Certificate Fee
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- Bank@Post - Cash Withdrawal Fee
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**Transactions**

Date	Effective Date	Transaction Details	Cheq No	Debit	Credit	Balance
01 APR 20		Opening Balance				5,706.33
11 MAY 20	08 MAY 20	BQL PERIODICAL PMENT From: BANK OF QLD Ref: SHARE PURCHASE CEG			3,335.40	9,041.73
28 MAY 20		Bpay: TAX OFFICE PAYMENT Ref-551009142753... #097018000		1,209.84		7,831.89
28 MAY 20		TFR FROM 83251S27			153,086.33	160,918.22
28 MAY 20		TFR TO 124185 23048267 To-SUSAN JOY WINNING Ref-SUPERFUND		160,918.22		0.00
28 MAY 20		EXTERNAL PAYMENT FEE ACCOUNT CLOSED - 28 MAY 2020		0.60		0.60-


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716WD01\_2445\_3\_Dwyer\_7000079/000150



000561 000 ABA  
  
 SUSAN JOY WINNING &  
 FIONA LOUISE HERRON  
 <MUMSY S SUPER FUND>  
 PO BOX 504  
 NORTH LAKES QLD 4509

### Update your information:

 **Online:**  
[www.computershare.com.au/easyupdate/aba](http://www.computershare.com.au/easyupdate/aba)

 **By Mail:**  
 Computershare Investor Services Pty Limited  
 GPO Box 2975 Melbourne  
 Victoria 3001 Australia

### Enquiries:

(within Australia) 1300 552 270  
 (international) +61 3 9415 4000

### Securityholder Reference Number (SRN)

SRN WITHHELD

ASX Code	ABA
TFN/ABN Status	Quoted
Record Date	28 February 2020
Payment Date	16 March 2020

## 2020 Interim Dividend

Dear Securityholder,

This payment represents an interim dividend of 17 cents per share for the half year ended 31 December 2019. This dividend is paid on the shares registered in your name and entitled to participate as at the record date of 28 February 2020. This payment is 100% franked at the corporate tax rate of 30%.

Please register at [www.computershare.com.au/easyupdate/aba](http://www.computershare.com.au/easyupdate/aba) in order to update your TFN, bank account and other details online.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	17 Cents	742	\$126.14	\$0.00	\$126.14
<b>Net Payment</b>					<b>\$126.14</b>
Franking Credit					\$54.06

**Note 1:** You should retain this statement to assist you in preparing your tax return.

**Note 2:** If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

## Dividend Reinvestment Plan (DRP) Details

Cash balance brought forward	\$4.33
Net payment available for reinvestment	\$126.14
<b>Total available for reinvestment</b>	<b>\$130.47</b>
Less the amount applied to the allotment of 23 Ordinary Shares at \$5.6039 per security	\$128.89
Cash balance carried forward to the next payment	\$1.58

Number of Ordinary Shares held as at 28 February 2020	742
Add Ordinary Shares allotted on 16 March 2020	23
Number of Ordinary Shares now held	765

Date	Transaction Type	Registry Reference	Quantity On	Quantity Off	Holding Balance
		Opening Balance			742
16/03/2020	Dividend Reinvestment Plan	Allotment	23		765
		Closing Balance			765

**Note:** Where your participation is partial, the opening balance shown above will not be the same number as the number of participating securities as at the Record Date. The closing balance shown above may not be the current holding balance where you have purchased or sold securities after the Ex Date. Computershare Investor Services Pty Limited will not be liable for any losses incurred by any person who relies on the holding balances shown above without making their own adjustments for any further transactions.



