
Workpapers - 2023 Financial Year

Antic Superannuation Fund

Preparer: Beverly van Bovene

Reviewer: Mandie Watts

Printed: 20 February 2024

Lead Schedule

2023 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	\$3,965.50		100%	Completed
24700	Changes in Market Values of Investments	\$287,452.00		100%	Completed
25000	Interest Received	(\$291.53)	(\$25.63)	1037.46%	Completed
28000	Property Income	(\$53,263.57)	(\$48,540.87)	9.73%	Completed
28100	Rental Reimbursements		(\$395.95)	100%	Completed
30100	Accountancy Fees		\$3,300.00	100%	Completed
30200	Administration Costs	\$137.50	\$137.50	0%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$506.50	\$506.28	0.04%	Completed
38000	Insurance	\$308.33	\$370.00	(16.67)%	Completed
41600	Pensions Paid	\$24,037.44	\$26,703.28	(9.98)%	Completed
41960	Property Expenses - Council Rates	\$3,095.70		100%	Completed
42150	Property Expenses - Water Rates	\$1,022.29		100%	Completed
43000	Property Expenses - Rental Expenses		\$29,356.80	100%	Completed
49000	Profit/Loss Allocation Account	(\$267,229.16)	(\$11,670.41)	2189.8%	Completed
50000	Members	(\$584,986.79)	(\$852,215.95)	(31.36)%	Completed
60400	Bank Accounts	\$18,354.32	\$6,401.45	186.72%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
61800	Distributions Receivable	\$0.00	\$3,965.50	100%	Completed
68000	Sundry Debtors	\$4,084.47	\$0.00	100%	Completed
77200	Real Estate Properties (Australian - Residential)	\$562,548.00	\$850,000.00	(33.82)%	Completed
80500	Amounts owing to other persons	\$0.00	(\$8,151.00)	100%	Completed
85000	Income Tax Payable /Refundable	\$0.00	\$0.00	0%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23800 - Distributions Received

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANTI0003_ASGf13J34BV	Asgard	\$3,965.50		100%
TOTAL		CY Balance	LY Balance	
		\$3,965.50		

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- Antic - Discussions 04 Dec 2023 - Asgard.pdf

External URLs

No External URLs

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

Notes

Beverly van Bovene

Internal Query | ANTI0003_ASGf13J34BV

16/02/2024 11:49

Per conversation with Mandie and Boris - Asgard was disposed of in prior financial years. Balance cleared against distribution income account.

Antic Superannuation Fund Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃			Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	
TOTAL	(3,965.50)														0.00

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	0.00	0.00
Total	0.00	0.00

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions					0.00		0.00

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

Mandie Watts

From: Mandie Watts <mandie.watts@mmgroupaccounting.com.au>
Sent: Monday, 4 December 2023 11:31 AM
To: 'Beverly van Bovene'
Cc: M & M Group Accounting
Subject: RE: Antic Superfund Queries

Hi Bev,

For Antic Superfund, Boris dropped in a bunch of paperwork. I will get Kathy to scan it in for you tomorrow.

To summarise:

- He supplied the bank statements – I don't think there is a great deal of activity so I didn't worry about asking for the csv again.
- There is an \$8K amount on the balance sheet for the tenants bond. Boris said that the tenant was evicted for non-payment of rent and he got to retain the bond so this liability likely need to be cleared against the rental income account. He did supply an old ledger connected to this.
- There is an amount on the balance sheet for Asgard distribution receivable. Asgard was disposed of in prior financial years so this receivable shouldn't have been on the balance sheet last FY, so it needs to be cleared against the distribution income account.
- He supplied council rates, water etc.
- He didn't have an agent's valuation but I told him to go back and ask for one.
- He thought he had already supplied the income from the agent, but I asked him to go back and ask for an annual summary.

Due to his accent I do find some of what he says hard to understand at times, but above it the gist of how I think the convo went. If we are still missing anything else, if its not material we are probably best to push forward without it if we can.

Kind regards,

Mandie Watts

Our office will be closed from Friday 22nd December 2023 to Sunday 7th January 2024 for the Christmas break. We would like to thank you for your support in 2023 and wish you and your family a happy and safe festive season. We look forward to speaking to you in the new year.



Mandie Watts CA BBus GradDipCA MTax SSA™
PRINCIPAL
Accountant & SMSF Specialist Advisor™

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M & M GROUP
ACCOUNTING

Liability limited by a Scheme approved under Professional Standards Legislation.

24700 - Changes in Market Values of Investments

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$287,452.00		100%
TOTAL		CY Balance	LY Balance	
		\$287,452.00		

Supporting Documents

- Market Movement [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Market Value - Shop 7 3029 The Boulevard Emerald Lakes.pdf

External URLs

No External URLs

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- ~~Attach copy of Realised Capital Gain Report~~
- ~~Ensure all Asset Disposals have been entered~~
- Ensure all Market Values have been entered for June 30
- ~~Ensure all Tax Deferred Distributions have been entered~~

Antic Superannuation Fund
Market Movement Report

As at 30 June 2023

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SHOP7EMERALDLAKES - Emerald Lakes Village Commercial										
	01/07/2022	Opening Balance	1.00	0.00	0.00	0.00	850,000.00	0.00	0.00	0.00
	30/06/2023	Revaluation	0.00	0.00	(287,452.00)	0.00	562,548.00	0.00	0.00	0.00
	30/06/2023		1.00	0.00	(287,452.00)	0.00	562,548.00	0.00	0.00	0.00
Total Market Movement					(287,452.00)					0.00
										(287,452.00)

Antic Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

Antic Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

30th January 2024

Borislav and Elizabeth Antic ATF
36 San Simeone Drive
Clear Island Waters QLD 4226

Re: Shop 7, 3029 The Boulevard, Emerald Lakes

Dear Boris and Elizabeth

Further to our conversation of even date please find below with my kerb side valuation estimate for Shop 7, 3029 The Boulevard, Emerald Lakes using the net annual income and yield as shown below.

Gross Rental Income as at 1 st January 2024	\$45,894.53
Less estimated expenses for 2023/2024	<u>\$13,548.00</u>
Net income before Land Tax	\$32,346.53

Other matters that were not taken into account and unknown are:-

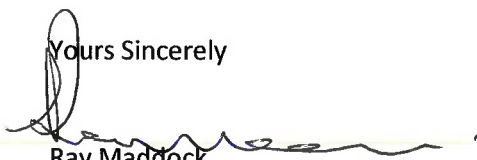
- Any development potential of the subject land and or any
- Native Title Claim registered on the subject land.

Yield 5.75% = \$562,548.00

Please note that this is an opinion only and must be used on that basis only and for no other purpose whatsoever. It is not a sworn valuation and should you need a sworn valuation then I am able to supply you with details of an appropriate valuer who should be able to assist.

I trust this is of assistance to you.

Yours Sincerely



Ray Maddock
Director
RM Realty Pty Ltd

25000 - Interest Received

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANTI0003_ATOINTEREST	ATO Interest	(\$1.37)		100%
NAB741581543	NAB (1543)	(\$290.16)	(\$25.63)	1032.11%
TOTAL		CY Balance	LY Balance	
		(\$291.53)	(\$25.63)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- ATO Income Tax Account.pdf

External URLs

No External URLs

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Antic Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
NAB741581543 NAB (1543)					
29/07/2022	1.96	1.96			
31/08/2022	5.74	5.74			
30/09/2022	12.37	12.37			
31/10/2022	22.49	22.49			
30/11/2022	26.88	26.88			
30/12/2022	29.20	29.20			
31/01/2023	28.22	28.22			
28/02/2023	23.29	23.29			
31/03/2023	23.75	23.75			
28/04/2023	24.16	24.16			
31/05/2023	42.23	42.23			
30/06/2023	49.87	49.87			
	290.16	290.16			
	290.16	290.16			
TOTAL	290.16	290.16			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	290.16	11C



Income tax 551

Date generated	15 February 2024
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from **01 July 2022** to **30 June 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 May 2023	1 Jun 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$1.37		\$0.00
29 May 2023	15 May 2023	Interest for early payment of Income Tax		\$1.37	\$1.37 CR
21 Mar 2023	20 Mar 2023	Payment received		\$259.00	\$0.00
22 Feb 2023	15 May 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$259.00		\$259.00 DR
4 Aug 2022	9 Aug 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$247.30		\$0.00
8 Jul 2022	8 Jul 2022	General interest charge			\$247.30 CR
8 Jul 2022	7 Jul 2022	Payment received		\$506.30	\$247.30 CR
1 Jul 2022	1 Jul 2022	General interest charge			\$259.00 DR

28000 - Property Income

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHOP7EMERALDLAKES	Emerald Lakes Village Commercial	(\$53,263.57)	(\$48,540.87)	9.73%
TOTAL		CY Balance	LY Balance	
		(\$53,263.57)	(\$48,540.87)	

Supporting Documents

- General Ledger [Report](#)
- Owner Ledger - Bond Transferred For Non-Payment of Rent - 18 Mar 2015 - See that date on ledger.pdf
- Antic - Discussions 04 Dec 2023 - Bond.pdf
- Market Value - Shop 7 3029 The Boulevard Emerald Lakes.pdf
- 2023 Property Management Report Village Commercial Emerald Lakes.pdf

External URLs

No External URLs

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- ~~Attach Rental Property Statement Report~~

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>Emerald Lakes Village Commercial (SHOP7EMERALDLAKES)</u>					
07/07/2022	R M Realty Pty Ltd			3,782.17	3,782.17 CR
03/08/2022	R M Realty Pty Ltd			3,782.17	7,564.34 CR
01/09/2022	R M Realty Pty Ltd			3,782.17	11,346.51 CR
30/09/2022	R M Realty Pty Ltd			3,782.17	15,128.68 CR
02/11/2022	R M Realty Pty Ltd			3,782.17	18,910.85 CR
09/12/2022	R M Realty Pty Ltd			3,665.80	22,576.65 CR
05/01/2023	R M Realty Pty Ltd			1,278.23	23,854.88 CR
03/02/2023	R M Realty Pty Ltd			4,342.52	28,197.40 CR
07/03/2023	R M Realty Pty Ltd			3,780.29	31,977.69 CR
11/04/2023	R M Realty Pty Ltd			1,292.95	33,270.64 CR
01/05/2023	R M Realty Pty Ltd			4,205.32	37,475.96 CR
07/06/2023	R M Realty Pty Ltd			3,552.14	41,028.10 CR
30/06/2023	Being rental bond retained due to eviction of tenants and non payment of rent			8,151.00	49,179.10 CR
30/06/2023	Being to accrue rent receivable in agents trust at 30 June 2023 per June 2023 agent's report.			4,084.47	53,263.57 CR
				53,263.57	53,263.57 CR

Total Debits: 0.00

Total Credits: 53,263.57

Property Management Report June 2023

Borislav & Elizabeth Antic

Village Commercial – Emerald Lakes

Income & Expenditure Statement

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive
Clear Island Waters QLD 4226

Financial Report for the period 01/06/2023 to 30/06/2023
Shop 7 Village Commercial, Emerald Lakes

Balance b/fwd from 31st May 2023	<u>\$3,901.14</u>
Income	
Rental Income	
Rent	\$3,713.15
GST on Rental	<u>\$371.32</u>
Total Rental	\$4,084.47
Tenants On Billed Income	
Water Usage	\$0.00
GST on Tenants On Billed Income	<u>\$0.00</u>
Total Tenants On Billed Income	\$0.00
Total Income	<u>\$4,084.47</u>
Expenses	
Expenses	
General Expenses	\$0.00
Management Fees	\$166.66
Owners Expenses	\$0.00
Recoverable Expenses	\$164.87
GST on Recoverable Expenses	<u>\$17.47</u>
Total Recoverable Expenses	\$349.00
Total Recoverable Expenses	<u>\$349.00</u>
Owner	
Distribution to Owner	\$3,552.14
Total	<u>\$3,552.14</u>
GST	
GST Received	
GST Received	<u>\$371.32</u>
Total GST Received	<u>\$371.32</u>
GST Paid	
GST Paid	<u>\$17.47</u>
Total GST Paid	<u>\$17.47</u>
Balance held in Trust as at 30th June 2023	<u>\$4,084.47</u>

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive

Shop 7 Village Commercial

Clear Island Waters
QLD 4226

Building Income & Expenditure For The Period: 01/06/2023 to 30/06/2023

INCOME

Lvl / Suite	Tenant	Brought Forward	Amounts Owning					Total	Receipts	Paid To Date	Carried Forward
			Rental	Outgoings	Parking	Cleaning	Other				
GND/07	Kokko Maria Deli Café	\$6,252.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	30/06/2020	\$6,252.88	
GND/07	Kokko Maria Deli Café GST	\$625.28	\$0.00	\$0.00	\$0.00	\$0.00	\$625.28	\$0.00	30/06/2020	\$625.28	
GND/07	Pooches & Pastries	(\$3,715.84)	\$3,713.15	\$0.00	\$0.00	\$0.00	(\$2.69)	(\$3,713.15)	31/07/2023	(\$3,715.84)	
GND/07	Pooches & Pastries GST	(\$371.63)	\$371.32	\$0.00	\$0.00	\$0.00	(\$0.31)	(\$371.32)	31/07/2023	(\$371.63)	
	Includes GST of:	\$253.65	\$371.32	\$0.00	\$0.00	\$0.00	\$624.97	(\$371.32)		\$253.65	
	Totals:	\$2,790.69	\$4,084.47	\$0.00	\$0.00	\$0.00	\$6,875.16	(\$4,084.47)		\$2,790.69	

Borislav & Elizabeth Antic as Trustee
 36 San Simeone Drive

Shop 7 Village Commercial

Clear Island Waters
 QLD 4226

Building Income & Expenditure For The Period: 01/06/2023 to 30/06/2023

EXPENDITURE

Date	Invoice No.	Cheque/EFT	Payee	Description	Net	Tax	Totals
6/06/2023	59085108/F-M2	2084	Peak Body Corporate Management Pty Ltd	Tenants water usage 13/2/2023-15/5/23	\$156.87	\$0.00	\$156.87
6/06/2023	59085108/F-M2	2084	Peak Body Corporate Management Pty Ltd	Water service fee	\$8.00	\$0.80	\$8.80
29/06/2023	5392	15010	RM Realty Pty Ltd	MANAGEMENT FEES (Shop 7 Village Commercial)	\$164.87	\$0.80	\$165.67
					\$166.66	\$16.67	\$183.33
					\$166.66	\$16.67	\$183.33
Total For Shop 7 Village Commercial:					\$331.53	\$17.47	\$349.00

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive

Shop 7 Village Commercial

Clear Island Waters
QLD 4226

Building Income & Expenditure For The Period: 01/06/2023 to 30/06/2023

SUMMARY

Balance Brought Forward	\$3,901.14
Total Receipts	\$4,084.47
Less Total Payments	\$349.00
	\$3,735.47
Less Owner Payments/Adjustments: 7/06/2023	\$3,552.14
	\$3,552.14
Balance -	\$4,084.47

NOTES

RM Realty Pty Ltd

ABN 20 011 029 155

Cash Based Financials

1/06/2023 to 30/06/2023

Date

Thursday, 13 July 2023

Client

Borislav & Elizabeth Antic as Trustee

Property

Shop 7 Village Commercial
3029 The Boulevarde
Carrara QLD 4211

Index

Report	Sub Report	Type of Report:
1	1	Balance Sheet
1	2	Income Expenditure Budget Variation
1	3	Receipt Detail Budget Variation
1	4	Payment Detail Budget Variation
1	5	Outgoings Category Summary
2		Charges and Receipts
3		Miscellaneous Transactions
4		Sundry Credits & Adjustments
5		Expenditure Details

RM Realty Pty Ltd Contact

Kathy Bown
RM Realty Pty Ltd
Ph: 0755 766 378

RM Realty Pty Ltd
BALANCE SHEET – Sub Rep. 1
AS AT 30/06/2023

Client
 Borislav & Elizabeth Antic as Trustee
Property
 Shop 7 Village Commercial

Report 1
Page 1
Date 13/07/2023

TOTAL TRADING RECEIPTS	\$4,084.47
TOTAL TRADING PAYMENTS (RECOVERABLE)	\$183.33
TOTAL TRADING PAYMENTS (NON RECOVERABLE)	\$165.67
NET TRADING RESULTS	\$3,735.47
TOTAL CAPITAL PAYMENTS	\$0.00
CHANGE IN DEPOSITS	\$0.00
OWNERS CASH & JOURNAL FUNDS	\$0.00
PLUS RETAINED IN TRUST FROM PREVIOUS PERIOD	\$3,901.14
MINUS AMOUNT OF BONDS & DEPOSITS	\$0.00
TOTAL FUNDS AVAILABLE	\$7,636.61
LESS PAID TO OWNER & JOURNAL TRANSFERS	\$3,552.14

DATE	REFERENCE	DESCRIPTION
7/06/2023	14962	Incorpe Remittance (Shop 7 Village Commercial)

TOTAL REMITTANCES TO OWNER	\$3,552.14
TOTAL HELD IN TRUST ACCOUNT (INC BONDS/DEPOSITS)	\$4,084.47

FOR THE PERIOD FROM 1/06/2023 TO 30/06/2023 YEAR TO DATE FROM 1/07/2022 TO 30/06/2023

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	43,541.16	0.00	44,128.29	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	43,541.16	0.00	44,128.29	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,558.16	4,426.26	43,984.42	0.00	44,558.16	0	0.00	0.00	0

RECEIPTS:

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
0.00	0.00	0.00	0.00	0.00	0	4,758.64	475.86	5,234.50	0.00	4,758.64	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0	1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0	6,758.56	675.90	7,434.46	0.00	6,758.56	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
331.53	17.47	349.00	0.00	331.53	0	7,159.05	678.30	7,837.35	0.00	7,159.05	0	0.00	0.00	0
3,381.62	353.85	3,735.47	0.00	3,381.62	0	37,399.11	3,747.96	41,147.07	0.00	37,399.11	0	0.00	0.00	0

PAYMENTS:

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
0.00	0.00	0.00	0.00	0.00	0	4,758.64	475.86	5,234.50	0.00	4,758.64	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0	1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0	6,758.56	675.90	7,434.46	0.00	6,758.56	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
331.53	17.47	349.00	0.00	331.53	0	7,159.05	678.30	7,837.35	0.00	7,159.05	0	0.00	0.00	0
3,381.62	353.85	3,735.47	0.00	3,381.62	0	37,399.11	3,747.96	41,147.07	0.00	37,399.11	0	0.00	0.00	0

RECEIPTS DETAIL BUDGET VARIATION - Sub Rep. 3

1/06/2023 to 30/06/2023

Cash Based Report

Client
Borislav & Elizabeth Antic as Trustee
Property
Shop 7 Village Commercial

Report
Page
Date
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13/07/2023

FOR THE PERIOD FROM 1/06/2023 TO 30/06/2023

YEAR TO DATE FROM 1/07/2022 TO 30/06/2023

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
RECEIPTS														
RENTAL INCOME														
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	48,541.16	0.00	44,128.29	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	48,541.16	0.00	44,128.29	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	48,541.16	0.00	44,128.29	0	0.00	0.00	0
TENANTS ON BILLED INCOME														
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,558.16	4,426.26	48,984.42	0.00	44,558.16	0	0.00	0.00	0
TOTAL BUILDING & OWNER														

RM Realty Pty Ltd

PAYMENTS DETAIL BUDGET VARIATION - Sub Rep. 4
1/06/2023 to 30/06/2023

Cash Based Report

Client
 Borislav & Elizabeth Antic as Trustee
 Property
 Shop 7 Village Commercial

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 13/07/2023

FOR THE PERIOD FROM 1/06/2023 TO 30/06/2023

YEAR TO DATE FROM 1/07/2022 TO 30/06/2023

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%		AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
EXPENDITURE															
OTHER EXPENSES															
0.00	0.00	0.00	0.00	0.00	0	BODY CORPORATE - ADMINL	4,758.64	475.86	5,234.50	0.00	4,758.64	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0		4,758.64	475.86	5,234.50	0.00	4,758.64	0	0.00	0.00	0
MANAGEMENT EXPENSES															
166.66	16.67	183.33	0.00	166.66	0	MANAGEMENT FEES	1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0		1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
166.66	16.67	183.33	0.00	331.53	0	TOTAL OUTGOINGS	6,758.56	675.90	7,434.46	0.00	6,758.56	0	0.00	0.00	0
TENANTS ON BILLED EXPENSES															
164.87	0.80	165.67	0.00	164.87	0	WATER CONSUMPTION TEN	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0		400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
164.87	0.80	165.67	0.00	331.53	0	TOTAL OWNER PAYMENTS	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
331.53	17.47	349.00	0.00	331.53	0	TOTAL BUILDING & OWNER	7,159.05	678.30	7,837.35	0.00	7,159.05	0	0.00	0.00	0

RM Realty Pty Ltd

Client
Borislav & Elizabeth Antic as Trustee

Report 2

CHARGES AND RECEIPTS

Property
Shop 7 Village Commercial

Page 1

1/06/2023 to 30/06/2023

Date 13/07/2023

REF. NO	TENANT/PREMISES ACCOUNT	BALANCE B/FWD	CURRENT NET	CURRENT TAX	CURRENT CHARGES	AMOUNT DUE	NET RECEIVED	TAX RECEIVED	AMOUNT RECEIVED	BALANCE C/FWD
GND/07	Kokko Maria Deli Café									
	RETAIL RENT	6,878.16	0.00	0.00	0.00	6,878.16	0.00	0.00	0.00	6,878.16
	TOTAL	6,878.16	0.00	0.00	0.00	6,878.16	0.00	0.00	0.00	6,878.16
GND/07	Pooches & Pastries									
	RENT	(4,087.47)	3,713.15	371.32	4,084.47	(3.00)	3,713.15	371.32	4,084.47	(4,087.47)
	TOTAL	(4,087.47)	3,713.15	371.32	4,084.47	(3.00)	3,713.15	371.32	4,084.47	(4,087.47)

RM Realty Pty Ltd

Client
Borislav & Elizabeth Antic as Trustee

Report 2

CHARGES AND RECEIPTS

Property
Shop 7 Village Commercial

Page 2

1/06/2023 to 30/06/2023

Date 13/07/2023

REF. NO	TENANT/PREMISES ACCOUNT	BALANCE B/FWD	CURRENT NET	CURRENT TAX	CURRENT CHARGES	AMOUNT DUE	NET RECEIVED	TAX RECEIVED	AMOUNT RECEIVED	BALANCE C/FWD
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Property Totals

	RENT	(4,087.47)	3,713.15	371.32	4,084.47	(3.00)	3,713.15	371.32	4,084.47	(4,087.47)
	RETAIL RENT	6,878.16	0.00	0.00	0.00	6,878.16	0.00	0.00	0.00	6,878.16
	TOTAL	2,790.69	3,713.15	371.32	4,084.47	6,875.16	3,713.15	371.32	4,084.47	2,790.69

RM Realty Pty Ltd

Client
Borislav & Elizabeth Antic as Trustee

Report 5

EXPENDITURE DETAILS

Property
Shop 7 Village Commercial

Page 1

1/06/2023 to 30/06/2023

Date 13/07/2023

CODE/ DATE	PAYMENT NUMBER	CREDITOR	INVOICE NUMBER	DESCRIPTION	PERIOD FROM	COVERED TO	AMOUNT	GST	TOTAL
MANAGEMENT EXPENSES									
470		MANAGEMENT FEES							
29/06/2023	B	RM Realty Pty Ltd	5392	MANAGEMENT FEES (Shop 7 Village)			166.66	16.67	183.33
TENANTS ON BILLED EXPENSES									
541		WATER CONSUMPTION TENANTS							
6/06/2023	P	Peak Body Corporate Management Pt	159085108/F	Water service fee	13/02/2023	15/05/2023	8.00	0.80	8.80
6/06/2023	P	Peak Body Corporate Management Pt	159085108/F	Tenants water usage 13/2/2023-15/5/23	13/02/2023	15/05/2023	156.87	0.00	156.87
GRAND TOTAL							331.53	17.47	349.00

RM Realty Pty Ltd
PO Box 82

SURFERS PARADISE
QLD 4217

CASH TAX SUMMARY REPORT

Building: Shop 7 Village Commercial

Owner: Borislav & Elizabeth Antic as Trustee

FOR THE PERIOD: June, 2023 TO: June, 2023

Warning! Do not lodge this calculation worksheet with your BAS statement!

REF	DETAILS	REF	\$	REF	\$
G1	Total Income (including any GST)			G1	\$4,084
G3	LESS GST-free Income	G3			
G4	LESS Input taxed income	G4			
G5	G3 + G4			G5	
G6	Total Income subject to GST (G1 minus G5)			G6	\$4,084
G7	PLUS Adjustments (if applicable)			G7	\$0
G8	Total Income subject to GST after adjustments (G6 + G7)			G8	\$4,084
G9	GST on Income			G9	\$371

G10	Capital Expenditure (including any GST)	G10	\$0		
G11	PLUS Revenue Expenditure (including any GST)	G11	\$349		
G12	G10 + G11			G12	\$349
G13	LESS Expenditure for making input taxed income	G13			
G14	LESS Expenditure without GST in the payment/invoice	G14			
G16	G13 + G14			G16	
G17	Total Expenditure subject to GST (G12-G16)			G17	\$349
G18	PLUS Adjustments (if applicable)			G18	\$0
G19	Total Expenditure subject to GST after adjustments (G17+G18)			G19	\$349
G20	GST on Expenditure			G20	\$17

GST you owe the ATO	\$371
GST the ATO owes you	\$17
Total you owe the ATO	\$354

Cash Book 1/06/2023 to 30/06/2023

AUDIT REPORT

Bank Slip Date	Trans Date	Receipt / Invoice	Type	Reference	Account	Name	Description of Matter	Receipts	Payments	Total
SELECTED OPENING BALANCE: R M Realty Pty Ltd										
Building: Shop 7 Village Commercial - Landlord/Owner: Borislaw & Elizabeth Antic as Trustee										
6/06/2023	6/06/2023	47	P		541	Peak Body Corporate Manage Tenant: water usage 13/2/2023-15/5/23			\$156.87	
6/06/2023	6/06/2023	47	P		541	Peak Body Corporate Manage Water service fee			\$8.00	
6/06/2023	6/06/2023	47	P		541	Peak Body Corporate Manage GST Water service fee			\$0.80	
									\$165.67	\$3,735.47
Building: Shop 7 Village Commercial - Landlord/Owner: Borislaw & Elizabeth Antic as Trustee										
7/06/2023	7/06/2023			B 083088:741581543	550	Borislaw & Elizabeth Antic as Tr	Income Remittance (Shop 7 Village Commercial)		\$3,552.14	\$183.33
Building: Shop 7 Village Commercial - Landlord/Owner: Borislaw & Elizabeth Antic as Trustee										
28/06/2023	29/06/2023	23434	B		100	Pooches & Pastries	GND/07 RENT 01/07/2023-31/07/2023	\$3,713.15		
28/06/2023	29/06/2023	23434	B		100	Pooches & Pastries	GST GND/07 RENT 01/07/2023-31/07/2023	\$371.32		
								\$4,084.47		\$4,267.80
Building: Shop 7 Village Commercial - Landlord/Owner: Borislaw & Elizabeth Antic as Trustee										
29/06/2023	29/06/2023			B 484799:605625092	470	RM Realty Pty Ltd	MANAGEMENT FEES (Shop 7 Village Commercial)		\$166.66	
29/06/2023	29/06/2023			B 484799:605625092	470	RM Realty Pty Ltd	GST on MANAGEMENT FEES (Shop 7 Village Com		\$16.67	
									\$183.33	\$4,084.47
Total Per Trust (for selected criteria): R M Realty Pty Ltd								\$4,084.47	\$3,901.14	

Account Activity Report from 01 Jun 2023 to 30 Jun 2023

Building: 114 Shop 7 Village Commercial

Date	Supplier / Tenant	Description	Cheque Receipt	Net	Tax	Amount	
Account: 28/06/2023	100 RENT						
	07 Pooches & Pastries	GND/07 RENT 01/07/2023-31/07/2023	B 23434	\$3,713.15	\$371.32	\$4,084.47	
		Account: 100 RENT		\$3,713.15	\$371.32	\$4,084.47	
		Total: Receipts		\$3,713.15	\$371.32	\$4,084.47	
Account: 29/06/2023	470 MANAGEMENT FEES						
	RM Realty Pty Ltd	MANAGEMENT FEES (Shop 7 Village Commercial B	15010 5392	\$166.66	\$16.67	\$183.33	
		Account: 470 MANAGEMENT FEES		(\$166.66)	(\$16.67)	(\$183.33)	
Account: 6/06/2023	541 WATER CONSUMPTION TENANTS						
	Peak Body Corporate Manage	Water service fee	P 2084 159085108/F	\$8.00	\$0.80	\$8.80	
	6/06/2023	Peak Body Corporate Manage	Tenants water usage 13/2/2023-15/5/23	P 2084 159085108/F	\$156.87	\$0.00	\$156.87
		Account: 541 WATER CONSUMPTION TENANT		(\$164.87)	(\$0.80)	(\$165.67)	
Account: 7/06/2023	550 PROGRESS PAYMENT						
	Borislav & Elizabeth Antic as	Income Remittance (Shop 7 Village Commercial)	B 14962 5677	\$3,552.14	\$0.00	\$3,552.14	
		Account: 550 PROGRESS PAYMENT		(\$3,552.14)	\$0.00	(\$3,552.14)	
		Total: Payments		(\$3,883.67)	(\$17.47)	(\$3,901.14)	
		Total for: Shop 7 Village Commercial		(\$170.52)	\$353.85	\$183.33	

REALTY

commercial property specialists

TAX INVOICE

Borislav & Elizabeth Antic as Trustee
36 San Simeon Dr
CLEAR ISLAND WATERS QLD 4226
AUSTRALIA

Invoice Date
29 Jun 2023

Invoice Number
INV-0480

Reference
June 2023

ABN
20 011 029 155

R M Realty Pty Ltd
Suite 2/79 West Burleigh Rd
Burleigh Heads QLD 4220
Ph: 07 55 766 378
E: Kathy@rmrealty.net.au

Description	Quantity	Unit Price	GST	Amount AUD
Management Fees	1.00	166.66	10%	166.66
Property: Shop 7 Village Commercial				
Property Management Fees June 2023				
			Subtotal	166.66
			TOTAL GST 10%	16.67
			TOTAL AUD	183.33

Due Date: 30 Jun 2023

Payment Details:
Account Name: R M Realty Pty Ltd
BSB: 484 799
Account No: 605625092

PAYMENT ADVICE

To: R M Realty Pty Ltd
Suite 2/79 West Burleigh Rd
Burleigh Heads QLD 4220
Ph: 07 55 766 378
E: Kathy@rmrealty.net.au

Customer Borislav & Elizabeth Antic as Trustee
Invoice Number INV-0480
Amount Due 183.33
Due Date 30 Jun 2023
Amount Enclosed

Enter the amount you are paying above

07 5528 9999

www.stratamax.com.au
www.stratapay.com.au

PO Box 1509, Runaway Bay, Qld 4216
ABN: 66 130 755 921

SHOP 7 VILLAGE COMM

541

T. DIRECT

TENANTS WATER

USAGE 13/2/23 - 15/5/23
6/6/23 BPAY 2014
\$165.67.



Peak

Body Corporate Management

WATER INVOICE

THE VILLAGE COMMERCIAL CTS 37498

Borislav Antic
Erzsebet Antic Atf
36 San Simeon Drive
CLEAR ISLAND WATERS 4226

Date of Notice	
19 May 2023	
A/c Number	02100019
Lot Number	3361

Amount brought forward from last bill: Nil

Meter Number	Readings		Tariff	kL	Days	Net Amount
	13/02/23	15/05/23				
3361-7 Cold Water (No GST) Service Fee	1,406	1,441	CW	35		156.87 8.00
Supply for 91 days to Lot 3361 THE VILLAGE COMMERCIAL CTS 37498 The Boulevard Carrara QLD 4211			GST on \$8.00			0.80
			Less Cents Adjustment			0.00
			Total Charges			165.67
			Security Deposit to Pay			0.00

History	Days	Total kL	Daily Average
This Bill	91	35	0
Last Bill	91	25	0

Total This Bill	\$165.67
Payment Due	02/06/23

Please note that the rate per kL is 4.4520 - As per GCCC.
Ensure the B-Pay and Reference Numbers below are used when making payment.
IF YOU HAVE A LETTING AGENT, PLEASE ENSURE YOU FORWARD A COPY TO THEM

Total Amount Payable	\$165.67
----------------------	----------

Tel: 1300 552 311
Ref: 1590 8510 8

Telephone: Call this number to pay by credit card.
International: +613 8648 0158 (charges apply).

www.stratamax.com.au
Ref: 1590 8510 8

Internet: Make credit card payments online (charges apply).
Visit www.stratamax.com.au

www.stratapay.com/dds
Tel: 1300 552 311
Ref: 1590 8510 8

Direct Debit: Make auto payments from your credit card* or
bank account. Visit stratapay.com/dds to register
*Credit card charges apply.

Bill Code: 74625
Ref: 1590 8510 8

BPay: Contact your participating financial institution to make a payment
from your cheque or savings account using BPay.

Billpay Code: 9216
Ref No: 1590 8510 807

In Person: Present this bill at any Post Office to make cash, cheque or
EFTPOS payments.

Make cheque payable to:
StrataPay 1590 8510 8

Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9
GCMC, Bundall Qld 9728 Australia

BSB: 067-970
Account No: 1590 8510 8
(Applies to this bill only)

Internet Banking - EFT: Use this BSB and Account Number to pay directly
from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.

StrataPay Reference

1590 8510 8

Amount
\$165.67

Due Date
02 Jun 23

Nick Jones
E37498/02100019 Lot 3361/7

Borislav Antic
Erzsebet Antic Atf
36 San Simeon Drive
CLEAR ISLAND WATERS 4226



*71 216 159085108 07

PO Box 82,
SURFERS PARADISE

Ph: 07 5576 6378

Fax: A.C.N. 20 011 029 155

RM Realty Pty Ltd

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive
Clear Island Waters
QLD 4226

TAX INVOICE

Page: 1
Batch EFT: 14962
Date: 07 Jun 2023

114 Shop 7 Village Commercial

A.B.N. 72 749 852 918

Paid Date	Lease Name	Details	Net Rent	Tax	Gross Rent	Receipt
30/06/2023	Kylo Enterprises Pty Ltd	RENT	\$3,713.15	\$371.32	\$4,084.47	23309

Date	Particulars	Net Other	Tax	Gross Other	Receipt
------	-------------	-----------	-----	-------------	---------

Date	Particulars	Net Disb.	Tax	Gross Disb.
6/06/2023	Tenants water usage 13/2/2023-15/5/23	\$156.87	\$0.00	\$156.87
6/06/2023	Water service fee	\$8.00	\$0.80	\$8.80

Notes

Total Rent	Mgt Fees	Service Fees	Other Income	Disbursements	Funds Held	Net Amount
\$4,084.47	\$183.33	\$0.00	\$0.00	\$165.67	\$0.00	\$3,552.14

Management & Service Fees include a GST of \$16.67

Mandie Watts

From: Mandie Watts <mandie.watts@mmgroupaccounting.com.au>
Sent: Monday, 4 December 2023 11:31 AM
To: 'Beverly van Bovene'
Cc: M & M Group Accounting
Subject: RE: Antic Superfund Queries

Hi Bev,

For Antic Superfund, Boris dropped in a bunch of paperwork. I will get Kathy to scan it in for you tomorrow.

To summarise:

- He supplied the bank statements – I don't think there is a great deal of activity so I didn't worry about asking for the csv again.
- There is an \$8K amount on the balance sheet for the tenants bond. Boris said that the tenant was evicted for non-payment of rent and he got to retain the bond so this liability likely need to be cleared against the rental income account. He did supply an old ledger connected to this.
- There is an amount on the balance sheet for Asgard distribution receivable. Asgard was disposed of in prior financial years so this receivable shouldn't have been on the balance sheet last FY, so it needs to be cleared against the distribution income account.
- He supplied council rates, water etc.
- He didn't have an agent's valuation but I told him to go back and ask for one.
- He thought he had already supplied the income from the agent, but I asked him to go back and ask for an annual summary.

Due to his accent I do find some of what he says hard to understand at times, but above it the gist of how I think the convo went. If we are still missing anything else, if its not material we are probably best to push forward without it if we can.

Kind regards,

Mandie Watts

Our office will be closed from Friday 22nd December 2023 to Sunday 7th January 2024 for the Christmas break. We would like to thank you for your support in 2023 and wish you and your family a happy and safe festive season. We look forward to speaking to you in the new year.



Mandie Watts CA BBus GradDipCA MTax SSA™
PRINCIPAL
Accountant & SMSF Specialist Advisor™

P 07 5551 1334 **F** 07 5689 1095
E mandie.watts@mmgroupaccounting.com.au
W www.mmgroupaccounting.com.au

A Acacia Centre Commercial, Suite 808
340 Scottsdale Drive, Robina Q 4226
(corner of Firebird Place & Scottsdale Drive)
M PO Box 4221, Robina Q 4230

M & M GROUP
ACCOUNTING

Liability limited by a Scheme approved under Professional Standards Legislation.

Owner Ledger

ANTIC

ANTIC, 36 SAN SIMEONE DRIVE, CLEAR ISLAND WATERS, QLD 4226

Audit	Date	Ref Method	Type	Details	Debit	Credit	Balance
				Opening Balance		\$0.00	
0040.00023	6/08/2014	4944 DEP	Rent	1/08/2014 to 31/08/2014 (including GST) (WOODS M & MAGUIRE T)	\$2,717.00	\$2,717.00	
0040.00234	28/08/2014	4883 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$81.51	\$2,635.49	
0040.00236	28/08/2014	4884 JNL	Owner	Sundry fee (ANTIC) (To: SUPE-SUN-Superior Property Management - Sundry Fees)	\$6.60	\$2,628.89	
0040.00238	28/08/2014	197 CHQ	Owner	Payment to owner (ANTIC)(B & E ANTIC ATF DEED OF TRUST 713387550)	\$2,628.89	\$0.00	
0041.00004	1/09/2014	197 REV	Owner	To be paid by EFT	\$2,628.89	\$2,628.89	
0041.00005	1/09/2014	5022 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,628.89	\$0.00	
0041.00135	17/09/2014	5164 DEP	Rent	1/09/2014 to 30/09/2014 (including GST) (WOODS M & MAGUIRE T)	\$2,717.00	\$2,717.00	
0041.00344	30/09/2014	5093 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$81.51	\$2,635.49	
0041.00346	30/09/2014	5094 JNL	Owner	Sundry fee (ANTIC) (To: SUPE-SUN-Superior Property Management - Sundry Fees)	\$6.60	\$2,628.89	
0041.00348	30/09/2014	5095 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,628.89	\$0.00	
0042.00310	31/10/2014	5422 DEP	Invoice	Invoice #223, Body corporate fees 1/10/14-31/12/14 (Including GST)	\$2,342.74	\$2,342.74	
0042.00311	31/10/2014	5422 DEP	Invoice	Invoice #228, Water and sewage service rates (Including GST)	\$275.72	\$2,618.46	
0042.00327	31/10/2014	5290 EFT	Owner	Water and sewage rates (Account Name: Gold Coast City Council, BSB: 123-123, Account: 123123)	\$275.72	\$2,342.74	
0042.00330	31/10/2014	5292 EFT	Owner	Body Corporate levies (Account Name: Peak Body Corporate, BSB: 123-123, Account: 123123)	\$2,342.74	\$0.00	
0044.00035	31/12/2014	5608 DEP	Invoice	Invoice #236, Rent from 1/11/2014 to 30/11/2014 (Including GST)	\$2,000.00	\$2,000.00	
0044.00046	31/12/2014	5617 DEP	Invoice	Invoice #236, Rent from 1/11/2014 to 30/11/2014 (Including GST)	\$717.00	\$2,717.00	
0044.00047	31/12/2014	5617 DEP	Invoice	Invoice #249, Rent from 1/12/2014 to 31/12/2014 (Including GST)	\$83.00	\$2,800.00	

0044.00089	5/12/2014	5679 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$84.00	\$2,716.00
0044.00091	5/12/2014	5680 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,716.00	\$0.00
0045.00006	2/01/2015	5785 DEP	Invoice	Invoice #260, Rent from 1/01/2015 to 31/01/2015 (Including GST)	\$2,717.00	\$2,717.00
0045.00048	8/01/2015	5785 REV	Invoice	Rent should have been credited to December rent	\$2,717.00	\$0.00
0045.00049	5/01/2015	5824 DEP	Invoice	Invoice #249, Rent from 1/12/2014 to 31/12/2014 (Including GST)	\$2,634.00	\$2,634.00
0045.00050	8/01/2015	5825 DEP	Invoice	Invoice #260, Rent from 1/01/2015 to 31/01/2015 (Including GST)	\$83.00	\$2,717.00
0045.00051	8/01/2015	5869 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$81.51	\$2,635.49
0045.00053	8/01/2015	5870 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,635.49	\$0.00
0047.00169	18/03/2015	6297 JNL	Owner	Transfer bond to owner (From: WOODS&MA- WOODS M & MAGUIRE T)	\$8,151.00	\$8,151.00
0047.00170	18/03/2015	6298 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$8,151.00	\$0.00
0051.00091	10/07/2015	7030 DEP	Invoice	Invoice #383, Rent from 6/07/2015 to 5/08/2015 (Including GST)	\$2,860.00	\$2,860.00
0051.00092	10/07/2015	7031 DEP	Let Fee	6/07/2015 to 6/07/2015 (including GST) (Credit \$1,000.00) (ZAKARIAN, BERGE)	\$1,000.00	\$3,860.00

0051.00093	10/07/2015	7031 DEP	Rent	6/07/2015 to 5/08/2015 (including GST) (Balance Paid) (ZAKARIAN, BERGE)	\$1,860.00	\$5,720.00
0051.00459	3/08/2015	7248 JNL	Owner	Let Fee (SHOP3361 - SHOP 3361 MAISON BUILDING, UNI (To: SUPE-LET-Superior Property Letting Fees)	\$1,100.00	\$4,620.00
0051.00477	3/08/2015	7257 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$171.60	\$4,448.40
0051.00479	3/08/2015	7258 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$4,448.40	\$0.00
0052.00083	10/08/2015	7242 DEP	Rent	6/08/2015 to 5/09/2015 (including GST) (ZAKARIAN, BERGE)	\$2,860.00	\$2,860.00
0052.00361	31/08/2015	7485 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0052.00363	31/08/2015	7486 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0053.00118	10/09/2015	7464 DEP	Invoice	Invoice #394, Rent from 6/08/2015 to 5/09/2015 (Including GST)	\$2,860.00	\$2,860.00
0053.00365	30/09/2015	7708 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0053.00367	30/09/2015	7709 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0054.00110	12/10/2015	7667 DEP	Invoice	Invoice #422, Rent from 6/10/2015 to 5/11/2015 (Including GST)	\$2,860.00	\$2,860.00
0054.00471	30/10/2015	7980 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0054.00473	30/10/2015	7981 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0055.00089	9/11/2015	7875 DEP	Invoice	Invoice #434, Rent from 6/11/2015 to 5/12/2015 (Including GST)	\$2,860.00	\$2,860.00
0055.00421	30/11/2015	8246 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0055.00423	30/11/2015	8247 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0056.00079	8/12/2015	8110 DEP	Invoice	Invoice #455, Rent from 6/12/2015 to 5/01/2016 (Including GST)	\$2,860.00	\$2,860.00
0056.00384	31/12/2015	8519 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0056.00386	31/12/2015	8520 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0057.00080	8/01/2016	8342 DEP	Invoice	Invoice #481, Rent from 6/01/2016 to 5/02/2016 (Including GST)	\$2,860.00	\$2,860.00

0057.00509	29/01/2016	8806 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0057.00511	29/01/2016	8807 JNL	Owner		\$2,774.20	\$0.00
0058.00189	15/02/2016	8632 DEP	Invoice	Invoice #501, Rent from 6/02/2016 to 5/03/2016 (Including GST)	\$2,860.00	\$2,860.00
0058.00486	29/02/2016	9096 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0058.00488	29/02/2016	9097 JNL	Owner		\$2,774.20	\$0.00
0059.00094	9/03/2016	8824 DEP	Invoice	Invoice #520, Rent from 6/03/2016 to 5/04/2016 (Including GST)	\$2,860.00	\$2,860.00
0059.00413	30/03/2016	9369 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0059.00415	30/03/2016	9370 JNL	Owner		\$2,774.20	\$0.00
0060.00104	7/04/2016	9064 DEP	Invoice	Invoice #532, Rent from 6/04/2016 to 5/05/2016 (Including GST)	\$2,860.00	\$2,860.00

0060.00532	29/04/2016	9703 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0060.00534	29/04/2016	9704 JNL	Owner		\$2,774.20	\$0.00
0061.00114	11/05/2016	9337 DEP	Invoice	Invoice #554, Rent from 6/05/2016 to 5/06/2016 (Including GST)	\$2,860.00	\$2,860.00
0061.00523	31/05/2016	10031 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0061.00525	31/05/2016	10032 JNL	Owner		\$2,774.20	\$0.00
0062.00132	9/06/2016	9592 DEP	Invoice	Invoice #586, Rent from 6/06/2016 to 5/07/2016 (Including GST)	\$2,860.00	\$2,860.00
0062.00440	29/06/2016	10298 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0062.00442	29/06/2016	10299 JNL	Owner		\$2,774.20	\$0.00
0063.00180	12/07/2016	9868 DEP	Invoice	Invoice #610, Rent from 6/07/2016 to 5/08/2016 (Including GST)	\$2,860.00	\$2,860.00
0063.00598	29/07/2016	10629 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0063.00600	29/07/2016	10630 JNL	Owner		\$2,774.20	\$0.00
0064.00095	8/08/2016	10111 DEP	Invoice	Invoice #639, Rent from 6/08/2016 to 5/09/2016 (Including GST)	\$2,860.00	\$2,860.00
0064.00472	31/08/2016	10948 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0064.00474	31/08/2016	10949 JNL	Owner		\$2,774.20	\$0.00
0065.00108	8/09/2016	10371 DEP	Invoice	Invoice #653, Rent from 6/09/2016 to 5/10/2016 (Including GST)	\$2,860.00	\$2,860.00
0065.00385	28/09/2016	11229 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0065.00387	28/09/2016	11230 JNL	Owner		\$2,774.20	\$0.00
0066.00015	30/09/2016	10544 DEP	Invoice	Invoice #611, Water charges 1/11/15-5/5/16 (Including GST)	\$295.00	\$295.00
0066.00016	30/09/2016	10544 DEP	Invoice	Invoice #614, Additional waste removal charges for restaurants (Including GST)	\$500.00	\$795.00
0066.00101	10/10/2016	10612 DEP	Invoice	Invoice #671, Rent from 6/10/2016 to 5/11/2016 (Including GST)	\$2,860.00	\$3,655.00
0066.00476	28/10/2016	11566 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$3,569.20

0066.00478	28/10/2016	11567 JNL	Owner	UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$3,569.20	\$0.00
0067.00138	9/11/2016	10878 DEP	Invoice	Invoice #691, Rent from 6/11/2016 to 5/12/2016 (Including GST)	\$2,860.00	\$2,860.00
0067.00636	30/11/2016	11864 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0067.00638	30/11/2016	11865 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0068.00138	12/12/2016	11166 DEP	Invoice	Invoice #722, Rent from 6/12/2016 to 5/01/2017 (Including GST)	\$2,860.00	\$2,860.00
0068.00463	30/12/2016	12162 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0068.00465	30/12/2016	12163 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0069.00092	9/01/2017	11410 DEP	Invoice	Invoice #737, Rent from 6/01/2017 to 5/02/2017 (Including GST)	\$2,860.00	\$2,860.00

0069.00540	31/01/2017	12482 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0069.00542	31/01/2017	12483 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0070.00149	8/02/2017	11696 DEP	Invoice	Invoice #755, Rent from 6/02/2017 to 5/03/2017 (Including GST)	\$2,860.00	\$2,860.00
0070.00482	27/02/2017	11865 DEP	Invoice	Invoice #720, Water 5/5/16-5/11/16 (Including GST)	\$533.61	\$3,393.61
0070.00510	28/02/2017	12801 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$3,307.81
0070.00512	28/02/2017	12802 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$3,307.81	\$0.00
0071.00171	13/03/2017	11995 DEP	Invoice	Invoice #773, Rent from 6/03/2017 to 5/04/2017 (Including GST)	\$2,860.00	\$2,860.00
0071.00543	31/03/2017	13136 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0071.00545	31/03/2017	13137 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0072.00105	10/04/2017	12246 DEP	Invoice	Invoice #798, Rent from 6/04/2017 to 5/05/2017 (Including GST)	\$2,860.00	\$2,860.00
0072.00504	1/05/2017	13447 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0072.00506	1/05/2017	13448 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0073.00102	11/05/2017	12519 DEP	Invoice	Invoice #819, Rent from 6/05/2017 to 5/06/2017 (Including GST)	\$2,860.00	\$2,860.00
0073.00564	1/06/2017	13775 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0073.00566	1/06/2017	13776 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0074.00106	9/06/2017	12810 DEP	Invoice	Invoice #863, Rent from 6/06/2017 to 5/07/2017 (Including GST)	\$2,860.00	\$2,860.00
0074.00509	1/07/2017	14101 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0074.00511	1/07/2017	14102 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00

Closing Balance \$99,894.96 \$0.00

30th January 2024

Borislav and Elizabeth Antic ATF
36 San Simeone Drive
Clear Island Waters QLD 4226

Re: Shop 7, 3029 The Boulevard, Emerald Lakes

Dear Boris and Elizabeth

Further to our conversation of even date please find below with my kerb side valuation estimate for Shop 7, 3029 The Boulevard, Emerald Lakes using the net annual income and yield as shown below.

