

Debbie Stirton

From: David Crase (CCG)
Sent: Wednesday, 1 June 2022 1:21 PM
To: Rob Buchanan
Subject: SUPERANNUATION FUND CONTRIBUTIONS - Buchanan

Hello Rob

Thanks for the update.

With respect to either (2) of your email, the maximum concessional contribution in the year ended 30 June 2022 is \$27,500, rather than \$27,000 as stated. Note that you need to moderate any personal superannuation contribution by the amount of superannuation paid by an employer for the benefit of Bernadette and you.

You can pay funds directly from your personal account to the bank account of your self-managed superannuation fund that is being overseen by William Buck. The key issue is that the recipient bank account pertains to your self-managed superannuation fund.

Sometimes there is merit in having a bank account which you control within your superannuation fund.

Regards

David Crase
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From: Rob Buchanan <rbuchanan@adsteel.com.au>
Sent: Wednesday, 1 June 2022 9:06 AM
To: David Crase (CCG) <David.Crase@crase.com.au>
Subject: SUPERANNUATION FUND CONTRIBUTIONS

Hi David,

Further to my other query about superannuation.....

We intend making some additional contributions to our superannuation fund before end of June 2022.

1) As you know I am using William Buck to look after the fund from now on.

Brea Thomson from William Buck has provided us with a spreadsheet showing there are \$19056.92 “ catch up “ contributions Bernadette can make from 2019 , 2020 and 2021 financial years. We intend making this contribution in June 2022.

Year	SG (CC)	Sal Sac (CC)	SG (CC)	Total	Concessional Contribution Cap	R
	To Aus Super		To MLC Super			
2022 YTD (\$):	\$0.00	\$0.00	\$0.00	\$0.00	\$27,500.00	N/A as
2021 (\$):	\$5,582.94	\$14,400.00	\$0.00	\$19,982.94	\$25,000.00	
2020 (\$):	\$5,386.97	\$9,600.00	\$802.59	\$15,789.56	\$25,000.00	
2019 (\$):	\$202.59	\$0.00	\$19,967.99	\$20,170.58	\$25,000.00	

2) \$ 27,000 each for Rob and Bernadette in 2022. (Rob’s already being paid in , Bernadettes will be a lump sum in June).

3) \$ 55,000 each non concessional contributions for Rob and Bernadatee / lump sum payments in 2022.

I currently use a NAB bank account for my Super Fund.

Can the above proposed contributions be sent directly from a personal account in to the William Buck account or should they go through my NAB super bank account ? Do I even need the NAB bank account going forward if I have William Buck managing it ?

Regards,
Robert Buchanan



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