## End of Period Closing Figures - Super Fund

Client Name: Mumsy's Super Fund

Client Code: WINN03

Period Ended: 0 January 1900

Partner: MH / SA

Accountant: Eddy Lee

**Cash on Hand: Nil**

### Debtors:

\$0.00 665 Accrued Income

 **408.49 - 2020 Tax Payable**

\$408.49 680 Sundry Debtors

### Creditors:

\$0.00 880 Sundry Creditors

# Mumsy's Super Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Dividends Received (23900)</b>					
<u>Auswide Bank Ltd (ABA.AX)</u>					
16/03/2020	Auswide			126.14	126.14 CR
				<b>126.14</b>	<b>126.14 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
01/07/2019	Revaluation - 01/07/2019 @ \$5.200000 (System Price) - 742.000000 Units on hand (ABA.AX)			51.94	51.94 CR
11/05/2020	sale of share (ABA.AX)			2,972.61	3,024.55 CR
11/05/2020	Unrealised Gain writeback as at 11/05/2020 (ABA.AX)		3,572.56		548.01 DR
28/05/2020	Revaluation - 28/05/2020 @ \$0.000000 - 0.000000 Units on hand (ABA.AX)		51.94		599.95 DR
			<b>3,624.50</b>	<b>3,024.55</b>	<b>599.95 DR</b>
<b>Interest Received (25000)</b>					
<u>Auswide Bank 83251S27 (Auswidebank83251S27)</u>					
28/05/2020	interest			1,349.61	1,349.61 CR
				<b>1,349.61</b>	<b>1,349.61 CR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
28/05/2020			259.00		259.00 DR
28/05/2020			259.00		518.00 DR
			<b>518.00</b>		<b>518.00 DR</b>
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Winning, Susan - Pension (Account Based Pension 3) (WINSUS00004P)</u>					
28/05/2020	Pension - Susan		157,861.02		157,861.02 DR
			<b>157,861.02</b>		<b>157,861.02 DR</b>
<b>Benefits Paid/Transfers Out (46000)</b>					
<u>(Benefits Paid/Transfers Out) Herron, Fiona Louise - Accumulation (HERFIO00001A)</u>					
30/05/2020	rollover		2,459.92		2,459.92 DR
30/06/2020	Create Entries Member Payout (Wind Up) - 30/06/2020		0.23		2,460.15 DR
30/06/2020	System Member Journals			0.23	2,459.92 DR
			<b>2,460.15</b>	<b>0.23</b>	<b>2,459.92 DR</b>
<u>(Benefits Paid/Transfers Out) Winning, Susan - Pension (Account Based Pension 3) (WINSUS00004P)</u>					
30/06/2020	Create Entries Member Payout (Wind Up) - 30/06/2020				0.00 DR
30/06/2020	System Member Journals				0.00 DR
			<b>0.00</b>		<b>0.00 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
01/07/2019	Create Entries - PDIT Entry - 01/07/2019		5.19		5.19 DR
28/05/2020	Create Entries - Franking Credits Adjustment - 28/05/2020			54.06	48.87 CR
28/05/2020	Create Entries - PDIT Entry - 28/05/2020			362.45	411.32 CR

# Mumsy's Super Fund General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/05/2020	Create Entries - Income Tax Expense - 28/05/2020		449.03		37.71 DR
30/06/2020	Create Entries - PDIT Entry - 30/06/2020			13.75	23.96 DR
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020		13.52		37.48 DR
			<b>467.74</b>	<b>430.26</b>	<b>37.48 DR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2019	Create Entries - Profit/Loss Allocation - 01/07/2019		0.70		0.70 DR
01/07/2019	Create Entries - Profit/Loss Allocation - 01/07/2019		51.24		51.94 DR
01/07/2019	Create Entries - Income Tax Expense Allocation - 01/07/2019			5.19	46.75 DR
28/05/2020	System Member Journals			157,861.02	157,814.27 CR
28/05/2020	Create Entries - Profit/Loss Allocation - 28/05/2020		4.82		157,809.45 CR
28/05/2020	Create Entries - Profit/Loss Allocation - 28/05/2020		355.10		157,454.35 CR
28/05/2020	Create Entries - Income Tax Expense Allocation - 28/05/2020			86.58	157,540.93 CR
28/05/2020	Create Entries - Profit allocation adjustment - 28/05/2020		406.34		157,134.59 CR
28/05/2020	Create Entries - Profit allocation adjustment - 28/05/2020			406.34	157,540.93 CR
30/05/2020	System Member Journals			2,459.92	160,000.85 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		0.23		160,000.62 CR
			<b>818.43</b>	<b>160,819.05</b>	<b>160,000.62 CR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Herron, Fiona Louise - Accumulation (HERFIO00001A)</u>					
01/07/2019	Opening Balance				2,110.84 CR
01/07/2019	Close Period Journal			28.99	2,139.83 CR
				<b>28.99</b>	<b>2,139.83 CR</b>
<u>(Opening Balance) Winning, Susan - Accumulation (WINSUS00001A)</u>					
01/07/2019	Opening Balance				155,727.17 CR
01/07/2019	Close Period Journal			2,133.85	157,861.02 CR
				<b>2,133.85</b>	<b>157,861.02 CR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Herron, Fiona Louise - Accumulation (HERFIO00001A)</u>					
01/07/2019	Opening Balance				34.39 CR
01/07/2019	Close Period Journal		34.39		0.00 DR
01/07/2019	Create Entries - Profit/Loss Allocation - 01/07/2019			0.70	0.70 CR
28/05/2020	Create Entries - Profit/Loss Allocation - 28/05/2020			4.82	5.52 CR
28/05/2020	Create Entries - Profit allocation adjustment - 28/05/2020			406.34	411.86 CR
			<b>34.39</b>	<b>411.86</b>	<b>411.86 CR</b>
<u>(Share of Profit/(Loss)) Winning, Susan - Accumulation (WINSUS00001A)</u>					
01/07/2019	Opening Balance				2,531.75 CR
01/07/2019	Close Period Journal		2,531.75		0.00 DR
			<b>2,531.75</b>		<b>0.00 DR</b>