Gross Rental Income as at 1 st January 2024	\$45,894.53
Less estimated expenses for 2023/2024	<u>\$13,548.00</u>
Net income before Land Tax	\$32,346.53

Other matters that were not taken into account and unknown are:-

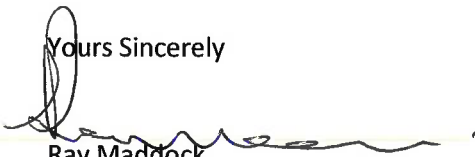
- Any development potential of the subject land and or any
- Native Title Claim registered on the subject land.

Yield 5.75% = \$562,548.00

Please note that this is an opinion only and must be used on that basis only and for no other purpose whatsoever. It is not a sworn valuation and should you need a sworn valuation then I am able to supply you with details of an appropriate valuer who should be able to assist.

I trust this is of assistance to you.

Yours Sincerely



Ray Maddock
Director
RM Realty Pty Ltd

28100 - Rental Reimbursements

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
28100	Rental Reimbursements		(\$395.95)	100%
TOTAL		CY Balance	LY Balance	
			(\$395.95)	

Supporting Documents

- General Ledger [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30100 - Accountancy Fees

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees		\$3,300.00	100%
TOTAL		CY Balance	LY Balance	
			\$3,300.00	

Supporting Documents

◦ General Ledger [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30200 - Administration Costs

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30200	Administration Costs	\$137.50	\$137.50	0%
TOTAL		CY Balance	LY Balance	
		\$137.50	\$137.50	

Supporting Documents

- General Ledger [Report](#)
- Receipt - SB Partners 20.07.2022.pdf

External URLs

No External URLs

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Administration Costs (30200)					
<u>Administration Costs (30200)</u>					
20/07/2022	super central		137.50		137.50 DR
			137.50		137.50 DR

Total Debits: 137.50

Total Credits: 0.00

Ali Abd Aziz - SB Partners
FW: Invoice #00181922; From Supercentral Pty Ltd
19 July 2022 at 10:28 am

Megan Schulze - SB Partners

Hi Boris,

Please find appended invoice from Super Central for the Antic Superannuation Fund Deed Update subscription for the next 12 months. The amount owing is \$137.50 and payment is due by 18 August 2022. Payment options are included on the invoice.

If you have any queries, please do not hesitate to contact me.

Kind regards

Ali Abd Aziz
Senior Accountant

We value your opinion. Please leave a review on your recent experience here!

IMPORTANT - This e-mail and any attachments may be confidential and privileged and is intended only for the use of the addressee. If received in error, please contact the writer and delete all copies. You may not use, copy or deliver this to anyone else. Before opening or using attachments, check them for viruses and defects. No liability is accepted by the sender in the regard. This e-mail message only and does not constitute advice and should not be relied upon as such.

Liability Limited by a Scheme approved under Professional Standards Legislation

-----Original Message-----

From: Laura Keats <Laura@supercentral.com.au>
Sent: Monday, 18 July 2022 11:38 AM
To: James Legat - SB Partners <jlegat@sbpartners.com.au>
Subject: Invoice #00181922; From Supercentral Pty Ltd

Dear Adviser/Trustee

Please find attached our annual SMSF deed update subscription renewal invoice.

Kind regards
SUPERCentral Pty Ltd
Tel: 02 8296 6266
email: info@supercentral.com.au

SUPERCENTRAL

BSB 062 000
AC 11772950

ANTIC SUPERANNUATION FUND
SB Partners Pty Ltd
PO Box 1754
Brisbane QLD 4001

Invoice 00181922
Date 18/07/2022

TAX INVOICE

AWD 18/07/2022 13h

SMSF Deed Update subscription for the year ending 18 August 2022	SC17169	\$125.00
	GST	\$12.50
DUE AND PAYABLE BY: 18/08/2022		\$137.50



Pay anyone funds transfer - bank acknowledgement

Bank acknowledgement details

Status: Paid
Confirmation Number: R2875594290
Created: 20/07/22

Your transfer details

From Account: Investment Account /083-088 74-158-1543
sb partners/062-000 11772950
To Account: COMMONWEALTH BANK OF AUSTRALIA
Amount: 137.50
Description: Super central
Remitter Name: B antic
Transfer date: 20/07/22

Payment notification

No SMS payment notification selected

End of Report

Date 20/07/22 Time 07:58
National Australia Bank Limited A.B.N. 12 004 044 937

30400 - ATO Supervisory Levy

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)
- ATO Levy.pdf

External URLs

No External URLs

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
09/08/2022	ATO		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

M & M Group Accounting
Antic Superannuation Fund - Income Tax Account
17 March 2023 at 3:00 pm



Hi Boris,

Just sending you a reminder that there is \$259.00 owing in the ATO Income Tax Account for Antic Superannuation Fund. This is for Self Managed Super Fund Supervisory Levy for 2022.

I have attached a statement showing the transactions and also a payment slip. If you could please arrange for **payment of \$259 to be made by 15 May 2023**.

If you have any questions, please contact our office.

Kind regards,

Kathy Walsh

Kathy Walsh
ADMINISTRATION

P 07 5551 1334
E reception@mmgroupaccounting.com.au
W www.mmgroupaccounting.com.au

A Acacia Centre Commercial, Suite 808
340 Scottsdale Drive, Robina Q 4226
(corner of Firebird Place & Scottsdale Drive)
M PO Box 4221, Robina Q 4230

Agent: M & M GROUP ACCOUNTING
Client: ANTIC SUPERANNUATION FUND
ABN: 52 088 499 110

Income tax 551

Date generated	17 March 2023
Overdue	\$0.00
Not yet due	\$259.00 DR
Balance	\$259.00 DR

\$ 259.00

Transactions

5 results found - from 01 July 2022 to 17 March 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Feb 2023	10 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$259.00		\$259.00 DR
4 Aug 2022	9 Aug 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$247.30		\$0.00

5 Jun 2022	5 Jul 2022	General interest charge		\$247.30 CR
5 Jun 2022	7 Jul 2022	Payment received	\$505.30	\$247.30 CR
1 Jun 2022	1 Jul 2022	General interest charge		\$259.00 DR



Agent: M & M'S GROUP ACCOUNTING
 Client: ANTO SUPERANNUATION FUND
 ABN: 62 755 965 100

Payment options

If you can't make a payment using BPAY or credit or debit card, other payment options are also available. It may take up to five business days for your ATO account to reflect any payments.

Account	Income tax 551 ANTO SUPERANNUATION FUND
Payment reference number	551008448439625921
Overdue	\$0.00
Balance	\$259.00 DR

BPAY



Biller code 75558 **75556**
 Ref 551008448439625921 **551008448439625921**

Telephone and Internet Banking - BPAY

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

For more information see www.bpay.com.au

Credit or debit card

Pay online with the Government EasyPay card payment service or ATO online individuals.

A card payment fee will apply equal to the fee we incur from our bank.

Payment reference number 551008448439625921

Account details

New bill payment - bank acknowledgement

Acknowledgement details

Status report:	Paid
Confirmation number:	N0174027636
Created:	18/03/23
From account:	Business Account #0874/084-917 51-159-0874
Biller code:	75556
Biller name:	AUSTRALIAN TAXATION OFFICE
Customer reference no:	551008448439625921
Amount:	259.00
Payment date:	18/03/23

When will my payment be debited?

End of Report

Date 18/03/23 Time 09:28
National Australia Bank Limited A.B.N. 12 004 044 937

30700 - Auditor's Remuneration

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$506.50	\$506.28	0.04%
TOTAL		CY Balance	LY Balance	
		\$506.50	\$506.28	

Supporting Documents

◦ General Ledger [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
04/08/2022	tex solusen		506.50		506.50 DR
			506.50		506.50 DR

Total Debits: 506.50

Total Credits: 0.00

38000 - Insurance

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38000	Insurance	\$308.33	\$370.00	(16.67)%
TOTAL		CY Balance	LY Balance	
		\$308.33	\$370.00	

Supporting Documents

○ General Ledger [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Insurance (38000)					
<i>Insurance (38000)</i>					
18/11/2022	Audit Shield		308.33		308.33 DR
			308.33		308.33 DR

Total Debits: 308.33

Total Credits: 0.00

41600 - Pensions Paid

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANTBOR00001P	(Pensions Paid) Antic, Borislav - Pension (Pension)	\$6,217.44	\$4,632.87	34.2%
ANTERZ00001P	(Pensions Paid) Antic, Erzsebet - Pension (Pension)	\$17,820.00	\$22,070.41	(19.26)%
TOTAL		CY Balance	LY Balance	
		\$24,037.44	\$26,703.28	

Supporting Documents

- Pension Summary Report [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

Antic Superannuation Fund
Pension Summary

As at 30 June 2023

Member Name : Antic, Borislav

Member Age : 78* (Date of Birth : 20/10/1943)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ANTBOR00001P	Account Based Pension	01/07/2014	18.70%	3.00%	\$4,440.00*	N/A	\$6,217.44	\$0.00	\$6,217.44	NIL

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

					\$4,440.00	\$0.00	\$6,217.44	\$0.00	\$6,217.44	\$0.00
--	--	--	--	--	-------------------	---------------	-------------------	---------------	-------------------	---------------

Member Name : Antic, Erzsebet

Member Age : 73* (Date of Birth : 03/02/1949)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ANTERZO0001P	Account Based Pension	01/07/2014	81.74%	2.50%	\$17,610.00*	N/A	\$17,820.00	\$0.00	\$17,820.00	NIL

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

					\$17,610.00	\$0.00	\$17,820.00	\$0.00	\$17,820.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$22,050.00	\$0.00	\$24,037.44	\$0.00	\$24,037.44	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2022 or pension start date for new pensions.

41960 - Property Expenses - Council Rates

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHOP7EMERALDLAKES	Emerald Lakes Village Commercial	\$3,095.70		100%
TOTAL		CY Balance	LY Balance	
		\$3,095.70		

Supporting Documents

- General Ledger [Report](#)
- GCCC Rates notice 16.01.23.pdf
- GCCC Rates notice 25.07.22.pdf

External URLs

No External URLs

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
Emerald Lakes Village Commercial (SHOP7EMERALDLAKES)					
19/08/2022	COGC Rates		1,384.75		1,384.75 DR
04/11/2022	Cogc Rates		164.14		1,548.89 DR
13/02/2023	Cogc Rates		1,546.81		3,095.70 DR
			3,095.70		3,095.70 DR

Total Debits: 3,095.70

Total Credits: 0.00

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 3248934 4

Date of issue
25 July 2022

E Antic and B Antic
36 San Simeon Dr
CLEAR ISLAND WATERS QLD 4226

Current rating period:
1 July 2022 to 31 December 2022

\$1,546.60

(see back for payment options)

Due date for payment:
25 August 2022

Total amount payable after due date:
\$1,671.85

(interest penalty applies after due date)

UNIT 7, 3029 The Boulevard, CARRARA QLD 4211
Lot 3361 SP211909

(Payments received after 06 July 2022 may not be included on this notice)

State Government and associated charges	(see rate assessment page for details)	\$287.10
Council rates and charges	(see rate assessment page for details)	\$1,384.75
Less 10% Council discount on GENERAL RATE if full payment received by the due date		\$125.25CR
Amount payable if paid by: 25 August 2022		\$1,546.60

To view your rating category statement and other rate notice inserts online, visit cityofgoldcoast.com.au/inserts

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.

In Person / Mail Payment Advice

Name: E Antic and B Antic
Ref: 2 3248934 4

*419 232489344

Credit



Billers Code: 575217
Ref: 2 3248934 4



Post Billpay

Date / /

Cash

Cheques (see reverse)

Total Amount Payable
If paid by: 25 August 2022

\$1,546.60

Total Amount Payable
If paid after: 25 August 2022

\$1,671.85

Teller stamp and initials

No. of Cheques

For Credit
Gold Coast City Council

Tran Code 831 User ID 066684 Customer Reference No. 000002324893443

\$

In accordance with the *Local Government Act 2009*, *Local Government Regulation 2012* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all rates and charges are due and payable within 31 days of the issue of the rate notice on which the rates or charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your rates



Direct Debit

Use this option to pay future rate notices by direct debit from your bank, credit union or building society using your cheque or savings account.

Credit card accounts not accepted.

Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Biller Code: 575217
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

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

No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located at the top left of page 1.

More info: www.bpay.com.au

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5995**) anytime to pay with MasterCard or Visa.

Payments by credit card will incur a surcharge.

See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.

Payments by credit card will incur a surcharge.

See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



BPOINT in person

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only.

Payments will incur a transaction fee.

See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payment by credit card will incur a surcharge.

Cash is not accepted.

There have been changes to our centres, for locations and opening hours please visit

cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/rates



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

Voluntary koala contribution

NOTE: This BPAY® number is for voluntary contributions to the acquisition and enhancement of the City's koala habitat only.



Biller Code: 37424
Ref: Use Notice Number

**NOT TO BE USED
FOR RATE PAYMENTS**

Telephone and Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account.
More info: www.bpay.com.au

Details of cheque(s) etc, customer to complete.

Drawer	Bank or BSB	Branch	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Proceeds of cheques, etc. will not be available until cleared.

Current rating period 1 July 2022 to 31 December 2022

CHARGES CONSOLIDATED ON RATE NOTICE

UNIT 7, 3029 The Boulevard, CARRARA QLD 4211
Lot 3361 SP211909

DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES

VOLUNTEER FIRE BRIGADE	
Volunteer Fire Brigade Separate Charge	\$1.00
EMERGENCY MANAGEMENT	
COMMERCIAL 1-2 levels (floor area 51-250m2) 1 @ \$286.10	\$286.10

TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES **\$287.10**

DETAILS OF COUNCIL RATES AND CHARGES

OPEN SPACE INCLUDING KOALA HABITAT	
Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge	\$27.75
GENERAL RATE	
CATEGORY 4E - Commercial 2 \$24,341 AV @ \$0.006393535 (minimum amount applied)	\$1,252.50
RECREATIONAL SPACE	
Recreational Space Separate Charge	\$14.50
CITY TRANSPORT	
City Transport Improvement Separate Charge	\$85.00
RECYCLING	
Recycling Utility Charge	\$5.00

TOTAL OF COUNCIL RATES AND CHARGES **\$1,384.75**

2 3248934 4
E Antic and B Antic

Optional: Annual Rate Payment

for Period 1 July 2022 to 30 June 2023

OPENING BALANCE OF YOUR RATE ACCOUNT	RATES BILLED FOR THIS JULY TO DECEMBER	RATES BILLABLE FOR NEXT JANUARY TO JUNE	REDUCTIONS TO CHARGES (FOR 12 MTHS)	DISCOUNT AVAILABLE	ANNUAL AMOUNT PAYABLE BY 25 August 2022
\$0.00	\$1,671.85	\$1,671.85	\$0.00	\$250.50CR	\$3,093.20

Rate information

Your City of Gold Coast (City) rates are payable every six months, usually in August and February. The standard charges you are likely to see on the rate notice are:



Volunteer Fire Brigade

The Volunteer Fire Brigade Charge helps subsidise the operational expenses of rural fire brigades; supplementing the Emergency Management Levy.



Emergency Management Levy

We collect the State Emergency Management Levy on behalf of Queensland Fire and Emergency Services. The levy is used to fund our emergency services. The amount of the levy depends on the classification of your property. Visit qfes.qld.gov.au



General Rate

The City is required by law to levy a General Rate or differential General Rate on every rateable property each financial year. The General Rate raises the revenue needed to run the city and pay for infrastructure and a range of services and activities. Just some of these include lifeguards, waterways, animal management and economic development initiatives. The value of your property, determined by the State Government, is the basis for calculating the General Rate. To smooth out increases in the General Rate caused by unexpected spikes in property values in any given year, the City uses an averaged value over three years. A minimum General Rate applies if the value of a property is below a determined threshold.



Waste Management Service

The Waste Management Utility Charge covers the cost of collection and disposal/processing of solid waste and recyclables from your property.



Recycling Utility Charge

Your general rate notice now includes a Recycling Utility Charge to fund recycling initiatives, aimed at minimising waste to landfill. This includes infrastructure, land and services that aren't funded via the Waste Management Utility Charge. Visit: cityofgoldcoast.com.au/waste



Open Space including Koala Habitat, Maintenance and Enhancement

Our city is one of Australia's most biodiverse. The Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge supports activities contributing to the management and conservation of the city's natural areas, including opportunities for nature based recreation.



Recreational Space

The Recreational Space Charge assists the City to purchase areas of large open space, with an emphasis on land for sport and recreation.



City Transport Improvement

The City Transport Improvement Charge funds Council cabs, bus stops, bicycle and pedestrian pathways, rapid transport, improvements to local roads, as well as expanded bus services across the city.



Discount on rates

The City offers a discount for paying your rates on time. The discount amount and the discount date appear on the rate notice. To receive the discount, the amount payable stated on the rate notice must be paid in full by the due date.



Pensioner Rate Concessions

If you receive a pension, you may be entitled to receive rate concessions. To be eligible, you must hold a Queensland Pensioner Concession Card or a Department of Veterans' Affairs Gold Card. Other conditions apply. Contact us and have your pension card/s and pension amount/s ready.



Change of address

If you have recently changed your postal address, please contact us to ensure your details are updated. If you have moved house and you currently receive a pensioner rate concession, you will need to re-apply. To change your address details and/or contact details visit cityofgoldcoast.com.au/changeyouraddress



City Budget

Full details of the current City Budget are available on our website at: cityofgoldcoast.com.au/annualplan



For more information

W cityofgoldcoast.com.au/rates
P 07 5667 5995
P 1300 366 659

Frequently asked questions

What if I can't pay my bill on time?

You can apply for more time to pay with no interest by entering into an approved payment plan for rates and water bills. Find out more at cityofgoldcoast.com.au/rates

I paid my solicitor to take care of my house sale, why do I have a property transfer fee on my rate notice?

The charging of a property transfer fee is to recoup the known costs associated with accepting, recording and storage of change of ownership advice.

I just purchased this property; why do I have to pay full rates?

Most likely, your solicitor has allowed for the rates in your settlement. Please check your settlement statement, or contact your solicitor and/or agent for confirmation.

Can someone else enquire on my behalf or update my account?

Yes, you can add an authorised person to your account. If the property is owned by individual/s call us on 07 5667 5995. If the property is owned by company or trust please complete the form at cityofgoldcoast.com.au/authagent

What does my rating category mean?

Your property's rates category (stated on your rate notice) will influence the amount of the general rate you will have to pay. Factors such as the use and size of the land, and/or nature of any improvements on the property determine into which rates category your property has been included. You can view descriptions of the rating categories at cityofgoldcoast.com.au/inserts

What is the Waste Management Utility Charge (State Waste Levy Cost Component)?

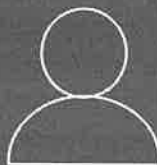
Introduced on 1 July 2019, the Waste Levy will apply to all businesses, organisations and commercial operators who generate waste and dispose of waste in Queensland. The Waste Levy is a deemed weight based charge for general waste. It aims to minimise the diversion of recoverable items for reuse, repurposing and recycling. For more information please visit cityofgoldcoast.com.au/recycling

Will residents be impacted by the Waste Management Utility Charge (State Waste Levy Cost Component)?

There is currently no direct impact on residential households. To mitigate the impact of the Waste Levy on residential households, the Queensland State Government has made a payment to the City, which will be used to cover costs we incur when disposing of residential waste. As a result, you will notice a zero amount for part B of the Waste Management Utility Charge, see overleaf. Visit cityofgoldcoast.com.au/recycling

My Account

Manage your water and rates accounts online, at any time.



REGISTER NOW at cityofgoldcoast.com.au/myaccount

cityofgoldcoast.com.au/rates
(07) 5667 5995 or 1300 366 659

Notice number
2 3248934 4

Date of issue
16 January 2023

E Antic and B Antic
36 San Simeon Dr
CLEAR ISLAND WATERS QLD 4226

Current rating period:
1 January 2023 to 30 June 2023

\$1,546.60

(see back for payment options)

Due date for payment:
16 February 2023

Total amount payable after due date:
\$1,671.85

(interest penalty applies after due date)

UNIT 7, 3029 The Boulevard, CARRARA QLD 4211
Lot 3361 SP211909

(Payments received after 29 December 2022 may not be included in this notice)

State Government and associated charges (see rate assessment page for details)	\$287.10
Council rates and charges (see rate assessment page for details)	\$1,384.75
Less 10% Council discount on GENERAL RATE if full payment received by the due date	\$125.25CR
Amount payable if paid by: 16 February 2023	\$1,546.60

To view your rating category statement and other rate notice inserts online, visit cityofgoldcoast.com.au/inserts

To make a **voluntary** contribution towards the acquisition and enhancement of the City's koala habitat, please use the BPAY® details on the reverse.

In Person / Mail Payment Advice

Name: E Antic and B Antic
Ref: 2 3248934 4

*419 232489344

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 575217
Ref: 2 3248934 4



Post Billpay

Total Amount Payable
If paid by: 16 February 2023

\$1,546.60

Total Amount Payable
If paid after: 16 February 2023

\$1,671.85

Teller stamp
and initials

No. of
Cheques

Date
/ /

Cash

Cheques (see reverse)

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

831

066684

000002324893443

\$

In accordance with the *Local Government Act 2009*, *Local Government Regulation 2012* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all rates and charges are due and payable within 31 days of the issue of the rate notice on which the rates or charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your rates



Direct Debit

Pay future rate notices by direct debit using your cheque or savings account.

Credit card accounts not accepted.

Visit cityofgoldcoast.com.au/payments to complete a request.



Pay using BPAY®

Billers Code: 575217
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

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

No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located at the top left of page 1.

www.bpay.com.au

® Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5995**) anytime to pay with MasterCard or Visa.

Payments by credit card will incur a surcharge. See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.

Payments by credit card will incur a surcharge. See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



BPOINT in person

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only.

Payments will incur a transaction fee.

See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payment by credit card will incur a surcharge.

Cash is not accepted.

For locations and opening hours visit cityofgoldcoast.com.au/contactus

Manage and pay your rates with My Account

View, manage and make payments. Set up a payment plan or a direct debit. Register at cityofgoldcoast.com.au/myaccount for secure and convenient access to manage your rates and water accounts anytime.

How to contact us



cityofgoldcoast.com.au/rates



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

Voluntary koala contribution

NOTE: This BPAY® number is for voluntary contributions to the acquisition and enhancement of the City's koala habitat only.



Billers Code: 37424
Ref: Use Notice Number

NOT TO BE USED FOR RATE PAYMENTS

Telephone and Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

22 CO 01659 General Rate Notice

Details of cheque(s) etc, customer to complete.
Drawer

Drawer	Bank or BSB	Branch	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Proceeds of cheques, etc. will not be available until cleared.

Current rating period 1 January 2023 to 30 June 2023

CHARGES CONSOLIDATED ON RATE NOTICEUNIT 7, 3029 The Boulevard, CARRARA QLD 4211
Lot 3361 SP211909**DETAILS OF STATE GOVERNMENT AND ASSOCIATED CHARGES**

VOLUNTEER FIRE BRIGADE

Volunteer Fire Brigade Separate Charge

\$1.00

EMERGENCY MANAGEMENT

COMMERCIAL 1-2 levels (floor area 51-250m2) 1 @ \$286.10

\$286.10

TOTAL OF STATE GOVERNMENT AND ASSOCIATED CHARGES**\$287.10****DETAILS OF COUNCIL RATES AND CHARGES**

OPEN SPACE INCLUDING KOALA HABITAT

Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge

\$27.75

GENERAL RATE

CATEGORY 4E - Commercial 2 \$24,341 AV @ \$0.006393535 (minimum amount applied)

\$1,252.50

RECREATIONAL SPACE

Recreational Space Separate Charge

\$14.50

CITY TRANSPORT

City Transport Improvement Separate Charge

\$85.00

RECYCLING

Recycling Utility Charge

\$5.00

TOTAL OF COUNCIL RATES AND CHARGES**\$1,384.75****View and pay your rates online with My Account.**

Register today.

cityofgoldcoast.com.au/myaccount

Rate information

Your City of Gold Coast (City) rates are payable every six months, usually in August and February. The standard charges you are likely to see on the rate notice are:



Volunteer Fire Brigade

The Volunteer Fire Brigade Charge helps subsidise the operational expenses of rural fire brigades; supplementing the Emergency Management Levy.



Emergency Management Levy

We collect the State Emergency Management Levy on behalf of Queensland Fire and Emergency Services. The levy is used to fund our emergency services. The amount of the levy depends on the classification of your property. qfes.qld.gov.au



General Rate

The City is required by law to levy a General Rate or Differential General Rate on every rateable property each financial year. The General Rate raises the revenue needed to run the city and pay for infrastructure and a range of services and activities. Just some of these include lifeguards, waterways, animal management and economic development initiatives. The value of your property, determined by the State Government, is the basis for calculating the General Rate. To smooth out increases in the General Rate caused by unexpected spikes in property values in any given year, the City uses an averaged value over three years. A minimum General Rate applies if the value of a property is below a determined threshold.



Waste Management Service

The Waste Management Utility Charge covers the cost of accessing Waste and Recycling Centres, in addition to the collection and disposal/processing of solid waste and recyclables from your property.



Recycling Utility Charge

Your general rate notice now includes a Recycling Utility Charge to fund recycling initiatives, aimed at minimising waste to landfill. This includes infrastructure, land and services that aren't funded via the Waste Management Utility Charge. cityofgoldcoast.com.au/waste



Recreational Space

The Recreational Space Separate Charge assists the City to purchase areas of large open space, with an emphasis on land for sport and recreation.



Open Space including Koala Habitat, Maintenance and Enhancement

Our city is one of Australia's most biodiverse. The Open Space including Koala Habitat, Maintenance and Enhancement Separate Charge supports activities contributing to the management and conservation of the city's natural areas, including opportunities for nature based recreation.



City Transport Improvement

The City Transport Improvement Separate Charge funds Council cabs, bus stops, bicycle and pedestrian pathways, rapid transport, improvements to local roads, as well as expanded bus services across the city.



Discount on rates

The City offers a discount for paying your rates on time. The discount amount and the discount date appear on the rate notice. To receive the discount, the amount payable stated on the rate notice must be paid in full by the due date.



Pensioner Rate Concessions

If you receive a pension, you may be entitled to receive rate concessions. To be eligible, you must hold a Queensland Pensioner Concession Card or a Department of Veterans' Affairs Gold Card. Other conditions apply. Contact us and have your pension card/s and pension amount/s ready.



Change of address

If you have recently changed your postal address, please contact us to ensure your details are updated. If you have moved house and you currently receive a pensioner rate concession, you will need to re-apply. To change your address details and/or contact details visit cityofgoldcoast.com.au/changeyouraddress



City Budget

Full details of the current City Budget: cityofgoldcoast.com.au/annualplan



For more information

W cityofgoldcoast.com.au/rates
P 07 5667 5995
P 1300 366 659

Frequently asked questions

What if I can't pay my bill on time?

You can apply for more time to pay with no interest by entering into an approved payment plan for rates and water bills. Find out more at cityofgoldcoast.com.au/rates

I paid my solicitor to take care of my house sale, why do I have a property transfer fee on my rate notice?

The charging of a property transfer fee is to recoup the known costs associated with accepting, recording and storage of change of ownership advice.

I just purchased this property; why do I have to pay full rates?

Most likely, your solicitor has allowed for the rates in your settlement. Please check your settlement statement, or contact your solicitor and/or agent for confirmation.

Can someone else enquire on my behalf or update my account?

Yes, you can add an authorised person to your account. If the property is owned by individual/s call us on **07 5667 5995**. If the property is owned by company or trust please complete the form at cityofgoldcoast.com.au/authoragent

What does my rating category mean?

Your property's rating category (stated on your rate notice) will influence the amount of general rate you will pay. Factors such as the use (including whether a property is a principal place of residence or rental), size of the land, and the nature of any improvements on the land determine which rating category applies. You can view descriptions of the rating categories at cityofgoldcoast.com.au/inserts

What is the Waste Management Utility Charge (State Waste Levy Cost Component)?

Introduced on 1 July 2019, the Waste Levy will apply to all businesses, organisations and commercial operators who generate waste and dispose of waste in Queensland. The Waste Levy is a deemed weight based charge for general waste. It aims to minimise the diversion of recoverable items for reuse, repurposing and recycling. For more information visit cityofgoldcoast.com.au/recycling

Will residents be impacted by the Waste Management Utility Charge (State Waste Levy Cost Component)?

There is currently no direct impact on residential households. To mitigate the impact of the Waste Levy on residential households, the Queensland State Government has made a payment to the City, which will be used to cover costs we incur when disposing of residential waste. As a result, you will notice a zero amount for part B of the Waste Management Utility Charge, see overleaf. Visit cityofgoldcoast.com.au/recycling

42150 - Property Expenses - Water Rates

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SHOP7EMERALDLAKES	Emerald Lakes Village Commercial	\$1,022.29		100%
TOTAL		CY Balance	LY Balance	
		\$1,022.29		

Supporting Documents

- General Ledger [Report](#)
- GCCC Water and Sewerage notice 27.02.23.pdf
- GCCC Water and Sewerage notice 29.08.22.pdf
- GCCC Water and Sewerage notice 05.12.22.pdf
- GCCC Water and Sewerage notice 24.10.22.pdf

External URLs

No External URLs

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
Emerald Lakes Village Commercial (SHOP7EMERALDLAKES)					
01/07/2022	Gccc Water		265.64		265.64 DR
23/09/2022	Gccc Water		252.45		518.09 DR
03/01/2023	Gccc Water		242.70		760.79 DR
30/03/2023	GCCC Water		261.50		1,022.29 DR
			1,022.29		1,022.29 DR

Total Debits: 1,022.29

Total Credits: 0.00

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 3248934 6

Date of issue
29 August 2022

ELIZABETH ANTIC (TRUSTEE) & BORISLAV
ANTIC (TRUSTEE)
36 SAN SIMEON DRIVE
CLEAR ISLAND WATERS QLD 4226

Billing Period:

25 May 2022 to 18 August 2022

Amount due:

\$252.45*(see back for payment options)*

Due date for payment:

29 September 2022*(interest penalty applies after due date)***To make payment**cityofgoldcoast.com.au/rates

UNIT 7, 3029 THE BOULEVARDE, CARRARA
L 3361 SP211909

(Payments received after 21 August 2022 may not be included in this notice)

Water and sewerage charges *(see account page for details)* **\$252.45**

Amount payable if paid by: 29 SEPTEMBER 2022 **\$252.45**

In Person / Mail Payment Advice

Name: ELIZABETH ANTIC (TRUSTEE) & BORISLAV
Ref: 8 3248934 6

*419 832489346

Credit

Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billor Code: 868745
Ref: 8 3248934 6

**Post
Billpay**

Date

/ /

Cash

Cheques (see reverse)

Total amount payable
Due by: **29 September 2022**

\$252.45Teller stamp
and initialsNo. of
Cheques

For Credit

Gold Coast City Council

Tran Code

User ID

Customer Reference No.

831**066684****000008324893465****\$****+757+**

About your water and sewerage charges

The standard charges explained:

Sewerage access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's sewerage transportation and treatment system.

Sewage volume charge (multi-unit residential and non-residential property only)

A volumetric charge per kilolitre of sewage deemed to have been discharged from the property into the City's sewerage transportation and treatment system.

Water access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's water distribution system.

Water usage charge

Water usage, as measured by your water meter, is charged per kilolitre (1000 litres). Water usage is divided into retail water and bulk water charges. If access to read your water meter was not available, water usage may have been estimated for this account based on previous use. This will be indicated on your account.

Non-drinking water usage charge (select Pimpama-Coomera customers only)

This is a charge applicable to select Pimpama-Coomera customers only or non-drinking water usage, as measured by your purple non-drinking water meter and charged per kilolitre (1000 litres).

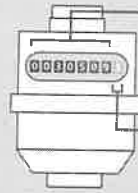
Visit cityofgoldcoast.com.au/nondrinkingwater for further information. Visit cityofgoldcoast.com.au/mywaterbill to understand more about your water bill.

How to read your water meter

Your water meter is normally located at the front of your property.

Black numbers represent kilolitres and are used for billing.

The red numbers on your water meter represent litres. To calculate your daily water use, please follow the instructions below.



Numbers only meter

- 1 Day one, record all numbers that you see here. Note the time of day.
- 2 Day two, repeat step 1. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Please note, if there are four red digits on the water meter, the last digit (on the far right) is a tenth of a litre. In these instances, do not record the last red digit.

Or



Numbers and clock meter

- 1 Day one, record all numbers that you see here. Secondly, record numbers found here. Record the first three red dial numbers in a clockwise direction, that is, right to left. Note the time of day.

Both steps should provide you with a number similar to the diagram example 00030509.

- 2 Day two, repeat step one. Conduct this reading at the same time as you did the reading on day one.
- 3 Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Day one: Record numbers from your water meter as per instructions above.

Day two: At the same time as day one, record numbers from your water meter as per instructions above.

_____ L _____ L

Subtract the number found on day one from the number found on day two.

This is your household's daily water usage.

_____ L

Frequently asked questions

What oils can I dispose of at WRC's?

Not all oils are the same! Only household motor oil is accepted at our Waste and Recycling Centres (WRC's). Flammable fuels like petrol are not accepted as they create a safety risk for customers and staff. There's a cost to fix the incorrect disposal, with 3 incidents costing us over \$25,000 this year alone.

Don't be slick, be safe – to find out what you can drop off, visit cityofgoldcoast.com.au/wrcs

How is recycled water used?

Recycled water is a sustainable, climate-resilient option and can reduce organisational water costs. It is approved for specific non-drinking uses such as golf courses, sporting fields, nurseries and public parkland irrigation, as well as dust suppression on construction and development sites. A citywide expansion of the recycled water network is underway to provide a fit for purpose supply to more businesses and industry customers.

cityofgoldcoast.com.au/recycledwater

Am I responsible for my water meter?

City of Gold Coast owns the water meter (including the first nut and tail on the property side of the water meter). The property owner is responsible for ensuring it is accessible for reading, and for the pipes and fittings connected to the meter tail on the property side of the water meter. If there is water leaking from any fitting connected to the meter tail, please fix it fast!

cityofgoldcoast.com.au/watermeters

Details of cheque(s) etc, customer to complete.

Drawer

Bank or BSB

Branch

Amount

\$
\$
\$

Proceeds of cheques, etc, will not be available until cleared.

Account for:
UNIT 7, 3029 THE BOULEVARDE, CARRARA
L 3361 SP211909

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES

Sewerage Access (billing period 25/5/22 to 30/6/22) \$73.40

Sewerage Access (billing period 1/7/22 to 18/8/22) \$97.20

WATER ACCESS CHARGES

Water Access (billing period 25/5/22 to 30/6/22) \$38.29

Water Access (billing period 1/7/22 to 18/8/22) \$43.56

TOTAL CHARGES INCLUDED IN THE RATE NOTICE \$252.45

In accordance with the *Local Government Act 2009, Local Government Regulation 2012, South East Queensland Water (Distribution and Retail Restructuring) Act 2009, Water and Wastewater Services Code for small customers in South East Queensland* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all water and sewerage charges are due and payable within 31 days of the issue of the water and sewerage rate notice on which the charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your water bill



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Billers Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.
BPAY View Registration No: use the **Notice Number** located over the page.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5995**) anytime to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



In person at Commonwealth Bank

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only. *Payments will incur a transaction fee.*
See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payment by credit card will incur a surcharge.
Cash is not accepted.

There have been changes to our centres. For locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/mywaterbill



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)

24 hour line to report water breaks and faults **1800 637 000**



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

Save with Plumbing Assist

Plumbing Assist is a free service available to eligible customers in financial hardship.

Participation in the program for your owner-occupied residential property includes a free water leak audit and (limited) repair or replacement of inefficient or leaking water fitting and fixtures.

View terms and conditions and apply online at cityofgoldcoast.com.au/waterassist

Support for customers

The City is offering extra support and flexibility to ratepayers who might be having trouble paying in full by the due date.

Flexible payment plan options may be available on application, giving you extra time to pay.

Depending on your situation we can extend your due date for a short time or set up a longer-term payment plan for regular weekly or fortnightly payments.

Sometimes it can help to talk to a financial counsellor if you're experiencing financial hardship for free, independent and confidential advice.

For more information visit cityofgoldcoast.com.au/waterassist

GOLDCOAST.™ Water and Sewerage Rate Notice

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 3248934 6

Date of issue
24 October 2022

ELIZABETH ANTIC (TRUSTEE) & BORISLAV
ANTIC (TRUSTEE)
36 SAN SIMEON DRIVE
CLEAR ISLAND WATERS QLD 4226

Billing Period:
25 May 2022 to 18 August 2022

\$4.84CR
No Payment Required

To make payment
cityofgoldcoast.com.au/rates

UNIT 7, 3029 THE BOULEVARDE, CARRARA
L 3361 SP211909

(Payments received after 16 October 2022 may not be included in this notice)

Opening balance		\$252.45CR
Water and sewerage charges	<i>(see account page for details)</i>	\$247.61
Balance:		\$4.84CR

PLEASE NOTE, this water notice REPLACES earlier water notice(s) issued on 29/08/22 & 10/10/22. Any payment(s) made will be reflected in the OPENING BALANCE. This water notice has issued because of correction to water access charges previously billed.

CITY OF
GOLDCOAST.™

In Person / Mail Payment Advice

Name: ELIZABETH ANTIC (TRUSTEE) & BORISLAV
Ref: 8 3248934 6

*419 832489346

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billor Code: 868745
Ref: 8 3248934 6

Payment Not Required



Post Billpay

Date / /

Cash

No. of Cheques

Cheques (see reverse)

Teller stamp and initials

No. of Cheques

For Credit
Gold Coast City Council

Tran Code **8 3 1** User ID **0 6 6 6 8 4** Customer Reference No. **0 0 0 0 0 8 3 2 4 8 9 3 4 6 5**

\$

Account for:
 UNIT 7, 3029 THE BOULEVARDE, CARRARA
 L 3361 SP211909

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE
SEWERAGE ACCESS CHARGES

Sewerage Access (billing period 25/5/22 to 30/6/22)	\$73.40
Sewerage Access (billing period 1/7/22 to 18/8/22)	\$97.20

WATER ACCESS CHARGES

Water Access (billing period 25/5/22 to 30/6/22)	\$38.29
Water Access (billing period 1/7/22 to 18/8/22)	\$43.56CR
Water Access (billing period 1/7/22 to 18/8/22)	\$55.66CR
Water Access (billing period 1/7/22 to 18/8/22)	\$43.56
Water Access (billing period 1/7/22 to 18/8/22)	\$55.66
Water Access (billing period 1/7/22 to 18/8/22)	\$38.72

TOTAL CHARGES INCLUDED IN THE RATE NOTICE

\$247.61

In accordance with the *Local Government Act 2009*, *Local Government Regulation 2012*, *South East Queensland Water (Distribution and Retail Restructuring) Act 2009*, *Water and Wastewater Services Code for small customers in South East Queensland* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all water and sewerage charges are due and payable within 31 days of the issue of the water and sewerage rate notice on which the charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your water bill



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Biller Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.
BPAY View Registration No: use the **Notice Number** located over the page.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5995**) anytime to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.
Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



In person at Commonwealth Bank

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only. *Payments will incur a transaction fee.*
See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payment by credit card will incur a surcharge.
Cash is not accepted.

There have been changes to our centres. For locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/mywaterbill



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726



07 5667 5995 or **1300 366 659**

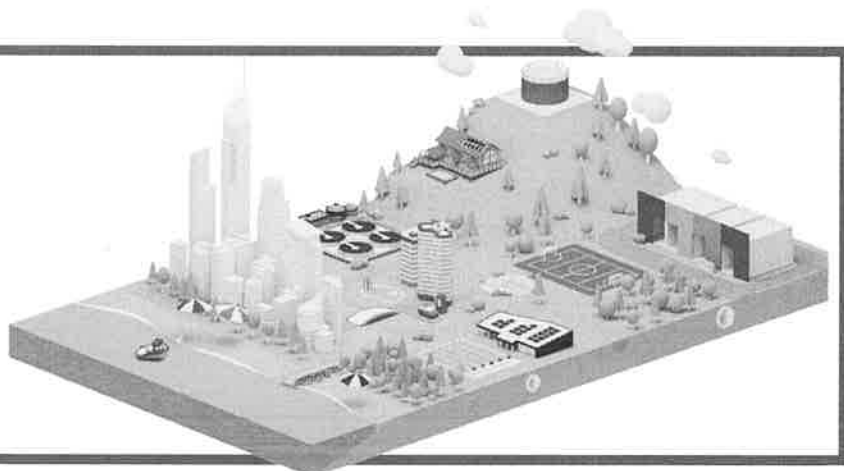
Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)

24 hour line to report water breaks and faults **1800 637 000**

City of Gold Coast Sustainability Dashboard

Visit our Sustainability Dashboard to keep your finger on the pulse of how much water Gold Coasters are using in our households, how much waste we're producing and recycling, and how much renewable energy is being generated by City facilities. See what you can do to better use these resources more sustainably. We are all responsible for creating a better future.

cityofgoldcoast.com.au/sustainabilitydashboard



GOLDCOAST.™ Water and Sewerage Rate Notice

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 3248934 6

Date of issue
5 December 2022

ELIZABETH ANTIC (TRUSTEE) & BORISLAV
ANTIC (TRUSTEE)
36 SAN SIMEON DRIVE
CLEAR ISLAND WATERS QLD 4226

Billing Period:

19 August 2022 to 15 November 2022

Amount due:

\$242.70

(see back for payment options)

Due date for payment:

5 January 2023

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 7, 3029 THE BOULEVARDE, CARRARA
L 3361 SP211909

(Payments received after 27 November 2022 may not be included in this notice)

Opening balance		\$4.84CR
Water and sewerage charges	<i>(see account page for details)</i>	\$247.54
Amount payable if paid by: 5 JANUARY 2023		\$242.70

GOLDCOAST.™

In Person / Mail Payment Advice

Name: ELIZABETH ANTIC (TRUSTEE) & BORISLAV
Ref: 8 3248934 6

*419 832489346

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 868745
Ref: 8 3248934 6



**Post
Billpay**

Date: / /

Cash:

Cheques (see reverse):

Total amount payable
Due by: **5 January 2023**

\$242.70

Teller stamp
and initials

No. of
Cheques

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

8 3 1

0 6 6 6 8 4

0 0 0 0 0 8 3 2 4 8 9 3 4 6 5

\$

Account for:
UNIT 7, 3029 THE BOULEVARDE, CARRARA
L 3361 SP211909

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE**SEWERAGE ACCESS CHARGES**

Sewerage Access	\$176.55
(billing period 19/8/22 to 15/11/22)	

WATER ACCESS CHARGES

Water Access	\$70.99
(billing period 19/8/22 to 15/11/22)	

TOTAL CHARGES INCLUDED IN THE RATE NOTICE**\$247.54**

In accordance with the *Local Government Act 2009*, *Local Government Regulation 2012*, *South East Queensland Water (Distribution and Retail Restructuring) Act 2009*, *Water and Wastewater Services Code for small customers in South East Queensland* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all water and sewerage charges are due and payable within 31 days of the issue of the water and sewerage rate notice on which the charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your water bill



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your cheque or savings account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Billers Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.
BPAY View Registration No: use the **Notice Number** located over the page.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5995**) anytime to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.
Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with MasterCard or Visa.
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



In person at Commonwealth Bank

Pay at any Commonwealth Bank branch with cash, cheque or money order.



Post Billpay in person

Pay at any Australia Post office and present the entire notice when making payment. Payment by cash, cheque or debit card only. *Payments will incur a transaction fee.*
See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with cheque, debit card, MasterCard or Visa.

Payment by credit card will incur a surcharge.
Cash is not accepted.

There have been changes to our centres.
For locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/mywaterbill



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)

24 hour line to report water breaks and faults **1800 637 000**

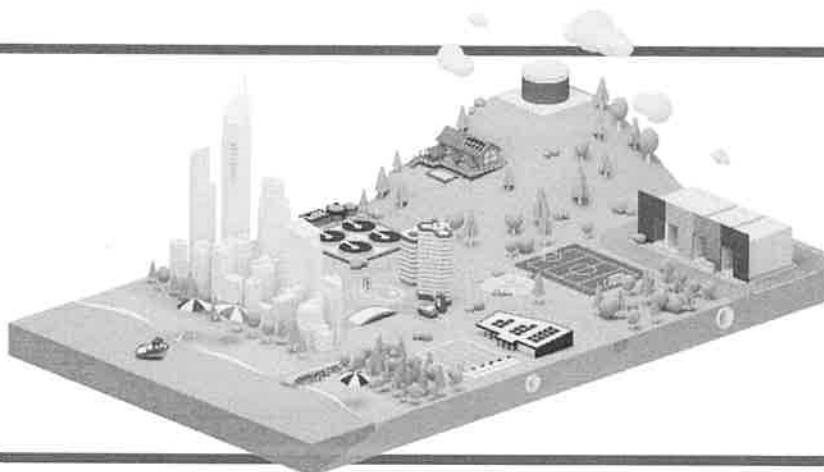


City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

City of Gold Coast Sustainability Dashboard

Visit our Sustainability Dashboard to keep your finger on the pulse of how much water Gold Coasters are using in our households, how much waste we're producing and recycling, and how much renewable energy is being generated by City facilities. See what you can do to better use these resources more sustainably. We are all responsible for creating a better future.

cityofgoldcoast.com.au/sustainabilitydashboard



GOLDCOAST.™ Water and Sewerage Rate Notice

cityofgoldcoast.com.au/water
(07) 5667 5995 or 1300 366 659

Notice number
8 3248934 6

Date of issue
27 February 2023

ELIZABETH ANTIC (TRUSTEE) & BORISLAV
ANTIC (TRUSTEE)
36 SAN SIMEON DRIVE
CLEAR ISLAND WATERS QLD 4226

Billing Period:

16 November 2022 to 17 February 2023

Amount due:

\$261.50

(see back for payment options)

Due date for payment:

30 March 2023

(interest penalty applies after due date)

To make payment

cityofgoldcoast.com.au/rates

UNIT 7, 3029 THE BOULEVARDE, CARRARA
L 3361 SP211909

(Payments received after 19 February 2023 may not be included in this notice)

Water and sewerage charges *(see account page for details)* **\$261.50**

Amount payable if paid by: 30 MARCH 2023 **\$261.50**

GOLDCOAST.™

In Person / Mail Payment Advice

Name: ELIZABETH ANTIC (TRUSTEE) & BORISLAV
Ref: 8 3248934 6

*419 832489346

Credit



Supported by the
Commonwealth Bank
Commonwealth Bank of Australia
ABN 48 123 123 124



Billers Code: 868745
Ref: 8 3248934 6



**Post
Billpay**

Date / /
Cash
Cheques (see reverse)

Total amount payable
Due by: **30 March 2023**

\$261.50

Teller stamp
and initials

No. of
Cheques

For Credit
Gold Coast City Council

Tran Code

User ID

Customer Reference No.

831

066684

000008324893465

\$

About your water and sewerage charges

The standard charges explained:

Sewerage access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's sewerage transportation and treatment system.

Sewage volume charge (multi-unit residential and non-residential property only)

A volumetric charge per kilolitre of sewage deemed to have been discharged from the property into the City's sewerage transportation and treatment system.

Water access charge

This charge is in arrears. It is for ongoing connection and/or access to the City's water distribution system.

Water usage charge

Water usage, as measured by your water meter, is charged per kilolitre (1000 litres). Water usage is divided into retail water and bulk water charges. If access to read your water meter was not available, water usage may have been estimated for this account based on previous use. This will be indicated on your account.

Non-drinking water usage charge (select Pimpama-Coomera customers only)

This is a charge applicable to select Pimpama-Coomera customers only or non-drinking water usage, as measured by your purple non-drinking water meter and charged per kilolitre (1000 litres).

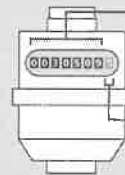
Visit cityofgoldcoast.com.au/nondrinkingwater for further information. Visit cityofgoldcoast.com.au/mywaterbill to understand more about your water bill.

How to read your water meter

Your water meter is normally located at the front of your property.

Black numbers represent kilolitres and are used for billing.

The red numbers on your water meter represent litres. To calculate your daily water use, please follow the instructions below.



Numbers only meter

- Day one, record all numbers that you see here. Note the time of day.
- Day two, repeat step 1. Conduct this reading at the same time as you did the reading on day one.
- Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Please note, if there are four red digits on the water meter, the last digit (on the far right) is a tenth of a litre. In these instances, do not record the last red digit.

OR



Numbers and clock meter

- Day one, record all numbers that you see here. Secondly, record numbers found here. Record the first three red dial numbers in a clockwise direction, that is, right to left. Note the time of day. **Both steps should provide you with a number similar to the diagram example 00020500.**
- Day two, repeat step one. Conduct this reading at the same time as you did the reading on day one.
- Subtract the numbers recorded on day one from day two. This is your household's daily water usage.

Day one: Record numbers from your water meter as per instructions above.

Day two: At the same time as day one, record numbers from your water meter as per instructions above.

_____ L _____ L

Subtract the number found on day one from the number found on day two.

This is your household's daily water usage.

_____ L

Frequently asked questions

Where can I recycle construction and demolition materials?

The City has introduced changes to how customers dispose of certain recyclable construction and demolition materials at our Waste and Recycling Centres (WRCs). Separated and sorted loads of these materials will only be accepted at Molendinar, Reedy Creek and Stapylton WRCs. All other City-owned minor WRCs no longer accept construction and demolition materials.

Visit cityofgoldcoast.com.au/waste

How is recycled water used?

Recycled water is a sustainable, climate-resilient option and can reduce organisational water costs. It is approved for specific non-drinking uses such as golf courses, sporting fields, nurseries and public parkland irrigation, as well as dust suppression on construction and development sites.

A citywide expansion of the recycled water network is underway to provide a fit for purpose supply to more businesses and industry customers.

Visit cityofgoldcoast.com.au/recycledwater

Where do the clippings from your garden clean ups go?

If recycled correctly, your green organics are processed by our contractor and made into compost used to replenish the earth or converted into green energy.

For more information on our green organics bin please visit cityofgoldcoast.com.au/greenorganicsbin

To find out when your bins are collected visit cityofgoldcoast.com.au/mybinday or download the City App.

Details of cheque(s) etc, customer to complete.
Drawer

Bank or BSB

Branch

Amount

\$
\$
\$

Proceeds of cheques, etc. will not be available until cleared.

Account for:
UNIT 7, 3029 THE BOULEVARDE, CARRARA
L 3361 SP211909

LOCAL GOVERNMENT DISTRIBUTION AND RETAIL PRICE

SEWERAGE ACCESS CHARGES

Sewerage Access \$186.47
(billing period 16/11/22 to 17/2/23)

WATER ACCESS CHARGES

Water Access \$75.03
(billing period 16/11/22 to 17/2/23)

TOTAL CHARGES INCLUDED IN THE RATE NOTICE \$261.50

In accordance with the *Local Government Act 2009, Local Government Regulation 2012, South East Queensland Water (Distribution and Retail Restructuring) Act 2009, Water and Wastewater Services Code for small customers in South East Queensland* and Council of the City of Gold Coast's (Council) adopted budget resolutions, all water and sewerage charges are due and payable within 31 days of the issue of the water and sewerage rate notice on which the charges are levied. Any overdue amounts will attract penalty interest at the appropriate rate until either full payment (including the interest) is made or a satisfactory payment arrangement is approved by Council.

How to pay your water bill



Direct Debit

Use this option to pay future water notices by direct debit from your bank, credit union or building society using your [cheque](#) or [savings](#) account. *Credit card accounts not accepted.* Visit cityofgoldcoast.com.au/payments to complete a request.

Pay using BPAY®



Billers Code: 868745
Ref: Use Notice Number

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your [cheque](#), [savings](#), [debit](#), [credit card](#) or [transaction](#) account. More info: www.bpay.com.au
No surcharge by the City applies when using a credit card to pay by BPAY®.

BPAY View®: view and pay this notice using internet banking.

BPAY View Registration No: use the **Notice Number** located over the page.

© Registered to BPAY Pty Ltd ABN 69 079 137 518



Pay by phone

Call us on **1300 886 731** (or from outside Australia call **+61 7 5667 5995**) anytime to pay with [MasterCard](#) or [Visa](#).
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



Pay online

Visit cityofgoldcoast.com.au/payments and follow the links to pay with [MasterCard](#) or [Visa](#).
Payments by credit card will incur a surcharge.
See BPAY® option to avoid surcharge.

Payment Reference Number: use the **Notice Number** over the page.



In person at Commonwealth Bank

Pay at any Commonwealth Bank branch with [cash](#), [cheque](#) or [money order](#).



Post Billpay in person



Pay at any Australia Post office and present the entire notice when making payment. Payment by [cash](#), [cheque](#) or [debit card](#) only. *Payments will incur a transaction fee.*
See BPAY® option to avoid a City transaction fee.



Customer Service Centre in person

Pay at any Customer Service Centre with [cheque](#), [debit card](#), [MasterCard](#) or [Visa](#).

Payment by credit card will incur a surcharge.
Cash is not accepted.

There have been changes to our centres.
For locations and opening hours please visit cityofgoldcoast.com.au/contactus

How to contact us



cityofgoldcoast.com.au/mywaterbill



07 5667 5995 or **1300 366 659**

Monday to Friday 7am – 6pm
(or from outside Australia call **+61 7 5667 5995**)

24 hour line to report water breaks and faults **1800 637 000**



City of Gold Coast
PO Box 5042 GOLD COAST MC QLD 9726

QLD State Government water discount

In October 2022 the Queensland Government announced it is giving South East Queensland residential customers a one-off \$55 water discount for households connected to the SEQ water grid.

If your property is eligible, you will see the \$55 discount applied to this bill.



For more information, scan to visit the Queensland Government website.

43000 - Property Expenses - Rental Expenses

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
00001	Property Expenses - Non Specified		\$15,901.71	100%
00002	Property Expense - Rental Expenses		\$13,455.09	100%
TOTAL		CY Balance	LY Balance	
			\$29,356.80	

Supporting Documents

◦ General Ledger [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

49000 - Profit/Loss Allocation Account

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$267,229.16)	(\$11,670.41)	2189.8%
TOTAL		CY Balance	LY Balance	
		(\$267,229.16)	(\$11,670.41)	

Supporting Documents

No supporting documents

External URLs

No External URLs

50000 - Members

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
ANTBOR00001P	Antic, Borislav - Pension (Pension)	(\$147,854.84)		\$41,512.83	\$6,217.44		(\$100,124.57)	(32.28)%
ANTERZ00001P	Antic, Erzsebet - Pension (Pension)	(\$704,361.11)		\$201,678.89	\$17,820.00		(\$484,862.22)	(31.16)%
	TOTAL	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$852,215.95)		\$243,191.72	\$24,037.44		(\$584,986.79)	

Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)

External URLs

No External URLs

Standard Checklist

Attach copies of Members Statements

Antic Superannuation Fund

Members Statement

Borislav Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :	20/10/1943	Nominated Beneficiaries:	N/A
Age:	79	Nomination Type:	N/A
Tax File Number:	482011942	Vested Benefits:	100,124.57
Date Joined Fund:	27/05/2006		
Service Period Start Date:	01/07/1976		
Date Left Fund:			
Member Code:	ANTBOR00001P		
Account Start Date:	01/07/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	100,124.57
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	100,124.57
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (18.70%)	18,716.81
Taxable	81,407.76

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	147,854.84
<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	(41,512.83)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	6,217.44
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	100,124.57

Antic Superannuation Fund

Members Statement

Borislav Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth : 20/10/1943
 Age: 79
 Tax File Number: 482011942
 Date Joined Fund: 27/05/2006
 Service Period Start Date:
 Date Left Fund:
 Member Code: ANTBOR00002A
 Account Start Date: 27/05/2006
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits:

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

This Year

Opening balance at 01/07/2022

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2023

0.00

Antic Superannuation Fund

Members Statement

Erzsebet Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :	03/02/1949	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	488966701	Vested Benefits:	484,862.22
Date Joined Fund:	08/12/2006		
Service Period Start Date:	08/12/2006		
Date Left Fund:			
Member Code:	ANTERZ00001P		
Account Start Date:	01/07/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	484,862.22
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	484,862.22
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (81.74%)	396,342.18
Taxable	88,520.04

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	704,361.11
<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	(201,678.89)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	17,820.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	484,862.22

Antic Superannuation Fund

Members Statement

Erzsebet Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth : 03/02/1949
 Age: 74
 Tax File Number: 488966701
 Date Joined Fund: 08/12/2006
 Service Period Start Date:
 Date Left Fund:
 Member Code: ANTERZ00002A
 Account Start Date: 08/12/2006
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits:

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

This Year

Opening balance at 01/07/2022

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2023

0.00

Antic Superannuation Fund

Members Summary Report

As at 30 June 2023

Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Borislav Antic (Age: 79)											
ANTBOR00001P - Pension - Tax Free: 18.70%											
147,854.84			(41,512.83)		6,217.44						100,124.57
ANTBOR00002A - Accumulation											
147,854.84			(41,512.83)		6,217.44						100,124.57
Erzsebet Antic (Age: 74)											
ANTERZ00001P - Pension - Tax Free: 81.74%											
704,361.11			(201,678.89)		17,820.00						484,862.22
ANTERZ00002A - Accumulation											
704,361.11			(201,678.89)		17,820.00						484,862.22
852,215.95			(243,191.72)		24,037.44						584,986.79

60400 - Bank Accounts

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
NAB741581543	NAB (1543)	\$18,354.32	\$6,401.45	186.72%
TOTAL		CY Balance	LY Balance	
		\$18,354.32	\$6,401.45	

Supporting Documents

- Bank Statement Report [Report](#)
- NAB Bank Statements - 01.04.2022 to 30.06.2023.pdf
- 2nd page Sept 22 Bank statement.pdf

External URLs

No External URLs

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Antic Superannuation Fund Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Chart Code: 60400 / NAB741581543

Account Name: NAB (1543)

BSB and Account Number: 083088 741581543

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance
\$ 6,401.45		\$ 29,614.06		\$ 41,566.93		\$ 18,354.32

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2022	Opening Balance			6,401.45		
01/07/2022	Gccc Water	265.64		6,135.81		
07/07/2022	R M Realty Pty Ltd		3,782.17	9,917.98		
07/07/2022	Tax Office Payments	506.30		9,411.68		
18/07/2022	b antic	80.30		9,331.38		
20/07/2022	antic	3,300.00		6,031.38		
20/07/2022	super central	137.50		5,893.88		
29/07/2022	Interest		1.96	5,895.84		
29/07/2022	antic	2,912.79		2,983.05		
03/08/2022	R M Realty Pty Ltd		3,782.17	6,765.22		
04/08/2022	tex solusen	506.50		6,258.72		
09/08/2022	ATO		247.30	6,506.02		
19/08/2022	COGC Rates	1,384.75		5,121.27		
31/08/2022	Interest		5.74	5,127.01		
01/09/2022	R M Realty Pty Ltd		3,782.17	8,909.18		
01/09/2022	antic	206.04		8,703.14		
23/09/2022	Gccc Water	252.45		8,450.69		

Antic Superannuation Fund Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/09/2022	Interest		12.37	8,463.06		
30/09/2022	R M Realty Pty Ltd		3,782.17	12,245.23		
17/10/2022	Telstra	205.00		12,040.23		
31/10/2022	Interest		22.49	12,062.72		
02/11/2022	R M Realty Pty Ltd		3,782.17	15,844.89		
04/11/2022	Cogc Rates	164.14		15,680.75		
04/11/2022	antic	2,623.31		13,057.44		
18/11/2022	Audit Shield	308.33		12,749.11		
30/11/2022	Interest		26.88	12,775.99		
09/12/2022	R M Realty Pty Ltd		3,665.80	16,441.79		
19/12/2022	b ane super fund 3PW	6,000.00		10,441.79		
30/12/2022	Interest		29.20	10,470.99		
03/01/2023	Gccc Water	242.70		10,228.29		
05/01/2023	R M Realty Pty Ltd		1,278.23	11,506.52		
31/01/2023	Interest		28.22	11,534.74		
03/02/2023	R M Realty Pty Ltd		4,342.52	15,877.26		
06/02/2023	Minimum penzen foo 3PW	5,000.00		10,877.26		
13/02/2023	Cogc Rates	1,546.81		9,330.45		
28/02/2023	Interest		23.29	9,353.74		
06/03/2023	antic	3,520.00		5,833.74		
07/03/2023	R M Realty Pty Ltd		3,780.29	9,614.03		

Antic Superannuation Fund
Bank Statement Report

For The Period 01 July 2022 to 30 June 2023

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/03/2023	GCCC Water	261.50		9,352.53		
31/03/2023	Interest		23.75	9,376.28		
11/04/2023	R M Realty Pty Ltd		1,292.95	10,669.23		
28/04/2023	Interest		24.16	10,693.39		
01/05/2023	R M Realty Pty Ltd		4,205.32	14,898.71		
02/05/2023	Telstra	95.00		14,803.71		
15/05/2023	Telstra	95.00		14,708.71		
31/05/2023	Interest		42.23	14,750.94		
01/06/2023	ATO		1.37	14,752.31		
07/06/2023	R M Realty Pty Ltd		3,552.14	18,304.45		
30/06/2023	Interest		49.87	18,354.32		
30/06/2023	CLOSING BALANCE			18,354.32		
		29,614.06	41,566.93			



041/014163
ANTIC SUPERANNUATION FUND
36 SAN SIMEON DR
CLEAR ISLAND WATERS QLD 4226

Account Balance Summary

Opening balance	\$20,878.14	Cr
Total credits	\$8,982.37	
Total debits	\$23,459.06	
Closing balance	\$6,401.45	Cr

Statement starts 1 April 2022
Statement ends 30 June 2022

Outlet Details

NAB Cash Manager
Level 30, 395 Bourke St
Melbourne VIC 3000

Account Details

BORISLAV ANTIC AND ERZSEBET ANTIC AS TRUSTEES FOR
ANTIC SUPERANNUATION FUND
NAB CASH MANAGER
BSB number 083-088
Account number 74-158-1543

Lending Investment & Insurance Enquiries

Banker NAB Private Direct 2606 N
Telephone number (02) 9466 7198

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2022	Brought forward			20,878.14 Cr
4 Apr 2022	5030 R M Realty Pty L 452845		1,412.11	22,290.25 Cr
5 Apr 2022	Internet Bpay Optus Billing Svcs 62304222235	73.28		22,216.97 Cr
12 Apr 2022	Internet Bpay Gccc - Water 832489346	286.78		21,930.19 Cr
29 Apr 2022	Interest		1.73	21,931.92 Cr
3 May 2022	5059 R M Realty Pty L 452845		3,782.17	25,714.09 Cr
13 May 2022	Please Note From Today Your Dr Interest Rate Is 6.720%			25,714.09 Cr
17 May 2022	Internet Bpay Telstra Corp Ltd 2000406834851	99.00		25,615.09 Cr
31 May 2022	Interest		2.20	25,617.29 Cr
7 Jun 2022	5113 R M Realty Pty L 452845		3,782.17	29,399.46 Cr
16 Jun 2022	Online W1648031569 penzen fun 3PW*ANTI Sup	9,000.00		20,399.46 Cr
17 Jun 2022	Please Note From Today Your Dr Interest Rate Is 7.220%			20,399.46 Cr
30 Jun 2022	Interest		1.99	
	Online N2711110355 pension fund 3PW*ANTI Sup	14,000.00		6,401.45 Cr

181/72/04/N4014163/S023751/0047501



041/010617
ANTIC SUPERANNUATION FUND
36 SAN SIMEON DR
CLEAR ISLAND WATERS QLD 4226

Account Balance Summary

Opening balance	\$6,401.45 Cr
Total credits	\$15,396.05
Total debits	\$9,552.27
Closing balance	\$12,245.23 Cr

Statement starts 1 July 2022
Statement ends 30 September 2022

Outlet Details

NAB Cash Manager
Level 30, 395 Bourke St
Melbourne VIC 3000

Account Details

BORISLAV ANTIC AND ERZSEBET ANTIC AS TRUSTEES FOR
ANTIC SUPERANNUATION FUND
NAB CASH MANAGER
BSB number 083-088
Account number 74-158-1543

Lending Investment & Insurance Enquiries

Banker NAB Private Direct 2606 N
Telephone number (02) 9466 7198

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			6,401.45 Cr
1 Jul 2022	*****			
	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2021/22 Tax Return			
	Credit Interest Paid - 2021/22 Financial Year	25.63		
	Resident Withholding Tax - 2021/22 Financial Year	0.00		
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement.			

	Internet Bpay Gccc - Water			
	832489346.....	265.64		6,135.81 Cr
7 Jul 2022	5156 R M Realty Pty L			
	452845.....		3,782.17	
	Internet Bpay Tax Office Payments			
	551008448439625921.....	506.30		9,411.68 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is 7.720%			
	Please Note Your Current Credit Interest Rate Is 0.600% pa.			9,411.68 Cr
18 Jul 2022	Internet Transfer b antic in in no.....	80.30		9,331.38 Cr
20 Jul 2022	Internet Transfer tex invoice.....	3,300.00		
	Internet Transfer Super central.....	137.50		5,893.88 Cr
29 Jul 2022	Interest.....		1.96	
	Internet Bpay Stratapay-Levy			
	159075269.....	2,912.79		2,983.05 Cr
3 Aug 2022	5196 R M Realty Pty L			
	452845.....		3,782.17	6,765.22 Cr
4 Aug 2022	Internet Transfer tex solusen.....	506.50		6,258.72 Cr
9 Aug 2022	ATO008000016881304 ATO			
	012721.....		247.30	6,506.02 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			6,506.02 Cr
19 Aug 2022	Please Note Your Current Credit Interest Rate Is 1.600% pa.			
	Internet Bpay Cogc - Rates			
	*232489344.....	1,384.75		5,121.27 Cr
	Carried forward			5,121.27 Cr

273/72/01/A010617/8017164/0034327



041/011598
ANTIC SUPERANNUATION FUND
36 SAN SIMEON DR
CLEAR ISLAND WATERS QLD 4226

Account Balance Summary

Opening balance	\$12,245.23 Cr
Total credits	\$7,526.54
Total debits	\$9,300.78
Closing balance	\$10,470.99 Cr

Statement starts 1 October 2022
Statement ends 30 December 2022

Outlet Details

NAB Cash Manager
Level 30, 395 Bourke St
Melbourne VIC 3000

Account Details

BORISLAV ANTIC AND ERZSEBET ANTIC AS TRUSTEES FOR
ANTIC SUPERANNUATION FUND
NAB CASH MANAGER
BSB number 083-088
Account number 74-158-1543

Lending Investment & Insurance Enquiries

Banker NAB Private Direct 2606 N
Telephone number (02) 9466 7198

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Oct 2022	Brought forward			12,245.23 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			12,245.23 Cr
17 Oct 2022	Internet Bpay Telstra 2000406834851	205.00		12,040.23 Cr
21 Oct 2022	Please Note Your Current Credit Interest Rate Is 2.350% pa.			12,040.23 Cr
31 Oct 2022	Interest		22.49	12,062.72 Cr
2 Nov 2022	5333 R M Realty Pty L 452845		3,782.17	15,844.89 Cr
4 Nov 2022	Internet Bpay Cogc - Rates 232489344	164.14		
	Internet Bpay Stratapay-Levy 159075269	2,623.31		13,057.44 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%			13,057.44 Cr
	Please Note Your Current Credit Interest Rate Is 2.600% pa.			13,057.44 Cr
18 Nov 2022	Internet Bpay Audit Shield 404251260709548	308.33		12,749.11 Cr
30 Nov 2022	Interest		26.88	12,775.99 Cr
9 Dec 2022	5383 R M Realty Pty L 452845		3,665.80	16,441.79 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			16,441.79 Cr
	Please Note Your Current Credit Interest Rate Is 2.850% pa.			16,441.79 Cr
19 Dec 2022	Online W4920584649 b ane super fun 3PW*ANTI Sup	6,000.00		10,441.79 Cr
30 Dec 2022	Interest		29.20	10,470.99 Cr

3647201/A001598/000765/041529



7014940
ANTIC SUPERANNUATION FUND
36 SAN SIMEON DR
CLEAR ISLAND WATERS QLD 4226

Account Balance Summary

Opening balance	\$10,470.99	Cr
Total credits	\$9,476.30	
Total debits	\$10,571.01	
Closing balance	\$9,376.28	Cr

Statement starts 31 December 2022
Statement ends 31 March 2023

Outlet Details

NAB Cash Manager
Level 30, 395 Bourke St
Melbourne VIC 3000

Account Details

BORISLAV ANTIC AND ERZSEBET ANTIC AS TRUSTEES FOR
ANTIC SUPERANNUATION FUND
NAB CASH MANAGER
BSB number 083-088
Account number 74-158-1543

Lending Investment & Insurance Enquiries

Banker NAB Private Direct 2606 N
Telephone number (02) 9466 7198

Transaction Details

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			10,470.99 Cr
3 Jan 2023	Internet Bpay Gccc - Water 832489346.....	242.70		10,228.29 Cr
5 Jan 2023	5431 R M Realty Pty L 452845.....		1,278.23	11,506.52 Cr
31 Jan 2023	Interest.....		28.22	11,534.74 Cr
3 Feb 2023	5473 R M Realty Pty L 452845.....		4,342.52	15,877.26 Cr
6 Feb 2023	Online N6095581694 minimum penzen foo 3PW*ANTI Sup.....	5,000.00		10,877.26 Cr
13 Feb 2023	Internet Bpay Cogc - Rates 232489344.....	1,546.81		9,330.45 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is 9.720%			9,330.45 Cr
28 Feb 2023	Interest.....		23.29	9,353.74 Cr
6 Mar 2023	Internet Bpay Sb Partners Pty Ltd 1235159.....	3,520.00		5,833.74 Cr
7 Mar 2023	5525 R M Realty Pty L 452845.....		3,780.29	9,614.03 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is 9.970% Please Note Your Current Credit Interest Rate Is 3.100% pa.			9,614.03 Cr
30 Mar 2023	Internet Bpay Gccc - Water 832489346.....	261.50		9,352.53 Cr
31 Mar 2023	Interest.....		23.75	9,376.28 Cr

0800417345255 / E-14840 S-31253 I-62505



007184
ANTIC SUPERANNUATION FUND
36 SAN SIMEON DR
CLEAR ISLAND WATERS QLD 4226

Account Balance Summary

Opening balance	\$9,376.28	Cr
Total credits	\$9,168.04	
Total debits	\$190.00	
Closing balance	\$18,354.32	Cr

Statement starts 1 April 2023
Statement ends 30 June 2023

Outlet Details

NAB Cash Manager
Level 30, 395 Bourke St
Melbourne VIC 3000

Account Details

BORISLAV ANTIC AND ERZSEBET ANTIC AS TRUSTEES FOR
ANTIC SUPERANNUATION FUND
NAB CASH MANAGER
BSB number 083-088
Account number 74-158-1543

Lending Investment & Insurance Enquiries

Banker NAB Private Direct 2606 N
Telephone number (02) 9466 7198

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Apr 2023	Brought forward			9,376.28 Cr
11 Apr 2023	5579 R M Realty Pty L			
	452845.....		1,292.95	10,669.23 Cr
28 Apr 2023	Interest.....		24.16	10,693.39 Cr
1 May 2023	5606 R M Realty Pty L			
	452845.....		4,205.32	14,898.71 Cr
2 May 2023	Internet Bpay Telstra			
	2000406834851.....	95.00		14,803.71 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220%			
	Please Note Your Current Credit Interest Rate Is 3.350% pa.			14,803.71 Cr
15 May 2023	Internet Bpay Telstra			
	2000406834851.....	95.00		14,708.71 Cr
31 May 2023	Interest.....		42.23	14,750.94 Cr
1 Jun 2023	ATO009000017858182 ATO			
	012721.....		1.37	14,752.31 Cr
7 Jun 2023	5677 R M Realty Pty L			
	452845.....		3,552.14	18,304.45 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is 10.470%			
	Please Note Your Current Credit Interest Rate Is 3.600% pa.			18,304.45 Cr
30 Jun 2023	Interest.....		49.87	18,354.32 Cr

181/417345255/E-7184 S-182268 I-32531

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			5,121.27 Cr
31 Aug 2022	Interest.....		5.74	5,127.01 Cr
1 Sep 2022	5231 R M Realty Pty L			
	452845.....		3,782.17	
	Internet Bpay Stratapay-Levy			
	159085108.....	206.04		8,703.14 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			8,703.14 Cr
20 Sep 2022	Please Note Your Current Credit Interest Rate Is 2.100% pa.			8,703.14 Cr
23 Sep 2022	Internet Bpay Gccc - Water			
	832489346.....	252.45		8,450.69 Cr
30 Sep 2022	Interest.....		12.37	
	5275 R M Realty Pty L			
	452845.....		3,782.17	12,245.23 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.

2737201/A010617/S017164/034328

61800 - Distributions Receivable

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANTI0003_ASGf13J34BV	Asgard	\$0.00	\$3,965.50	100%
TOTAL		CY Balance	LY Balance	
		\$0.00	\$3,965.50	

Supporting Documents

- General Ledger [Report](#)
- Antic - Discussions 04 Dec 2023 - Asgard.pdf

External URLs

No External URLs

Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
Asgard (ANTI0003 ASGfl3J34BV)					
01/07/2022	Opening Balance				3,965.50 DR
01/07/2022	Being prior year disposal of Asgard			3,965.50	0.00 DR
				3,965.50	0.00 DR

Total Debits: 0.00

Total Credits: 3,965.50

Mandie Watts

From: Mandie Watts <mandie.watts@mmgroupaccounting.com.au>
Sent: Monday, 4 December 2023 11:31 AM
To: 'Beverly van Bovene'
Cc: M & M Group Accounting
Subject: RE: Antic Superfund Queries

Hi Bev,

For Antic Superfund, Boris dropped in a bunch of paperwork. I will get Kathy to scan it in for you tomorrow.

To summarise:

- He supplied the bank statements – I don't think there is a great deal of activity so I didn't worry about asking for the csv again.
- There is an \$8K amount on the balance sheet for the tenants bond. Boris said that the tenant was evicted for non-payment of rent and he got to retain the bond so this liability likely need to be cleared against the rental income account. He did supply an old ledger connected to this.
- There is an amount on the balance sheet for Asgard distribution receivable. Asgard was disposed of in prior financial years so this receivable shouldn't have been on the balance sheet last FY, so it needs to be cleared against the distribution income account.
- He supplied council rates, water etc.
- He didn't have an agent's valuation but I told him to go back and ask for one.
- He thought he had already supplied the income from the agent, but I asked him to go back and ask for an annual summary.

Due to his accent I do find some of what he says hard to understand at times, but above it the gist of how I think the convo went. If we are still missing anything else, if its not material we are probably best to push forward without it if we can.

Kind regards,

Mandie Watts

Our office will be closed from Friday 22nd December 2023 to Sunday 7th January 2024 for the Christmas break. We would like to thank you for your support in 2023 and wish you and your family a happy and safe festive season. We look forward to speaking to you in the new year.



Mandie Watts CA BBus GradDipCA MTax SSA™
PRINCIPAL
Accountant & SMSF Specialist Advisor™

P 07 5551 1334 **F** 07 5689 1095
E mandie.watts@mmgroupaccounting.com.au
W www.mmgroupaccounting.com.au

A Acacia Centre Commercial, Suite 808
340 Scottsdale Drive, Robina Q 4226
(corner of Firebird Place & Scottsdale Drive)
M PO Box 4221, Robina Q 4230

M & M GROUP
ACCOUNTING

Liability limited by a Scheme approved under Professional Standards Legislation.