# Mumsy's Super Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>(Share of Profit/(Loss)) Winning, Susan - Pension (Account Based Pension 3) (WINSUS00004P)</u>					
01/07/2019	Create Entries - Profit/Loss Allocation - 01/07/2019			51.24	51.24 CR
28/05/2020	Create Entries - Profit/Loss Allocation - 28/05/2020			355.10	406.34 CR
28/05/2020	Create Entries - Profit allocation adjustment - 28/05/2020		406.34		0.00 DR
			<b>406.34</b>	<b>406.34</b>	<b>0.00 DR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Herron, Fiona Louise - Accumulation (HERFIO00001A)</u>					
01/07/2019	Opening Balance				5.40 DR
01/07/2019	Close Period Journal			5.40	0.00 DR
01/07/2019	Create Entries - Income Tax Expense Allocation - 01/07/2019		5.19		5.19 DR
28/05/2020	Create Entries - Income Tax Expense Allocation - 28/05/2020		86.58		91.77 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			0.23	91.54 DR
			<b>91.77</b>	<b>5.63</b>	<b>91.54 DR</b>
<u>(Income Tax) Winning, Susan - Accumulation (WINSUS00001A)</u>					
01/07/2019	Opening Balance				397.90 DR
01/07/2019	Close Period Journal			397.90	0.00 DR
				<b>397.90</b>	<b>0.00 DR</b>
<b>Pensions Paid (54160)</b>					
<u>(Pensions Paid) Winning, Susan - Pension (Account Based Pension 3) (WINSUS00004P)</u>					
28/05/2020	System Member Journals		157,861.02		157,861.02 DR
			<b>157,861.02</b>		<b>157,861.02 DR</b>
<b>Benefits Paid/Transfers Out (54500)</b>					
<u>(Benefits Paid/Transfers Out) Herron, Fiona Louise - Accumulation (HERFIO00001A)</u>					
30/05/2020	System Member Journals		2,459.92		2,459.92 DR
30/06/2020	System Member Journals		0.23		2,460.15 DR
			<b>2,460.15</b>		<b>2,460.15 DR</b>
<u>(Benefits Paid/Transfers Out) Winning, Susan - Pension (Account Based Pension 3) (WINSUS00004P)</u>					
30/06/2020	System Member Journals				0.00 DR
			<b>0.00</b>		<b>0.00 DR</b>
<b>Internal Transfers In (56100)</b>					
<u>(Internal Transfers In) Winning, Susan - Pension (Account Based Pension 3) (WINSUS00004P)</u>					
01/07/2019	New Pension Member			157,861.02	157,861.02 CR
				<b>157,861.02</b>	<b>157,861.02 CR</b>
<b>Internal Transfers Out (57100)</b>					
<u>(Internal Transfers Out) Winning, Susan - Accumulation (WINSUS00001A)</u>					
01/07/2019	New Pension Member		157,861.02		157,861.02 DR
			<b>157,861.02</b>		<b>157,861.02 DR</b>
<b>Bank Accounts (60400)</b>					
<u>Auswide Bank 83251S1 (Auswidebank83251S1)</u>					
01/07/2019	Opening Balance				5,706.33 DR
11/05/2020	sale of share		3,335.40		9,041.73 DR