68000 - Sundry Debtors

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$4,084.47	\$0.00	100%
TOTAL		CY Balance	LY Balance	
		\$4,084.47	\$0.00	

Supporting Documents

- General Ledger [Report](#)
- 2023 Property Management Report Village Commercial Emerald Lakes.pdf

External URLs

No External URLs

Standard Checklist

- Match to Source Documentation

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
30/06/2023	Being to accrue rent receivable in agents trust at 30 June 2023 per June 2023 agent's report.		4,084.47		4,084.47 DR
			4,084.47		4,084.47 DR

Total Debits: 4,084.47

Total Credits: 0.00

Property Management Report June 2023

Borislav & Elizabeth Antic

Village Commercial – Emerald Lakes

Income & Expenditure Statement

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive
Clear Island Waters QLD 4226

Financial Report for the period 01/06/2023 to 30/06/2023
Shop 7 Village Commercial, Emerald Lakes

Balance b/fwd from 31st May 2023	<u>\$3,901.14</u>
Income	
Rental Income	
Rent	\$3,713.15
GST on Rental	<u>\$371.32</u>
Total Rental	\$4,084.47
Tenants On Billed Income	
Water Usage	\$0.00
GST on Tenants On Billed Income	<u>\$0.00</u>
Total Tenants On Billed Income	\$0.00
Total Income	<u>\$4,084.47</u>
Expenses	
Expenses	
General Expenses	\$0.00
Management Fees	\$166.66
Owners Expenses	\$0.00
Recoverable Expenses	\$164.87
GST on Recoverable Expenses	<u>\$17.47</u>
Total Recoverable Expenses	\$349.00
Total Recoverable Expenses	<u>\$349.00</u>
Owner	
Distribution to Owner	\$3,552.14
Total	<u>\$3,552.14</u>
GST	
GST Received	
GST Received	<u>\$371.32</u>
Total GST Received	<u>\$371.32</u>
GST Paid	
GST Paid	<u>\$17.47</u>
Total GST Paid	<u>\$17.47</u>
Balance held in Trust as at 30th June 2023	<u>\$4,084.47</u>

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive

Shop 7 Village Commercial

Clear Island Waters
QLD 4226

Building Income & Expenditure For The Period: 01/06/2023 to 30/06/2023

INCOME

Lvl / Suite	Tenant	Brought Forward	Amounts Owng					Total	Receipts	Paid To Date	Carried Forward
			Rental	Outgoings	Parking	Cleaning	Other				
GND/07	Kokko Maria Deli Café	\$6,252.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	30/06/2020	\$6,252.88	
GND/07	Kokko Maria Deli Café GST	\$625.28	\$0.00	\$0.00	\$0.00	\$0.00	\$625.28	\$0.00	30/06/2020	\$625.28	
GND/07	Pooches & Pastries	(\$3,715.84)	\$3,713.15	\$0.00	\$0.00	\$0.00	(\$2.69)	(\$3,713.15)	31/07/2023	(\$3,715.84)	
GND/07	Pooches & Pastries GST	(\$371.63)	\$371.32	\$0.00	\$0.00	\$0.00	(\$0.31)	(\$371.32)	31/07/2023	(\$371.63)	
	Includes GST of:	\$253.65	\$371.32	\$0.00	\$0.00	\$0.00	\$624.97	(\$371.32)		\$253.65	
	Totals:	\$2,790.69	\$4,084.47	\$0.00	\$0.00	\$0.00	\$6,875.16	(\$4,084.47)		\$2,790.69	

Borislav & Elizabeth Antic as Trustee
 36 San Simeone Drive

Shop 7 Village Commercial

Clear Island Waters
 QLD 4226

Building Income & Expenditure For The Period: 01/06/2023 to 30/06/2023

EXPENDITURE

Date	Invoice No.	Cheque/EFT	Payee	Description	Net	Tax	Totals
6/06/2023	59085108/F-M2	2084	Peak Body Corporate Management Pty Ltd	Tenants water usage 13/2/2023-15/5/23	\$156.87	\$0.00	\$156.87
6/06/2023	59085108/F-M2	2084	Peak Body Corporate Management Pty Ltd	Water service fee	\$8.00	\$0.80	\$8.80
29/06/2023	5392	15010	RM Realty Pty Ltd	MANAGEMENT FEES (Shop 7 Village Commercial)	\$164.87	\$0.80	\$165.67
					\$166.56	\$16.67	\$183.33
					\$166.66	\$16.67	\$183.33
Total For Shop 7 Village Commercial:					\$331.53	\$17.47	\$349.00

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive

Shop 7 Village Commercial

Clear Island Waters
QLD 4226

Building Income & Expenditure For The Period: 01/06/2023 to 30/06/2023

SUMMARY

Balance Brought Forward	\$3,901.14
Total Receipts	\$4,084.47
Less Total Payments	\$349.00
	\$3,735.47
Less Owner Payments/Adjustments: 7/06/2023	\$3,552.14
	\$3,552.14
Balance -	\$4,084.47

NOTES

RM Realty Pty Ltd

ABN 20 011 029 155

Cash Based Financials

1/06/2023 to 30/06/2023

Date

Thursday, 13 July 2023

Client

Borislav & Elizabeth Antic as Trustee

Index

Report	Sub Report	Type of Report:
1	1	Balance Sheet
1	2	Income Expenditure Budget Variation
1	3	Receipt Detail Budget Variation
1	4	Payment Detail Budget Variation
1	5	Outgoings Category Summary
2		Charges and Receipts
3		Miscellaneous Transactions
4		Sundry Credits & Adjustments
5		Expenditure Details

Property

Shop 7 Village Commercial
3029 The Boulevarde
Carrara QLD 4211

RM Realty Pty Ltd Contact

Kathy Bown
RM Realty Pty Ltd
Ph: 0755 766 378

RM Realty Pty Ltd
BALANCE SHEET – Sub Rep. 1
AS AT 30/06/2023

Client
 Borislav & Elizabeth Antic as Trustee
Property
 Shop 7 Village Commercial

Report 1
Page 1
Date 13/07/2023

TOTAL TRADING RECEIPTS	\$4,084.47		
TOTAL TRADING PAYMENTS (RECOVERABLE)	\$183.33		
TOTAL TRADING PAYMENTS (NON RECOVERABLE)	\$165.67		
NET TRADING RESULTS	\$3,735.47		
TOTAL CAPITAL PAYMENTS	\$0.00		
CHANGE IN DEPOSITS	\$0.00		
OWNERS CASH & JOURNAL FUNDS	\$0.00		
PLUS RETAINED IN TRUST FROM PREVIOUS PERIOD	\$3,901.14		
MINUS AMOUNT OF BONDS & DEPOSITS	\$0.00		
TOTAL FUNDS AVAILABLE	\$7,636.61		
LESS PAID TO OWNER & JOURNAL TRANSFERS	\$3,552.14	7/06/2023	14962
			Incor'ne Remittance (Shop 7 Village Commercial)

TOTAL REMITTANCES TO OWNER	\$3,552.14
TOTAL HELD IN TRUST ACCOUNT (INC BONDS/DEPOSITS)	\$4,084.47

FOR THE PERIOD FROM 1/06/2023 TO 30/06/2023 YEAR TO DATE FROM 1/07/2022 TO 30/06/2023

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
RECEIPTS:														
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	43,541.16	0.00	44,128.29	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	43,541.16	0.00	44,128.29	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,558.16	4,426.26	43,984.42	0.00	44,558.16	0	0.00	0.00	0
PAYMENTS:														
0.00	0.00	0.00	0.00	0.00	0	4,758.64	475.86	5,234.50	0.00	4,758.64	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0	1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0	6,758.56	675.90	7,434.46	0.00	6,758.56	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0	400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
331.53	17.47	349.00	0.00	331.53	0	7,159.05	678.30	7,837.35	0.00	7,159.05	0	0.00	0.00	0
3,381.62	353.85	3,735.47	0.00	3,381.62	0	37,399.11	3,747.96	41,147.07	0.00	37,399.11	0	0.00	0.00	0

RECEIPTS DETAIL BUDGET VARIATION - Sub Rep. 3

1/06/2023 to 30/06/2023

Cash Based Report

Client
Borislav & Elizabeth Antic as Trustee
Property
Shop 7 Village Commercial

Report
Page
Date
1
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13/07/2023

FOR THE PERIOD FROM 1/06/2023 TO 30/06/2023

YEAR TO DATE FROM 1/07/2022 TO 30/06/2023

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
RECEIPTS														
RENTAL INCOME														
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	48,541.16	0.00	44,128.29	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	48,541.16	0.00	44,128.29	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,128.29	4,412.87	48,541.16	0.00	44,128.29	0	0.00	0.00	0
TENANTS ON BILLED INCOME														
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0	429.87	13.39	443.26	0.00	429.87	0	0.00	0.00	0
3,713.15	371.32	4,084.47	0.00	3,713.15	0	44,558.16	4,426.26	48,984.42	0.00	44,558.16	0	0.00	0.00	0
TOTAL BUILDING & OWNER														

RM Realty Pty Ltd
PAYMENTS DETAIL BUDGET VARIATION - Sub Rep. 4
1/06/2023 to 30/06/2023

Client
 Borislav & Elizabeth Antic as Trustee
Property
 Shop 7 Village Commercial
Cash Based Report

Report 1
Page 4
Date 13/07/2023

FOR THE PERIOD FROM 1/06/2023 TO 30/06/2023 YEAR TO DATE FROM 1/07/2022 TO 30/06/2023

AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	AMOUNT \$	TAX \$	TOTAL \$	BUDGET \$	VAR \$	%	ANNUAL \$	BALANCE \$	%
EXPENDITURE														
OTHER EXPENSES														
0.00	0.00	0.00	0.00	0.00	0	4,758.64	475.86	5,234.50	0.00	4,758.64	0	0.00	0.00	0
BODY CORPORATE - ADMINL						4,758.64	475.86	5,234.50	0.00	4,758.64	0	0.00	0.00	0
0.00	0.00	0.00	0.00	0.00	0									
MANAGEMENT EXPENSES														
166.66	16.67	183.33	0.00	166.66	0	1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
MANAGEMENT FEES						1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
166.66	16.67	183.33	0.00	166.66	0									
TOTAL OUTGOINGS						1,999.92	200.04	2,199.96	0.00	1,999.92	0	0.00	0.00	0
166.66	16.67	183.33	0.00	331.53	0									
TENANTS ON BILLED EXPENSES						6,758.56	675.90	7,434.46	0.00	6,758.56	0	0.00	0.00	0
WATER CONSUMPTION TEN						400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
164.87	0.80	165.67	0.00	164.87	0									
TOTAL OWNER PAYMENTS						400.49	2.40	402.89	0.00	400.49	0	0.00	0.00	0
164.87	0.80	165.67	0.00	331.53	0									
TOTAL BUILDING & OWNER						7,159.05	678.30	7,837.35	0.00	7,159.05	0	0.00	0.00	0
331.53	17.47	349.00	0.00	331.53	0									

RM Realty Pty Ltd

Client
Borislav & Elizabeth Antic as Trustee

Report 2

CHARGES AND RECEIPTS

Property
Shop 7 Village Commercial

Page 1

1/06/2023 to 30/06/2023

Date 13/07/2023

REF. NO	TENANT/PREMISES ACCOUNT	BALANCE B/FWD	CURRENT NET	CURRENT TAX	CURRENT CHARGES	AMOUNT DUE	NET RECEIVED	TAX RECEIVED	AMOUNT RECEIVED	BALANCE C/FWD
GND/07	Kokko Maria Deli Café									
	RETAIL RENT	6,878.16	0.00	0.00	0.00	6,878.16	0.00	0.00	0.00	6,878.16
	TOTAL	6,878.16	0.00	0.00	0.00	6,878.16	0.00	0.00	0.00	6,878.16
GND/07	Pooches & Pastries									
	RENT	(4,087.47)	3,713.15	371.32	4,084.47	(3.00)	3,713.15	371.32	4,084.47	(4,087.47)
	TOTAL	(4,087.47)	3,713.15	371.32	4,084.47	(3.00)	3,713.15	371.32	4,084.47	(4,087.47)

RM Realty Pty Ltd

Client
Borislav & Elizabeth Antic as Trustee

Report 2

CHARGES AND RECEIPTS

Property
Shop 7 Village Commercial

Page 2

1/06/2023 to 30/06/2023

Date 13/07/2023

REF. NO	TENANT/PREMISES ACCOUNT	BALANCE B/FWD	CURRENT NET	CURRENT TAX	CURRENT CHARGES	AMOUNT DUE	NET RECEIVED	TAX RECEIVED	AMOUNT RECEIVED	BALANCE C/FWD
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Property Totals

	RENT	(4,087.47)	3,713.15	371.32	4,084.47	(3.00)	3,713.15	371.32	4,084.47	(4,087.47)
	RETAIL RENT	6,878.16	0.00	0.00	0.00	6,878.16	0.00	0.00	0.00	6,878.16
	TOTAL	2,790.69	3,713.15	371.32	4,084.47	6,875.16	3,713.15	371.32	4,084.47	2,790.69

RM Realty Pty Ltd

Client
Borislav & Elizabeth Antic as Trustee

Report 5

EXPENDITURE DETAILS

Property
Shop 7 Village Commercial

Page 1

1/06/2023 to 30/06/2023

Date 13/07/2023

CODE/ DATE	PAYMENT NUMBER	CREDITOR	INVOICE NUMBER	DESCRIPTION	PERIOD FROM	COVERED TO	AMOUNT	GST	TOTAL
MANAGEMENT EXPENSES									
470		MANAGEMENT FEES							
29/06/2023	B	RM Realty Pty Ltd	5392	MANAGEMENT FEES (Shop 7 Village)			166.66	16.67	183.33
TENANTS ON BILLED EXPENSES									
541		WATER CONSUMPTION TENANTS							
6/06/2023	P	Peak Body Corporate Management Pt	159085108/F	Water service fee	13/02/2023	15/05/2023	8.00	0.80	8.80
6/06/2023	P	Peak Body Corporate Management Pt	159085108/F	Tenants water usage 13/2/2023-15/5/23	13/02/2023	15/05/2023	156.87	0.00	156.87
GRAND TOTAL							331.53	17.47	349.00

RM Realty Pty Ltd
PO Box 82

SURFERS PARADISE
QLD 4217

CASH TAX SUMMARY REPORT

Building: Shop 7 Village Commercial

Owner: Borislav & Elizabeth Antic as Trustee

FOR THE PERIOD: June, 2023 TO: June, 2023

Warning! Do not lodge this calculation worksheet with your BAS statement!

REF	DETAILS	REF	\$	REF	\$
G1	Total Income (including any GST)			G1	\$4,084
G3	LESS GST-free Income	G3			
G4	LESS Input taxed income	G4			
G5	G3 + G4			G5	
G6	Total Income subject to GST (G1 minus G5)			G6	\$4,084
G7	PLUS Adjustments (if applicable)			G7	\$0
G8	Total Income subject to GST after adjustments (G6 + G7)			G8	\$4,084
G9	GST on Income			G9	\$371

G10	Capital Expenditure (including any GST)	G10	\$0		
G11	PLUS Revenue Expenditure (including any GST)	G11	\$349		
G12	G10 + G11			G12	\$349
G13	LESS Expenditure for making input taxed income	G13			
G14	LESS Expenditure without GST in the payment/invoice	G14			
G16	G13 + G14			G16	
G17	Total Expenditure subject to GST (G12-G16)			G17	\$349
G18	PLUS Adjustments (if applicable)			G18	\$0
G19	Total Expenditure subject to GST after adjustments (G17+G18)			G19	\$349
G20	GST on Expenditure			G20	\$17

GST you owe the ATO	\$371
GST the ATO owes you	\$17
Total you owe the ATO	\$354

Cash Book 1/06/2023 to 30/06/2023

AUDIT REPORT

Bank Slip Date	Trans Date	Receipt / Invoice	Type	Reference	Account	Name	Description of Matter	Receipts	Payments	Total
SELECTED OPENING BALANCE: R M Realty Pty Ltd										
Building: Shop 7 Village Commercial - Landlord/Owner: Borislav & Elizabeth Antic as Trustee										
6/06/2023	6/06/2023	47	P		541	Peak Body Corporate Manage Tenant: water usage 13/2/2023-15/5/23			\$156.87	
6/06/2023	6/06/2023	47	P		541	Peak Body Corporate Manage Water service fee			\$8.00	
6/06/2023	6/06/2023	47	P		541	Peak Body Corporate Manage GST Water service fee			\$0.80	
								\$165.67		\$3,735.47
Building: Shop 7 Village Commercial - Landlord/Owner: Borislav & Elizabeth Antic as Trustee										
7/06/2023	7/06/2023			B 083088:741581543	550	Borislav & Elizabeth Antic as Tr	Income Remittance (Shop 7 Village Commercial)		\$3,552.14	
								\$3,552.14		\$183.33
Building: Shop 7 Village Commercial - Landlord/Owner: Borislav & Elizabeth Antic as Trustee										
28/06/2023	29/06/2023	23434	B		100	Pooches & Pastries	GND/07 RENT 01/07/2023-31/07/2023	\$3,713.15		
28/06/2023	29/06/2023	23434	B		100	Pooches & Pastries	GST GND/07 RENT 01/07/2023-31/07/2023	\$371.32		
								\$4,084.47		\$4,267.80
Building: Shop 7 Village Commercial - Landlord/Owner: Borislav & Elizabeth Antic as Trustee										
29/06/2023	29/06/2023		B	484799:605625092	470	RM Realty Pty Ltd	MANAGEMENT FEES (Shop 7 Village Commercial)		\$166.66	
29/06/2023	29/06/2023		B	484799:605625092	470	RM Realty Pty Ltd	GST on MANAGEMENT FEES (Shop 7 Village Com		\$16.67	
								\$183.33		\$4,084.47
Total Per Trust (for selected criteria): R M Realty Pty Ltd								\$4,084.47	\$3,901.14	\$4,084.47

Account Activity Report from 01 Jun 2023 to 30 Jun 2023

Building: 114 Shop 7 Village Commercial

Date	Supplier / Tenant	Description	Cheque Receipt	Net	Tax	Amount	
Account: 28/06/2023	100 RENT						
	07 Pooches & Pastries	GND/07 RENT 01/07/2023-31/07/2023	B 23434	\$3,713.15	\$371.32	\$4,084.47	
		Account: 100 RENT		\$3,713.15	\$371.32	\$4,084.47	
		Total: Receipts		\$3,713.15	\$371.32	\$4,084.47	
Account: 29/06/2023	470 MANAGEMENT FEES						
	RM Realty Pty Ltd	MANAGEMENT FEES (Shop 7 Village Commercial B	15010 5392	\$166.66	\$16.67	\$183.33	
		Account: 470 MANAGEMENT FEES		(\$166.66)	(\$16.67)	(\$183.33)	
Account: 6/06/2023	541 WATER CONSUMPTION TENANTS						
	Peak Body Corporate Manage	Water service fee	P 2084 159085108/F	\$8.00	\$0.80	\$8.80	
	6/06/2023	Peak Body Corporate Manage	Tenants water usage 13/2/2023-15/5/23	P 2084 159085108/F	\$156.87	\$0.00	\$156.87
		Account: 541 WATER CONSUMPTION TENANT		(\$164.87)	(\$0.80)	(\$165.67)	
Account: 7/06/2023	550 PROGRESS PAYMENT						
	Borislav & Elizabeth Antic as	Income Remittance (Shop 7 Village Commercial)	B 14962 5677	\$3,552.14	\$0.00	\$3,552.14	
		Account: 550 PROGRESS PAYMENT		(\$3,552.14)	\$0.00	(\$3,552.14)	
		Total: Payments		(\$3,883.67)	(\$17.47)	(\$3,901.14)	
		Total for: Shop 7 Village Commercial		(\$170.52)	\$353.85	\$183.33	

REALTY

commercial property specialists

TAX INVOICE

Borislav & Elizabeth Antic as Trustee
36 San Simeon Dr
CLEAR ISLAND WATERS QLD 4226
AUSTRALIA

Invoice Date
29 Jun 2023
Invoice Number
INV-0480
Reference
June 2023
ABN
20 011 029 155

R M Realty Pty Ltd
Suite 2/79 West Burleigh Rd
Burleigh Heads QLD 4220
Ph: 07 55 766 378
E: Kathy@rmrealty.net.au

Description	Quantity	Unit Price	GST	Amount AUD
Management Fees	1.00	166.66	10%	166.66
Property: Shop 7 Village Commercial				
Property Management Fees June 2023				
			Subtotal	166.66
			TOTAL GST 10%	16.67
			TOTAL AUD	183.33

Due Date: 30 Jun 2023

Payment Details:
Account Name: R M Realty Pty Ltd
BSB: 484 799
Account No: 605625092

PAYMENT ADVICE

To: R M Realty Pty Ltd
Suite 2/79 West Burleigh Rd
Burleigh Heads QLD 4220
Ph: 07 55 766 378
E: Kathy@rmrealty.net.au

Customer Borislav & Elizabeth Antic as Trustee
Invoice Number INV-0480
Amount Due 183.33
Due Date 30 Jun 2023
Amount Enclosed

Enter the amount you are paying above

07 5528 9999

www.stratamax.com.au
www.stratapay.com.au

PO Box 1509, Runaway Bay, Qld 4216
ABN: 66 130 755 921

SHOP 7 VILLAGE COMM

541

T. DIRECT

TENANTS WATER

USAGE 13/2/23 - 15/5/23
6/6/23 BPAY 2014
\$165.67.



Peak

Body Corporate Management

WATER INVOICE

THE VILLAGE COMMERCIAL CTS 37498

Borislav Antic
Erzsebet Antic Atf
36 San Simeon Drive
CLEAR ISLAND WATERS 4226

Date of Notice	
19 May 2023	
A/c Number	02100019
Lot Number	3361

Amount brought forward from last bill: Nil

Meter Number	Readings		Tariff	kL	Days	Net Amount
	13/02/23	15/05/23				
3361-7 Cold Water (No GST) Service Fee	1,406	1,441	CW	35		156.87 8.00
Supply for 91 days to Lot 3361 THE VILLAGE COMMERCIAL CTS 37498 The Boulevard Carrara QLD 4211			GST on \$8.00			0.80
			Less Cents Adjustment			0.00
			Total Charges			165.67
			Security Deposit to Pay			0.00

History	Days	Total kL	Daily Average
This Bill	91	35	0
Last Bill	91	25	0

Total This Bill	\$165.67
Payment Due	02/06/23

Please note that the rate per kL is 4.4520 - As per GCCC.
Ensure the B-Pay and Reference Numbers below are used when making payment.
IF YOU HAVE A LETTING AGENT, PLEASE ENSURE YOU FORWARD A COPY TO THEM

Total Amount Payable	\$165.67
----------------------	----------

Tel: 1300 552 311
Ref: 1590 8510 8

Telephone: Call this number to pay by credit card.
International: +613 8648 0158 (charges apply).

www.stratamax.com.au
Ref: 1590 8510 8

Internet: Make credit card payments online (charges apply).
Visit www.stratamax.com.au

www.stratapay.com/dds
Tel: 1300 552 311
Ref: 1590 8510 8

Direct Debit: Make auto payments from your credit card* or bank account. Visit stratapay.com/dds to register
*Credit card charges apply.

Bill Code: 74625
Ref: 1590 8510 8

BPay: Contact your participating financial institution to make a payment from your cheque or savings account using BPay.

Billpay Code: 9216
Ref No: 1590 8510 807

In Person: Present this bill at any Post Office to make cash, cheque or EFTPOS payments.

Make cheque payable to:
StrataPay 1590 8510 8

Mail: Send cheque with this slip by mail to: StrataPay, Locked Bag 9
GCMC, Bundall Qld 9728 Australia

BSB: 067-970
Account No: 1590 8510 8
(Applies to this bill only)

Internet Banking - EFT: Use this BSB and Account Number to pay directly from your bank account in Australian Dollars (AUD).
Account Name: StrataPay Bank: CBA, Sydney, Australia.

StrataPay Reference

1590 8510 8

Amount
\$165.67

Due Date
02 Jun 23

Nick Jones
E37498/02100019 Lot 3361/7

Borislav Antic
Erzsebet Antic Atf
36 San Simeon Drive
CLEAR ISLAND WATERS 4226



*71 216 159085108 07

PO Box 82,
SURFERS PARADISE

Ph: 07 5576 6378

Fax: A.C.N. 20 011 029 155

RM Realty Pty Ltd

Borislav & Elizabeth Antic as Trustee
36 San Simeone Drive
Clear Island Waters
QLD 4226

TAX INVOICE

Page: 1
Batch EFT: 14962
Date: 07 Jun 2023

114 Shop 7 Village Commercial

A.B.N. 72 749 852 918

Paid Date	Lease Name	Details	Net Rent	Tax	Gross Rent	Receipt
30/06/2023	Kylo Enterprises Pty Ltd	RENT	\$3,713.15	\$371.32	\$4,084.47	23309

Date	Particulars	Net Other	Tax	Gross Other	Receipt
------	-------------	-----------	-----	-------------	---------

Date	Particulars	Net Disb.	Tax	Gross Disb.
6/06/2023	Tenants water usage 13/2/2023-15/5/23	\$156.87	\$0.00	\$156.87
6/06/2023	Water service fee	\$8.00	\$0.80	\$8.80

Notes

Total Rent	Mgt Fees	Service Fees	Other Income	Disbursements	Funds Held	Net Amount
\$4,084.47	\$183.33	\$0.00	\$0.00	\$165.67	\$0.00	\$3,552.14

Management & Service Fees include a GST o \$16.67

77200 - Real Estate Properties (Australian - Residential)

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHOP7EMERALDLAKES	Emerald Lakes Village Commercial	1.000000	\$562,548.00	1.000000	\$850,000.00	(33.82)%

TOTAL	CY Units	CY Balance	LY Units	LY Balance
	1.000000	\$562,548.00	1.000000	\$850,000.00

Supporting Documents

- Investment Movement Report [Report](#)
- Market Value - Shop 7 3029 The Boulevard Emerald Lakes.pdf
- Current_Title_Search_50808895 - Shop 7 3029 The Boulevard Emerald Lakes QLD.pdf

External URLs

No External URLs

Standard Checklist

- ~~Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year~~
- Attach copy of current certificate of title.
- ~~Attach current building insurance policy~~
- ~~Attach Declaration of Trust~~
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Antic Superannuation Fund

Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
NAB (1543)		6,401.45		41,566.93		(29,614.06)			18,354.32	18,354.32
		6,401.45		41,566.93		(29,614.06)			18,354.32	18,354.32
Real Estate Properties (Australian - Residential)										
SHOP7EMERALDLAKES - Emerald Lakes Village Commercial	1.00	420,000.00						1.00	420,000.00	562,548.00
		420,000.00							420,000.00	562,548.00
		426,401.45		41,566.93		(29,614.06)			438,354.32	580,902.32

30th January 2024

Borislav and Elizabeth Antic ATF
36 San Simeone Drive
Clear Island Waters QLD 4226

Re: Shop 7, 3029 The Boulevard, Emerald Lakes

Dear Boris and Elizabeth

Further to our conversation of even date please find below with my kerb side valuation estimate for Shop 7, 3029 The Boulevard, Emerald Lakes using the net annual income and yield as shown below.

Gross Rental Income as at 1 st January 2024	\$45,894.53
Less estimated expenses for 2023/2024	<u>\$13,548.00</u>
Net income before Land Tax	\$32,346.53

Other matters that were not taken into account and unknown are:-

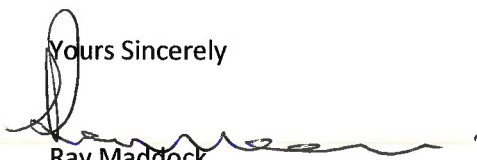
- Any development potential of the subject land and or any
- Native Title Claim registered on the subject land.

Yield 5.75% = \$562,548.00

Please note that this is an opinion only and must be used on that basis only and for no other purpose whatsoever. It is not a sworn valuation and should you need a sworn valuation then I am able to supply you with details of an appropriate valuer who should be able to assist.

I trust this is of assistance to you.

Yours Sincerely



Ray Maddock
Director
RM Realty Pty Ltd

Queensland Titles Registry Pty Ltd
ABN 23 648 568 101

Title Reference: 50808895	Search Date: 20/02/2024 14:23
Date Title Created: 29/04/2010	Request No: 47147128
Previous Title: 50806332	

ESTATE AND LAND

Estate in Fee Simple

LOT 3361 SURVEY PLAN 211909
Local Government: GOLD COAST
COMMUNITY MANAGEMENT STATEMENT 37498
COMMUNITY MANAGEMENT STATEMENT 31623

REGISTERED OWNER

Dealing No: 713387550 03/08/2010

BORISLAV ANTIC
ELIZABETH ANTIC TRUSTEE
UNDER INSTRUMENT 713387550

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by Deed of Grant No. 10061102 (POR 1)
2. BUILDING MANAGEMENT STATEMENT No 713124176 18/03/2010 at 09:54 benefiting and burdening the lot

ADMINISTRATIVE ADVICES

NIL

UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

80500 - Amounts owing to other persons

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
00005	3361 Maison Building Unit 7/3029 The Boulevard Carrara	\$0.00	(\$8,151.00)	100%
TOTAL		CY Balance	LY Balance	
		\$0.00	(\$8,151.00)	

Supporting Documents

- General Ledger [Report](#)
- Antic - Discussions 04 Dec 2023 - Bond.pdf
- Owner Ledger - Bond Transferred For Non-Payment of Rent - 18 Mar 2015 - See that date on ledger.pdf

External URLs

No External URLs

Standard Checklist

- Attach all source documentation and confirmations of Liability

Notes

Beverly van Bovene

Internal Query

16/02/2024 11:58

As per conversation with Mandie and Boris, the bond was not returned to tenant due to unpaid rent upon eviction.

Antic Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Amounts owing to other persons (80500)					
3361 Maison Building Unit 7/3029 The Boulevard Carrara (00005)					
01/07/2022	Opening Balance				8,151.00 CR
30/06/2023	Being rental bond retained due to eviction of tenants and non payment of rent		8,151.00		0.00 DR
			8,151.00		0.00 DR

Total Debits: 8,151.00

Total Credits: 0.00

Mandie Watts

From: Mandie Watts <mandie.watts@mmgroupaccounting.com.au>
Sent: Monday, 4 December 2023 11:31 AM
To: 'Beverly van Bovene'
Cc: M & M Group Accounting
Subject: RE: Antic Superfund Queries

Hi Bev,

For Antic Superfund, Boris dropped in a bunch of paperwork. I will get Kathy to scan it in for you tomorrow.

To summarise:

- He supplied the bank statements – I don't think there is a great deal of activity so I didn't worry about asking for the csv again.
- There is an \$8K amount on the balance sheet for the tenants bond. Boris said that the tenant was evicted for non-payment of rent and he got to retain the bond so this liability likely need to be cleared against the rental income account. He did supply an old ledger connected to this.
- There is an amount on the balance sheet for Asgard distribution receivable. Asgard was disposed of in prior financial years so this receivable shouldn't have been on the balance sheet last FY, so it needs to be cleared against the distribution income account.
- He supplied council rates, water etc.
- He didn't have an agent's valuation but I told him to go back and ask for one.
- He thought he had already supplied the income from the agent, but I asked him to go back and ask for an annual summary.

Due to his accent I do find some of what he says hard to understand at times, but above it the gist of how I think the convo went. If we are still missing anything else, if its not material we are probably best to push forward without it if we can.

Kind regards,

Mandie Watts

Our office will be closed from Friday 22nd December 2023 to Sunday 7th January 2024 for the Christmas break. We would like to thank you for your support in 2023 and wish you and your family a happy and safe festive season. We look forward to speaking to you in the new year.



Mandie Watts CA BBus GradDipCA MTax SSA™
PRINCIPAL
Accountant & SMSF Specialist Advisor™

P 07 5551 1334 **F** 07 5689 1095
E mandie.watts@mmgroupaccounting.com.au
W www.mmgroupaccounting.com.au

A Acacia Centre Commercial, Suite 808
340 Scottsdale Drive, Robina Q 4226
(corner of Firebird Place & Scottsdale Drive)
M PO Box 4221, Robina Q 4230

M&M GROUP
ACCOUNTING

Liability limited by a Scheme approved under Professional Standards Legislation.

Owner Ledger

ANTIC

ANTIC, 36 SAN SIMEONE DRIVE, CLEAR ISLAND WATERS, QLD 4226

Audit	Date	Ref Method	Type	Details	Debit	Credit	Balance
				Opening Balance		\$0.00	
0040.00023	6/08/2014	4944 DEP	Rent	1/08/2014 to 31/08/2014 (including GST) (WOODS M & MAGUIRE T)	\$2,717.00	\$2,717.00	
0040.00234	28/08/2014	4883 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$81.51	\$2,635.49	
0040.00236	28/08/2014	4884 JNL	Owner	Sundry fee (ANTIC) (To: SUPE-SUN-Superior Property Management - Sundry Fees)	\$6.60	\$2,628.89	
0040.00238	28/08/2014	197 CHQ	Owner	Payment to owner (ANTIC)(B & E ANTIC ATF DEED OF TRUST 713387550)	\$2,628.89	\$0.00	
0041.00004	1/09/2014	197 REV	Owner	To be paid by EFT	\$2,628.89	\$2,628.89	
0041.00005	1/09/2014	5022 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,628.89	\$0.00	
0041.00135	17/09/2014	5164 DEP	Rent	1/09/2014 to 30/09/2014 (including GST) (WOODS M & MAGUIRE T)	\$2,717.00	\$2,717.00	
0041.00344	30/09/2014	5093 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$81.51	\$2,635.49	
0041.00346	30/09/2014	5094 JNL	Owner	Sundry fee (ANTIC) (To: SUPE-SUN-Superior Property Management - Sundry Fees)	\$6.60	\$2,628.89	
0041.00348	30/09/2014	5095 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,628.89	\$0.00	
0042.00310	31/10/2014	5422 DEP	Invoice	Invoice #223, Body corporate fees 1/10/14-31/12/14 (Including GST)	\$2,342.74	\$2,342.74	
0042.00311	31/10/2014	5422 DEP	Invoice	Invoice #228, Water and sewage service rates (Including GST)	\$275.72	\$2,618.46	
0042.00327	31/10/2014	5290 EFT	Owner	Water and sewage rates (Account Name: Gold Coast City Council, BSB: 123-123, Account: 123123)	\$275.72	\$2,342.74	
0042.00330	31/10/2014	5292 EFT	Owner	Body Corporate levies (Account Name: Peak Body Corporate, BSB: 123-123, Account: 123123)	\$2,342.74	\$0.00	
0044.00035	31/12/2014	5608 DEP	Invoice	Invoice #236, Rent from 1/11/2014 to 30/11/2014 (Including GST)	\$2,000.00	\$2,000.00	
0044.00046	31/12/2014	5617 DEP	Invoice	Invoice #236, Rent from 1/11/2014 to 30/11/2014 (Including GST)	\$717.00	\$2,717.00	
0044.00047	31/12/2014	5617 DEP	Invoice	Invoice #249, Rent from 1/12/2014 to 31/12/2014 (Including GST)	\$83.00	\$2,800.00	

0044.00089	5/12/2014	5679 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$84.00	\$2,716.00
0044.00091	5/12/2014	5680 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,716.00	\$0.00
0045.00006	2/01/2015	5785 DEP	Invoice	Invoice #260, Rent from 1/01/2015 to 31/01/2015 (Including GST)	\$2,717.00	\$2,717.00
0045.00048	8/01/2015	5785 REV	Invoice	Rent should have been credited to December rent	\$2,717.00	\$0.00
0045.00049	5/01/2015	5824 DEP	Invoice	Invoice #249, Rent from 1/12/2014 to 31/12/2014 (Including GST)	\$2,634.00	\$2,634.00
0045.00050	8/01/2015	5825 DEP	Invoice	Invoice #260, Rent from 1/01/2015 to 31/01/2015 (Including GST)	\$83.00	\$2,717.00
0045.00051	8/01/2015	5869 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$81.51	\$2,635.49
0045.00053	8/01/2015	5870 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,635.49	\$0.00
0047.00169	18/03/2015	6297 JNL	Owner	Transfer bond to owner (From: WOODS&MA- WOODS M & MAGUIRE T)	\$8,151.00	\$8,151.00
0047.00170	18/03/2015	6298 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$8,151.00	\$0.00
0051.00091	10/07/2015	7030 DEP	Invoice	Invoice #383, Rent from 6/07/2015 to 5/08/2015 (Including GST)	\$2,860.00	\$2,860.00
0051.00092	10/07/2015	7031 DEP	Let Fee	6/07/2015 to 6/07/2015 (including GST) (Credit \$1,000.00) (ZAKARIAN, BERGE)	\$1,000.00	\$3,860.00

0051.00093	10/07/2015	7031 DEP	Rent	6/07/2015 to 5/08/2015 (including GST) (Balance Paid) (ZAKARIAN, BERGE)	\$1,860.00	\$5,720.00
0051.00459	3/08/2015	7248 JNL	Owner	Let Fee (SHOP3361 - SHOP 3361 MAISON BUILDING, UNI (To: SUPE-LET-Superior Property Letting Fees)	\$1,100.00	\$4,620.00
0051.00477	3/08/2015	7257 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$171.60	\$4,448.40
0051.00479	3/08/2015	7258 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$4,448.40	\$0.00
0052.00083	10/08/2015	7242 DEP	Rent	6/08/2015 to 5/09/2015 (including GST) (ZAKARIAN, BERGE)	\$2,860.00	\$2,860.00
0052.00361	31/08/2015	7485 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0052.00363	31/08/2015	7486 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0053.00118	10/09/2015	7464 DEP	Invoice	Invoice #394, Rent from 6/08/2015 to 5/09/2015 (Including GST)	\$2,860.00	\$2,860.00
0053.00365	30/09/2015	7708 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0053.00367	30/09/2015	7709 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0054.00110	12/10/2015	7667 DEP	Invoice	Invoice #422, Rent from 6/10/2015 to 5/11/2015 (Including GST)	\$2,860.00	\$2,860.00
0054.00471	30/10/2015	7980 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0054.00473	30/10/2015	7981 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0055.00089	9/11/2015	7875 DEP	Invoice	Invoice #434, Rent from 6/11/2015 to 5/12/2015 (Including GST)	\$2,860.00	\$2,860.00
0055.00421	30/11/2015	8246 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0055.00423	30/11/2015	8247 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0056.00079	8/12/2015	8110 DEP	Invoice	Invoice #455, Rent from 6/12/2015 to 5/01/2016 (Including GST)	\$2,860.00	\$2,860.00
0056.00384	31/12/2015	8519 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0056.00386	31/12/2015	8520 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0057.00080	8/01/2016	8342 DEP	Invoice	Invoice #481, Rent from 6/01/2016 to 5/02/2016 (Including GST)	\$2,860.00	\$2,860.00

0057.00509	29/01/2016	8806 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0057.00511	29/01/2016	8807 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0058.00189	15/02/2016	8632 DEP	Invoice	Invoice #501, Rent from 6/02/2016 to 5/03/2016 (Including GST)	\$2,860.00	\$2,860.00
0058.00486	29/02/2016	9096 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0058.00488	29/02/2016	9097 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0059.00094	9/03/2016	8824 DEP	Invoice	Invoice #520, Rent from 6/03/2016 to 5/04/2016 (Including GST)	\$2,860.00	\$2,860.00
0059.00413	30/03/2016	9369 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0059.00415	30/03/2016	9370 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0060.00104	7/04/2016	9064 DEP	Invoice	Invoice #532, Rent from 6/04/2016 to 5/05/2016 (Including GST)	\$2,860.00	\$2,860.00

0060.00532	29/04/2016	9703 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0060.00534	29/04/2016	9704 JNL	Owner		\$2,774.20	\$0.00
0061.00114	11/05/2016	9337 DEP	Invoice	Invoice #554, Rent from 6/05/2016 to 5/06/2016 (Including GST)	\$2,860.00	\$2,860.00
0061.00523	31/05/2016	10031 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0061.00525	31/05/2016	10032 JNL	Owner		\$2,774.20	\$0.00
0062.00132	9/06/2016	9592 DEP	Invoice	Invoice #586, Rent from 6/06/2016 to 5/07/2016 (Including GST)	\$2,860.00	\$2,860.00
0062.00440	29/06/2016	10298 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0062.00442	29/06/2016	10299 JNL	Owner		\$2,774.20	\$0.00
0063.00180	12/07/2016	9868 DEP	Invoice	Invoice #610, Rent from 6/07/2016 to 5/08/2016 (Including GST)	\$2,860.00	\$2,860.00
0063.00598	29/07/2016	10629 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0063.00600	29/07/2016	10630 JNL	Owner		\$2,774.20	\$0.00
0064.00095	8/08/2016	10111 DEP	Invoice	Invoice #639, Rent from 6/08/2016 to 5/09/2016 (Including GST)	\$2,860.00	\$2,860.00
0064.00472	31/08/2016	10948 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0064.00474	31/08/2016	10949 JNL	Owner		\$2,774.20	\$0.00
0065.00108	8/09/2016	10371 DEP	Invoice	Invoice #653, Rent from 6/09/2016 to 5/10/2016 (Including GST)	\$2,860.00	\$2,860.00
0065.00385	28/09/2016	11229 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$2,774.20
0065.00387	28/09/2016	11230 JNL	Owner		\$2,774.20	\$0.00
0066.00015	30/09/2016	10544 DEP	Invoice	Invoice #611, Water charges 1/11/15-5/5/16 (Including GST)	\$295.00	\$295.00
0066.00016	30/09/2016	10544 DEP	Invoice	Invoice #614, Additional waste removal charges for restaurants (Including GST)	\$500.00	\$795.00
0066.00101	10/10/2016	10612 DEP	Invoice	Invoice #671, Rent from 6/10/2016 to 5/11/2016 (Including GST)	\$2,860.00	\$3,655.00
0066.00476	28/10/2016	11566 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$85.80	\$3,569.20

0066.00478	28/10/2016	11567 JNL	Owner	UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees) Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$3,569.20	\$0.00
0067.00138	9/11/2016	10878 DEP	Invoice	Invoice #691, Rent from 6/11/2016 to 5/12/2016 (Including GST)	\$2,860.00	\$2,860.00
0067.00636	30/11/2016	11864 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0067.00638	30/11/2016	11865 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0068.00138	12/12/2016	11166 DEP	Invoice	Invoice #722, Rent from 6/12/2016 to 5/01/2017 (Including GST)	\$2,860.00	\$2,860.00
0068.00463	30/12/2016	12162 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0068.00465	30/12/2016	12163 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0069.00092	9/01/2017	11410 DEP	Invoice	Invoice #737, Rent from 6/01/2017 to 5/02/2017 (Including GST)	\$2,860.00	\$2,860.00

0069.00540	31/01/2017	12482 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0069.00542	31/01/2017	12483 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0070.00149	8/02/2017	11696 DEP	Invoice	Invoice #755, Rent from 6/02/2017 to 5/03/2017 (Including GST)	\$2,860.00	\$2,860.00
0070.00482	27/02/2017	11865 DEP	Invoice	Invoice #720, Water 5/5/16-5/11/16 (Including GST)	\$533.61	\$3,393.61
0070.00510	28/02/2017	12801 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$3,307.81
0070.00512	28/02/2017	12802 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$3,307.81	\$0.00
0071.00171	13/03/2017	11995 DEP	Invoice	Invoice #773, Rent from 6/03/2017 to 5/04/2017 (Including GST)	\$2,860.00	\$2,860.00
0071.00543	31/03/2017	13136 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0071.00545	31/03/2017	13137 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0072.00105	10/04/2017	12246 DEP	Invoice	Invoice #798, Rent from 6/04/2017 to 5/05/2017 (Including GST)	\$2,860.00	\$2,860.00
0072.00504	1/05/2017	13447 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0072.00506	1/05/2017	13448 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0073.00102	11/05/2017	12519 DEP	Invoice	Invoice #819, Rent from 6/05/2017 to 5/06/2017 (Including GST)	\$2,860.00	\$2,860.00
0073.00564	1/06/2017	13775 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0073.00566	1/06/2017	13776 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00
0074.00106	9/06/2017	12810 DEP	Invoice	Invoice #863, Rent from 6/06/2017 to 5/07/2017 (Including GST)	\$2,860.00	\$2,860.00
0074.00509	1/07/2017	14101 JNL	Owner	Management fee (SHOP 3361 MAISON BUILDING, UNIT 7/3029 THE (To: SUPE-MAN-Superior Property Management Fees)	\$85.80	\$2,774.20
0074.00511	1/07/2017	14102 JNL	Owner	Payment to owner (ANTIC) (To: EFT -EFT Transfer)	\$2,774.20	\$0.00

Closing Balance \$99,894.96 \$0.00

85000 - Income Tax Payable/Refundable

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$0.00	\$0.00	0%
TOTAL		CY Balance	LY Balance	
		\$0.00	\$0.00	

Supporting Documents

- Statement of Taxable Income [Report](#)
- Tax Reconciliation Report [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)

External URLs

No External URLs

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Antic Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2022 - 30 June 2023

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2022 to 30 June 2023					
Label B					
07/07/2022	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,782.17		
03/08/2022	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,782.17		
01/09/2022	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,782.17		
30/09/2022	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,782.17		
02/11/2022	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,782.17		
09/12/2022	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,665.80		
05/01/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	1,278.23		
03/02/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	4,342.52		
07/03/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,780.29		
11/04/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	1,292.95		
01/05/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	4,205.32		
07/06/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	3,552.14		
30/06/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	8,151.00		
30/06/2023	28000/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	4,084.47		
		Total	53,263.57	100.000 %	53,263.57

Label C

29/07/2022	25000/NAB741581543	NAB (1543)	1.96		
31/08/2022	25000/NAB741581543	NAB (1543)	5.74		
30/09/2022	25000/NAB741581543	NAB (1543)	12.37		
31/10/2022	25000/NAB741581543	NAB (1543)	22.49		
30/11/2022	25000/NAB741581543	NAB (1543)	26.88		

Antic Superannuation Fund
Exempt Current Pension Income Reconciliation

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	30/12/2022	25000/NAB741581543	NAB (1543)	29.20		
	31/01/2023	25000/NAB741581543	NAB (1543)	28.22		
	28/02/2023	25000/NAB741581543	NAB (1543)	23.29		
	31/03/2023	25000/NAB741581543	NAB (1543)	23.75		
	28/04/2023	25000/NAB741581543	NAB (1543)	24.16		
	31/05/2023	25000/NAB741581543	NAB (1543)	42.23		
	01/06/2023	25000/ANTI0003_ATOINTE	ATO Interest	1.37		
	30/06/2023	25000/NAB741581543	NAB (1543)	49.87		
			Total	291.53	100.000 %	291.53
					Total Segment ECPI *	53,555.10
					SMSF Annual Return Rounding	1.10
					Total ECPI	53,554.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Antic Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2022 to 30 June 2023							
Label H							
Deemed Segregated							
	04/08/2022	30700	Auditor's Remuneration	506.50			
			Total	506.50	100.000 %	0.00	506.50
Label I							
Deemed Segregated							
	03/01/2023	42150/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	242.70			
	01/07/2022	42150/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	265.64			
	30/03/2023	42150/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	261.50			
	04/11/2022	41960/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	164.14			
	19/08/2022	41960/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	1,384.75			
	23/09/2022	42150/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	252.45			
	13/02/2023	41960/SHOP7EMERALDLAK	Emerald Lakes Village Commercial	1,546.81			
			Total	4,117.99	100.000 %	0.00	4,117.99
Label J							
Deemed Segregated							
	20/07/2022	30200	Administration Costs	137.50			
	18/11/2022	38000	Insurance	308.33			
			Total	445.83	100.000 %	0.00	445.83

Antic Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2022 - 30 June 2023

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
Deemed Segregated							
	09/08/2022	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	0.00	259.00
						Label Total	704.83
Label L							
Deemed Segregated							
	07/07/2022	85000	Income Tax Payable/Refundable	506.30			
			Total	506.30	0.000 %	0.00	506.30
						Total Segment Expenses	5,835.62
						Total Expenses *	5,835.62

* General expense percentage - 100.000 %
 * Investment expense percentage - 100.000 %

Antic Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	(267,229.16)
Less	
Exempt current pension income	53,554.00
Accounting Trust Distributions	(3,965.50)
	<u>49,588.50</u>
Add	
Decrease in MV of investments	287,452.00
SMSF non deductible expenses	5,327.00
Pension Payments	24,037.44
	<u>316,816.44</u>
SMSF Annual Return Rounding	1.22
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
	<u>0.00</u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

** Distribution tax components review process has not been completed for the financial year.*

Antic Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
H2 - Expenses - SMSF auditor fee non deductible				
	04/08/2022	30700	Auditor's Remuneration	506.50
Sub-Total				506.50
Ignore Cents				0.50
Total				506.00
I2 - Expenses - Investment expenses non deductible				
	19/08/2022	41960/SHOP7EMERALDL	Emerald Lakes Village Commercial AKES	1,384.75
	04/11/2022	41960/SHOP7EMERALDL	Emerald Lakes Village Commercial AKES	164.14
	13/02/2023	41960/SHOP7EMERALDL	Emerald Lakes Village Commercial AKES	1,546.81
	01/07/2022	42150/SHOP7EMERALDL	Emerald Lakes Village Commercial AKES	265.64
	23/09/2022	42150/SHOP7EMERALDL	Emerald Lakes Village Commercial AKES	252.45
	03/01/2023	42150/SHOP7EMERALDL	Emerald Lakes Village Commercial AKES	242.70
	30/03/2023	42150/SHOP7EMERALDL	Emerald Lakes Village Commercial AKES	261.50
Sub-Total				4,117.99
Ignore Cents				0.99
Total				4,117.00
J2 - Expenses - Management and administration expenses non deductible				
	09/08/2022	30400	ATO Supervisory Levy	259.00
	20/07/2022	30200	Administration Costs	137.50
	18/11/2022	38000	Insurance	308.33
Sub-Total				704.83
Ignore Cents				0.83
Total				704.00
L2 - Expenses - Other amounts (Non-deductible)				
	07/07/2022	85000	Income Tax Payable/Refundable	506.30
Sub-Total				506.30
Ignore Cents				0.30
Total				506.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				5,833.00
Sub-Total				5,833.00
Ignore Cents				0.00
Total				5,833.00
Z - TOTAL SMSF EXPENSES				
				5,833.00
Sub-Total				5,833.00
Ignore Cents				0.00
Total				5,833.00

Antic Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount
				\$
<hr/>				
L - Supervisory levy				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
<hr/>				
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00

A - Financial Statements

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Supporting Documents

- Antic Superannuation Fund - 2023 Financial Report.pdf
- Antic Superannuation Fund - 2023 Tax Return.pdf
- Antic Superannuation Fund - LodgementDeclaration-01072022-30062023.pdf

External URLs

No External URLs

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

Financial statements and reports for the year ended
30 June 2023

Antic Superannuation Fund

Prepared for: Borislav Antic and Erzsebet Antic

Antic Superannuation Fund

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Antic Superannuation Fund

Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Real Estate Properties (Australian - Residential)	2	562,548.00	850,000.00
Total Investments		<u>562,548.00</u>	<u>850,000.00</u>
Other Assets			
NAB (1543)		18,354.32	6,401.45
Sundry Debtors		4,084.47	0.00
Distributions Receivable		0.00	3,965.50
Total Other Assets		<u>22,438.79</u>	<u>10,366.95</u>
Total Assets		<u>584,986.79</u>	<u>860,366.95</u>
Less:			
Liabilities			
Amounts owing to other persons		0.00	8,151.00
Total Liabilities		<u>0.00</u>	<u>8,151.00</u>
Net assets available to pay benefits		<u>584,986.79</u>	<u>852,215.95</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Antic, Borislav - Pension (Pension)		100,124.57	147,854.84
Antic, Erzsebet - Pension (Pension)		484,862.22	704,361.11
Total Liability for accrued benefits allocated to members' accounts		<u>584,986.79</u>	<u>852,215.95</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Antic Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
Income		
Investment Income		
Trust Distributions		
Asgard	(3,965.50)	0.00
	<u>(3,965.50)</u>	<u>0.00</u>
Interest Received		
ATO Interest	1.37	0.00
NAB (1543)	290.16	25.63
	<u>291.53</u>	<u>25.63</u>
Property Income		
Emerald Lakes Village Commercial	53,263.57	48,540.87
	<u>53,263.57</u>	<u>48,540.87</u>
Other Income		
Rental Reimbursements	0.00	395.95
	<u>0.00</u>	<u>395.95</u>
Total Income	<u>49,589.60</u>	<u>48,962.45</u>
Expenses		
Accountancy Fees	0.00	3,300.00
Administration Costs	137.50	137.50
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	506.50	506.28
Insurance	308.33	370.00
	<u>1,211.33</u>	<u>4,572.78</u>
Property Expenses - Council Rates		
Emerald Lakes Village Commercial	3,095.70	0.00
	<u>3,095.70</u>	<u>0.00</u>
Property Expenses - Rental Expenses		
Property Expense - Rental Expenses	0.00	13,455.09
Property Expenses - Non Specified	0.00	15,901.71
	<u>0.00</u>	<u>29,356.80</u>
Property Expenses - Water Rates		
Emerald Lakes Village Commercial	1,022.29	0.00
	<u>1,022.29</u>	<u>0.00</u>
Member Payments		
Pensions Paid		
Antic, Borislav - Pension (Pension)	6,217.44	4,632.87
Antic, Erzsebet - Pension (Pension)	17,820.00	22,070.41
	<u>24,037.44</u>	<u>26,703.28</u>
Investment Losses		
Unrealised Movements in Market Value		
Real Estate Properties (Australian - Residential)		
Emerald Lakes Village Commercial	287,452.00	0.00
	<u>287,452.00</u>	<u>0.00</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Antic Superannuation Fund
Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
Changes in Market Values	<u>287,452.00</u>	<u>0.00</u>
Total Expenses	<u>316,818.76</u>	<u>60,632.86</u>
Benefits accrued as a result of operations before income tax	<u>(267,229.16)</u>	<u>(11,670.41)</u>
Total Income Tax	<u>0.00</u>	<u>0.00</u>
Benefits accrued as a result of operations	<u>(267,229.16)</u>	<u>(11,670.41)</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Antic Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

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 the 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 at the fair value of the consideration received or receivable.

Interest revenue

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

Antic Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

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).

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. 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.

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: Real Estate Properties (Australian - Residential)

	2023 \$	2022 \$
Emerald Lakes Village Commercial	562,548.00	850,000.00
	562,548.00	850,000.00

Note 4: Liability for Accrued Benefits

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	852,215.95	863,886.36
Benefits accrued as a result of operations	(267,229.16)	(11,670.41)

Antic Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	584,986.79	852,215.95

Note 5: 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.

	2023 \$	2022 \$
Vested Benefits	584,986.79	852,215.95

Note 6: Guaranteed Benefits

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

Note 7: Trust Distributions

	2023 \$	2022 \$
Asgard	(3,965.50)	0.00
	(3,965.50)	0.00

Note 8: Rental Income

	2023 \$	2022 \$
Emerald Lakes Village Commercial	53,263.57	48,540.87
	53,263.57	48,540.87

Note 9: Changes in Market Values Unrealised Movements in Market Value

	2023 \$	2022 \$
Real Estate Properties (Australian - Residential)		
Emerald Lakes Village Commercial	(287,452.00)	0.00
	(287,452.00)	0.00
Total Unrealised Movement	(287,452.00)	0.00

Antic Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

Realised Movements in Market Value

	2023 \$	2022 \$
Total Realised Movement	0.00	0.00
Total Market Movement	(287,452.00)	0.00

Note 10: Income Tax Expense

	2023 \$	2022 \$
The components of tax expense comprise		

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%	(40,084.37)	(1,750.56)
Less:		
Tax effect of:		
Exempt Pension Income	8,033.10	7,284.75
Accounting Trust Distributions	(594.83)	0.00
Add:		
Tax effect of:		
Decrease in MV of Investments	43,117.80	0.00
Pension Non-Deductible Expenses	799.05	5,089.20
Pension Payments	3,605.62	4,005.49
Rounding	0.17	(59.38)
Less credits:		
Current Tax or Refund	0.00	0.00

Antic Superannuation Fund

Trustees Declaration

The trustees have determined that the fund is not a reporting entity and that the 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 2023 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2023 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 2023.

Signed in accordance with a resolution of the trustees by:

.....
Borislav Antic

Trustee

.....
Erzsebet Antic

Trustee

Dated this day of

Antic Superannuation Fund

Compilation Report

We have compiled the accompanying special purpose financial statements of the Antic Superannuation Fund which comprise the statement of financial position as at 30 June 2023 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

M & M Group Accounting

of

PO Box 4221, Robina Town Centre, Queensland 4230

Signed:

Dated:

Antic Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	(267,229.16)
Less	
Exempt current pension income	53,554.00
Accounting Trust Distributions	(3,965.50)
	<u>49,588.50</u>
Add	
Decrease in MV of investments	287,452.00
SMSF non deductible expenses	5,327.00
Pension Payments	24,037.44
	<u>316,816.44</u>
SMSF Annual Return Rounding	1.22
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
	<u>0.00</u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
	<u>259.00</u>
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

** Distribution tax components review process has not been completed for the financial year.*

Memorandum of Resolutions of

Borislav Antic and Erzsebet Antic

ATF Antic Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

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

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2023 and it was resolved that such statements be and are hereby adopted as tabled.

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 2023, 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 and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.

ALLOCATION OF INCOME:

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

AUDITORS:

It was resolved that

Anthony Boys

of

Super Audits Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

M & M Group Accounting

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

TRUSTEE STATUS:

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

PAYMENT OF BENEFITS:

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

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

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

Memorandum of Resolutions of

Borislav Antic and Erzsebet Antic

ATF Antic Superannuation Fund

CLOSURE:

Signed as a true record –

.....
Borislav Antic

.....
Erzsebet Antic

Antic Superannuation Fund

Members Statement

Borislav Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :	20/10/1943	Nominated Beneficiaries:	N/A
Age:	79	Nomination Type:	N/A
Tax File Number:	482011942	Vested Benefits:	100,124.57
Date Joined Fund:	27/05/2006		
Service Period Start Date:	01/07/1976		
Date Left Fund:			
Member Code:	ANTBOR00001P		
Account Start Date:	01/07/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	100,124.57
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	100,124.57
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (18.70%)	18,716.81
Taxable	81,407.76

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	147,854.84
<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	(41,512.83)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	6,217.44
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	100,124.57

Antic Superannuation Fund

Members Statement

Borislav Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth : 20/10/1943
 Age: 79
 Tax File Number: 482011942
 Date Joined Fund: 27/05/2006
 Service Period Start Date:
 Date Left Fund:
 Member Code: ANTBOR00002A
 Account Start Date: 27/05/2006
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits:

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

This Year

Opening balance at 01/07/2022

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2023

0.00

Antic Superannuation Fund

Members Statement

Erzsebet Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth :	03/02/1949	Nominated Beneficiaries:	N/A
Age:	74	Nomination Type:	N/A
Tax File Number:	488966701	Vested Benefits:	484,862.22
Date Joined Fund:	08/12/2006		
Service Period Start Date:	08/12/2006		
Date Left Fund:			
Member Code:	ANTERZ00001P		
Account Start Date:	01/07/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	484,862.22
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	484,862.22
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (81.74%)	396,342.18
Taxable	88,520.04

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2022	704,361.11
<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	(201,678.89)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	17,820.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2023	484,862.22

Antic Superannuation Fund

Members Statement

Erzsebet Antic
 56 Santa Cruz Boulevard
 Clear Island Waters, Queensland, 4226, Australia

Your Details

Date of Birth : 03/02/1949
 Age: 74
 Tax File Number: 488966701
 Date Joined Fund: 08/12/2006
 Service Period Start Date:
 Date Left Fund:
 Member Code: ANTERZ00002A
 Account Start Date: 08/12/2006
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: N/A
 Nomination Type: N/A
 Vested Benefits:

Your Balance

Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable

Your Detailed Account Summary

This Year

Opening balance at 01/07/2022

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2023

0.00

Antic Superannuation Fund Investment Summary Report

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
NAB (1543)		18,354.320000	18,354.32	18,354.32	18,354.32			3.16 %
			18,354.32		18,354.32			3.16 %
Real Estate Properties (Australian - Residential)								
SHOP7EME Emerald Lakes Village	1.00	562,548.000000	562,548.00	420,000.00	420,000.00	142,548.00	33.94 %	96.84 %
RALDLAKES Commercial								
			562,548.00		420,000.00	142,548.00	33.94 %	96.84 %
			580,902.32		438,354.32	142,548.00	32.52 %	100.00 %

Antic Superannuation Fund Investment Income Report

As at 30 June 2023

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Bank Accounts												
NAB (1543)	290.16			290.16	0.00	0.00	0.00	290.16			0.00	0.00
	290.16			290.16	0.00	0.00	0.00	290.16			0.00	0.00
Interest Received												
ATO Interest	1.37			1.37	0.00	0.00	0.00	1.37			0.00	0.00
	1.37			1.37	0.00	0.00	0.00	1.37			0.00	0.00
Managed Investments (Australian)												
ANTI0003_A Asgard SGARD	(3,965.50)				0.00	0.00	0.00	0.00		0.00	0.00	0.00
	(3,965.50)				0.00	0.00	0.00	0.00		0.00	0.00	0.00
Real Estate Properties (Australian - Residential)												
SHOP7EME Emerald Lakes Village RALDLAKES Commercial	53,263.57							53,263.57				
	53,263.57							53,263.57				
	49,589.60			291.53	0.00	0.00	0.00	53,555.10		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **53,555.10**

Net Capital Gain **0.00**

Total Assessable Income 53,555.10

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Antic Superannuation Fund Investment Movement Report

As at 30 June 2023

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
NAB (1543)		6,401.45		41,566.93		(29,614.06)			18,354.32	18,354.32
		6,401.45		41,566.93		(29,614.06)			18,354.32	18,354.32
Real Estate Properties (Australian - Residential)										
SHOP7EMERALDLAKES - Emerald Lakes Village Commercial	1.00	420,000.00						1.00	420,000.00	562,548.00
		420,000.00							420,000.00	562,548.00
		426,401.45		41,566.93		(29,614.06)			438,354.32	580,902.32

AUDIT TRUSTEE REPRESENTATION LETTER

Borislav Antic and Erzsebet Antic
ATF Antic Superannuation Fund
56 Santa Cruz Boulevard
Clear Island Waters QLD 4226

Date:

Super Audits
PO Box 3376
Rundle Mall SA 5000

Dear Anthony,

**Re: Trustee Representation Letter
Antic Superannuation Fund
Year ended 30 June 2023**

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Antic Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds.

Use of Assets

All assets of the Fund have been used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993* and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully,

Borislav Antic and Erzsebet Antic

Trustee(s), Antic Superannuation Fund

AUDIT ENGAGEMENT LETTER

To: The Trustees, Antic Superannuation Fund

Scope

You have requested that we audit the financial report of Antic Superannuation Fund, which comprises the balance sheet as at 30 June 2023, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

Anthony Boys

Company Auditor 67793

Dated:

Acknowledged on behalf of Antic Superannuation Fund by

Borislav Antic and Erzsebet Antic

Trustee(s)

Dated:

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
844843962	Antic Superannuation Fund	2023

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

Important

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

Declaration:

I declare that:

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

Signature of Partner, Trustee, or Director		Date	/ /
--	--	------	-----

ELECTRONIC FUNDS TRANSFER CONSENT

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

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

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

5 Wt i bhBUa Y	Antic Superannuation Fund	
Account Number	083088 741581543	Client Reference ANTICSUP6144

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

Signature		Date	/ /
-----------	--	------	-----

.....Tax Agent's 8 YWUfUjcb

I declare that:

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

Agent's signature **Date** / /

Contact name **Client Reference**

Agent's Phone Number **HUI 5 [YbhBi a Vyf**

Signature as prescribed in tax return

Self-managed superannuation fund annual return **2023**

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 2023* (NAT 71287).

- !** The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S	M	I	T	H		S	T				
---	---	---	---	---	--	---	---	--	--	--	--

- Place in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

! The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

Antic Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

56 Santa Cruz Boulevard

<small>Suburb/town</small>	<small>State/territory</small>	<small>Postcode</small>
Clear Island Waters	QLD	4226

5 Annual return status

Is this an amendment to the SMSF's 2023 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

Signature as prescribed in tax return

Tax File Number

844843962

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

0410712708

Postal address

Super Audits

Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A / /

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

If Part B of the audit report was qualified, have the reported issues been rectified?

D No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number

083088

Fund account number

741581543

Fund account name

Antic Superannuation Fund

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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

BSB number

Account number

Account name

C Electronic service address alias

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

BGLSF360

Signature as prescribed in tax return

Tax File Number

844843962

- 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.

Signature as prescribed in tax return

Tax File Number

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 2023*.

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 **D1** \$ Net foreign income **D** \$ Loss

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

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

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

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

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

Calculation of assessable contributions
Assessable employer contributions **R1** \$
plus Assessable personal contributions **R2** \$
plus **No-TFN-quoted contributions **R3** \$
(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST **R6** \$

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** \$ Code

*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** \$ Loss
(Sum of labels A to U)

Exempt current pension income **Y** \$

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

Signature as prescribed in tax return

Tax File Number

844843962

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text"/>	H2 \$ <input type="text"/>	506
Investment expenses	I1 \$ <input type="text"/>	I2 \$ <input type="text"/>	4,117
Management and administration expenses	J1 \$ <input type="text"/>	J2 \$ <input type="text"/>	704
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/>	L2 \$ <input type="text"/>	506
	Code <input type="text"/>		Code <input type="text"/>
Tax losses deducted	M1 \$ <input type="text"/>		

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

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ 5,833
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$ 0
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ 5,833
 (N plus Y)

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

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 2023* on how to complete the calculation statement.

#Taxable income	A \$	<input type="text" value="0"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<input type="text" value="0.00"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<input type="text" value="0.00"/>
		<i>(an amount must be included even if it is zero)</i>
Gross tax	B \$	<input type="text" value="0.00"/>
		<i>(T1 plus J)</i>

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

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	<input type="text" value="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$	<input type="text" value="0.00"/>
Early stage investor tax offset	D3 \$	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	D4 \$	<input type="text" value="0.00"/>
Non-refundable carry forward tax offsets	D \$	<input type="text" value="0.00"/>
		<i>(D1 plus D2 plus D3 plus D4)</i>
SUBTOTAL 2	T3 \$	<input type="text" value="0.00"/>
		<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	E1 \$	<input type="text"/>
No-TFN tax offset	E2 \$	<input type="text"/>
National rental affordability scheme tax offset	E3 \$	<input type="text"/>
Exploration credit tax offset	E4 \$	<input type="text" value="0.00"/>
Refundable tax offsets	E \$	<input type="text"/>
		<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 \$

Signature as prescribed in tax return

Tax File Number

844843962

H2	Credit for tax withheld – foreign resident withholding (excluding capital gains)	\$ <input type="text"/>	
H3	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	\$ <input type="text"/>	
H5	Credit for TFN amounts withheld from payments from closely held trusts	\$ <input type="text" value="0.00"/>	
H6	Credit for interest on no-TFN tax offset	\$ <input type="text"/>	
H8	Credit for foreign resident capital gains withholding amounts	\$ <input type="text" value="0.00"/>	
	Eligible credits		H
			\$ <input type="text" value="(H2 plus H3 plus H5 plus H6 plus H8)"/>

#Tax offset refunds (Remainder of refundable tax offsets)	I	\$ <input type="text" value="0.00"/>	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	----------	--------------------------------------	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S	\$ <input type="text" value="259.00"/>	<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 2023*.

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

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

Signature as prescribed in tax return

Tax File Number

844843962

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

Antic

First given name

Borislav

Other given names

Member's TFN

See the Privacy note in the Declaration.

482011942

Date of birth

Day Month Year

20/10/1943

Contributions

OPENING ACCOUNT BALANCE \$ 147,854.84

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 \$

H1 Receipt date / /

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

Accumulation phase account balance
S1 \$ 0.00

Retirement phase account balance - Non CDBIS
S2 \$ 100,124.57

Retirement phase account balance - CDBIS
S3 \$ 0.00

TRIS Count

CLOSING ACCOUNT BALANCE S \$ 100,124.57
(**S1** plus **S2** plus **S3**)

Allocated earnings or losses
O \$ 41,512.83

Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Code

Income stream payments
R2 \$ 6,217.44

Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

Antic

First given name

Erzsebet

Other given names

Member's TFN

See the Privacy note in the Declaration.

488966701

Date of birth

Day Month Year

03/02/1949

Contributions

OPENING ACCOUNT BALANCE \$ 704,361.11

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 \$

H1 Receipt date Day / Month / Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

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

Other transactions

Accumulation phase account balance
S1 \$ 0.00

Retirement phase account balance - Non CDBIS
S2 \$ 484,862.22

Retirement phase account balance - CDBIS
S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 484,862.22 (S1 plus S2 plus S3)

Allocated earnings or losses
O \$ 201,678.89

Loss L

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Code

Income stream payments
R2 \$ 17,820.00

Code M

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

H1 Receipt date / /

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

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE

S \$

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

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase value

X1 \$

Retirement phase value

X2 \$

Outstanding limited recourse borrowing arrangement amount

Y \$

Signature as prescribed in tax return

Tax File Number

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / /

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

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

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

Allocated earnings or losses
O \$ Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 5

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

H1 Receipt date / /

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

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE

S \$

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

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase value **X1**

\$

Retirement phase value **X2**

\$

Outstanding limited recourse borrowing arrangement amount **Y**

\$

Signature as prescribed in tax return

Tax File Number

MEMBER 6

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date / /

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

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

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

Allocated earnings or losses
O \$ Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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

Signature as prescribed in tax return

Tax File Number

844843962

Section G: Supplementary member information

MEMBER 7

Title: Mr Mrs Miss Ms Other

Account status

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

If deceased, date of death

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 \$

H1 Receipt date / /

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

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

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

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 8

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 \$

Refer to instructions for completing these labels.

- A \$ Employer contributions
- A1 ABN of principal employer
- B \$ Personal contributions
- C \$ CGT small business retirement exemption
- D \$ CGT small business 15-year exemption amount
- E \$ Personal injury election
- F \$ Spouse and child contributions
- G \$ Other third party contributions

- H \$ Proceeds from primary residence disposal
- H1 / / Receipt date (Day / Month / Year)
- I \$ Assessable foreign superannuation fund amount
- J \$ Non-assessable foreign superannuation fund amount
- K \$ Transfer from reserve: assessable amount
- L \$ Transfer from reserve: non-assessable amount
- T \$ Contributions from non-complying funds and previously non-complying funds
- M \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

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

Other transactions

- S1 \$ Accumulation phase account balance
- S2 \$ Retirement phase account balance - Non CDBIS
- S3 \$ Retirement phase account balance - CDBIS

- O \$ Allocated earnings or losses Loss
- P \$ Inward rollovers and transfers
- Q \$ Outward rollovers and transfers
- R1 \$ Lump Sum payments Code
- R2 \$ Income stream payments Code

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

TRIS Count

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 9

Title: Mr Mrs Miss Ms Other

Account status

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 \$

Day Month Year

H1 Receipt date / /

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

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

CLOSING ACCOUNT BALANCE

S \$

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 10

Title: Mr Mrs Miss Ms Other

Account status

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 \$

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 \$

Day Month Year

H1 Receipt date

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

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 11

Title: Mr Mrs Miss Ms Other

Account status

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 \$

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 \$

Day Month Year

H1 Receipt date / /

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

Accumulation phase account balance

S1 \$

Retirement phase account balance - Non CDBIS

S2 \$

Retirement phase account balance - CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return

Tax File Number

844843962

MEMBER 12

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 \$

Refer to instructions for completing these labels.

- A \$ Employer contributions
- A1 ABN of principal employer
- B \$ Personal contributions
- C \$ CGT small business retirement exemption
- D \$ CGT small business 15-year exemption amount
- E \$ Personal injury election
- F \$ Spouse and child contributions
- G \$ Other third party contributions

- H \$ Proceeds from primary residence disposal
- H1 / / Receipt date (Day / Month / Year)
- I \$ Assessable foreign superannuation fund amount
- J \$ Non-assessable foreign superannuation fund amount
- K \$ Transfer from reserve: assessable amount
- L \$ Transfer from reserve: non-assessable amount
- T \$ Contributions from non-complying funds and previously non-complying funds
- M \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

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

Other transactions

- S1 \$ Accumulation phase account balance
- S2 \$ Retirement phase account balance - Non CDBIS
- S3 \$ Retirement phase account balance - CDBIS

- O \$ Allocated earnings or losses Loss
- P \$ Inward rollovers and transfers
- Q \$ Outward rollovers and transfers
- R1 \$ Lump Sum payments Code
- R2 \$ Income stream payments Code

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

- X1 \$ Accumulation phase value
- X2 \$ Retirement phase value
- Y \$ Outstanding limited recourse borrowing arrangement amount

Signature as prescribed in tax return

Tax File Number 844843962

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 \$ <input type="text"/>
Australian non-residential real property	J2 \$ <input type="text"/>
Overseas real property	J3 \$ <input type="text"/>
Australian shares	J4 \$ <input type="text"/>
Overseas shares	J5 \$ <input type="text"/>
Other	J6 \$ <input type="text"/>
Property count	J7 <input type="text"/>

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 \$ <input type="text" value="584,986"/>
(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

\$

Signature as prescribed in tax return

Tax File Number

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 \$ <input type="text"/>	
Permissible temporary borrowings	V2 \$ <input type="text"/>	
Other borrowings	V3 \$ <input type="text"/>	
	Borrowings	V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ <input type="text" value="584,986"/>
	Reserve accounts	X \$ <input type="text"/>
	Other liabilities	Y \$ <input type="text"/>
TOTAL LIABILITIES		Z \$ <input type="text" value="584,986"/>

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 2022–23 income year, write 2023). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Signature as prescribed in tax return

Tax File Number **844843962**

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report 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 / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Antic

First given name

Borislav

Other given names

Phone number **0400020244**

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 2023* 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 / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Perrett

First given name

Matthew

Other given names

Tax agent's practice

M & M Group Accounting

Tax agent's phone number

07 55511334

Reference number

ANTICSUP6144

Tax agent number

09270007

B - Permanent Documents

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Supporting Documents

- Fund Summary Report Report
- Current_Title_Search_50808895 - Shop 7 3029 The Boulevard Emerald Lakes QLD.pdf
- Signed Investment Strategy 30.06.2019.pdf
- Signed ATO Trustee Declaration - Borislav Antic 25.08.2014.pdf
- Antic Superannuation Fund - Amendment Deed - 25 Aug 2014 - Boris & Elizabeth as Trustee.pdf
- Signed Written Resolution Converting an SMSF to SuperCentral System - 25 Aug 2014.pdf
- Antic Superannuation Fund - Governing Rules update V05_15 - signed.pdf
- Signed Trustee Acknowledgement Resolution Governing Rules Update Version 04_19.pdf
- Superfund Lookup - Complying - ATO Regulated SMSF - Antic Superannuation Fund.pdf
- Antic Superannuation Fund - Deed - 27 May 2006 - Boris & Elizabeth as Trustees.pdf
- SuperCentral - Deed Update V05115 - Trustee & Member Information Sheet.pdf
- Signed ATO Trustee Declaration - Elizabeth Antic 25.08.2014.pdf
- SuperCentral - Governing Rules Update Version 04.19 - Trustee and Member Info Sheet.pdf
- Antic Superannuation Fund - Pension Payment Agreements - 01 July 2014 - Boris & Elizabeth.pdf

External URLs

No External URLs

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Antic Superannuation Fund

Fund Summary Report

As at 30/06/2023

- Variable does not exist	
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ANTIC SUPERANNUATION FUND



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THIS DEED is made on the date specified in Schedule A by the person or entity named in Schedule A as the Trustee ("Trustee").

1. ESTABLISHMENT

1.1 The Trustee declares that it will act as trustee of the fund (the "Fund"). The Fund will be known by the name set out in Schedule A.

1.2 The primary purpose of the Fund is to provide Benefits as old age pensions.

2. DIVISIONS

Division A of this Deed deals with the management and administration of the Fund and Division B deals with the Benefits payable from the Fund.

3. COVENANTS

The Trustee covenants that it will perform and observe the covenants, trusts, and conditions of this Deed.

- DIVISION A -

4. INTERPRETATION - DEFINITIONS

In this Deed unless the context otherwise requires:

"APRA" means the Australian Prudential Regulation Authority or as the case requires other regulatory body having responsibility for administration of the Relevant Requirements;

"Accumulation Account" means the account established on behalf of each Member or Beneficiary in respect of each Class of which the person is a member;

"Annuity" means an eligible annuity as defined in Section 27A(1) of the Tax Act;

"Approved Deposit Fund" means a fund which is a complying ADF pursuant to the Tax Act;

"Beneficiary" means a person presently and absolutely entitled to receive a Benefit including a Pensioner;

"Benefit" means any amount which is payable out of the Fund to or in respect of a Member;

"Benefit Entitlement" means any amount held in the Fund which may become payable to a person but to which the person has not become absolutely and indefeasibly entitled;

"Commissioner" means, as the case requires, the Commissioner of Taxation, APRA or other regulatory body having responsibility for administration of the Relevant Requirements in relation to the Fund;

"Complying Superannuation Fund" means a complying superannuation fund pursuant to the Relevant Requirements;

"Condition of Release" has the same meaning as in Regulation 6.01 of the SIS Regulations;

"Constitutional Corporation" has the same meaning as in Section 10 of the SIS Act;

"Contribution Splitting Request" means a valid application by a Member under Regulation 6.44 of the SIS Regulations that the Trustee has accepted;

"Contributions" means gross payments to the Fund in respect of Members prior to the withdrawal of any Taxation payable in respect of those Contributions, and for the purposes of this definition, "payments" includes the transfer of an asset which is intended by the transferee to be a contribution;

"CPI" has the same meaning as in the SIS Regulations;

"Dependant" in relation to a Member or former Member includes a dependant as defined in Section 10 of the SIS Act;

"Eligible Rollover Fund" has the same meaning as in Section 242 of the SIS Act;

“Eligible Termination Payment” has the same meaning as in Section 27A of the Tax Act;

“Employee” means a person employed by an Employer and any person for whom an employer must make a superannuation contribution in order to avoid liability for the superannuation guarantee charge under the Superannuation Guarantee (Administration) Act 1992;

“Employer” means any person, firm or corporation who employs a Member and who is permitted to make Contributions to the Fund;

“Forfeiture Account” means the account established pursuant to clause 26;

“Fund” means the Fund established by this Deed;

“Fund Year” means a period of twelve months ending on 30 June, or any other period nominated by the Trustee;

“Gainful Employment” in relation to a Member means engagement in any business, trade, profession, vocation, calling, occupation or employment for gain to the extent required by the Relevant Requirements;

“Lump Sum RBL” has the same meaning as in section 140C of the Tax Act;

“Member” means a person who has been accepted as a Member of the Fund and who has not ceased to be a Member;

“Member’s Vested Contributions” means those Contributions, plus net earnings, which are required to be vested in the Member by the Relevant Requirements reduced by any insurance premium or other costs debited against the Member’s Accumulation Account in accordance with this Deed;

“Minimum Benefits” has the same meaning as in Regulation 5.04(2) of the SIS Regulations;

“Nominated Dependant” means a person nominated by a Member as the Nominated Dependant and may include the legal personal representative of the Member;

“non-commutable allocated pension” means a Pension where, if the Pension is commuted, the resulting Eligible Termination Payment cannot be cashed unless:

(i) the purpose of the commutation is:

- to cash an unrestricted non-preserved benefit; or
- to pay a superannuation contributions surcharge; or
- to give effect to an entitlement of a non-member spouse under a payment split; or

(ii) before commutation, the pensioner has satisfied a condition of release in respect of which the cashing restriction for preserved benefits and restricted non-preserved benefits is ‘Nil’;

“non-commutable pension” means a Pension where, if the pension is commuted, the resulting Eligible Termination Payment cannot be cashed unless:

(i) the purpose of the commutation is to cash an unrestricted non-preserved benefit: or

(ii) before commutation, the pensioner has satisfied a condition of release in respect of which the cashing restriction for preserved benefits and restricted non-preserved benefits is ‘Nil’;

“Normal Retirement Age” means the age of 65 years or any other age over 54 years as is acceptable to or required by the Commissioner or the Relevant Requirements and as the Trustee may determine;

“Pensioner” means:

- a Member who has applied to receive some or all of the Benefits payable to the Member as a Pension in accordance with this Deed; and
- a person in receipt of a Pension from the Fund (including a Reversionary Beneficiary in receipt of a Pension);

"Pension Account" means the account established in respect of a Pensioner in accordance with Clause 27.2;

"Pension Age" has the same meaning as that given to that expression by the Relevant Requirements;

"Pension Conditions" means the operating standards contained in regulation 1.06 of the SIS Regulations;

"Pension Reserve Account" means the account established in respect of a Pensioner in accordance with Clause 27.4;

"Policy" means any policy of assurance including a policy on the life of a Member for endowment, term, disablement, accident or sickness insurance;

"Preservation Age" has the same meaning as in Regulation 1.06(2) of the SIS Regulations;

"Preserved Payment" means a payment made to the Fund or a transfer from a Rollover Fund which must be preserved under the Relevant Requirements;

"Preserved Payment Benefit" means a benefit arising from a Preserved Payment or any other amount which is included in a Member's preserved benefits under the Relevant Requirements;

"Regulated Fund" means a regulated superannuation fund as defined in Section 19 of the SIS Act;

"Relevant Requirements" means any requirements (including the provisions of the SIS Act) which the Trustee or the Deed must comply with to avoid a contravention of the requirements or in order for the Fund to qualify for concessional Taxation treatment as a Complying Superannuation Fund, and includes Part VIIIA of the Family Law Act 1975 and the Family Law (Superannuation) Regulations 2001;

"Restricted Non-Preserved Benefit" in respect of a Member means an amount determined in accordance with Regulation 6.08 of the SIS Regulations;

"Reversionary Beneficiary" means a Dependant nominated by a Pensioner and, in default of a nomination by the Pensioner where appropriate for the particular form of pension concerned, a Dependant nominated by the Trustee who is eligible to receive a Benefit upon the death of a Pensioner;

"Rollover Fund" means any other fund or benefit arrangement into which or from which assets can be transferred without causing the Fund to be in breach of the Relevant Requirements;

"Rollover Payment" means any payment made or received by the Trustee in circumstances which satisfy the Relevant Requirements to or from any Rollover Fund;

"Section 279D Benefit" means the total amount which the Trustee must pay to Beneficiaries in order to claim a deduction for the amount calculated in accordance with sub-section 279D(2) of the Tax Act following the death of a Member;

"SIS Act" means the Superannuation Industry (Supervision) Act 1993 and any regulations pursuant to it;

"SIS Regulations" means the Regulations made under the SIS Act;

"Spouse" includes a spouse as defined in Section 10 of the SIS Act, and where there is more than one such person the Trustee may determine which is considered to be the Spouse

"Tax Act" means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 and any regulations pursuant to those acts;

"Taxation" includes any tax, surcharge, levy, impost or duty payable by the Trustee in respect of income, Contributions, capital gains, benefits or any transaction entered into by the Trustee;

"Total and Permanent Disablement" means:

- with respect to any potential benefit payable out of the proceeds of any insurance Policy effected by the Trustee in respect of the Member and in force at the time of the Total and Permanent Disablement of the Member, the definition contained in that Policy; or
- if there is no such Policy (or in any case, for any potential benefit payable on Total and Permanent Disablement other than proceeds of an insurance Policy) then Total and

Permanent Disablement in relation to a Member means permanent incapacity for the purposes of payment of benefits under the Relevant Requirements,

and the expression "Totally and Permanently Disabled" has a corresponding meaning;

"Trustee" means the Trustee or Trustees for the time being of the Fund.

5. INTERPRETATION - GENERAL

5.1 Fund Subject to Relevant Requirements

This Deed is to be read and construed on the basis that the provisions of the Relevant Requirements are incorporated in the Deed to the extent they are required to be incorporated in order for the Fund to be a Complying Superannuation Fund and the Trustee may do or refuse to do anything which may be necessary to comply with the Relevant Requirements even if the action or refusal may be in conflict with any provisions of this Deed. If there is an inconsistency between the express provisions of this Deed and the provisions of the Relevant Requirements incorporated into this Deed, the provisions of the incorporated Relevant Requirements prevail.

5.2 Rights of Members

The provisions of this Deed do not affect the right of a Member or the personal representative of a Member or any other person to claim compensation or damages in circumstances where the Member is injured or dies as a result of an event in the course of the employment of the Member.

5.3 Severability

All of the provisions in this Deed are severable. If any provision is found to be unlawful, void or unenforceable that provision shall be read down to the extent necessary to ensure that it does not infringe any law or is not otherwise void or unenforceable so as to give it a valid operation of a partial character. If the infringing provision cannot be so read down it shall be considered deleted from this Deed as if it had never been included.

5.4 Members' Rights and Powers

Any power or right given to a Member, a Pensioner or Beneficiary in this Deed (including, without limiting this clause, powers and rights given to a Member under clauses 10 and 14) can be exercised by:

- (a) if the person has died, the legal personal representative of the person, and if more than one, jointly; and
- (b) if the person is under a legal disability, the trustee of the estate of the person, or any person who holds an enduring power of attorney from the person (in accordance with the terms of the appointment).

6. EMPLOYER'S AND TRUSTEE'S POWERS

6.1 Employer's Power

Nothing in this Deed affects the powers of an Employer with regard to the terms of employment or dismissal of an Employee. The existence or cessation of any actual or prospective Benefit under the Fund will not be grounds for claiming or increasing damages in any action brought against an Employer in respect of any termination of employment or otherwise.

6.2 Exercise of Discretions

Despite anything to the contrary in this Deed:-

- (a) in exercising its powers the Trustee is not subject to the direction of any other person except where the Relevant Requirements permit. If any provisions of this Deed would permit a person to give a direction to the Trustee in circumstances other than those permitted by the Relevant Requirements, the Trustee may disregard any such direction;
- (b) if a discretion under this Deed may be exercised by a person other than the Trustee, that discretion must not be exercised without the consent of the Trustee except in circumstances permitted under the Relevant Requirements.

7. PROPER LAW

This Deed will be governed and construed in accordance with the laws of the State or Territory of the Commonwealth of Australia in which the Deed is executed.

8. MEMBERSHIP OF FUND

8.1 Application for Membership

- (a) Any person may apply to become a Member by completing an application for membership.
- (b) If an application for membership is not provided, the payment of a Contribution in respect of a person is deemed to constitute the receipt of an application for membership in respect of that person.

8.2 Admission to Membership

- (a) Subject to clause 8(d), a Member is deemed to have joined the Fund on the date the completed application for membership is received or deemed to have been received or any other date determined by the Trustee.
- (b) The Trustee may impose conditions on a person's admission as a Member and may vary the conditions at any time.
- (c) Upon admission to membership the Member will be bound by this Trust Deed in all respects as if the Member were an original party to the Deed.
- (d) The Trustee has a discretion as to whether an application for membership is accepted. If the Trustee does not accept a person as a Member, the Trustee must notify the person of that decision as soon as possible.
- (e) The Trustee must not admit any person as a Member if it may in the reasonable opinion of the Trustee result in the Fund becoming a public offer superannuation fund for the purposes of the Relevant Requirements.

8.3 Cessation of Membership

A person ceases to be a Member upon the earliest to occur of the following:

- (a) the date upon which all the Member's Benefits are paid;
- (b) the date the death Benefit for the Member commences to be payable;
- (c) the commencement of the payment to the Member of a Pension or the purchase of an Annuity for the Member, (in relation to which Pension or Annuity that person is now referred to as a Pensioner) which constitutes the whole of the Member's Benefit; or
- (d) any other date as the Trustee reasonably determines.

For the purposes of clarity, although a person ceases to be a "Member" when a pension is commenced, they then become a "Pensioner" with rights that are appropriate for a Pensioner.

9. MEMBERSHIP NOTIFICATION REQUIREMENTS

The Trustee must provide to Members, former Members, Beneficiaries and the Commissioner on an annual basis and all other occasions required by the Relevant Requirements any information which is required by the Relevant Requirements.

10. MEETINGS OF MEMBERS

The following provisions apply in relation to meetings of Members:

10.1 Notice

At least one-half of the Members may call a meeting by giving notice in writing to the Trustee.

10.2 Meeting Date

The Trustee must convene a meeting of Members within 14 days of receiving the request and must send a notice of the meeting to each Member.

10.3 Trustee Convening Meeting

The Trustee may at any time convene a meeting of Members by notice in writing at least 10 days before the meeting.

10.4 Chairperson

The Members present at the meeting may appoint a chairperson. If the Members do not appoint a chairperson the Trustee may appoint a chairperson provided that the appointment does not breach the Relevant Requirements.

10.5 Quorum

A quorum for the meeting is at least 25% of the Members of the Fund.

10.6 Voting

Each Member is entitled to one vote with the chairperson being given a casting vote.

10.7 Notice from members

If the Members are required to give notice to the Trustee under any provisions of this Deed a notice signed by the chairperson of any meeting of Members certifying that a matter has been agreed to by a majority of Members is considered to be a notice from a majority of Members.

10.8 Member includes Pensioner

For the purposes of this clause 10, "Member" includes a Pensioner.

11. FUND RECORDS**11.1 Records and accounts to be kept**

The Trustee must keep and maintain appropriate minutes and other records and documents required by the Relevant Requirements.

11.2 Audit

The financial statements and other relevant records must be audited annually or at any other times required by the Relevant Requirements.

11.3 Trust Deed

A copy of this Deed must be made available for inspection by any Member on request.

11.4 Information for Trustee

When requested by the Trustee an Employer must provide all information in its power or possession which may in the opinion of the Trustee be necessary or expedient for the management and administration of the Fund.

11.5 Disclosure and Reporting Requirements

The Trustee must provide to Employers, Members and former Members and the Commissioner any information reports and returns in relation to the Fund required by the Relevant Requirements, and the Trustee may provide the Tax File Numbers of the Members, Pensioners and Beneficiaries of the Fund to any person where the Trustee has or reasonably believes it has the consent of the relevant person to the disclosure.

12. ACCUMULATION ACCOUNTS

12.1 Separate Member Accounts

The Trustee must establish an Accumulation Account in respect of each Member or Beneficiary.

12.2 Credits

The Trustee must credit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid into the Fund in respect of the Member;
- (b) the proceeds of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary which the Trustee considers it appropriate to credit;
- (c) any positive earnings as are determined by the Trustee;
- (d) any amounts transferred from the Pension Account of a Member or Beneficiary;
- (e) any other amount to be paid or transferred under the Relevant Requirements to a person other than the Member from the Member's Benefit Entitlement;
- (f) an amount to be transferred to the Accumulation Account of the Member from the Accumulation Account of the Member's Spouse pursuant to a Contribution Splitting Request accepted by the Trustee; and
- (g) any other amounts as the Trustee from time to time determines.

12.3 Debits

The Trustee must debit the following amounts to the relevant Accumulation Account as appropriate:

- (a) any amount paid out of the Fund in respect of the Member or Beneficiary from an Accumulation Account;
- (b) the costs of any Policy or Annuity effected by the Trustee in respect of the Member or Beneficiary subject to paragraph 12.4(b);
- (c) a proportion of any Taxation payable in respect of Contributions or earnings of the Fund credited to the Accumulation Account or arising as a result of a Rollover Payment as the Trustee determines;
- (d) any part of the costs and expenses incurred under Clause 19 as the Trustee determines;
- (e) the amount of any lien exercised pursuant to this Deed;
- (f) any amount forfeited pursuant to this Deed;
- (g) any negative earnings as determined by the Trustee in accordance with this Deed;
- (h) any moneys paid in respect of the Trustee's indemnity;
- (i) any amount transferred to the Pension Reserve Account or the Member's Pension Account as the Trustee considers necessary to pay the Member a Pension under Clause 28;
- (j) any other amount to be transferred under the Relevant Requirements to a person who is already a Member, or becoming a Member, from another Member's Benefit Entitlement;
- (k) the amount specified by the Member in a Contribution Splitting Request accepted by the Trustee; and
- (l) any other amounts the Trustee from time to time determines.