# Mumsy's Super Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/05/2020	transfer fund		153,086.33		162,128.06 DR
28/05/2020				618.56	161,509.50 DR
28/05/2020				591.28	160,918.22 DR
28/05/2020	Transfer			160,918.22	0.00 DR
			<b>156,421.73</b>	<b>162,128.06</b>	<b>0.00 DR</b>
<u>Auswide Bank 83251S27 (Auswidebank83251S27)</u>					
01/07/2019	Opening Balance				151,736.72 DR
28/05/2020	interest		1,349.61		153,086.33 DR
28/05/2020	transfer fund			153,086.33	0.00 DR
			<b>1,349.61</b>	<b>153,086.33</b>	<b>0.00 DR</b>
<b><u>Dividends Receivable (62000)</u></b>					
<u>Auswide Bank Ltd (ABA.AX)</u>					
01/07/2019	Opening Balance				371.00 DR
28/05/2020	W/O Div Chq & Residuals			371.00	0.00 DR
				<b>371.00</b>	<b>0.00 DR</b>
<b><u>Reinvestment Residual Account (62550)</u></b>					
<u>Auswide Bank Ltd (ABA.AX)</u>					
01/07/2019	Opening Balance				4.33 DR
16/03/2020	Auswide			2.75	1.58 DR
28/05/2020	W/O Div Chq & Residuals			1.58	0.00 DR
				<b>4.33</b>	<b>0.00 DR</b>
<b><u>Sundry Debtors (68000)</u></b>					
<u>Sundry Debtors (68000)</u>					
30/06/2020			394.74		394.74 DR
30/06/2020			13.75		408.49 DR
			<b>408.49</b>		<b>408.49 DR</b>
<b><u>Shares in Listed Companies (Australian) (77600)</u></b>					
<u>Auswide Bank Ltd (ABA.AX)</u>					
01/07/2019	Opening Balance	742.00			3,806.46 DR
01/07/2019	Revaluation - 01/07/2019 @ \$5.200000 (System Price) - 742.000000 Units on hand		51.94		3,858.40 DR
16/03/2020	Auswide	23.00	128.89		3,987.29 DR
11/05/2020	sale of share	(765.00)		362.79	3,624.50 DR
11/05/2020	Unrealised Gain writeback as at 11/05/2020			3,572.56	51.94 DR
28/05/2020	Revaluation - 28/05/2020 @ \$0.000000 - 0.000000 Units on hand			51.94	0.00 DR
		<b>0.00</b>	<b>180.83</b>	<b>3,987.29</b>	<b>0.00 DR</b>
<b><u>Income Tax Payable/Refundable (85000)</u></b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2019	Opening Balance				691.84 CR
28/05/2020			359.56		332.28 CR
28/05/2020			332.28		0.00 DR
28/05/2020	Create Entries - Franking Credits Adjustment - 28/05/2020		54.06		54.06 DR
28/05/2020	Create Entries - Income Tax			449.03	394.97 CR

# Mumsy's Super Fund

## General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
	Expense - 28/05/2020				
30/06/2020	Create Entries - Income Tax Expense - 30/06/2020			13.52	408.49 CR
			<b>745.90</b>	<b>462.55</b>	<b>408.49 CR</b>
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
01/07/2019	Opening Balance				588.64 CR
28/05/2020	W/O Creditor		588.64		0.00 DR
			<b>588.64</b>		<b>0.00 DR</b>
<b>Deferred Tax Liability/Asset (89000)</b>					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2019	Opening Balance				343.51 CR
01/07/2019	Create Entries - PDIT Entry - 01/07/2019			5.19	348.70 CR
28/05/2020	Create Entries - PDIT Entry - 28/05/2020		362.45		13.75 DR
30/06/2020				13.75	0.00 DR
30/06/2020	Create Entries - PDIT Entry - 30/06/2020		13.75		13.75 DR
30/06/2020				13.75	0.00 DR
			<b>376.20</b>	<b>32.69</b>	<b>0.00 DR</b>
<b>Manual Suspense Account (99900)</b>					
<u>Manual Suspense Account (99900)</u>					
28/05/2020	Transfer		160,918.22		160,918.22 DR
28/05/2020	W/O Div Chq & Residuals		372.58		161,290.80 DR
28/05/2020	W/O Creditor			588.64	160,702.16 DR
28/05/2020	Pension - Susan			157,861.02	2,841.14 DR
30/05/2020	rollover			2,459.92	381.22 DR
30/06/2020				380.99	0.23 DR
30/06/2020	Create Entries Member Payout (Wind Up) - 30/06/2020			0.23	0.00 DR
30/06/2020	Create Entries Member Payout (Wind Up) - 30/06/2020				0.00 DR
			<b>161,290.80</b>	<b>161,290.80</b>	<b>0.00 DR</b>
<b>Total Debits:</b>	<b>808,358.48</b>				
<b>Total Credits:</b>	<b>808,358.48</b>				