12.4 Income Account

(a) The Trustee must establish an Income Account for the Fund. The Trustee must credit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:

- (i) all income and profits of the Fund;
 - (ii) credits arising out of adjustments pursuant to Clause 12.6;
 - (iii) any amount transferred from a Reserve Account pursuant to Clause 12.5;
 - (iv) the proceeds of any Policy effected by the Trustee where the Trustee determines that it should not be credited to an Accumulation Account, Pension Account or the Pension Reserve Account; and
 - (v) any other amounts which the Trustee from time to time determines..
- (b) The Trustee must debit the Income Account, subject to Clause 12.7 and sub-clause (g), with the following:
- (i) any loss sustained on the disposal of any investments of the Fund;
 - (ii) any costs or charges incurred pursuant to Clause 19 which are not debited to an Accumulation Account;
 - (iii) any debits arising out of adjustments pursuant to Clause 12.6;
 - (iv) the cost of any Policy effected by the Trustee where the Trustee determines that it should not be debited to an Accumulation Account;
 - (v) any deficiency arising from a valuation of the Fund;
 - (vi) any amount payable or which may become payable by way of Taxation in respect of the Contributions and the income and profits of the Fund which are not debited to an Accumulation Account as the Trustee determines to be equitable;
 - (vii) any income transferred to a Reserve Account;
 - (viii) any income transferred to an Accumulation Account, Pension Account or the Pension Reserve Account; and
 - (ix) any other amounts which the Trustee from time to time determines.
- (c) At the end of each Fund Year the Trustee must determine the fund earning rate and calculates the amount available for distribution.
- (d) Before allocating any portion of the amount available for distribution the Trustee may transfer a portion of the amount to any of the Reserve Accounts.
- (e) Subject to Clause 12.7, the Trustee must allocate the earnings of the Fund available for distribution after any transfer to Reserve Accounts to each Accumulation Account and Pension Account and the Pension Reserve Account in proportion to the amounts standing to the credit of that account at the beginning of the relevant Fund Year, appropriate adjustments being made for amounts credited or debited to each Account since that date, or in any other way the Trustee in its discretion determines.
- (f) If the Trustee is required to establish a fund earning rate in respect of a portion of a Fund Year, the Trustee must determine that rate in accordance with the Relevant Requirements on a basis which the Trustee considers to be equitable.
- (g) The Trustee may determine to credit the amounts in sub-clause (a) and/or debit the amounts in sub-clause (b) or debit or credit any amount which this Deed requires to be transferred to or from the Income Account directly to any Accumulation Account and/or Pension Account and/or the Pension Reserve Account and/or Reserve rather than to the Income Account.

12.5 Reserve Account

The Trustee may establish one or more Reserve Accounts and may transfer amounts from the Income Account to a Reserve Account pursuant to Clause 12.4 or from a Member's Accumulation Account pursuant to Clause 27.2 or from the Pension Reserve Account pursuant to Clause 27.4, or from one Reserve Account to another.

The Trustee must credit any income derived on funds held in a Reserve Account back to that Reserve Account.

The purpose of a Reserve Account must be determined when it is established, and may include the following:

- (a) to stabilise the investment earnings of the Fund in accordance with its reserving policy;
- (b) to provide for contingencies including the supplementation of the fund earning rate and/or to secure payment of any Pension.

The Trustee may deal with any part of the balance in a Reserve Account as it considers fit, including:

- (a) transferring it to an Accumulation Account or Pension Account;
- (b) treating the Reserve Account in accordance with clause 26 as if the Reserve Account was the Forfeiture Account; and
- (c) transferring it to the Pension Reserve Account.

12.6 Adjustments

In determining the amount standing to the credit of an Accumulation Account or Pension Account at the time a Benefit is calculated the Trustee must make an adjustment reflecting the fund earning rate which it considers equitable.

12.7 Specific Investments

- (a) If the Trustee undertakes to invest separately in respect of certain Members or Beneficiaries in accordance with Clause 15.5 the Trustee must record on whose behalf the specific investments are made for the purposes of determining the allocation to Accumulation Accounts, Pension Accounts and the Pension Reserve Account.
- (b) The profits and losses arising from specific investments and any Taxation or charges applicable to them must be allocated directly to the relevant Accumulation Account or Pension Account or Pension Reserve Account (and not to the Income Account).

12.8 Contribution Splitting Request

For the purposes of clarity:

- (a) the Trustee can choose not to accept a Contribution Splitting Request in whole or in part in its absolute discretion;
- (b) despite the provisions of clauses 12.2(f) and 12.3(k), the Trustee must not accept a Contribution Splitting Request if it does not comply with the Relevant Requirements; and
- (c) a Trustee may after accepting a Contribution Splitting Request reduce the Accumulation Account of a Member under clause 12.2(f) and then roll over or transfer the appropriate amount to a Rollover Fund for the Member's Spouse, or otherwise deal with the amount as allowed under the Relevant Requirements.

13. VALUATION

The Trustee may have the assets of the Fund valued whenever it considers it appropriate (and must do so if the Commissioner or the Relevant Requirements require). After the valuation, the Trustee must determine whether there is a surplus or deficiency and whether it is equitable to transfer the surplus or deficiency to the Income Account.

14. FUND TRUSTEE - APPOINTMENT, VACANCY AND REMOVAL

14.1 Trustee Criteria

The appointment, removal and composition of the Trustee is governed by this Deed unless the Relevant Requirements otherwise provide.

14.2 Eligibility for Trustee

The Trustee of the Fund must be:

- (a) a Trustee that satisfies or is permissible under the Relevant Requirements; or
- (b) a Trustee approved by the Commissioner.

14.3 Appointment of Trustee

The majority of Members, subject to the other provisions of this Clause, determine who acts as the Trustee, and may appoint a new or additional trustee by deed or notice in writing.

14.4 Change of Trustee

A person or Constitutional Corporation immediately ceases to act as a Trustee if (as is relevant):

- (a) that entity resigns by notice in writing to the Members;
- (b) the Trustee is disqualified from holding office by operation of law;
- (c) it is wound up or placed in receivership; or
- (d) a majority of Members resolve to terminate the appointment of a Trustee.

14.5 Member may be Director of Trustee

No Director, officer or employee of a Trustee that is a Constitutional Corporation is disqualified from being a Member of the Fund.

14.6 Member Representation Requirement

If the Relevant Requirements require the Fund to have Member trustee representation at any time, the Trustee and any Employers must take all necessary steps to ensure that the Trustee meets all the appropriate representation requirements in the Relevant Requirements within any time period stipulated in the Relevant Requirements.

14.7 Confirmation of Discharge of Retiring Trustee

Despite any rule of law or legislative provisions to the contrary, a person who retires or is removed as Trustee or a co-Trustee of the Fund in accordance with the provisions of this Deed is discharged from the trusts contained in this Deed as from the date of retirement or removal provided that there is at least one continuing Trustee.

14.8 Consents of Directors and Trustees

A person must consent in writing to appointment as Trustee or a director of the Trustee before that person is appointed.

14.9 Member includes Pensioner

For the purposes of this clause 14, "Member" includes a Pensioner.

15. TRUSTEE'S INVESTMENT POWERS**15.1 Investment Policy and Strategy**

The Trustee must formulate the investment strategy of the Fund and determine a policy to give effect to that strategy.

15.2 Authorised Investments

The assets of the Fund may be invested in any of the following investments:

- (a) any investment being authorised by the laws of the Commonwealth of Australia or any State or Territory for the investment of trust funds;

- (b) the purchase or acquisition of shares, stocks, debentures, notes, bonds, mortgages (including a second or subsequent mortgage), options or other similar securities;
- (c) on deposit with any bank, building society, credit co-operative, trustee company or other similar financial institution;
- (d) on deposit with or on loan to any Employer or any other person or organisation with or without security on any terms the Trustee considers reasonable;
- (e) any Policy or Annuity;
- (f) the purchase, acquisition or leasing of any real or personal property, including statutory licences;
- (g) the acquisition of any unit or sub-unit in unit trusts;
- (h) any other investments which the Trustee considers appropriate and which do not infringe the Relevant Requirements,

However, the Trustee is not authorised to make a loan or give other financial assistance using resources of the Fund to any Member or any relative of a Member.

15.3 Power to Sell and Vary Investments

The Trustee has power to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

15.4 Interest of Trustee in Investment

- (a) Subject to sub-clause (b), the Trustee and any Director may make or vary any investment even if the Trustee or Director may have a direct or indirect interest in the investment or may benefit directly or indirectly from it.
- (b) The Trustee and any Director must disclose details of the interest in an investment to which sub-clause (a) applies in any manner prescribed under the Corporations Act and the Relevant Requirements.

15.5 Specific Investments

- (a) The Trustee may invest separately in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries.
- (b) A Member or Beneficiary may request the Trustee to make a specific investment ("investment request") which will authorise the Trustee to make a specific investment in accordance with that request of all or any part of the Accumulation Account or the Pension Account of the Member or Beneficiary.
- (c) The Trustee may approve or reject the investment request of the Member or Beneficiary, and will inform the person of its decision. The Trustee all times retains the overriding discretion to accept or reject any investment request.

16. TRUSTEE'S POWERS OF MANAGEMENT

16.1 Additional Powers

In addition to the powers which it might have otherwise have at law or under this Deed, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, or matters relating to this Deed or to the rights of Members, former Members or Beneficiaries;
- (b) to commence, carry on or defend legal proceedings;
- (c) to borrow money and to secure the repayment of it in any manner and upon any terms which the Trustee considers appropriate unless this would constitute a contravention of the Relevant Requirements;

- (d) to insure or reinsure any risks, contingencies or liabilities of the Fund;
- (e) to underwrite any risks, contingencies or liabilities under any superannuation arrangement conducted by any Employer where there is an agreement for a transfer of Employees to the Fund;
- (f) to purchase an Annuity to provide all or a part of the Pension payable in respect of a Member;
- (g) to retain the services of professional or other advisers and consultants;
- (h) to pay out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay out of the Fund the Trustee's professional fees (if any);
- (i) to indemnify anyone in respect of any claims, matters or things relating to the Fund or to the rights of Members, former Members or Beneficiaries in respect of the Fund;
- (j) to provide a full or partial release to anyone in respect of any matters which have arisen or may arise as a result of an association, involvement or membership of the Fund by that person;
- (k) to insure any liability of the Trustee or any Directors or officers of the Trustee or the liability of the Fund to indemnify or reimburse the Trustee or its Directors or officers pursuant to Clause 18;
- (l) to permit any asset of the Fund to be held or registered in the name of any nominee of the Trustee (subject to any restrictions contained in the Relevant Requirements); and
- (m) generally to do anything the Trustee considers appropriate for the administration, maintenance and preservation of the Fund.

16.2 Exercise of Trustee Powers

All the powers and discretions conferred upon the Trustee or any Director by this Deed or by law may be exercised even if the Trustee or Director may have a direct, indirect or personal interest (whether as a shareholder, director, member or partner of any company, organisation or partnership) in the manner or result of exercising the power or discretion or may benefit directly or indirectly as a result of the exercise of the power or discretion and notwithstanding that the Trustee may be the sole Trustee.

16.3 Trustee Discretion

Subject to Clause 31.2, the Trustee has an absolute and uncontrolled discretion as to the exercise and the manner, mode and timing of exercise of the trusts, authorities, powers and discretions conferred on it by this Deed.

17. DUTIES AND LIABILITIES OF TRUSTEE

17.1 Limitation of Liability of Trustee

Neither the Trustee nor any of its Directors shall be liable for anything done or omitted to be done in relation to the Fund except in the case of dishonesty, fraud or other intentional or reckless neglect on its part.

17.2 Member inquiries and complaints

If required by the Relevant Requirements, the Trustee must establish and take all reasonable steps to ensure that, at all times, there are in force arrangements under which Members and Beneficiaries may make inquiries and complaints in relation to the Fund.

18. INDEMNITY OF TRUSTEE

18.1 Indemnity and Lien

The Trustee and its Directors shall be indemnified out of the Fund against all liabilities incurred by it or them in the exercise or purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in them pursuant to this Deed or at law and the Trustee shall have a lien on and may use the moneys representing the assets of the Fund for the purposes of this indemnity PROVIDED that the exercise of any lien does not contravene the Relevant Requirements.

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18.2 Payments in Good Faith

This indemnity extends to any payments made in good faith to any person whom the Trustee bona fide believes to be entitled to the payment although it may be subsequently found that the person was not in fact so entitled.

18.3 Opinion or Advice

This indemnity extends to circumstances where the Trustee acts upon the opinion or advice of lawyers who are instructed by the Trustee or any bankers, accountants, brokers, investment advisers or other persons believed by the Trustee to be expert in relation to the matters upon which they are consulted.

18.4 Failure to Carry Out Agreement

This indemnity extends to circumstances where any person breaches or fails to carry out any agreement made with the Trustee.

19. REMUNERATION OF TRUSTEE**19.1 Fees**

The Trustee may charge professional fees for its services as Trustee except where this is not permitted by the Relevant Requirements.

19.2 Fees Determined Annually

The fees charged (if any) by the Trustee shall be determined at the commencement of each Fund Year. Prior notice of any proposed changes shall be provided by the Trustee to the Members and any Employers.

19.3 Reimbursement

The Trustee is entitled to reimbursement from the Fund for and in respect of expenses properly incurred in carrying out its duties including:

- (a) all costs and expenses incurred in connection with the acquisition and disposal of or other dealings with investments of the Fund;
- (b) fees and expenses of the service providers and consultants engaged by the Trustee;
- (c) all Taxation payable by the Trustee in connection with the Fund;
- (d) all fees, wages and expenses of any employees or agents employed by the Trustee;
- (e) any administrative costs charged in relation to the Fund; and
- (f) any expenses in connection with the maintenance of accounting records and the preparation and distribution of any accounting, taxation or other reports or notices.

20. APPOINTMENT OF SERVICE PROVIDERS**20.1 Actuary and Auditor**

The Trustee must if necessary appoint:

- (a) an Actuary;
- (b) an Auditor who is appropriately qualified according to any criteria specified by the Relevant Requirements.

20.2 Administration Manager

The Trustee may appoint an administration manager to provide fund administration services to the Trustee on terms which the Trustee considers appropriate.

20.3 Investment Manager

The Trustee may appoint in writing one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as investment managers for the Fund on such terms as the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

20.4 Custodian

The Trustee may appoint one or more companies (or individuals where not prohibited by the Relevant Requirements) to act as a custodian for the Fund on terms and conditions the Trustee determines provided that the appointment and the terms of the appointment are in accordance with the Relevant Requirements.

21. ACTUARIAL INVESTIGATIONS

If an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of this Deed but the Trustee is under no obligation to be bound by or to act upon the advice provided unless required by the Relevant Requirements.

22. CONTRIBUTIONS TO FUND

22.1 Contributions

The Trustee may accept any Contributions from any person in respect of a Member that the Trustee is not prohibited from accepting under the Relevant Requirements subject to clause 22.3.

22.2 No Obligation to Contribute

In the absence of any agreement to the contrary, a person may contribute to the Fund in respect of a Member any amount in any manner and at such times as they in their absolute discretion determine, and no person is under any obligation to make a Contribution in respect of any Fund Year and a Member may remain a Member of the Fund notwithstanding a Contribution is not made in respect of that Member in respect of any Fund Year.

22.3 Limitation on Acceptance of Contributions

The Trustee must not accept any Contribution by or in respect of a Member where the acceptance will (or may in the reasonable opinion of the Trustee) constitute a contravention of the Relevant Requirements or which may result in the Fund becoming a public offer fund.

22.4 Ineligible Contributions

If the Trustee considers that Contributions have been accepted in breach of the Relevant Requirements, the Trustee must refund the Contributions (less any charge which an Insurer may have made in respect of any extra cover provided in relation to those Contributions, and reasonable administration expenses) and reduce the Benefits held for the Member to those which would have been held if the Contribution had not been made.

23. TRANSFERS TO AND FROM ROLLOVER FUNDS

23.1 Transfers to Rollover Funds

Where a Member joins or is eligible to join any Rollover Fund (the "Other Fund") and the Member requests that any part of the Member's entitlement be transferred to the Other Fund or if the Trustee is otherwise permitted to transfer the entitlement to the Other Fund, the Trustee may pay or transfer to the trustee of the Other Fund an amount or investments of the Fund of equivalent value (the "Transferred Amount") which reflects the relevant part of the Member's entitlement.

23.2 Effect and Method of Transfer Out

(a) The receipt of the Transferred Amount by the proper officer of the Other Fund is a complete discharge to the Trustee of all liabilities in respect of the Transferred Amount.

(b) Upon the completion of a payment or transfer under this Clause, all of the rights and interests of the relevant Member or Beneficiary under this Deed in respect of the Transferred Amount are entirely extinguished.

23.3 Roll Over

Where a Member or former Member wishes to effect a Rollover Payment in respect of all or any of the entitlement of the Member in the Fund, the Member must make a written request to the Trustee nominating the Rollover Fund and must provide any other details the Trustee requires.

23.4 Preserved Payment Transfers

Where a Member or former Member has Preserved Payment Benefits in the Fund the Trustee must ensure that the provisions of the Other Fund require that the Preserved Payment Benefit must be preserved and vested in accordance with the Relevant Requirements.

23.5 Transfers from Rollover Funds

(a) Where a Member is or was a member or a beneficiary under any other Rollover Fund the Trustee may take over any part of the assets of the Rollover Fund.

(b) The Trustee holds any amounts transferred as part of the particular Member's Accumulation Account.

(c) On any transfer from a Rollover Fund the amount of the transfer which represents Members' Contributions is the amount as the trustee of the Rollover Fund certifies or, failing a certification by that trustee, the amount the Trustee considers to be fairly attributable to the contributions of that Member together with accrued earnings.

23.6 Overriding Conditions on Portability

Despite anything to the contrary in this Deed, no payment or transfer can be accepted from or made to another Rollover Fund if, in the opinion of the Trustee, this would cause the Fund to be in breach of any of the Relevant Requirements.

23.7 Transfers to Eligible Rollover Fund

Despite anything to the contrary in this Deed the Trustee may and, if required by the Relevant Requirements must, transfer the entitlement of a Member or Beneficiary to an Eligible Rollover Fund where such a transfer is permitted or required under the Relevant Requirements.

24. LIMITATION ON BENEFITS

Despite any other provision of this Deed the Trustee must not pay out any Benefits to Members, the Dependents of Members or Beneficiaries where the payment could cause the Fund to become a non-complying fund.

25. MONEYS OWING TO FUND OR AN EMPLOYER

Where a Member owes any money to the Trustee or any Employer, the Trustee may debit an Accumulation Account of the Member for a sum equivalent to the amount owing provided it is permitted by the Relevant Requirements. If the money is owed to the Trustee, it may retain the money in the Fund or, if the money is owed to an Employer, the Trustee may pay it to that Employer or as that Employer directs.

26. FORFEITURE OF BENEFITS

26.1 Accumulation Account Residue

Any person who has been paid all Benefits which the Trustee considers should be paid to the person pursuant to this Deed and who still has a residual amount standing to the credit of their Accumulation Account or Pension Account forfeits the amount, which is dealt with as a forfeited Benefit. Once the liability for all pensions being paid from the Pension Reserve Account has ceased, any further amount in the Pension Reserve Account is forfeited and are dealt with as a forfeited Benefit.

26.2 Forfeiture Account

The Trustee may establish a Forfeiture Account and transfer to it any amounts forfeited under this Deed.

Any money held in the Forfeiture Account does not form part of any Accumulation Account or Pension Account or the Pension Reserve Account and income derived on the Forfeiture Account is credited back to the Forfeiture Account.

The Forfeiture Account may be applied in accordance with the remaining provisions of this Clause.

26.3 Application of Forfeited Benefits

The Trustee may pay or apply any amount in the Forfeiture Account:

- (a) to or for the benefit of a Member or Beneficiary or to the Dependants of a Member in whatever proportions the Trustee may determine;
- (b) to the legal personal representative of a deceased Member, or the trustee of the estate of a former Member;
- (c) to or for the benefit of other Members or their Dependants;
- (d) for the provision of additional Benefits for Members or Dependants;
- (e) to any Employers PROVIDED THAT all procedures required by the Relevant Requirements have been complied with before the payment is made; or
- (f) for any other purpose approved by the Commissioner or permitted under the Relevant Requirements.

27. PENSION PAYMENT AND PENSION ACCOUNT

27.1 Benefits Payable as Pensions

Except as permitted under the Relevant Requirements, all Benefits must be paid as a pension that complies with the Pension Conditions. If the Trustee cannot comply with the Pension Conditions, then the Trustee must transfer the Benefit of the Member to a Rollover Fund.

27.2 Establishment of Pension Account

Where the Trustee determines to pay any part of a Benefit as a Pension, it must establish a Pension Account and transfer to it the amount which the Trustee believes necessary to provide the Benefits as a Pension. The Trustee may also transfer an amount to a Reserve Account in relation to that Pension.

27.3 Operation of Pension Account

- (a) The Trustee must credit the following amounts to the Pension Account of a Pensioner:
 - (i) any amount transferred into the account under Clause 27.2;
 - (ii) any Rollover Payment which the Trustee considers it appropriate to credit;
 - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
 - (iv) such earnings of the Fund as the Trustee determines to be equitable;
 - (v) any amount transferred from a Reserve Account as the Trustee determines reasonable;
 - (vi) any amount received under Clause 27.6 in relation to the Pensioner; and
 - (vii) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (b) The Trustee must debit the following amounts to the Pension Account of a Pensioner:
 - (i) any amount transferred out of the Fund as a Rollover Payment which the Trustee considers it appropriate to debit;
 - (ii) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
 - (iii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Account or arising as a result of a Rollover Payment as the Trustee shall determine;

- (iv) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
- (v) a proportion of any losses of the Fund as the Trustee considers equitable;
- (vi) any amount transferred to the Accumulation Account of a Beneficiary;
- (vii) if the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the amount transferred to the Pension Reserve Account;
- (viii) any amount transferred to a Reserve Account;
- (ix) any amount paid under Clause 27.6 in respect of the Pensioner; and
- (x) any other amounts as the Trustee considers equitable.

27.4 Establishment and Operation of Pension Reserve Account

- (a) If the Trustee is going to pay a Pension under Clauses 28.3 or 28.4, the Trustee must establish a Pension Reserve Account for the Fund.
- (b) The Trustee must credit the following amounts to the Pension Reserve Account:
 - (i) any amount transferred into the account under paragraphs 28.3(a) or 28.4(a);
 - (ii) such earnings of the Fund as the Trustee determines to be equitable;
 - (iii) the proceeds of any Policy effected in respect of the Pensioner which the Trustee considers it appropriate to credit;
 - (iv) any amount transferred from a Reserve Account as the Trustee determines reasonable; and
 - (v) any credit arising out of any adjustments made in accordance with Clause 12.6.
- (c) The Trustee must debit the following amounts to the Pension Reserve Account:
 - (i) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary pursuant to this Deed;
 - (ii) such proportion of any Taxation in respect of the earnings of the Fund credited to the Pension Reserve Account as the Trustee determines;
 - (iii) such of the amounts paid or incurred in accordance with Clauses 18 or 19 as the Trustee considers equitable;
 - (iv) a proportion of any losses of the Fund as the Trustee considers equitable;
 - (v) any amount transferred from the Pension Reserve Account under Clause 12.5; and
 - (vi) any other amounts as the Trustee considers equitable.

27.5 Segregation of Pension Assets

In relation to a Pension payable under this Deed, the Trustee may:

- (a) segregate or set apart the assets which represent the Pension Account and/or the Pension Reserve Account for the sole purpose of enabling the discharge of the whole or part of the current or non-current liabilities in relation to the payment of Pensions as those liabilities fall due for payment; and
- (b) constitute the segregated assets as segregated current and non-current pension assets within the meaning of Section 273A and Section 273B of the Tax Act and obtain any certificates in relation to the adequacy of the assets segregated and set apart as the Trustee considers necessary for the purposes of the Tax Act or the Relevant Requirements.

27.6 Purchased Pension

The Trustee may purchase a Pension for a Member from an outside source from the balance in the Pension Account of the Member, or the Pension Reserve Account. Income from the Pension and any commuted amounts must be credited to the Member's Pension Account (if purchased from the balance in the Member's Pension Account), or to the Pension Reserve Account (if purchased from the balance in the Pension Reserve Account)

28. PENSION PAYMENT CONDITIONS

Where a pension is payable from the Fund, the Trustee must choose which of the following conditions apply to the payment of the Pension. If the Trustee does not specifically choose, then the conditions in Clause 28.1 apply to the Pension. A reference in this clause to any Regulations is to the SIS Regulations.

28.1 Allocated Pension (Regulations 1.06(4) and 1.06(5))

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(4), 1.06(5) and 1.07A and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(4) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable allocated pension.

28.2 Flexi-Pensions (Regulation 1.06(6))

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(6) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid under Regulation 1.06(6) as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

28.3 Complying Fixed-Term Pension (Regulation 1.06(7))

- (a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(7) and 1.07B and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(7) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.
- (b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.
- (c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.
- (d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

28.4 Lifetime Pension (Regulation 1.06(2))

(a) The terms of payment of the Pension must comply with the limitation and requirements of Regulations 1.06(2) and 1.07B (subject to the exceptions set out in Regulation 1.06(3)) and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(2) having regard to the commencement date of the Pension as if those provisions were incorporated into this Deed.

(b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.

(c) The Trustee must transfer an amount which it considers necessary to pay the Pension from the Pensioner's Pension Account to the Pension Reserve Account, and the Pension is payable from the amount standing to the credit of the Pension Reserve Account.

(d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

28.5 Market Linked Pension (Regulation 1.06(8))

(a) The terms of payment of the Pension must comply with the limitations and requirements set out in Regulations 1.06(8) and 1.07C and any other provisions of the Relevant Requirements from time to time that relate to a Pension intended to be a Pension paid in accordance with Regulation 1.06(8) as if those provisions were incorporated into this Deed.

(b) The terms of the Pension may include any other terms permitted under the Relevant Requirements for this type of Pension.

(c) The Pension is payable from the amount standing to the credit of the Pension Account of the Pensioner.

(d) If the cashing restriction for a Benefit being paid to a Member requires the Pension to be a non-commutable form of income stream, the Pension paid under this clause may only be paid as a non-commutable pension.

28.6 Cashing Restriction

Where the Condition of Release applying to a Member's entitlement to payment of a Benefit is subject to a cashing restriction Trustee may only pay a Benefit subject to the relevant cashing restriction.

28.7 Reduction of Pension Payments

Despite any other provision of this Deed and subject to the Relevant Requirements, the Trustee may reduce the payments for any Pension by any amount it considers reasonable in consultation with an Actuary.

29. GENERAL PENSION PAYMENT CONDITIONS**29.1 Pension Account Limitation**

Where a Pension is payable to or in respect of a Member or where the Trustee purchases an Annuity on behalf of a Member the amount transferred into the Pension Account or Pension Reserve Account to support the payment of the Pension or the total purchase price of the Annuity, must not exceed the amount in the Fund to which the Member is entitled at the date of the transfer or purchase.

29.2 Pension Increase

Any Pension payable under this Deed must, if required by the Relevant Requirements and agreed to by the Trustee, be increased from time to time by an amount the Trustee in its absolute discretion considers appropriate to compensate the Pensioner for cost of living increases **PROVIDED** that any increase must be at least the minimum required by the Relevant Requirements and does not exceed any maximum permitted by the Relevant Requirements.

29.3 Reversionary Pension

After the death of a Pensioner or Reversionary Beneficiary who was at the time of death still in receipt of a Pension, the Trustee may pay to the Reversionary Beneficiary a Pension as allowed by the Relevant Requirements and must pay a Pension to the Reversionary Beneficiary as required by the Relevant Requirements.

29.4 Death of Pensioner

If a Pensioner or a Reversionary Beneficiary dies while there is still an amount standing to the credit of the Pension Account and where no Reversionary Beneficiary has been nominated, the Trustee must deal with the balance of the Pension Account or if the Pension is being paid from the Pension Reserve Account, that part of the Pension Reserve Account as the Trustee determines is appropriate, in accordance with Clause 31 as a Benefit.

29.5 Conditions of Commutation

On the written application of a Pensioner or Reversionary Beneficiary the Trustee may commute the whole or any part of a Pension to a lump sum Benefit **PROVIDED THAT:**

- (a) the commutation is permitted by the Relevant Requirements that apply to the particular Pension, and incorporated into this Deed, and this Deed and the terms of payment of the Pension;
- (b) where any amount remains in the Fund after the entitlement of all Pensioners and Reversionary Beneficiaries have been paid out that amount shall be dealt with as though it were a forfeited benefit; and
- (c) the Trustee is satisfied the commutation would not materially disadvantage the Employers or the remaining Members, Pensioners or Reversionary Beneficiaries.

29.6 Adjustment of Pension following the Commutation

Following the commutation of a part of a Pension the Trustee shall reduce the total amount of the instalments of any Pension payable to the Pensioner by any amount it considers appropriate.

30. TRANSFER IN SPECIE

30.1 Transfer of Investments

The Trustee may with the consent of a Member or the Dependants of a Member to whom a Benefit is payable transfer investments of the Fund of equivalent value instead of paying the whole or part of the amount otherwise payable.

30.2 No Beneficial Interest

With the exception of the provisions of this Clause and sub-clause 15.5, no Member or Beneficiary has or may acquire any beneficial or other interest in specific assets of the Fund.

31. PAYMENT OF BENEFITS ON DEATH

31.1 Benefit payable on the death of a Member leaving Dependants

Subject to Clause 31.2 and Clause 28, on the death of a Member, former Member or Beneficiary leaving Dependants, the Trustee may pay or apply any Benefit to or for the benefit of the relevant Nominated Dependant either as a lump sum or a pension or a combination of the two. If there is no Nominated Dependant or the Trustee considers it is inappropriate or inequitable to pay the Nominated Dependant, the Trustee may pay or apply the Benefit to the legal personal representative of the deceased or to or for the benefit of any of the former Member's Dependants in whatever proportions the Trustee may in its discretion determine.

31.2 Binding nominations of Dependants

Despite any provision in this Deed to the contrary, if the Trustee has received from a Member or former Member ("the nominator") a document ("the nomination") which:

- (a) is signed by the nominator;

- (b) specifies that a Benefit is to be paid to one or more Dependants or the legal personal representative of the Member;
- (c) states the nomination is binding on the Trustee; and
- (d) complies with the Relevant Requirements,

then the Trustee must pay a Benefit payable on the death of the nominator in accordance with the nomination unless:

- the Trustee has received a written revocation before the death of the nominator;
- the Trustee is not permitted under the Relevant Requirements to pay the Benefit in accordance with the nomination;
- the nomination has lapsed;
- the Nominated Dependant has died before the date of payment; or
- the Trustee considers it would be in breach of the Relevant Requirements if it pays the Benefit in accordance with the nomination.

If:

- the Trustee must pay a benefit in accordance with a nomination under this clause; and
- the nomination specifies the form in which the Benefit is to be paid,

the Trustee must pay the Benefit in the form specified in the nomination.

31.3 Benefit payable on the death of a Member leaving no Dependants

If a Member or former Member dies and the Trustee cannot locate any surviving Dependants after reasonable enquiries, the Trustee must pay the Benefit to the legal personal representative of the deceased. If the Trustee cannot locate a legal personal representative of the deceased after reasonable enquiries, the Trustee may pay the Benefit to any individuals the Trustee considers reasonable in whatever shares the Trustee determines.

32. PAYMENT OF BENEFITS

32.1 Payment to Others on Behalf of Beneficiaries

When any Beneficiary is under 18 or when in the opinion of the Trustee it would be in the best interests of the Beneficiary, the Trustee may pay all or part of any Benefit to any other person for application on behalf of the Beneficiary and the receipt of the person to whom the Benefit is paid is a complete discharge to the Trustee. The Trustee is not required to see to the application of the Benefit so paid.

32.2 Restrictions on Payment of Benefits

- (a) Benefits may be paid when and to the extent that the Trustee is permitted to pay them under the Relevant Requirements and must be paid when and to the extent that the Trustee is required to pay them under the Relevant Requirements.
- (b) A Member is only entitled to the Member's Preserved Payment Benefits or Restricted Non-Preserved Benefits if the Member has satisfied a Condition of Release.
- (c) Subject to the provisions of this Deed (including this clause and clause 31.2) and the Relevant Requirements, benefits may be cashed in any one or more of the following ways:
 - (i) one or more lump sums;
 - (ii) one or more pensions; and/or
 - (iii) the purchase of one or more annuities.

33. PAYMENT OF TAXATION**33.1 Tax on Benefits**

The Trustee may deduct from any Benefit any Taxation required to be deducted or which the Trustee considers should be deducted from it.

33.2 Tax on Contributions

The Trustee may deduct any Taxation payable in relation to a Contribution prior to the Contribution being credited to an Accumulation Account.

34. POLICIES OF ASSURANCE**34.1 Trustee may effect Policy**

The Trustee may effect separate Policies and may secure the Benefit of a Member or class of Members by means of an individual Policies or group Policies providing any benefits the Trustee considers appropriate.

34.2 No Responsibility

The Trustee is not responsible or liable to the Member, the Member's legal personal representative or the Dependants of the Member if the Trustee does not take out a Policy or if there are no or insufficient proceeds payable under a Policy.

34.3 Unallocated Policies

If the Trustee resolves not to credit the proceeds from a Policy to the Accumulation Account for the Member covered by the Policy then any proceeds under the Policy must be credited to the Income Account.

35. PARTICIPATING EMPLOYERS**35.1 Admission**

If:

- any employer is admitted as an Employer by the Trustee; or
- makes a Contribution to the Fund with the consent of the Trustee,

then the Employer will become a participating Employer subject to the terms and conditions of this Deed and any special conditions agreed between the Trustee and the Employer.

35.2 Reimbursements by Employer

The Trustee and an Employer may agree (on the admission of the Employer or at any other time) that the Employer will pay or reimburse the Trustee for any expenses of the Fund including fees payable to service providers or consultants and premiums payable on any Policy.

35.3 Ceasing to Employ Members

An Employer ceases to be an Employer when that Employer ceases to employ any Members or the Employer has terminated its Contributions to the Fund.

36. CESSATION OF EMPLOYER CONTRIBUTIONS

Where an Employer of a Member has terminated its Contributions to the Fund, the Trustee continues to hold the interests of the Member and must deal with those interests in accordance with the provisions of this Deed.

37. CONTRIBUTIONS BY MEMBERS

Where an Employer of a Member has terminated its Contributions in respect of that Member any other person may, with the consent of the Trustee, continue to make Contributions to the Fund in respect of that Member.

38. PROVISION FOR MEMBERS ON TERMINATION OF CONTRIBUTIONS

Although an Employer ceases making Contributions the Trustee will continue to hold all Benefits or pay out Benefits to Members, Beneficiaries or Dependants in accordance with the provisions of the Deed.

39. RECONSTRUCTION OR AMALGAMATION OF AN EMPLOYER

If an Employer is reconstructed, ceases to carry on business, goes into liquidation for the purpose of reconstruction or is merged or amalgamated with another employer the Trustee may:

- enter into a deed of adoption with its successor as an Employer; or
- transfer some or all of the assets of the Fund to a Complying Superannuation Fund conducted by a new employer; or
- allow the Members who were employed by the Employer to continue as Members.

40. VARIATION OF TRUST DEED**40.1 Variation**

The provisions of this Deed may be amended by the Trustee by Deed, oral declaration or written resolution of the Trustee. Also, if the Trustee is a company, the provisions of this Deed may be amended by oral declaration or written resolution of the directors of the Trustee.

40.2 Notice

The Trustee must as soon as practicable advise the Members of the nature and purpose of the amendment and the effect (if any) on their entitlements.

40.3 Variation must not reduce Benefits

Despite anything to the contrary in this Deed, the Trustee must not amend the Deed in a way which reduces the accrued benefits of any Member except in circumstances where the variation would not result in any breach of the Relevant Requirements.

40.4 Limitation on Variations

If at any time the Fund is a Regulated Fund this Deed must not be amended in any way prohibited by the Relevant Requirements.

41. WINDING UP OF FUND**41.1 Election to Terminate**

The Trustee may elect to wind up the Fund at a certain date (the "Termination Date") if:

- there are no further Members remaining in the Fund; or
- the Trustee determines for any reason that the Fund should be wound up.

41.2 Procedure on Winding Up of Fund

Where the Fund is to be wound up the Trustee must:

- give written notice to each participating Employer and each Member of the Termination Date;
- arrange to pay or transfer Benefits to or apply on behalf of Members, former Members and Beneficiaries, after deducting the costs of administering and winding up the Fund.

41.3 Exhaustion of Fund

The Trustee shall pay Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members or their Dependants are entitled at the Termination Date;

(b) the provision of additional Benefits to Members, former Members and their Dependents as the Trustee in its absolute discretion considers appropriate;

(c) payment to any of the Employers (if any) as have made Contributions to the Fund as the Trustee in its absolute discretion considers appropriate **PROVIDED THAT** all procedures required by the Relevant Requirements have been complied with prior to the payment being made.

41.4 Duration

Unless previously terminated the trusts constituted by this Deed continue for a period of 80 years or any longer period allowed by law.

- DIVISION B -

42. MEMBERSHIP CLASSIFICATION

42.1 Classes of Membership

Until the Trustee otherwise resolves, there is one class of membership:

A Class

42.2 Initial Membership

When admitting a person to membership, each Member will be an A Class Member unless the Trustee determines otherwise.

42.3 Reclassification

The Trustee may create other classes of membership and must specify the rights of a Member in each different class of membership at the time that class of membership is created, which will determine the Member's Benefit Entitlement in relation to that class of membership. If there is more than one class of membership of the Fund at any time:

- (a) the Trustee must designate a person's class of membership on that person joining the Fund;
- (b) a Member may be admitted to any class at any time provided the balance in any of the Member's Accumulation Accounts at the date of reclassification is retained as an entitlement of the Member; and
- (c) upon the reclassification of a Member the Trustee may transfer all or any of the Member's other Accumulation Accounts to the new class of membership.
- (d) if a Member is reclassified but remains a Member of more than one class then, when any Contribution is made in respect of the Member, the contributor may designate the class to which the Contribution (and future Contributions) is attributable. If the contributor does not, the Trustee may determine to which class the Contributions are credited.

43. BENEFITS

43.1 Benefits will be payable to or in respect of a Member in the circumstances specified in clauses 44 to 47. However, the Trustee may also pay Benefits to a Member in other circumstances permitted by the Relevant Requirements.

43.2 If a Member qualifies for a Benefit under more than one provision of this Deed, then the Trustee may choose which provision the Trustee will pay the Benefit under.

43.3 Benefits will be payable by the Trustee as a Pension or by the purchase of an Annuity for the Member in accordance with the provisions of clauses 27, 28 and 29, unless the Member or Beneficiary requests the Trustee to pay all or part of the Benefit as a lump sum, in which case the Trustee may pay some or all of the Benefit as a lump sum if allowed by the Relevant Requirements. This clause is subject to clause 31.2.

44. RETIREMENT

44.1 At any time after a Member reaches the Normal Retirement Age, the Member is entitled to call on the Trustee to pay to the Member Benefit equivalent to the amount standing to the credit of the Member's A Class Accumulation Account.

45. DISABLEMENT**45.1 Total and Permanent Disablement**

If, in the opinion of the Trustee, a Member is Totally and Permanently Disabled, the Member is entitled to call on the Trustee to pay to the Member the full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment.

45.2 Temporary Total Disablement

If the Trustee receives an income Benefit under a Policy effected in respect of temporary total disablement of the Member then the Trustee must pay to the Member (to the extent permitted by the Relevant Requirements) an income Benefit equal to the amount payable to the Trustee under the Policy and in the manner specified in the Policy.

46. EARLY RETIREMENT FROM GAINFUL EMPLOYMENT

At any time after a Member retires from Gainful Employment prior to the Normal Retirement Age for any reason other than death or Total and Permanent Disablement, or the Member satisfies the conditions in the Relevant Requirements for the payment of Benefits even if the Member continues in employment, the Member is entitled to call on the Trustee to pay to the Member the full amount standing to the credit of the Member's A Class Accumulation Account.

47. DEATH

47.1 On the death of a Member the Trustee must pay the full amount standing to the credit of the Member's A Class Accumulation Account as at the date of payment in accordance with the provisions of this Deed.

47.2 Additional Payment

In addition to the amounts determined under Clause 47.1 the Trustee may also pay an additional amount equal to the Section 279D Benefit, where the Trustee is satisfied that the Trustee will be entitled to claim a deduction under section 279D of the Tax Act.

48. BENEFIT PAYABLE ON REACHING PRESERVATION AGE

At any time after a Member reaches the Member's Preservation Age, the Member is entitled to call on the Trustee to pay to the Member a Benefit equivalent to the amount standing to the credit of the Member's A Class Accumulation Account.

49. INCREASES TO BENEFITS

In circumstances where a Member ceases to be a Member of the Fund, the Trustee may take into account the Member's interest in a Reserve Account (if any) in determining whether any amount should be transferred from the Reserve Account to the Member's Accumulation Account for purposes of the payment of a Benefit.

50. TIME OF PAYMENT OF BENEFITS**50.1 Trustee must pay Benefit to Member**

When a Member calls on the Trustee to pay a Benefit under this Deed, the Trustee must pay the Benefit, subject to the terms of this Deed and the Relevant Requirements.

50.2 Retention of Benefits in Fund

Where a person does not require Benefits to be immediately paid, the Trustee may retain all or any part of any Benefit until:

- the person requests that it be paid;

- the Member dies;
- the Trustee is required to pay it under the Relevant Requirements; or
- the Trustee decides to pay it.

EXECUTED AS A DEED on the date set out in Schedule A.

SIGNED SEALED AND DELIVERED by)
BORISLAV ANTIC as a)
Trustee in the presence of:-)

x 

x 

SIGNED SEALED AND DELIVERED by)
ELIZABETH ANTIC as a)
Trustee in the presence of:-)

x 

x 

SCHEDULE A

DATE OF DEED:

* ¹²27 day of *May* 2006

TRUSTEE:

Borislav Antic
and Elizabeth Antic

NAME OF FUND:

Antic Superannuation Fund

SCHEDULE B

APPLICATION FOR MEMBERSHIP
CONFIDENTIAL

TO: THE TRUSTEE - ANTIC SUPERANNUATION FUND

I apply for admission to membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
(b) I will notify the Trustee if at any time I cease to be Gainfully Employed as defined in the Trust Deed.
(c) I consent to the Trustee acting as Trustee of the Fund.
(d) I declare that the information in this Application is accurate in every respect.

APPLICANT DETAILS

Name:

Address:

Occupation:

Date of Birth: Membership Class:

Tax File Number: [] [] [] [] [] [] [] [] []

I nominate the undermentioned persons as my Nominated Dependants:

Table with 4 columns: SURNAME(S), GIVEN NAME(S), RELATIONSHIP, % OF BENEFIT. Contains 3 empty rows for data entry.

Signature: Dated the day of20

Under the Trust Deed of the above superannuation fund, you are permitted to nominate a particular person or persons to whom you would like your benefits to be paid on your death. The ultimate allocation of your benefits on your death is at the discretion of the trustees, however, any nomination of preferred beneficiaries will be taken into consideration. If you would prefer to make a binding nomination, please contact the fund's administrator.

Your Tax File Number (TFN) is confidential. Before you provide it, you must be told: Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.

If you provide your TFN, it will only be used for legal purposes, which currently include:

- finding or identifying your superannuation benefits;
- calculating tax on eligible termination payments, and
- providing information to the Commissioner of Taxation.

These purposes may change in the future as a result of legislative change.

It is not an offence not to provide your TFN. If you do not:

- you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
- it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.

The consequences of not providing your TFN may change in the future as a result of legislative change.

If you provide your TFN, the trustee may provide it to:

- the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
- the Commissioner of Taxation, but otherwise it will be treated as confidential.

SCHEDULE C

**PARTICIPATING EMPLOYERS ADMITTED TO FUND
PURSUANT TO CLAUSE 35**

NAMES OF PARTICIPATING EMPLOYERS	DATE OF ADMISSION	EXECUTION OF PARTICIPATING EMPLOYERS
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Written Resolution
Converting an SMSF to the SUPERCentral
System

ANTIC SUPERANNUATION FUND

This document has been prepared by **TOWNSENDS BUSINESS & CORPORATE LAWYERS**.

Version: June 2010

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Level 9, 65 York Street, SYDNEY NSW 2000 tel (02) 8296 6222 fax (02) 8296 6200

www.townsendslaw.com.au

1. Explanatory Note:

- 1.1 This resolution has been drafted for the conversion of SMSFs using the SUPERCentral System. This resolution is not appropriate for any other purpose.
- 1.2 This resolution is suitable for both corporate and individual trustees.
- 1.3 To sign and complete this Resolution:
- (a) each Member must sign Part C;
 - (b) each Trustee/Director must complete and sign Part E.
- 1.4 Once signed the Written Resolution must be kept as part of the Trustee's records of the Superannuation Fund.
- 1.5 Once the resolution is signed, the Amendment Deed must be signed:
- (a) where a Company is the Trustee – by two directors (or the sole director if the company is a single director company);
 - (b) where Individuals are Trustees - by all Trustees.
- Note: The signature of each Trustee must be witnessed by a person who is not a Trustee.
- 1.6 Once the Resolution and the Amendment Deed have been signed then:
- (a) the Superannuation Fund will be on the SUPERCentral system and the governing rules of the Superannuation Fund will be the SUPERCentral Governing Rules;
 - (b) (for TAS) – stamp duty of \$50 must be paid on the Amendment Deed.
 - (c) (for NT) – stamp duty of \$20 must be paid on the Amendment Deed.

Written Resolution in respect of ANTIC SUPERANNUATION FUND (“the Superannuation Fund”)

1. Part A - Purpose of Resolution

The purpose of this resolution is to authorise the amendment of the current governing rules of the Superannuation Fund by deleting them and replacing them with the SUPERCentral Governing Rules.

2. Part B – Proposed Amendment: Details & Impact on Members

2.1 Nature of Amendment

The amendment will update the governing rules of the Superannuation Fund in the following respects:

- (a) to permit the payment of account-based pensions;
- (b) to permit the payment of transition to retirement pensions;
- (c) to permit the Trustee with the consent of the relevant member to vary the terms of current allocated pensions and non-commutable allocated pensions to adopt the account based pension rules as to pension payment limits;
- (d) to remove any superseded contribution acceptance rules and to implement the current contribution acceptance rules;
- (e) to remove any mandatory benefit access requirement (other than on death);
- (f) to authorise the Trustee to undertake various administrative actions in relation to the introduction of the Simplified Superannuation regime such as tax component crystallisation and to allow payments under release authorities and transitional release authorities;
- (g) to allow the members to split contributions with their spouses;
- (h) to allow the Trustee to implement payment splits;
- (i) to permit members to provide binding death benefit nominations; and
- (j) to generally update the Governing Rules having regard to the Simplified Superannuation regime and to legislative changes which have occurred since 1 July 2007.

2.2 Impact on members' benefits

Members' benefits will not be adversely affected by the proposed adoption of the SUPERCentral Governing Rules. In particular the adoption of the SUPERCentral Governing Rules will not reduce the amount of a member's accrued benefit and will not restrict the circumstances in which a member's benefit can be accessed.

2.3 Impact on existing pensions

Pensions which are currently in payment will not be affected by the adoption of the SUPERCentral Governing Rules. In particular any defined benefit pensions will continue according to the terms on which they commenced. Market-Linked pension will also continue according to the terms on which they commenced.

2.4 Impact on existing Death Benefit Nominations


Death benefit nominations (whether binding or non-binding) which were made before the amendment of the Governing Rules will continue according to the terms of the governing rules current as at the time the nomination was made. If a nomination is subject to a time limit then on the expiration of that time limit any further nomination will be based upon the terms of the SUPERCentral Governing Rules.


3. Part C – Notice to Members & Consent of Members

As the Superannuation Fund is a self managed superannuation fund the members are involved in the management of the Superannuation Fund by their participation as Trustees or as Directors of the company which acts as Trustee (as the case may be) the members have had effective notice of the proposed amendment and of the details and consequences.

3.1 Consent of Members

By signing below the members consent to the proposed amendment of the current governing rules of the Superannuation Fund by the Amendment Deed.


.....
Borislav Antic – Member


.....
Elizabeth Antic – Member

4. Part D – Resolutions of the Trustee

4.1 Resettlement/New Fund

Noted that signing the Amendment Deed:

- (a) will neither cause a resettlement to occur in respect of the Superannuation Fund nor create a new superannuation fund;
- (b) will not alter the membership of the Superannuation Fund;
- (c) will not give rise to any transfer of value between members; and
- (d) will not alter the identity of the Superannuation Fund for taxation or regulatory purposes.

4.2 Amendment Deed

Upon execution of the Amendment Deed, the provisions currently applying to the Superannuation Fund (whether set out in the Trust Deed which established the Superannuation Fund or as those provisions have been amended by subsequent amendment deeds) will be completely replaced by the provisions of the Amendment Deed and the SUPERCentral Governing Rules.

4.3 Execution of Amendment Deed

Resolved that the Amendment Deed be executed by the Trustee.

4.4 Notice to Members

Resolved that the Members have had (by virtue of their participation in the management of the Superannuation Fund and by their signing Part C of this Resolution) sufficient notice of the impact of the amendment on their benefits.

4.5 Identification of Governing Rules

Noted that the Amendment Deed incorporates the SUPERCentral Governing Rules being the version of the SUPERCentral Governing Rules applying at the date on which the Amendment Deed is signed by the Trustee.

Noted further that if at the date of signing of the Amendment Deed, the SUPERCentral Governing Rules are being updated (by Super Governing Rules Pty Ltd having signed a deed which, once the notice period has expired, will replace the current version of the SUPERCentral Governing Rules with a new version of those rules), then at the end of the notice period, the new version of the SUPERCentral Governing Rules will then be incorporated into the Amendment Deed instead of the current version.

4.6 Notice of Updates to the SUPERCentral Governing Rules

Noted that any notice of an update to the SUPERCentral Governing Rule will be by electronic means whether by email or publication on such website as Super Governing Rules Pty Ltd considers appropriate.

Further noted that if the notice is by means of:

- (a) an email then the email address which has been provided for this purpose by or on behalf of the Trustee will be used; and
- (b) website publication of the notice must be on a publically viewable page on that website which is notified to the Trustee and to which the Trustee has access.

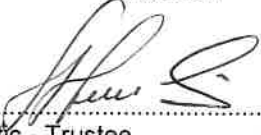
Also noted that:

- (c) if an email is sent or a notice published before 5pm Australian Eastern Standard Time (or Australian Eastern Standard Daylight Saving Time, if applicable) on a day then it will be treated as having been received on that day and otherwise it will be treated as having been received on the next day;
- (d) the inadvertent failure to notify the Trustee will not invalidate the notice;
- (e) the use of an email address (even if out of date) provided to Super Governing Rules Pty Ltd or its agent for this purpose will not invalidate the notice;
- (f) notice to one Trustee or Director will be treated as being notice to all Trustees or Directors; and
- (g) notice to a former Trustee or Director will be treated as being notice to all current Trustees or Directors if Super Governing Rules Pty Ltd or its agent has not been advised of the change of Trustee or Director.

5. Part E - Signing & Dating—Trustees/Directors

For the purposes of this Part "Trustee" means the company which acts as trustee or the group of individuals which constitute the trustee (as the case may be).

Signed as a Written Resolution of the Trustee of the Superannuation Fund



.....
Borislav Antic - Trustee



.....
Elizabeth Antic - Trustee

Dated:

.....
25 / 08 / 2014
.....



**Self Managed Superannuation Fund
Amendment Deed**

ANTIC SUPERANNUATION FUND

This document has been prepared by **TOWNSENDS BUSINESS & CORPORATE LAWYERS**.
Version: June 2010

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Level 9, 65 York Street, SYDNEY NSW 2000 tel (02) 8296 6222 fax (02) 8296 6200

www.townsendslaw.com.au

THIS AMENDMENT DEED is made on the Date set out in the Reference Schedule BY the Company or Individuals named in the Reference Schedule as the Current Trustee or Trustees ("Trustee")

RECITALS

- A. The Trustee is the trustee of the Superannuation Fund identified in the Reference Schedule.
- B. The Superannuation Fund is a self managed superannuation fund and is a regulated superannuation fund.
- C. The Trustee intends to amend governing rules of the Superannuation Fund by completely replacing all of the current provisions with the provisions of this Amendment Deed (which provisions include the SUPERCentral Governing Rules, as later defined in this Deed).
- D. The Trustee is empowered under the Amendment Power identified in the Reference Schedule to make the proposed amendment.
- E. The proposed amendment is not intended to and does not adversely affect a member's right or claim to benefits accrued immediately before the date of this Amendment Deed or to the amount of those accrued benefits.
- F. The proposed amendment is not intended to constitute a resettlement of the Superannuation Fund or the establishment of a new superannuation entity.
- G. The current members of the Superannuation Fund are those persons identified in the Reference Schedule as the Current Members and they consent to the proposed amendment as evidenced by their signing this Amendment Deed.

OPERATIVE PART

1. Continuation of Superannuation Fund

Continuation of Fund

- (a) The Trustee holds the trust fund of the Superannuation Fund pursuant to the trusts, powers and discretions applying to the Superannuation Fund for the benefit of the Members and their Dependants.

Indefinitely Continuing

- (b) The Superannuation Fund continues as an indefinitely continuing fund which provides individual personal benefits, pensions or retiring allowances for the Members and their Dependants.

Name

- (c) The Superannuation Fund will be known by the name set out in the Reference Schedule or by such other name as the Trustee determines.

Current Members

- (d) Each Current Member continues to be a Member of the Superannuation Fund.

2. Replacement of Current Provisions

Replacement of Rules

- (a) Pursuant to the amendment powers conferred on the Trustee (whether under the Current Deed or otherwise) the Current Deed is amended with effect on and from the date of this Amendment Deed by completely replacing all the provisions of the Current Deed with the provisions of this Amendment Deed and of the SUPERCentral Governing Rules made by Super Governing Rules Pty Limited ACN 117 737 381 ("SGR").
- (b) For the purposes of Clause 2(a), the SUPERCentral Governing Rules are expressly incorporated into this Amendment Deed as if they had been set out at length in this Amendment Deed.

Identification of SUPERCentral Governing Rules

- (c) The SUPERCentral Governing Rules are:
 - (i) where the date of this Amendment Deed falls within a Governing Rules Update Notice Period then:
 - (A) in respect of the balance of the Update Notice Period - the SUPERCentral Governing Rules made by SGR which apply as at the date of this Amendment Deed; and
 - (B) from the end of the Update Notice Period - the SUPERCentral Governing Rules made by SGR and which apply on and from the end of the Update Notice Period;
 - (ii) where (i) does not apply – the SUPERCentral Governing Rules made by SGR which apply as at the date of this Amendment Deed,as those Rules are, in either case, subsequently amended from time to time by SGR pursuant to clause 3(b).

For the purposes of this provision, the Governing Rules Update Notice Period is the period commencing on the date on which SGR executes a deed replacing the then current version of the SUPERCentral Governing Rules with a new version of the SUPERCentral Governing Rules and ending on the date on which the new version of the SUPERCentral Governing Rules replaces the then current version.

3. Amendment Powers

- (a) The Trustee may by deed amend, alter, delete or replace any or all of the provisions of this Amendment Deed or of the Governing Rules applying to the Superannuation Fund.
- (b) SGR may by deed amend, alter, delete or replace any or all of the provisions of the SUPERCentral Governing Rules.
- (c) Any amendment, alteration, deletion or replacement may:
 - (i) be retrospective and apply from a date preceding the date on which the amendment is made;
 - (ii) be prospective and apply from a date following the date on which the amendment is made; and
 - (iii) operate by way of complete replacement of all of the current provisions with new provisions.

Limitations to the Scope of Amendments

- (d) The amendment powers:
 - (i) at any time when the Trustee consists of one or more natural persons – cannot be used to change the primary purpose of the Superannuation Fund from the provision of old-age pensions;
 - (ii) at any time when the primary purpose of the Superannuation Fund is not the provision of old-age pensions – cannot be used to remove the requirement that the Trustee of the Superannuation Fund be a constitutional corporation;
 - (iii) cannot be used to reduce the amount standing to the credit of the benefit accounts of a Member unless that Member has consented to the reduction or the reduction is permitted by Superannuation Law, by the Regulator or by Court Order;
 - (iv) in the case of the power conferred on the Trustee – cannot be exercised until the amendment power conferred on SGR has been terminated in accordance with either clause 3(j) or 3(k); and
 - (v) cannot be used to amend this clause 3(d).

Trustee and Members Bound by Amendments to SUPERCentral Governing Rules

- (e) The Trustee and each Member of the Superannuation Fund is bound by any amendment made pursuant to this clause in the same manner as if the amendment had been made immediately before the Member joined the Superannuation Fund.

Trustee may Request Amendment made by SGR not to Apply

- (f) The Trustee may by notice to SGR request that an amendment ("current amendment") made by SGR to the SUPERCentral Governing Rules not apply to the Superannuation Fund.
- (g) For the request to be effective, the notice must be in writing and be given to SGR within 14 days of the Trustee being notified of the current amendment.

- (h) Where the Trustee makes an effective request for the current amendment not to apply to the Superannuation Fund, then SGR will by deed revoke the current amendment so far as it applies to the Superannuation Fund and the current amendment will be taken never to have applied to the Superannuation Fund.

Repatriation of Amendment Power

- (j) Where SGR at the request of the Trustee has revoked an amendment made to the SUPERCentral Governing Rules then the following provisions apply:
 - (i) the amendment power conferred on SGR terminates; and
 - (ii) amendments previously made by SGR to the SUPERCentral Governing Rules continue to apply to the Superannuation Fund despite the fact that the amendment power conferred on SGR has terminated.

Release of amendment power

- (k) SGR may by deed or written notice to the Trustee release the power conferred by clause 3(b) in which event:
 - (i) the amendment power conferred on SGR terminates; and
 - (ii) amendments previously made by SGR to the SUPERCentral Governing Rules continue to apply to the Superannuation Fund despite the fact that the amendment power conferred on SGR has terminated.

4. Deed, Schedule & SUPERCentral Governing Rules

Deed includes schedule and rules

- (a) This Amendment Deed includes the Reference Schedule to this Deed and the SUPERCentral Governing Rules.

Inconsistency Between Parts of Deed

- (b) Where any provision of the SUPERCentral Governing Rules is inconsistent with the Amendment Deed, then to the extent of the inconsistency, the provision of the Amendment Deed shall take precedence.

5. Notification of Amendments

- (a) SGR must notify the Trustee of each exercise of the amendment power conferred by clause 3(b) and such notification may be by electronic means (email or publication on such website as SGR considers appropriate).
- (b) If SGR notifies the Trustee by email then SGR may use the email address details of the Trustee which has been provided for this purpose by or on behalf of the Trustee.
- (c) If SGR notifies the Trustee by a notice on a website, the notice must be on a publically viewable page on that website which is notified to the Trustee and to which the Trustee has access.

- (d) For the purposes of this clause, notification is received by the Trustee:
- (i) if the email is sent or the notice is published prior to 5pm Australian Eastern Standard Time or Australian Eastern Standard Daylight Saving Time (whichever applies) on the day on which the email is sent or the notice is published; and
 - (ii) if the email is sent or the notice is published on or after 5pm Australian Eastern Standard Time or Australian Eastern Standard Daylight Saving (whichever applies) on the next following day.
- (e) Despite the preceding provisions of this clause:
- (i) the inadvertent failure to notify the Trustee;
 - (ii) the use by SGR of an out of date address for the Trustee (so long as SGR reasonably believes that the address used is the current address for the Trustee);
 - (iii) notification to one or more but not all Trustees or one or more but not all directors of a company acting as Trustee;
 - (iv) notification to a former Trustee where there has been no effective notification to SGR of the change in Trustee (including electronic contact details of the new Trustee or its agent for this purpose),
- does not affect the validity and effectiveness of the exercise of the amendment power.
- (f) For the avoidance of doubt SGR may at its absolute discretion but is not required to and need not provide notification to the Trustee by personal service, mail or other non-electronic means.

REFERENCE SCHEDULE – ANTIC SUPERANNUATION FUND

Date of Amendment Deed

25 / 08 / 2014

Name of Current Trustee or Trustees

Borislav Antic of 36 San Simeon Drive, Clear Island Waters QLD 4226

EIA ~~Elizabeth~~ Antic of 36 San Simeon Drive, Clear Island Waters QLD 4226
ERZSEBET EIA.

Name and Current Deed of Superannuation Fund

ANTIC SUPERANNUATION FUND ABN 52 066 939 150 established by a deed dated 27 May 2006 as subsequently amended.

Amendment Power

Clause 40 of the Current Deed.

Consent of Current Members

By signing the Members consent to the amendment of the Superannuation Fund as set out in this Amendment Deed



.....
Borislav Antic of 36 San Simeon Drive, Clear Island Waters QLD 4226



E.A.

.....
~~Elizabeth~~ Antic of 36 San Simeon Drive, Clear Island Waters QLD 4226

ERZSEBET E.A.

EXECUTED AS A DEED

Executed as a deed by

Borislav Antic

in the presence of:

Mari

(Signature of Witness)

Nadine Aron

(Name of Witness in Full)

)
) 
)
) (Signature of Borislav Antic)
)
)

Executed as a deed by

Elizabeth Antic


in the presence of:

Mari

(Signature of Witness)

Nadine Aron

(Name of Witness in Full)

)
) 
)
) (Signature of ~~Elizabeth~~ Antic)
) ERZSEBET E. A.
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GOVERNING RULES UPDATE – VERSION 05/15

TRUSTEE ACKNOWLEDGMENT RESOLUTION

INSTRUCTIONS

1. This resolution can be used by both corporate and individual trustees.
2. To be effective all trustees/directors must sign the resolution.
3. Once signed the resolution must be kept as part of the Trustee's records of the Superannuation Fund.
4. Variables are in red text.

BACKGROUND NOTES

5. The SUPERCentral Governing Rules are periodically amended by way of complete replacement of the current version of the Governing Rules with an updated version of the Governing Rules.
6. The proposed amendment is effected by Super Governing Rules Pty Ltd exercising the power of amendment conferred on that company by the SUPERCentral Establishment Deed/Amendment Deed which has been signed by the Trustee.
7. Fourteen clear days' notice is given of the proposed amendment and the Trustee, if it so wishes, may decline to accept the proposed amendment by notifying SUPERCentral within that notice period. If the Trustee does not opt out of the proposed amendment, then the new version of the SUPERCentral Governing Rules will apply to the Fund after the end of the update period.
8. The formal notice of the proposed amendment was issued on 5 May 2015 and the 15 day notice period expires on 19 May 2015. Consequently the new version of the SUPERCentral Governing Rules will apply on and from 20 May 2015. With the formal notice, an information sheet was provided which detailed the changes and the implications of the changes.
9. As the updating system operates on an "opt out" basis, the Trustee does not need to notify SUPERCentral of their decision to accept the proposed amendment.
10. Despite Point 5, the Trustee may wish to record the decision to not to opt out of the proposed amendment of the SUPERCentral Governing Rules for internal management purposes.
11. This template is provided for a Trustee which wishes to formally record for internal management purposes the Trustee's acknowledgment of the proposed amendment and its decision not to "opt out".

Written Resolutions in respect of the Trustee of the Antic Superannuation Fund ("the Fund")

1. Purpose of resolution

The purpose of this resolution is to formally confirm and record the decision by the Trustee not to opt out of the SUPERCentral Governing Rules Update – Version 05/15 which was notified to the Trustee (or its information agent) and which will apply (if the update is not rejected by the Trustee within the notice period) on and from 20 May 2015.

2. Notice of update and information received

Noted that the Trustee (or its information agent for this purpose) had received:

- (a) a notice issued by Super Governing Rules Pty Ltd of the replacement of the current version of the SUPERCentral Governing Rules Version 08/14 with the updated Version 05/15;
- (b) an electronic link to the SUPERCentral Governing Rules Version 05/15;
- (c) an electronic link to a marked up version of the SUPERCentral Governing Rules Version 05/15; and
- (d) a link to an information sheet on the changes made to the SUPERCentral Governing Rules (a copy of which is attached to this resolution).

3. Consideration of changes made to the SUPERCentral Governing Rules as set out in Version 05/15

Noted that the information sheet identified, amongst other changes, the changes which have been made to the SUPERCentral Governing Rules which are summarised below:

(a) Medical evidence for removal of trustees

A provision has been included by which a trustee ceases to hold office if two independent medical certificates are provided by legally qualified medical practitioners certifying that the trustee is not able to manage their own affairs. The certificates are prima facie evidence of incapacity.

(b) Appointment of legal personal representative as trustee in the period from death of member to payment of death benefits

Provisions have been included to permit a member to appoint their legal personal representative as a trustee from the death of the member until the benefits of the member have been allocated and paid out. The legal personal representative must be the executor or administrator of the estate of the member.

(c) Saving provisions for binding death benefit nominations

A provision has been included to provide that a reference to "Trustee of Deceased Estate" in a death benefit nomination is to be taken to be a reference to the legal personal representative of the member's estate. This change addresses an issue identified in the recent case of *Munro v Munro* [2015] QSC 61, a decision of the Supreme Court of Queensland.

Another saving provision has been included to ensure that a binding death benefit nomination which nominates less than the entire death benefit will be valid and the balance of the death benefit will be allocated by the trustee to or amongst the dependants and/or estate of the member.

(d) Release Authorities – Refund of excess non-concessional contributions

The definition of "Release Authority" has been updated to permit the release of excess non-concessional contributions and associated earnings which relate to the 2013/14 or later financial years.

(e) Grandfathered & other insurance arrangements

The Governing Rules have been amended to expressly provide that insurance cover in place as at 30 June 2014 for a particular member can be maintained after that date.

Additionally, the power of the trustee to effect insurance on the lives of the members for liquidity purposes has been set out in its own provision – (previously this power was set out in Rule 5.2(c)).

(f) Trustee Authorised Investments

The list of authorised investments has been expanded to include Simple Corporate Bonds and exchanged-traded Australian Government Bonds. Also, the leasing power of the trustee has been modified to expressly permit the trustee to grant long term leases (in excess of the period permitted by the relevant Trustee Act).

(g) Commutation of Transition to Retirement Pensions

The Governing Rules have been amended to expressly provide that where the purchase price of a transition to retirement pension includes an unrestricted non-preserved component, the pension may be commuted to the extent the pension balance consists of the unrestricted non-preserved component even though the member has not attained age 65 or retired for superannuation purposes.

Noted that Version 05/15 automatically applies to the Superannuation Fund.

Resolved that a copy of the information sheet issued in respect of the proposed amendment be provided to each member of the Fund.

Signing & Dating - Trustees

For the purposes of this Part "Trustee" means the company which acts as trustee or the group of individuals which constitute the trustee (as the case may be).

X 

Mr Borislav Antic

X 

Mrs Elizabeth Antic

Signed as a Written Resolution of the Trustee of the Superannuation Fund

Dated: 20.....

SUPERCENTRAL



SUPERCENTRAL DEED UPDATE

TRUSTEE AND MEMBER INFORMATION SHEET

Version 05115

Document provided by

TOWNSENDS BUSINESS & CORPORATE LAWYERS

Tel 02 8296 6222 www.townsendslaw.com.au

Due to recent legislative changes and to further improve the flexibility of the SUPERCentral Governing Rules, they will be updated on and from **20 May 2015**.

This information sheet outlines the changes which will be made, the benefits to each Participating Fund, and the impact of the changes on the members of the Fund.

We have also included a FAQ section in respect of the changes.

Q1. What changes will be made?

The principal changes relate to appointment of the legal personal representative as trustee (during the period between the death of the member and the payment of the death benefit) and saving provisions dealing with partial Binding Death Benefit Nominations and nominations which nominate the estate of the deceased member using colloquial terms.

Q2. What are the details of the changes?

The details of the various changes to the SUPERCentral Governing Rules are set out in the following paragraphs.

Q3. Medical evidence for removal of trustees

A provision has been included by which a trustee ceases to hold office if two independent medical certificates are provided by legally qualified medical practitioners certifying that the trustee is not able to manage their own affairs. The certificates are prima facie evidence of incapacity.

Q4. Appointment of Legal Personal Representative as trustee in the period from death of member to payment of death benefits

Provisions have been included to permit a member to appoint their legal personal representative as a trustee from the death of the member until the benefits of the member have been allocated and paid out. The legal personal representative must be the executor or administrator of the estate of the member.

Q5. Saving provisions for Binding Death Benefit Nominations

A provision has been included to provide that a reference to "Trustee of Deceased Estate" in a death benefit nomination is to be taken to be a reference to the Legal Personal Representative of the member's estate. This change addresses an issue identified in the recent case of *Munro v Munro* [2015] QSC 61, a decision of the Supreme Court of Queensland.

Another saving provision has been included to ensure that a binding death benefit nomination which nominates less than the entire death benefit will be valid and the balance of the death benefit will be allocated by the trustee to or amongst the dependants and/or estate of the member.

Q6. Release Authorities – Refund of excess non-concessional contributions

The definition of "Release Authority" has been updated to permit the release of excess non-concessional contributions and associated earnings which relate to the 2013114 or later financial years.

Q7. Grandfathered & other insurance arrangements

The Governing Rules have been amended to expressly provide that insurance cover in place as at 30 June 2014 for a particular member can be maintained after that date.

Additionally, the power of the trustee to effect insurance on the lives of the members for liquidity purposes has been set out in its own provision – (previously this power was set out in Rule 5.2(c)).

QS. Trustee Authorised Investments

The list of authorised investments has been expanded to include Simple Corporate Bonds and exchanged-traded Australian Government Bonds. Also, the leasing power of the Trustee has been modified to expressly permit the Trustee to grant long term leases (in excess of the period permitted by the relevant Trustee Act).

Qg. Commutation of Transition to Retirement Pensions

The Governing Rules have been amended to expressly provide that where the purchase price of a transition to retirement pension includes an unrestricted non-preserved component, the pension may be commuted to the extent the pension balance consists of the unrestricted non-preserved component even though the member has not attained age 65 or retired for superannuation purposes.

What are the details of the changes made to SUPERCentral's Governing Rules?

The principal amendments to the Governing Rules are summarised below:

1. Medical evidence for removal of trustees

- Rule 1.1 amended – new paragraph (p) inserted for the purposes of Rule 4.6(f).
- Rule 4.6(f) has been amended.

2. Appointment of Legal Personal Representative as trustee in the period from death of member to payment of death benefits

- New Rule 4.16A has been inserted dealing with the appointment of the legal personal representative as a trustee including requirement that the representative must consent to the appointment as trustee and not be disqualified from appointment.
- Rule 15.29 has been inserted to provide machinery provisions as to the appointment of the trustee: such as when the appointment as trustee ends, that appointment must be made within 6 months of the death of the Member and preventing the death benefit being allocated unless and until the appointment has been made or 6 months have elapsed since the death of the member.
- Rule 15.29 also provides that reversionary nominations of pensions are not affected by the appointment of the legal personal representative as a trustee and continue to operate.

3. Saving provisions for Binding Death Benefit Nominations

- Rule 15.19(d) has been inserted to provide that partial nominations are valid nominations.
- Rule 15.19(e) has been inserted to provide that references to "Trustee of Deceased Estate" in a nomination are to be read as references to "legal personal representative" of the deceased estate of the member.
- Rule 15.25(f) has been inserted to permit the trustee to rely on digital or photocopies of signed nominations.

4. Release Authorities – Refund of excess non-concessional contributions

- Definition of "Release Authority" in Rule 1.1 has been amended to include release authorities associated with the refund of excess non-concessional contributions and statutory references have been updated.
- Consequential amendments have been made to Rule 6.1(g) of Schedule B; Rule 3.3(b) of Schedule C and Rule 6.1(g) of Schedule D.

5. Grandfathered insurance arrangements

- Rule 5.2(c) has been amended.
- New Rule 5.2(ca) has been inserted.

6. Trustee Authorised Investments

- Rule 1.1 amended to include definitions of "Simple Corporate Bond" and "Exchange-traded Australian Government Bond".
- Rule 3.4(a) has been amended to include "Simple Corporate Bonds".
- Rule 3.4(aa) has been included to cover Government Bonds and, in particular, exchanged-traded Australian Government Bonds.
- Rule 5.2(k) has been amended to permit the trustee to issue long terms leases.
- Rule 5.3(p) has been amended to permit the trustee to issue long term leases.

7. Commutation of Transition to Retirement Pensions

- Rule 3.1(b) of Schedule C has been amended.

S. Other changes

- These changes are to improve expression, correct typographical errors, update legislative and cross references or are consequential to the principal changes

FAQs for the Trustees

Q1. Can Trustees view the updated Governing Rules?

Yes. Trustees can view the updated Governing Rules by going to the SUPERCentral website and logging in using their user-id and password.

Trustees can also view a marked-up copy of the updated Governing Rules on the SUPERCentral website. The mark-up shows the text which has been included and the text which has been deleted.

Changes which are merely formatting (eg changes in indenting, page breaks, font size and pagination) or are immaterial are not shown.

The marked-up copy will be available for viewing until the end of June 2015.

Q2. Can Trustees obtain a copy of the updated Governing Rules?

Yes. The updated Governing Rules can be downloaded from the SUPERCentral website and, if desired, printed.

Q3. Do Trustees have to do anything for the updated SUPERCentral Governing Rules to apply to their Fund?

No. The updated Governing Rules will apply automatically after the 14-day notice period has ended. The notice period commences on 6 May 2015 and ends on 19 May 2015. The updated Governing Rules will apply on and from 20 May 2015.

The SUPERCentral updating process is automatic. The Trustees do not have to sign any document or give any notice for the updated rules to apply.

However Trustees may, if they wish, record their consideration of the update to the SUPERCentral Governing Rules by completing a template minute which is available from the SUPERCentral website. A link to this template minute is contained in the Notice to the Trustee.

Q4. Can Trustees reject the updated Rules?

The Trustees can reject the update by giving notice to Super Governing Rules Pty Ltd on or before 19 May 2015.

If Trustees reject the update then their Fund will cease to be part of the SUPERCentral System.

Q5. Do Trustees have to notify the members of the changes in the SUPERCentral Governing Rules?

Yes. We recommend that Trustees give their members a copy of this information sheet.

FAQs for the Members

Q1. Will the amendments adversely affect my member benefits or have any other adverse consequences?

The amendments do not adversely affect current benefit entitlements.

The amendments will not adversely affect the compliance status of your Fund. The amendments will not cause the Fund to cease to be a complying superannuation fund or cease to be a self managed superannuation fund.

Q2. Do I, as a member, have to do anything to accept these amendments?

No. Provided the trustee of your Fund does not reject them, these amendments will apply to your Fund on and from **20 May 2015**.

Q3. Where can I access further information?

Should you require any further information about the update please contact your SMSF adviser.

Q4. Can I obtain a copy of the updated Governing Rules?

Yes – your Trustee will be able to provide a copy of the updated Governing Rules.

SUPERCENTRAL



SUPERCENTRAL GOVERNING RULES UPDATE

TRUSTEE AND MEMBER INFORMATION SHEET

Version 04/19

Document provided by

TOWNSENDS BUSINESS & CORPORATE LAWYERS

Tel 02 8296 6222 www.townsendslaw.com.au

Due to proposed increase in the maximum number of members of self managed superannuation funds, to facilitate the better management of the earnings tax exemption for pensions which are treated as ceasing for taxation purposes, and to further improve the flexibility of the SUPERCentral Governing Rules, they will be updated on and from **5 April 2019**.

This information sheet outlines the changes which will be made, the impact of those changes on each participating fund and their members.

We have also included a FAQ section in respect of the changes.

Q1. What are the details of the changes?

The details of the various changes to the SUPERCentral Governing Rules are set out in the following paragraphs.

(a) Proposed increase in the maximum number of members from 4 to 6

The Morrison Government has proposed to increase the maximum number of members of self managed superannuation funds to 6 members from the current limit of 4. This proposal is intended to apply from 1 July 2019.

While the proposal has not as yet been enacted, the amendment of the Governing Rules will accommodate the proposal assuming the proposal is enacted. This will be achieved by removing from the references to "four" or "4" as being the maximum number of members and replacing them with a reference to "four, or if a greater number is specified, that greater number.

This change has been effected by the following amendments:

- (i) Rule 10.1 – first sentence has been replaced by *"The number of members of the Superannuation Fund must not, at any time, exceed four, or, if a greater number is specified for the purposes of s17A(1)(a) of the SIS Act, that greater number."*;
- (ii) Rule 10.8(a) has been amended by inserting *"exceeding the maximum permitted by Rule 10.1"* in lieu of "being five or more";
- (iii) Rule 10.8(b) has been amended by inserting *"exceeding the maximum permitted by Rule 10.1"* in lieu of "be five or more";

(b) Automatic restart of pensions which have not satisfied the pension standards

New Rule 15.7A has been inserted to ensure that where a pension has failed to satisfy an applicable pension standard in a financial year (typically failing to pay the minimum pension amount), the pension will, unless the pension recipient determines otherwise, have automatically recommenced for taxation purposes immediately upon the start of the following financial year. The recommenced pension will be on the same terms as applied immediately before the start of the financial year in which the pension failed to satisfy the applicable pension standard.

(c) Binding Death Benefit Nominations

The Governing Rules have been amended to expressly refer to binding death benefit nominations as being non-lapsing. Binding death benefit nominations under the Governing Rules have always been of indefinite duration (but revocable at any time) and so not subject to any time-based lapsing

condition. However, to satisfy expectations, Rule 15.18 has been amended to expressly refer to the indefinite duration nominations as non-lapsing.

This change has been effected by amending Rule 15.18 (penultimate paragraph) by inserting "*is both binding on the Trustee and non-lapsing*" for "is binding on the Trustee".

(d) **Extension of crowd-sourced funding regime to proprietary companies**

The Governing Rules have been amended to expressly permit investment in securities issued by unlisted proprietary companies pursuant to offers which qualify as crowd-sourced funding offers. Currently the Governing Rules only permits investment in securities issued by unlisted public companies:

This change has been effected by amending the definition of "CSF Offer" set out in Rule 1.2 as follows: the current definition of "CSF Offer" has been amended to include "*made by an eligible CSF company (within the meaning of s738H and whether a public company or a proprietary company)*".

(e) **Extension of permitted investments to include Foreign Passport Fund Products**

The Governing Rules have been amended to expressly permit investment in foreign investment funds which have been registered in Australia under the Asia Region Funds Passport regime of the Corporations Act for investment by retail investors.

This change has been effected by:

- (i) inserting a new definition in Rule 1.2 of "*Notified Foreign Passport Fund*" and
- (ii) amending Rule 3.4(e) by adding at the end "*including interests in Notified Foreign Passport Funds*".

(f) **UK Pension Transfers**

The Governing Rules have been amended to update the provisions relating to UK pension transfers in light of changes made to UK legislation relating to such transfers.

The updating has been effected by:

- (i) Rule 29.4 (Permitted Access Conditions) has been amended;
- (ii) Rule 29.5 (Mandatory Payment Methods) has been amended to require the payment of the UK transferred amount as a flexi-access drawdown fund (as defined by the relevant UK legislation) while the transferred amount remains subject to the "5 year transfer" rule or the "10 year residence" rule;
- (iii) Rule 29.7 (Statutory references) has been updated to reflect revised and amended statutory instruments which relate to qualifying recognised overseas pension schemes (QROPS) and relevant non-resident UK pension schemes (RUNKS).

Additionally, other amendments of a minor or housekeeping nature have been made.

FAQs for the Trustees

Q1. Can Trustees view the updated Governing Rules?

Yes. Trustees can view the updated Governing Rules by going to the SUPERCentral website and logging in using their user-id and password.

Trustees can also view a marked-up copy of the updated Governing Rules on the SUPERCentral website. The mark-up shows the text which has been included and the text which has been deleted.

Changes which are merely formatting (eg changes in indenting, page breaks, font size and pagination) or are immaterial are not shown on the marked-up copy.

The marked-up copy will be available for viewing for four weeks following the effective date.

Q2. Can Trustees obtain a copy of the updated Governing Rules?

Yes. The updated Governing Rules can be downloaded from the SUPERCentral website and, if desired, printed.

Q3. Do Trustees have to do anything for the updated SUPERCentral Governing Rules to apply to their Fund?

No. The updated Governing Rules will apply automatically after the 14-day notice period has ended. The notice period commences on 21 March 2019 and ends on 4 April 2019. The updated Governing Rules will apply on and from **5 April 2019**.

The SUPERCentral updating process is automatic. The Trustees do not have to sign any document or give any notice for the updated rules to apply.

However, Trustees may, if they wish, record their consideration of the update to the SUPERCentral Governing Rules by completing a template minute which is available from the SUPERCentral website. A link to this template minute is contained in the Trustee Notification.

Q4. Can Trustees reject the updated Rules?

The Trustees can reject the update by giving notice to Super Governing Rules Pty Ltd on or before 4 April 2019.

If Trustees reject the update, then their Fund will cease to be part of the SUPERCentral System.

Q5. Do Trustees have to notify the members of the changes in the SUPERCentral Governing Rules?

Yes. We recommend that Trustees give their members a copy of this information sheet.

FAQs for the Members

Q1. Will the amendments adversely affect my member benefits or have any other adverse consequences?

The amendments do not adversely affect current benefit entitlements.

The amendments will not adversely affect the compliance status of your fund. The amendments will not cause the Fund to cease to be a complying superannuation fund or cease to be a self managed superannuation fund.

Q2. Do I, as a member, have to do anything to accept these amendments?

No. Provided the trustee of your Fund does not reject them, these amendments will apply to your Fund on and from **5 April 2019**.

Q3. Where can I access further information?

Should you require any further information about the update, please contact your SMSF adviser.

Q4. Can I obtain a copy of the updated Governing Rules?

Yes – your Trustee will be able to provide a copy of the updated Governing Rules.

GOVERNING RULES UPDATE – VERSION 4/19

TRUSTEE ACKNOWLEDGEMENT RESOLUTION

Instructions

1. This resolution can be used by both corporate and individual trustees.
2. To be effective all trustees/directors must sign the resolution.
3. Once signed the resolution must be kept as part of the Trustee's records of the Superannuation Fund.
4. Variables are in red text.

Background notes

1. The SUPERCentral Governing Rules are periodically amended by way of complete replacement of the current version of the Governing Rules with an updated version of the Governing Rules.
2. The proposed amendment is effected by Super Governing Rules Pty Ltd exercising the power of amendment conferred on that company by the SUPERCentral Establishment Deed/Amendment Deed which has been signed by the Trustee.
3. Fourteen clear days' notice is given of the proposed amendment and the Trustee, if it so wishes, may decline to accept the proposed amendment by notifying SUPERCentral within that notice period. If the Trustee does not opt out of the proposed amendment, then the new version of the SUPERCentral Governing Rules will apply to the Fund after the end of the update period.
4. The formal notice of the proposed amendment was issued on **21 March 2019** and the 14 day notice period expires on **4 April 2019**. Consequently the new version of the SUPERCentral Governing Rules will apply on and from **5 April 2019**. With the formal notice, an information sheet was provided which detailed the changes and the implications of the changes.
5. As the updating system operates on an "opt out" basis, the Trustee does not need to notify SUPERCentral of their decision to accept the proposed amendment.
6. Despite Point 5, the Trustee may wish to record the decision to not to opt out of the proposed amendment of the SUPERCentral Governing Rules for internal management purposes.
7. This template is provided for a Trustee which wishes to formally record for internal management purposes the Trustee's acknowledgement of the proposed amendment and its decision not to "opt out".

Written Resolutions in respect of the Trustee of the Antic Superannuation Fund (“the Fund”)

Purpose of resolution

The purpose of this resolution is to formally confirm and record the decision by the Trustee not to opt out of the SUPERCentral Governing Rules Update – Version 04/19 which was notified to the Trustee (or its information agent) and which will apply (if the update is not rejected by the Trustee within the notice period) on and from 5 April 2019.

Notice of update and information received

Noted that the Trustee (or its information agent for this purpose) had received:

- (a) a notice issued by Super Governing Rules Pty Ltd of the replacement of the current version of the SUPERCentral Governing Rules Version 05/18 with the updated Version 04/19;
- (b) an electronic link to the SUPERCentral Governing Rules Version 04/19;
- (c) an electronic link to a marked up version of the SUPERCentral Governing Rules Version 04/19; and
- (d) a link to an information sheet on the changes made to the SUPERCentral Governing Rules.

Consideration of changes made to the SUPERCentral Governing Rules as set out in Version 04/19

Noted that the information sheet identified, amongst other changes, the principal changes which have been made to the SUPERCentral Governing Rules which are summarised below:

(a) **Proposed increase in the maximum number of members from 4 to 6**

The Morrison Government has proposed to increase the maximum number of members of self managed superannuation funds to 6 members from the current limit of 4. This proposal is intended to apply from 1 July 2019.

While the proposal has not, as yet been enacted, the amendment of the Governing Rules will accommodate the proposal assuming the proposal is enacted. This will be achieved by removing from the references to “four” or “4” as being the maximum number of members and replacing them with a reference to “four, or if a greater number is specified, that greater number”.

This change have been effected by the following amendments:

- (i) Rule 10.1 – first sentence has been replaced by *“The number of members of the Superannuation Fund must not, at any time, exceed four, or, if a greater number is specified for the purposes of s17A(1)(a) of the SIS Act, that greater number.”*;
- (ii) Rule 10.8(a) - has been amended by inserting *“exceeding the maximum permitted by Rule 10.1”* in lieu of *“being five or more”*;

(iii) Rule 10.8(b) - has been amended by inserting "*exceeding the maximum permitted by Rule 10.1*" in lieu of "be five or more";

(b) **Automatic restart of pensions which have not satisfied the pension standards**

New Rule 15.7A has been inserted to ensure that where a pension has failed to satisfy an applicable pension standard in a financial year (typically failing to pay the minimum pension amount), the pension will, unless the pension recipient determines otherwise, have automatically recommenced for taxation purposes immediately upon the start of the following financial year. The recommenced pension will be on the same terms as applied immediately before the start of the financial year in which the pension failed to satisfy the applicable pension standard.

(c) **Binding Death Benefit Nominations**

The Governing Rules have been amended to expressly refer to binding death benefit nominations as being non-lapsing. Binding death benefit nominations under the Governing Rules have always been of indefinite duration (but revocable at any time) and so not subject to any time based lapsing condition. However, to satisfy expectations, Rule 15.18 has been amended to expressly refer to the indefinite duration nominations as non-lapsing.

This change has been effected by amending Rule 15.18 (penultimate paragraph) by inserting "*is both binding on the Trustee and non-lapsing*" for "is binding on the Trustee".

(d) **Extension of crowd-sourced funding regime to proprietary companies**

The Governing Rules have been amended to expressly permit investment in securities issued by unlisted proprietary companies pursuant to offers which qualify as crowd-sourced funding offers. Currently the Governing Rules only permits investment in securities issued by unlisted public companies.

This change has been effected by amending the definition of "CSF Offer" set out in Rule 1.2 as follows: the current definition of "CSF Offer" has been amended to include "*made by an eligible CSF company (within the meaning of s738H and whether a public company or a proprietary company)*".