# Create Entries Report

For the period 29 May 2020 to 30 June 2020

## Create Entries Financial Year Summary 01 July 2019 - 30 June 2020

Total Profit	Amount
Income	875.80
Less Expense	160,838.94
<b>Total Profit</b>	<b>(159,963.14)</b>

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(159,963.14)
Less Permanent Differences	(1,190.85)
Less Timing Differences	(2,381.71)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	(157,861.02)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	54.06
Less Realised Accounting Capital Gains	2,972.61
Add Benefits Paid/Transfers Out	2,459.92
Add Total Net Capital Gains	1,981.74
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(1.55)
<b>Taxable Income</b>	<b>2,992.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>448.80</b>

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	357.80
Franking Credits	54.06
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>411.86</b>

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	448.80
Deferred Tax	(357.26)
<b>Total Income Tax Expense Allocation</b>	<b>91.54</b>

Calculation of Non Deductible Expense Percentage(s)	Amount
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Calculation of Non Deductible Expense Percentage(s)	Amount
<b>General Expense Calculation</b>	
Net Capital Gains	1,981.00
Gross Interest	1,349.00
Franked Dividend	126.00
Dividend Franking Credit	54.00
<b>Total Assessable Income (A)</b>	<b>3,510.00</b>
Total Assessable Income	3,510.00
Exempt Pension Income	0.00
<b>Total Income (B)</b>	<b>3,510.00</b>
Non Deductible Gen Exp% = 1-(A/B)	
<b>Non Deductible General Expense Percentage</b>	<b>0.000%</b>
<b>Investment Expense Calculation</b>	
Net Capital Gains	1,981.00
Gross Interest	1,349.00
Franked Dividend	126.00
Dividend Franking Credit	54.00
<b>Total Investment Income (B)</b>	<b>3,510.00</b>
Less Non-Assessable Investment Income	0.00
<b>Total Investment Assessable Income (A)</b>	<b>3,510.00</b>
Non Deductible Inv Exp% = 1-(A/B)	
<b>Non-Deductible Investment Expense Percentage</b>	<b>0.000%</b>

## Final Segment 1 from 29 May 2020 to 30 June 2020

### Pool Name Unsegregated Pool

Total Profit	Amount
Income	0.00
Less Expense	2,459.92
<b>Total Profit</b>	<b>(2,459.92)</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(2,459.92)
Less Permanent Differences	0.00
Less Timing Differences	0.00
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	0.00
Less Realised Accounting Capital Gains	0.00
Add Benefits Paid/Transfers Out	2,459.92
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	90.13
<b>Taxable Income</b>	<b>90.13</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>13.52</b>

Member Weighted Balance Summary	Weighting%	Amount
Fiona Louise Herron(HERFIO00001A)	100.00	74.54
Susan Winning(WINSUS00004P)	0.00	0.00

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	0.00
Franking Credits	0.00
TFN Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>0.00</b>

Allocation to Members	Weighting%	Amount
Fiona Louise Herron(HERFIO00001A)	100.00	0.00
Susan Winning(WINSUS00004P)	0.00	0.00

Accumulation Weighted Balance Summary	Weighting%	Amount
Fiona Louise Herron(HERFIO00001A)	100.00	74.54
Susan Winning(WINSUS00004P)	0.00	0.00

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	13.52
Deferred Tax	(13.75)
<b>Total Income Tax Expense Allocation</b>	<b>(0.23)</b>

Allocation to Members	Weighting%	Amount
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Allocation to Members	Weighting%	Amount
Fiona Louise Herron(HERFIO00001A)	100.00	(0.23)
Susan Winning(WINSUS00004P)	0.00	0.00

#### Calculation of daily member weighted balances

##### Fiona Louise Herron (HERFIO00001A)

###### Member Balance

01/07/2019	50010	Opening Balance	2,459.92	2,459.92
30/05/2020	54500	Benefits Paid/Transfers Out	(2,459.92)	(2,385.38)
<b>Total Amount (Weighted)</b>				<b>74.54</b>

##### Susan Winning (WINSUS00004P)

###### Member Balance

01/07/2019	50010	Opening Balance	0.00	0.00
<b>Total Amount (Weighted)</b>				<b>0.00</b>

#### 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	1,981.74
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Losses Applied	57.14
Total CGT Discount Applied	990.87
<b>Capital Gain /(Losses carried forward)</b>	<b>1,981.74</b>
<b>CGT allocated in prior segments</b>	<b>1,981.74</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

#### Foreign Tax Offset Calculations

##### Segment 29 May 2020 to 30 June 2020

Claimable FTO - Unsegregated Pool	0.00
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<b>Claimable FTO</b>	<b>0.00</b>
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<b>Total Claimable Foreign Credits for the Year</b>	<b>0.00</b>
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<b>Foreign Tax Offset (Label C1)</b>	<b>0.00</b>
--------------------------------------	-------------

<b>Applied/Claimed FTO</b>	<b>0.00</b>
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##### Allocations of Foreign Tax Offset to Members

Fiona Louise Herron(HERFIO00001A) - 100.00 %	0.00
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Susan Winning(WINSUS00004P) - 0.00 %	0.00
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<b>Total Foreign Tax Offset Allocated to Members</b>	<b>0.00</b>
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**Australian Government**  
**Australian Taxation Office**

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR MUMSY'S  
SUPER FUND  
**ABN** 51 150 043 282  
**TFN** 914 275 335

## Income tax 551

<b>Date generated</b>	04/06/2020
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

6 results found - from **01 July 2019** to **04 June 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 May 2020	29 May 2020	General interest charge			\$0.00
29 May 2020	28 May 2020	Payment received		\$1,209.84	\$0.00
12 May 2020	12 May 2020	General interest charge			\$1,209.84 DR
12 May 2020	1 Jul 2019	General interest charge			\$1,209.84 DR
11 May 2020	2 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$591.28		\$1,209.84 DR
11 May 2020	28 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$618.56		\$618.56 DR



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

**Agent** HERRON ACCOUNTANTS  
**Client** THE TRUSTEE FOR MUMSY'S  
SUPER FUND  
**ABN** 51 150 043 282  
**TFN** 914 275 335

## Activity statement 001

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<b>Date generated</b>	04/06/2020
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

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0 results found - from **01 July 2019** to **04 June 2020** sorted by **processed date** ordered **newest to oldest**

Date: 5/06/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as at 5/06/2020

**Total Value: \$0.00**

AUSWIDE BANK LTD ABA FULLY PAID ORDINARY SHARES Zero Balance				Price: \$4.70
Name	Share Type	Register	Quantity	Value
SUSAN JOY WINNING + FIONA LOUISE HERRON <MUMSY S SUPER FUND>  *****3746	Issuer Sponsored	QLD	0	- Zero Balance
			<b>Total</b>	<b>0</b>

**Total Value: \$0.00**

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**



Mumsy's Super Fund

# Pension Summary Report

As at 30/06/2020

**Member Name :** Winning, Susan

**Member Age :** 73 (Date of Birth : 18/05/1946)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
WINSUS0004P	Account Based Pension	01/07/2019	80.13%	2.50%	\$3,950.00*	N/A	\$157,861.02	\$0.00	\$157,861.02	NIL

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

					<b>\$3,950.00</b>	<b>\$0.00</b>	<b>\$157,861.02</b>	<b>\$0.00</b>	<b>\$157,861.02</b>	<b>\$0.00</b>
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**Total :**

					<b>\$3,950.00</b>	<b>\$0.00</b>	<b>\$157,861.02</b>	<b>\$0.00</b>	<b>\$157,861.02</b>	<b>\$0.00</b>
--	--	--	--	--	-------------------	---------------	---------------------	---------------	---------------------	---------------

# Rollover benefits statement

## When to use this statement

- ❗ Use this form for all rollover benefits transactions other than death benefit rollovers.

If you need to rollover a death benefit, use NAT 74924-06.2017.

If you need to correct an error for a payment made before 1 July 2013, use NAT 70944-05.2007.

Complete this form (or a similar form you create that collects the same information) if you are a trustee of a superannuation fund or provider of a retirement savings account (RSA) and any of the following apply:

- you are paying a rollover superannuation benefit other than a death benefit rollover to another fund or RSA, and you are not already providing all of this information electronically under the rollover data standards
- you have paid a rollover superannuation benefit to another fund or RSA and are providing a statement about the rollover to your member
- you are the trustee of a non-complying fund and are paying member benefits to another superannuation fund or RSA (complete section **D** instead of section **C**).

- ❗ You must provide your member with a member statement using this form (or a similar form you create that includes the same information) for all rollovers, including if you applied the data standards and you didn't use this form for the fund-to-fund transaction.

## Completing this statement

- Print clearly in BLOCK LETTERS using a black pen only.
- Place **X** in ALL applicable boxes.
- Use a separate form for each rollover payment you are making.

- ❗ Read the instructions carefully. Penalties may apply if you make a false or misleading statement on this form without taking reasonable care.

---

## Section A: Receiving fund

### 1 Australian business number (ABN)

### 2 Fund name

### 3 Postal address

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

### 4 (a) Unique superannuation identifier (USI)

### (b) Member client identifier

---

## Section B: Member's details

### 5 Tax file number (TFN)

### 6 Full name

Title:

Family name

First given name

Other given names

### 7 Residential address

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

### 8 Date of birth

### 9 Sex

### 10 Daytime phone number (include area code)

### 11 Email address (if applicable)

---

## Section C: Rollover transaction details

❗ Include dollars and cents. The totals at item 13 and 14 must both equal the amount of the rollover payment.

### 12 Service period start date

### 13 Tax components

Tax-free component \$

KiwiSaver tax-free component \$

Taxable component:

Element taxed in the fund \$

Element untaxed in the fund \$

Tax components TOTAL \$



❗ Make sure you apply the proportioning rule to the tax components if you are not rolling over the member's full interest in your superannuation fund.

#### 14 Preservation amounts

Preserved amount \$

KiwiSaver preserved amount \$

Restricted non-preserved amount \$

Unrestricted non-preserved amount \$

Preservation amounts TOTAL \$

❗ If the rollover payment contains a **KiwiSaver preserved amount**, you can't make the rollover payment to a self-managed superannuation fund (SMSF) under the preservation rules.

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### Section D: **Non-complying funds**

❗ Only complete this section if you are a trustee of a non-complying fund.

#### 15 Contributions made to a non-complying fund on or after 10 May 2006

\$

---

### Section E: **Transferring fund**

#### 16 Fund ABN

#### 17 Fund name

#### 18 Contact name

Title:

Family name

First given name

Other given names

#### 19 Daytime phone number (include area code)

#### 20 Email address (if applicable)

---

## Section F: Declaration

Complete the declaration that applies to you. Print your full name then sign and date declaration.

- !** Before you sign the declaration, check that you have provided true and correct information. Penalties may be imposed for giving false or misleading information.
- 

### Trustee, director or authorised officer declaration

Complete this declaration if you are the trustee, director or authorised officer of the superannuation fund or other provider shown in section E.

*I declare that the information contained in the statement is true and correct.*

Name (BLOCK LETTERS)

Trustee, director or authorised officer signature

Date

**OR**

### Authorised representative declaration

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

*I declare that:*

- *I have prepared the statement with the information supplied by the superannuation provider*
- *I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct*
- *I am authorised by the superannuation provider to give the information in the statement to the ATO.*

Name (BLOCK LETTERS)

Authorised representative signature

Date

Tax agent number (if you are a registered tax agent)

---

## Where to send this form

- !** Do not send this form to the ATO.

If the rollover data standards do not apply to the transaction, you must do all of the following:

- send the form to the receiving fund in section **A** within seven days of paying the rollover
- provide a copy to the member in section **B** within 30 days of paying the rollover
- keep a copy in your records for five years.

If the rollover data standards do apply to the transaction, you must do all of the following:

- comply with the data standard requirements for the fund-to-fund interaction (do not send this form to the receiving fund in section **A**)
- use this form only to provide a statement to the member in section **B** within 30 days of paying the rollover
- keep a copy of the member statement in your records for five years.

# Minutes of a Meeting of the Trustee(s)

held on / / at 603/20 Playfield Street, Chermside, Queensland 4032

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**PRESENT:** Susan Winning and Fiona Louise Herron

**PENSION COMMENCEMENT:** Susan Winning wishes to commence a new Account Based Pension with a commencement date of 01/07/2019.

The Pension Account Balance used to support this pension will be \$157,861.02, consisting of:

- Taxable amount of \$31,362.53; and
- Tax Free amount of \$126,498.49
- Tax Free proportion: 80.13%.

**CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**REVERSIONARY:** The pension does not have a reversionary beneficiary.

**PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$3,950.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

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Susan Winning  
Chairperson