(e) **Extension of permitted investments to include Foreign Passport Fund Products**

The Governing Rules have been amended to expressly permit investment in foreign investment funds which have been registered in Australia under the Asia Region Funds Passport regime of the Corporations Act for investment by retail investors.

This change has been effected by:

- (i) inserting a new definition in Rule 1.2 of "*Notified Foreign Passport Fund*" and
- (ii) amending Rule 3.4(e) by adding at the end "*including interests in Notified Foreign Passport Funds*".

(f) **UK Pension Transfers**

The Governing Rules have been amended to update the provisions relating to UK pension transfers in light of changes made to UK legislation relating to such transfers.

The updating has been effected by:

- (i) Rule 29.4 (Permitted Access Conditions) has been amended;
- (ii) Rule 29.5 (Mandatory Payment Methods) has been amended to require the payment of the UK transferred amount as a flexi-access drawdown fund (as defined by the relevant UK legislation) while the transferred amount remains subject to the "5 year transfer" rule or the "10 year residence" rule;
- (iii) Rule 29.7 (Statutory references) has been updated to reflect revised and amended statutory instruments which relate to qualifying recognised overseas pension schemes (QROPS) and relevant non-resident UK pension schemes (RUNKS).

Other changes

These changes are to improve expression, correct typographical errors, update legislative and cross references or are consequential to the principal changes identified above.

Noted that Version 04/19 automatically applies to the Superannuation Fund.

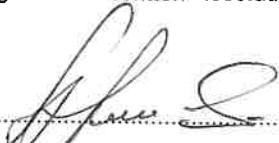
Resolved that the proposed amendment of the SUPERCentral Governing Rules by the replacement of the current Version 05/18 with Version 04/19 is in the best interests of the members of the Fund and, consequently, no objection should be made to the proposed amendment as it applies to the Superannuation Fund.

Resolved that a copy of the information sheet issued in respect of the proposed amendment be provided to each member of the Fund.

Signing & Dating – Trustees/Directors


For the purposes of this Part "Trustee" means the company which acts as trustee or the group of individuals which constitute the trustee (as the case may be).

Signed as a Written Resolution of the Trustee of the Superannuation Fund



.....

Borislav Antic
Trustee



.....

Elizabeth Antic
Trustee

Dated:/...../20.....

Pension Payment Agreement

Parties

Trustees

Mr B Antic
Mrs E Antic

Member

Mr Borislav Antic
36 San Simeon Drive
Clear Island Waters, QLD 4226 Australia

Background

- 1 The trustees are the trustees of the fund. The member is a member of the fund.
- 2 The trust deed allows the trustees to pay a pension to the member.
- 3 The member has satisfied a release condition and has applied to the trustees to be paid the pension.
- 4 The trustees have accepted the member's application and decided to pay the pension under this agreement.
- 5 The pension may be paid in up to 52 instalments in any year. Each instalment will have a payment period to which it will relate.

A Introduction

Purpose of this agreement and type of pension the member will be paid

- 1 The member (or any later reversionary beneficiary) will be paid a simple pension.
- 2 This agreement contains the rules governing, among other things:
 - the payment and commutation of the pension to the member; and
 - what is to happen when the member dies.

Start of this agreement

- 3 This agreement commences on the commencement day in Item 1 of the schedule.

When the trustee will pay the pension

- 4 The trustee (which includes "trustees") will pay all pension payments in arrears.
- 5 The pension payments will be paid fortnightly (the Payment Period). The trustee must make the first pension payment on the last day of the first Payment Period.

B Information about the member and the pension's term

Member's date of birth

- 6 The member's date of birth appears in Item 2 of the schedule. The member warrants that information is correct.

C What the trustee and the member can and can't do

Parties must not use pension as security

- 7 Neither the trustee nor the member (nor any later reversionary beneficiary) may use the capital value of the pension or the income from the pension, as security for a borrowing.

Trustee's rights and obligations

Comply with the law

- 8 When the trustee is carrying out its duties under this agreement, the trustee must:
- 8.1 comply with the law, including superannuation law; and
 - 8.2 ensure the fund maintains its status as a self managed superannuation fund under superannuation law.

Maintain pension payments above minimum

- 9 The trustee will ensure that the total pension payments to the member in a year are maintained at a level equal to or above the minimum limits calculated under the SIS Regulations (specifically, on the commencement day, this refers to clause 1 of schedule 7 of the SIS Regulations). If the pension is a 'transition to retirement' pension, then a maximum annual pension will also be applicable.
- 10 However, the trustee does not have to ensure that the total pension payments in a year meet the minimum limit of payments calculated under the SIS Regulations, if that year commences in June.

Trustee may segregate assets used to fund pension

- 11 If the trust deed allows, then the trustee may segregate those assets which are to fund the pension, from other assets of the fund.

Pension is not transferable

- 12 After the member has died, the trustee must not pay the pension to any other person except under clauses 26 to 31.

No additional contribution to capital supporting the pension

- 13 The trustee must not, after the commencement day, accept any addition by way of contribution or rollover to the capital supporting the pension.

D Information about the pension

Trustee to give the member an annual pension statement

- 14 The trustee is to give the member (or any later reversionary beneficiary) a document with the following information:
- 14.1 the account balance;
 - 14.2 the minimum amount of the pension to be paid to that person in that year; and
 - 14.3 any other information the trustee considers appropriate.

The document is known as the pension statement.

When the trustee will give the pension statement

- 15 The trustee will give the pension statement to the member (or any later reversionary beneficiary):
- 15.1 each year, as soon as practicable after the end of the previous year; and
 - 15.2 at any other time that person requests in writing and the trustee agrees.

What the trustee will do after they receive a request for a pension statement

- 16 As soon as practicable after the trustee receives a request from the member (or any later reversionary beneficiary) for a pension statement, the trustee will:
- 16.1 give a pension statement to that person; or
 - 16.2 tell that person that the trustee will not give a pension statement.

E Procedure for member to change the amount, frequency or method of paying pension

What may change about the pension?

- 17 At any time, the member (or any later reversionary beneficiary) may request in writing, for the trustee to change:
- 17.1 the total amount of the pension to be paid in a year;
 - 17.2 the frequency of payments, to a maximum of 52 in a year;
 - 17.3 when the pension payments are made and whether in advance or in arrears; or
 - 17.4 the method of paying the pension.

Any of these changes is referred to in this agreement as a variation.

Trustee to decide whether to approve a variation request

- 18 It is up to the trustee to decide whether or not to approve a request for a variation.

Trustee will notify the member of decision about the variation

- 19 As soon as practicable after receiving the request for a variation, the trustee will notify the member (or any later reversionary beneficiary) in writing:
- 19.1 if the trustee has decided to change the pension or not; and
 - 19.2 if the trustee has decided to change the pension, the details of the variation.

When the variation will start

- 20 If the trustee decides to change the pension, then the trustee will change the pension from the date of the notice in clause 19 (or another date agreed with the member or any later reversionary beneficiary).

F When and how may the trustee commute the pension to pay a lump sum

When the trustee may commute the pension to pay a lump sum

- 21 At any time, the trustee may commute the pension (that is, arrange for the member – or any later reversionary beneficiary – to receive a lump sum) in whole or in part, in any of the following situations:
- 21.1 the commutation results from the death of the member or a reversionary beneficiary; or
 - 21.2 the sole purpose of the commutation is:
 - 21.2.1 to pay a superannuation contributions surcharge; or
 - 21.2.2 to give effect to an entitlement of a non-member spouse under a payment split; or
 - 21.2.3 to meet the rights of a client to return a financial product under Division 5 of Part 7.9 of the Corporations Act 2001; or
 - 21.3 if the commutation is for only part of the amount that could be commuted – the account balance of the pension immediately after the partial commutation, would be:
 - 21.3.1 at least the minimum limit prescribed under the SIS Regulations (specifically, on the commencement day, this refers to Schedule 7 of the SIS Regulations); as reduced by
 - 21.3.2 the amount of payments already made to the member or reversionary beneficiary in the financial year in which the partial commutation would occur; or
 - 21.4 in the financial year in which the commutation is to take place, the member or reversionary beneficiary has been paid (through the pension) at least the minimum amount prescribed under the SIS Regulations (specifically, on the commencement day, this refers to regulation 1.07D(2) of the SIS Regulations).

G Member may nominate a person to receive pension after member dies

What the member may ask the trustee to do when the member dies

22 The member may in writing:

- 22.1 provide the trustee with the name of one of the member's dependants;
- 22.2 specify that that dependant is to receive the member's account balance when the member dies; and
- 22.3 specify the way in which the member's account is to be paid to that dependant.

Provided that it complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A), the document containing this information is to be called a **death benefit notice**.

When may the member give a death benefit notice?

23 The member may give a death benefit notice to the trustee only if this is permitted under the trust deed. If this is permitted, then the member may give the trustee a death benefit notice at any time.

When may the member revoke a death benefit notice?

24 Whether or not the member may revoke a death benefit notice is governed by the trust deed. (This agreement cannot override the trust deed.)

When does the trustee follow the instructions in the benefit notice?

25 The trustee may only follow the instructions in a death benefit notice as explained in clauses 26 to 31.

H What happens when the member dies?

What the trustee must do if the member dies and the trustee holds a death benefit notice

26 If the member dies and the trustee holds a death benefit notice, then the trustee must:

- 26.1 carry out the member's instructions in the death benefit notice; and
- 26.2 comply with the trust deed in doing so.

The trustee may only pay the pension to a reversionary beneficiary who is a pension dependant

27 When the member dies, the trustee may only pay the pension to a reversionary beneficiary who is a pension dependant of the member at the time of the member's death.

What the trustee must do if the member dies and the trustee does not hold a death benefit notice

- 28 If the member dies and the trustee does not hold a death benefit notice, then the trustee must:
- 28.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
 - 28.2 deal with the member's account balance under superannuation law.

A reversionary beneficiary may give a death benefit notice if trustee agrees

- 29 If the trustee agrees, then a reversionary beneficiary who receives the pension, may in writing:
- 29.1 provide the trustee with the name of one of the reversionary beneficiary's dependants;
 - 29.2 specify that that dependant is to receive the reversionary beneficiary's account balance when the reversionary beneficiary dies; and
 - 29.3 specify the way in which the reversionary beneficiary's account is to be paid to that dependant.

The document containing this information – as long as it complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A) – is to be called a **death benefit notice**.

Compulsory cashing to a lump sum where reversionary beneficiary, who is the member's child, is receiving pension

- 30 If as a result of the member's (or later reversionary beneficiary's) death, the pension is being paid to a reversionary beneficiary who is a child of the member (or later reversionary beneficiary), then the pension must be cashed to a lump sum. Normally, it must be cashed to a lump sum on the earlier of:
- 30.1 when the pension is commuted (unless the benefit is rolled over to commence a new pension); and
 - 30.2 the day on which the reversionary beneficiary attains age 25.

However, the pension does not have to be cashed to a lump sum if the reversionary beneficiary has a disability of the kind described in section 8(1) of the Disability Services Act 1986 on the day that would otherwise apply under clauses 30.1 or 30.2.

What happens when a person who is receiving the pension (other than the member) dies?

- 31 If the pension is being paid to a reversionary beneficiary and that person dies, then the trustee must pay the account balance as follows:
- 31.1 if the trustee has agreed under clause 29 to the reversionary beneficiary giving a death benefit notice, then the trustee:

- 31.1.1 must carry out the reversionary beneficiary's instructions in the death benefit notice; and
- 31.1.2 in doing so must apply the rules in clauses 26 to 28 by assuming that references to the member in those clauses, is a reference to the reversionary beneficiary; or
- 31.2 if the trustee has not agreed to the reversionary beneficiary giving a death benefit notice, then the trustee must:
 - 31.2.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
 - 31.2.2 deal with the member's account balance under superannuation law.

I When will the pension end?

The pension will end on the first to occur of a range of events

- 32 The pension will end on the first to occur of:
- 32.1 when the amount standing to the credit of the member's account is insufficient to permit further payment;
 - 32.2 when the account balance is zero;
 - 32.3 when the member dies – unless the pension is to be paid to a reversionary beneficiary, in which case the pension ends:
 - 32.3.1 under clause 30;
 - 32.3.2 when the reversionary beneficiary dies (subject to clause 31);
 - 32.3.3 under clause 32.4; or
 - 32.3.4 under clause 32.5;
 - 32.4 when the reversionary beneficiary dies and there is no other person to whom the pension may be paid; and
 - 32.5 when:
 - 32.5.1 the reversionary beneficiary dies;
 - 32.5.2 the trustee is not required to pay the pension to any person; and
 - 32.5.3 the trustee decides the pension will end.

J Interpretation

Assignment etc

- 33 Neither party may sell, assign, sub-licence or encumber in any way any right under this agreement without the written consent of the other party. A party may not refuse consent unreasonably. However, it may require financial and any other information concerning a proposed purchaser, assignee etc, and may give consent subject to conditions. These may include the payment of any costs incurred in relation to the proposed sale, assignment etc and the provision of performance guarantees by the party or by other

persons that are acceptable to it.

Counterparts

- 34 This agreement may be executed in any number of counterparts all of which taken together constitute one agreement.

Time for action

- 35 If a payment or other act is required to be made or done on a day that is not a business day, then the payment or act must be made or done on the next following business day.

Amendment of agreement

- 36 This agreement may only be varied or replaced by a document:
- 36.1 if that document is signed by the trustee and the member who signed this agreement; or
 - 36.2 after the member who signed this agreement dies, if that document is signed by the trustee only.

Further assurance

- 37 Each party must promptly execute and deliver all documents and take all other action necessary or desirable to complete the transactions contemplated by this agreement.

Legal costs, stamp duty

- 38 Each party must pay its own legal costs and expenses in relation to the negotiation, preparation and execution of this agreement and other documents referred to in it. The parties must equally pay all stamp duty (including all fines and penalties except those arising from the default of another party) on this agreement and any document executed under it.

Waiver

- 39 A right under this agreement can only be waived in writing. A waiver by a party of a right under this agreement does not prevent any other exercise of that right or any other right. A party is not liable for any loss incurred by the other that results directly or indirectly from a failure to exercise a right under this agreement.

Notices

- 40 Notice that must or may be given under this agreement must be given in writing. It may be delivered to the person's last notified business address or registered office, or by pre-paid post to that address or office, or by fax or email to the relevant fax number or email address.

Time of giving notice

- 41 A notice by post is given 2 business days after it is posted. A notice by fax is given on the date and at the time indicated on the transmission report produced by the sender's facsimile machine indicating that the facsimile was sent in its entirety to the addressee's facsimile. A notice by email is delivered the day it is sent.

The law that governs this agreement

- 42 This agreement is governed by and is to be construed in accordance with the law applying in Queensland.

Specific rules of interpretation

- 43 This agreement is to be interpreted in a manner that ensures it complies with superannuation law. In particular, it is to be construed so that, under superannuation law:
- 43.1 the fund qualifies as a self managed superannuation fund; and
- 43.2 qualifies for concessional tax treatment.
- 44 To the extent that anything in this agreement is inconsistent with superannuation law, it is to be severed from the agreement. Any obligation imposed by superannuation law in respect of the fund that is not expressed in this agreement is, even so, to be regarded as incorporated in it by reference.
- 45 Any provision in this agreement that is held to be illegal, invalid, void, voidable or unenforceable must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable. If it is not possible to read down the provision, then that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this agreement;
- 46 If a party is a trustee and the party makes a covenant, agreement, undertaking representation or warranty, then it will be construed to be a covenant, agreement, undertaking, representation or warranty made in the same capacity and as trustee of the relevant trust.
- 47 Unless expressed or implied to the contrary in this agreement:
- if a party consists of more than one person, this agreement binds them jointly and each of them severally;
 - headings and sub-headings are inserted for ease of reference only and do not affect the interpretation of this agreement;
 - this agreement may be executed in any number of counterparts all of which taken together constitute one instrument;
 - if a payment or other act is required to be made or done on a day which is not a business day, then the payment or act must be made or done on the next following business day.
- 48 A reference in this agreement to:
- a statute includes regulations under it (and vice versa) and consolidations, amendments, re-enactments or replacements of any of them;
 - a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
 - a person includes the legal personal representatives, successors and assigns of that person;

- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the purposes or objects of the first-mentioned body;
- a clause, schedule or appendix is a reference to a clause, schedule or appendix in or to this agreement;
- this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- writing includes all modes of representing or reproducing words in a legible, permanent and visible form;
- '\$' or 'dollars' is a reference to Australian dollars;
- the singular includes the plural and vice versa; and
- a gender includes the other genders.

K Definitions

Agreement means this Pension Payment Agreement, which is executed by the parties as a deed.

Commute and commutation mean to convert the capital that funds the pension, into a lump sum.

Commencement day means the date in Item 1 of the schedule.

Death benefit notice means a notice:

- that is given by the member under clause 22 or by a reversionary beneficiary under clause 29; and
- that complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A).

Dependant has the meaning given to that term in section 10 of the SIS Act.

Fund means the ABC Superannuation Fund.

Member means the original member identified at the start of this agreement.

Life expectancy has the meaning given to that term in the SIS Regulations.

Payment split has the meaning given to that term in the SIS Regulations.

Pension means the pension specified in clause 1.

Pension dependant means a person who satisfies the requirements of r6.21(2A) of the SIS Regulations.

Pension statement means a statement provided under clause 14.

Release conditions means a condition which, when satisfied by the member, enables the trustee to pay the pension to the member (and which conditions must also be a 'condition of release' as defined in the SIS Regulations).

Reversionary beneficiary means:

- the person to whom the pension must be paid after the member dies; or
- any person to whom the pension must be paid on the death of another, under this agreement.

Self managed superannuation fund has the meaning given to that term in the SIS Act.

SIS Act means the Superannuation Industry (Supervision) Act 1993.

SIS Regulations means the Superannuation Industry (Supervision) Regulations 1994.

Superannuation law means:

- any law of the Commonwealth of Australia (including the Corporations Act 2001 and the Social Security Act 1991) which deals with any aspect of superannuation or taxation in relation to superannuation; and
- any lawful requirement in relation to the fund, made by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation.

It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee may have retrospective effect.

Trust deed means the trust deed governing the operation of the fund as updated from time to time.

Trustee means the trustee, or the trustees, of the fund at any particular time.

Year means:

- the period from the commencement day to the next 30 June;
- the period from the 1 July after the commencement day to the following 30 June and each 12 month period after that; and
- the period from 1 July to the day the pension ends under clause 32.

Schedule

Item	Derived from clause	Information	Details
Item 1	Clause 3	Commencement Day	1 July, 2014
Item 2	Clause 6	Member's date of birth	20/10/1943

Execution

Executed by the parties as a deed.

Date: _____

EXECUTED by the Trustees of the
Antic Superannuation Fund

x  _____

Signature of trustee

Borislav Antic

Name of trustee

x  _____

Signature of trustee

Erzsebet Antic

Name of trustee


Member's execution and acknowledgement:

I acknowledge that:

- the trustee is to provide me with a fully executed copy of this agreement as soon as practicable after the commencement day; and
- my decision to apply for and be paid the pension is important and the trustee recommends that I consider obtaining legal, accounting and financial advice.

SIGNED, SEALED AND DELIVERED by
B Antic as member

Signature:  _____

Signature of witness
x  _____

Full Name of witness

11 June 2014

The Trustees
Antic Superannuation Fund
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

I am writing to the fund to notify of my intention to commence a pension from my current superannuation entitlements within the fund.

I wish the pension to be in the following format (please tick the pension type):

Simple Pension (No Reversionary beneficiary)

Simple Pension (With a Reversionary beneficiary)

Allocated Pension / Transition to Retirement Pension

Could you please provide me with details of the pension that I will be payable and the conditions in relation to its payment?

Yours faithfully


.....
B Antic

1 July 2014

Borislav Antic
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

Thank you for your recent request to commence a simple pension.

Following are the details in relation to your pension, and we suggest that you notify us if such details are incorrect or not in accordance with your instructions.

Commencement Date:	1 July 2014
Purchase Price:	\$27,611.77
Minimum annual payment:	\$8,000
Maximum annual payment:	100%

Please note the minimum annual payment will change from year to year and will be advised to you on completion of the accounts preparation of the fund, where respective member balances are calculated.

If you are happy to proceed we ask that you sign the enclosed Pension Payment Agreement and return to our office at your earliest convenience.

Should you have any questions regarding this matter, please do not hesitate to contact us.

Yours faithfully


B Antic

**Minutes of the meeting of trustee of
The Antic Superannuation Fund**

Date: 25 June 2014

Meeting held at: Suite 3 'Santa Cruz House'
56 Santa Cruz Boulevard
Clear Island Waters Qld 4226

Present: Mr B Antic
Mrs E Antic

Chairperson: Mr B Antic

Resolution: It was resolved to consider the request of Borislav Antic to commence a pension. It was decided to accept this application as the trustee accepts to member has satisfied a condition of release.

Closure: There was no other business, so the meeting was closed.


.....
Chairperson

Pension Payment Agreement

Parties

Trustees

Mr B Antic
Mrs E Antic

Member

Mr Erzsebet Antic
36 San Simeon Drive
Clear Island Waters, QLD 4226 Australia

Background

- 1 The trustees are the trustees of the fund. The member is a member of the fund.
- 2 The trust deed allows the trustees to pay a pension to the member.
- 3 The member has satisfied a release condition and has applied to the trustees to be paid the pension.
- 4 The trustees have accepted the member's application and decided to pay the pension under this agreement.
- 5 The pension may be paid in up to 52 instalments in any year. Each instalment will have a payment period to which it will relate.

A Introduction

Purpose of this agreement and type of pension the member will be paid

- 1 The member (or any later reversionary beneficiary) will be paid a simple pension.
- 2 This agreement contains the rules governing, among other things:
 - the payment and commutation of the pension to the member; and
 - what is to happen when the member dies.

Start of this agreement

- 3 This agreement commences on the commencement day in Item 1 of the schedule.

When the trustee will pay the pension

- 4 The trustee (which includes "trustees") will pay all pension payments in arrears.
- 5 The pension payments will be paid fortnightly (the Payment Period). The trustee must make the first pension payment on the last day of the first Payment Period.

B Information about the member and the pension's term

Member's date of birth

- 6 The member's date of birth appears in Item 2 of the schedule. The member warrants that information is correct.

C What the trustee and the member can and can't do

Parties must not use pension as security

- 7 Neither the trustee nor the member (nor any later reversionary beneficiary) may use the capital value of the pension or the income from the pension, as security for a borrowing.

Trustee's rights and obligations

Comply with the law

- 8 When the trustee is carrying out its duties under this agreement, the trustee must:
- 8.1 comply with the law, including superannuation law; and
 - 8.2 ensure the fund maintains its status as a self managed superannuation fund under superannuation law.

Maintain pension payments above minimum

- 9 The trustee will ensure that the total pension payments to the member in a year are maintained at a level equal to or above the minimum limits calculated under the SIS Regulations (specifically, on the commencement day, this refers to clause 1 of schedule 7 of the SIS Regulations). If the pension is a 'transition to retirement' pension, then a maximum annual pension will also be applicable.
- 10 However, the trustee does not have to ensure that the total pension payments in a year meet the minimum limit of payments calculated under the SIS Regulations, if that year commences in June.

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- 11 If the trust deed allows, then the trustee may segregate those assets which are to fund the pension, from other assets of the fund.

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- 12 After the member has died, the trustee must not pay the pension to any other person except under clauses 26 to 31.

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- 15.1 each year, as soon as practicable after the end of the previous year; and
- 15.2 at any other time that person requests in writing and the trustee agrees.

What the trustee will do after they receive a request for a pension statement

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 - 21.2 the sole purpose of the commutation is:
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 - 21.2.2 to give effect to an entitlement of a non-member spouse under a payment split; or
 - 21.2.3 to meet the rights of a client to return a financial product under Division 5 of Part 7.9 of the Corporations Act 2001; or
 - 21.3 if the commutation is for only part of the amount that could be commuted – the account balance of the pension immediately after the partial commutation, would be:
 - 21.3.1 at least the minimum limit prescribed under the SIS Regulations (specifically, on the commencement day, this refers to Schedule 7 of the SIS Regulations); as reduced by
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 - 21.4 in the financial year in which the commutation is to take place, the member or reversionary beneficiary has been paid (through the pension) at least the minimum amount prescribed under the SIS Regulations (specifically, on the commencement day, this refers to regulation 1.07D(2) of the SIS Regulations).

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27 When the member dies, the trustee may only pay the pension to a reversionary beneficiary who is a pension dependant of the member at the time of the member's death.

What the trustee must do if the member dies and the trustee does not hold a death benefit notice

- 28 If the member dies and the trustee does not hold a death benefit notice, then the trustee must:
- 28.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
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- 29 If the trustee agrees, then a reversionary beneficiary who receives the pension, may in writing:
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 - 29.3 specify the way in which the reversionary beneficiary's account is to be paid to that dependant.

The document containing this information – as long as it complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A) – is to be called a **death benefit notice**.

Compulsory cashing to a lump sum where reversionary beneficiary, who is the member's child, is receiving pension

- 30 If as a result of the member's (or later reversionary beneficiary's) death, the pension is being paid to a reversionary beneficiary who is a child of the member (or later reversionary beneficiary), then the pension must be cashed to a lump sum. Normally, it must be cashed to a lump sum on the earlier of:
- 30.1 when the pension is commuted (unless the benefit is rolled over to commence a new pension); and
 - 30.2 the day on which the reversionary beneficiary attains age 25.

However, the pension does not have to be cashed to a lump sum if the reversionary beneficiary has a disability of the kind described in section 8(1) of the Disability Services Act 1986 on the day that would otherwise apply under clauses 30.1 or 30.2.

What happens when a person who is receiving the pension (other than the member) dies?

- 31 If the pension is being paid to a reversionary beneficiary and that person dies, then the trustee must pay the account balance as follows:
- 31.1 if the trustee has agreed under clause 29 to the reversionary beneficiary giving a death benefit notice, then the trustee:

- 31.1.1 must carry out the reversionary beneficiary's instructions in the death benefit notice; and
- 31.1.2 in doing so must apply the rules in clauses 26 to 28 by assuming that references to the member in those clauses, is a reference to the reversionary beneficiary; or
- 31.2 if the trustee has not agreed to the reversionary beneficiary giving a death benefit notice, then the trustee must:
 - 31.2.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
 - 31.2.2 deal with the member's account balance under superannuation law.

I When will the pension end?

The pension will end on the first to occur of a range of events

- 32 The pension will end on the first to occur of:
- 32.1 when the amount standing to the credit of the member's account is insufficient to permit further payment;
 - 32.2 when the account balance is zero;
 - 32.3 when the member dies – unless the pension is to be paid to a reversionary beneficiary, in which case the pension ends:
 - 32.3.1 under clause 30;
 - 32.3.2 when the reversionary beneficiary dies (subject to clause 31);
 - 32.3.3 under clause 32.4; or
 - 32.3.4 under clause 32.5;
 - 32.4 when the reversionary beneficiary dies and there is no other person to whom the pension may be paid; and
 - 32.5 when:
 - 32.5.1 the reversionary beneficiary dies;
 - 32.5.2 the trustee is not required to pay the pension to any person; and
 - 32.5.3 the trustee decides the pension will end.

J Interpretation

Assignment etc

- 33 Neither party may sell, assign, sub-licence or encumber in any way any right under this agreement without the written consent of the other party. A party may not refuse consent unreasonably. However, it may require financial and any other information concerning a proposed purchaser, assignee etc, and may give consent subject to conditions. These may include the payment of any costs incurred in relation to the proposed sale, assignment etc and the provision of performance guarantees by the party or by other

persons that are acceptable to it.

Counterparts

- 34 This agreement may be executed in any number of counterparts all of which taken together constitute one agreement.

Time for action

- 35 If a payment or other act is required to be made or done on a day that is not a business day, then the payment or act must be made or done on the next following business day.

Amendment of agreement

- 36 This agreement may only be varied or replaced by a document:
- 36.1 if that document is signed by the trustee and the member who signed this agreement; or
 - 36.2 after the member who signed this agreement dies, if that document is signed by the trustee only.

Further assurance

- 37 Each party must promptly execute and deliver all documents and take all other action necessary or desirable to complete the transactions contemplated by this agreement.

Legal costs, stamp duty

- 38 Each party must pay its own legal costs and expenses in relation to the negotiation, preparation and execution of this agreement and other documents referred to in it. The parties must equally pay all stamp duty (including all fines and penalties except those arising from the default of another party) on this agreement and any document executed under it.

Waiver

- 39 A right under this agreement can only be waived in writing. A waiver by a party of a right under this agreement does not prevent any other exercise of that right or any other right. A party is not liable for any loss incurred by the other that results directly or indirectly from a failure to exercise a right under this agreement.

Notices

- 40 Notice that must or may be given under this agreement must be given in writing. It may be delivered to the person's last notified business address or registered office, or by pre-paid post to that address or office, or by fax or email to the relevant fax number or email address.

Time of giving notice

- 41 A notice by post is given 2 business days after it is posted. A notice by fax is given on the date and at the time indicated on the transmission report produced by the sender's facsimile machine indicating that the facsimile was sent in its entirety to the addressee's facsimile. A notice by email is delivered the day it is sent.

The law that governs this agreement

- 42 This agreement is governed by and is to be construed in accordance with the law applying in Queensland.

Specific rules of interpretation

- 43 This agreement is to be interpreted in a manner that ensures it complies with superannuation law. In particular, it is to be construed so that, under superannuation law:
- 43.1 the fund qualifies as a self managed superannuation fund; and
- 43.2 qualifies for concessional tax treatment.
- 44 To the extent that anything in this agreement is inconsistent with superannuation law, it is to be severed from the agreement. Any obligation imposed by superannuation law in respect of the fund that is not expressed in this agreement is, even so, to be regarded as incorporated in it by reference.
- 45 Any provision in this agreement that is held to be illegal, invalid, void, voidable or unenforceable must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable. If it is not possible to read down the provision, then that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this agreement;
- 46 If a party is a trustee and the party makes a covenant, agreement, undertaking representation or warranty, then it will be construed to be a covenant, agreement, undertaking, representation or warranty made in the same capacity and as trustee of the relevant trust.
- 47 Unless expressed or implied to the contrary in this agreement:
- if a party consists of more than one person, this agreement binds them jointly and each of them severally;
 - headings and sub-headings are inserted for ease of reference only and do not affect the interpretation of this agreement;
 - this agreement may be executed in any number of counterparts all of which taken together constitute one instrument;
 - if a payment or other act is required to be made or done on a day which is not a business day, then the payment or act must be made or done on the next following business day.
- 48 A reference in this agreement to:
- a statute includes regulations under it (and vice versa) and consolidations, amendments, re-enactments or replacements of any of them;
 - a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
 - a person includes the legal personal representatives, successors and assigns of that person;

- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the purposes or objects of the first-mentioned body;
- a clause, schedule or appendix is a reference to a clause, schedule or appendix in or to this agreement;
- this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- writing includes all modes of representing or reproducing words in a legible, permanent and visible form;
- '\$' or 'dollars' is a reference to Australian dollars;
- the singular includes the plural and vice versa; and
- a gender includes the other genders.

K Definitions

Agreement means this Pension Payment Agreement, which is executed by the parties as a deed.

Commute and commutation mean to convert the capital that funds the pension, into a lump sum.

Commencement day means the date in Item 1 of the schedule.

Death benefit notice means a notice:

- that is given by the member under clause 22 or by a reversionary beneficiary under clause 29; and
- that complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A).

Dependant has the meaning given to that term in section 10 of the SIS Act.

Fund means the ABC Superannuation Fund.

Member means the original member identified at the start of this agreement.

Life expectancy has the meaning given to that term in the SIS Regulations.

Payment split has the meaning given to that term in the SIS Regulations.

Pension means the pension specified in clause 1.

Pension dependant means a person who satisfies the requirements of r6.21(2A) of the SIS Regulations.

Pension statement means a statement provided under clause 14.

Release conditions means a condition which, when satisfied by the member, enables the trustee to pay the pension to the member (and which conditions must also be a 'condition of release' as defined in the SIS Regulations).

Reversionary beneficiary means:

- the person to whom the pension must be paid after the member dies; or
- any person to whom the pension must be paid on the death of another, under this agreement.

Self managed superannuation fund has the meaning given to that term in the SIS Act.

SIS Act means the Superannuation Industry (Supervision) Act 1993.

SIS Regulations means the Superannuation Industry (Supervision) Regulations 1994.

Superannuation law means:

- any law of the Commonwealth of Australia (including the Corporations Act 2001 and the Social Security Act 1991) which deals with any aspect of superannuation or taxation in relation to superannuation; and
- any lawful requirement in relation to the fund, made by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation.

It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee may have retrospective effect.

Trust deed means the trust deed governing the operation of the fund as updated from time to time.

Trustee means the trustee, or the trustees, of the fund at any particular time.

Year means:

- the period from the commencement day to the next 30 June;
- the period from the 1 July after the commencement day to the following 30 June and each 12 month period after that; and
- the period from 1 July to the day the pension ends under clause 32.

Schedule


Item	Derived from clause	Information	Details
Item 1	Clause 3	Commencement Day	1 July, 2014
Item 2	Clause 6	Member's date of birth	03/02/1949

Execution

Executed by the parties as a deed.

Date: x _____


EXECUTED by the Trustees of the
Antic Superannuation Fund

x  _____

Signature of trustee

Borislav Antic

Name of trustee

x  _____

Signature of trustee

Erzsebet Antic

Name of trustee


Member's execution and acknowledgement:

I acknowledge that:

- the trustee is to provide me with a fully executed copy of this agreement as soon as practicable after the commencement day; and
- my decision to apply for and be paid the pension is important and the trustee recommends that I consider obtaining legal, accounting and financial advice.

SIGNED, SEALED AND DELIVERED by
E Antic as member

Signature:  _____

Signature of witness
x  _____

Full Name of witness

.....

11 June 2014

The Trustees
Antic Superannuation Fund
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

I am writing to the fund to notify of my intention to commence a pension from my current superannuation entitlements within the fund.

I wish the pension to be in the following format (please tick the pension type):

Simple Pension (No Reversionary beneficiary)

Simple Pension (With a Reversionary beneficiary)

Allocated Pension / Transition to Retirement Pension

Could you please provide me with details of the pension that I will be payable and the conditions in relation to its payment?

Yours faithfully



E Antic

1 July 2014

Erzsebet Antic
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

Thank you for your recent request to commence a simple pension.

Following are the details in relation to your pension, and we suggest that you notify us if such details are incorrect or not in accordance with your instructions.

Commencement Date:	1 July 2014
Purchase Price:	\$93,325.15
Minimum annual payment:	\$27,000
Maximum annual payment:	100%

Please note the minimum annual payment will change from year to year and will be advised to you on completion of the accounts preparation of the fund, where respective member balances are calculated.

If you are happy to proceed we ask that you sign the enclosed Pension Payment Agreement and return to our office at your earliest convenience.

Should you have any questions regarding this matter, please do not hesitate to contact us.

Yours faithfully



E Antic

**Minutes of the meeting of trustee of
The Antic Superannuation Fund**

Date: 25 June 2014

Meeting held at: Suite 3 'Santa Cruz House'
56 Santa Cruz Boulevard
Clear Island Waters Qld 4226

Present: Mr B Antic
Mrs E Antic

Chairperson: Mr B Antic

Resolution: It was resolved to consider the request of Erzsebet Antic to commence a pension. It was decided to accept this application as the trustee accepts to member has satisfied a condition of release.

Closure: There was no other business, so the meeting was closed.


.....
Chairperson

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – key messages for trustees* (NAT 71128).





Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

ANTIC SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION


By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

BORISLAV ANTIC

Trustee's or director's signature



Date

Day: 23 / Month: 08 / Year: 2014

Witness' name (witness must be 18 years old or over)

Witness' signature

Date

Day: / Month: / Year:

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.



Read this declaration in conjunction with *Self-managed super funds – key messages for trustees* (NAT 71128).





Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

ANTIC SUPERANNUATION FUND

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
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SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
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- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Investment restrictions

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- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
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- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
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- keep and retain for at least 10 years
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 - an annual operating statement
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 - accounts and statements that accurately record and explain the transactions and financial position of the fund
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- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

ELIZABETH ANTIC

Trustee's or director's signature

E. Antic

Date

Day: 25 / Month: 08 / Year: 2014

Witness' name (witness must be 18 years old or over)

Witness' signature

Date

Day: / Month: / Year:

A

ANTIC SUPERANNUATION FUND
INVESTMENT STRATEGY

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 1% per annum when measured over a rolling 5 year period; and
- to have sufficient liquidity to meet liabilities as and when they fall due.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>
Cash	0 - 20 %
Direct Property	85 - 100 %
Other	0 - 15 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Risk Associated With Limited Diversification

The Trustees have given due consideration to the current objectives of the fund, the current market risks of losing capital and returns of investing & holding one asset or one asset class.

After all considerations, the Trustees have come to the conclusion that the property purchased by the fund is of good quality and will hold and increase in value in the near future.

The Trustee in deciding to hold most of the fund assets (Over 66%) in one property or one asset class also considered the age of all the current members of the fund, their wishes, current global investment climate and the funds cash requirements to meet its commitments current and next year's expenses.

The Trustees (and members of the fund) are aware of risks associated with limited diversification of assets, but have decided that holding only one property and one asset class is an appropriate investment strategy for this and next financial year.

The trustees understand that they have the right to make any investment that is permitted under the superannuation rules, the fund's governing rules and may amend this investment strategy, in the future, to ensure that fund investments are consistent with the investment strategy of the fund and meet the investment objectives of the fund.

Trustees will keep a close eye on the property market and the global share & interest earnings investment market and should there be opportunities available to the fund, reconsider to amend the current investment mix to meet the objectives of this fund.

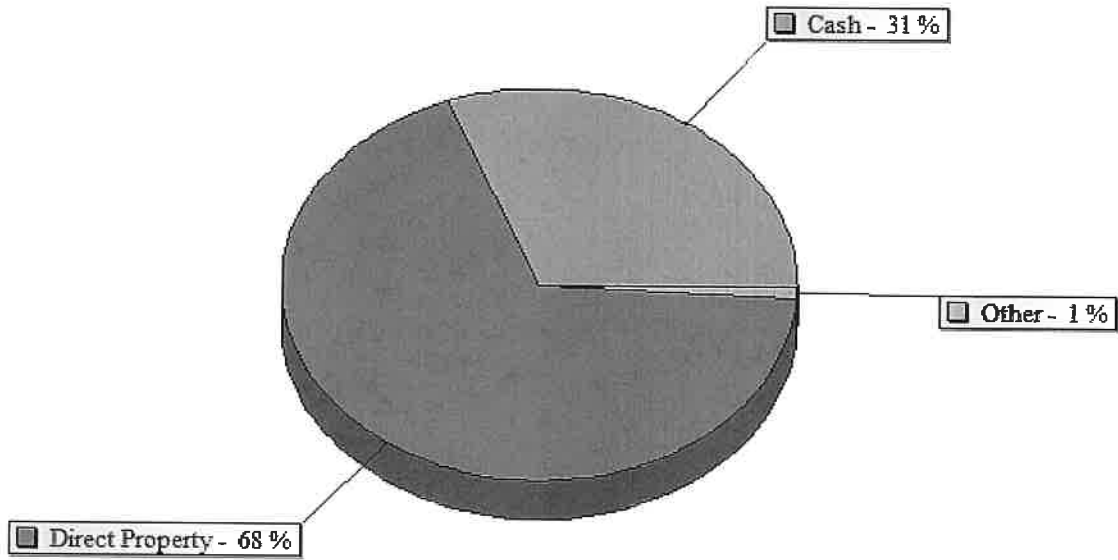
Insurance

Whilst death and disability insurance can be held within a self managed superannuation fund, the advantages and disadvantages of them and the specific levels of cover most appropriate to the member's circumstances should be discussed with a Financial Adviser. The Trustee is happy to arrange such insurance cover as requested by the member individually, subject to being able to obtain the level and type of cover requested.

Review and Monitoring

ANTIC SUPERANNUATION FUND
INVESTMENT STRATEGY

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.



Date: 30/06/2019

Borislav Antic

Erzsebet Antic



Super Fund Lookup

ANTIC SUPERANNUATION FUND

ABN:	52 066 939 150 View record on ABN Lookup
ABN Status:	Active from 27 May 2006
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	36 SAN SIMEON DR CLEAR ISLAND WATERS QLD 4226 AUSTRALIA
Status:	Complying

Previous fund name	From	To
The trustee for Antic Superannuation Fund	27 May 2006	04 Feb 2009

ABN last updated: 10 Dec 2015

Record extracted: 20 Feb 2024

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the SMSF verification service through [Standard Business Reporting](#) software. More information can be found on [ato.gov.au](#).

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

Warning Statement

Anyone who tells you to set up a SMSF is giving you financial advice. This means the person or company must have an **Australian financial services (AFS) licence**. Check **ASIC Connect Professional Registers**.

Queensland Titles Registry Pty Ltd
ABN 23 648 568 101

Title Reference: 50808895	Search Date: 20/02/2024 14:23
Date Title Created: 29/04/2010	Request No: 47147128
Previous Title: 50806332	

ESTATE AND LAND

Estate in Fee Simple

LOT 3361 SURVEY PLAN 211909
Local Government: GOLD COAST
COMMUNITY MANAGEMENT STATEMENT 37498
COMMUNITY MANAGEMENT STATEMENT 31623

REGISTERED OWNER

Dealing No: 713387550 03/08/2010

BORISLAV ANTIC
ELIZABETH ANTIC TRUSTEE
UNDER INSTRUMENT 713387550

EASEMENTS, ENCUMBRANCES AND INTERESTS

1. Rights and interests reserved to the Crown by Deed of Grant No. 10061102 (POR 1)
2. BUILDING MANAGEMENT STATEMENT No 713124176 18/03/2010 at 09:54 benefiting and burdening the lot

ADMINISTRATIVE ADVICES

NIL

UNREGISTERED DEALINGS

NIL

Caution - Charges do not necessarily appear in order of priority

** End of Current Title Search **

C - Other Documents

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Supporting Documents

- Signed Investment Strategy 30.06.2019.pdf

External URLs

No External URLs

Standard Checklist

- ~~Attach copy of any SOAs issued during the Financial Year~~
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

A

ANTIC SUPERANNUATION FUND
INVESTMENT STRATEGY

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 1% per annum when measured over a rolling 5 year period; and
- to have sufficient liquidity to meet liabilities as and when they fall due.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>
Cash	0 - 20 %
Direct Property	85 - 100 %
Other	0 - 15 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Risk Associated With Limited Diversification

The Trustees have given due consideration to the current objectives of the fund, the current market risks of losing capital and returns of investing & holding one asset or one asset class.

After all considerations, the Trustees have come to the conclusion that the property purchased by the fund is of good quality and will hold and increase in value in the near future.

The Trustee in deciding to hold most of the fund assets (Over 66%) in one property or one asset class also considered the age of all the current members of the fund, their wishes, current global investment climate and the funds cash requirements to meet its commitments current and next year's expenses.

The Trustees (and members of the fund) are aware of risks associated with limited diversification of assets, but have decided that holding only one property and one asset class is an appropriate investment strategy for this and next financial year.

The trustees understand that they have the right to make any investment that is permitted under the superannuation rules, the fund's governing rules and may amend this investment strategy, in the future, to ensure that fund investments are consistent with the investment strategy of the fund and meet the investment objectives of the fund.

Trustees will keep a close eye on the property market and the global share & interest earnings investment market and should there be opportunities available to the fund, reconsider to amend the current investment mix to meet the objectives of this fund.

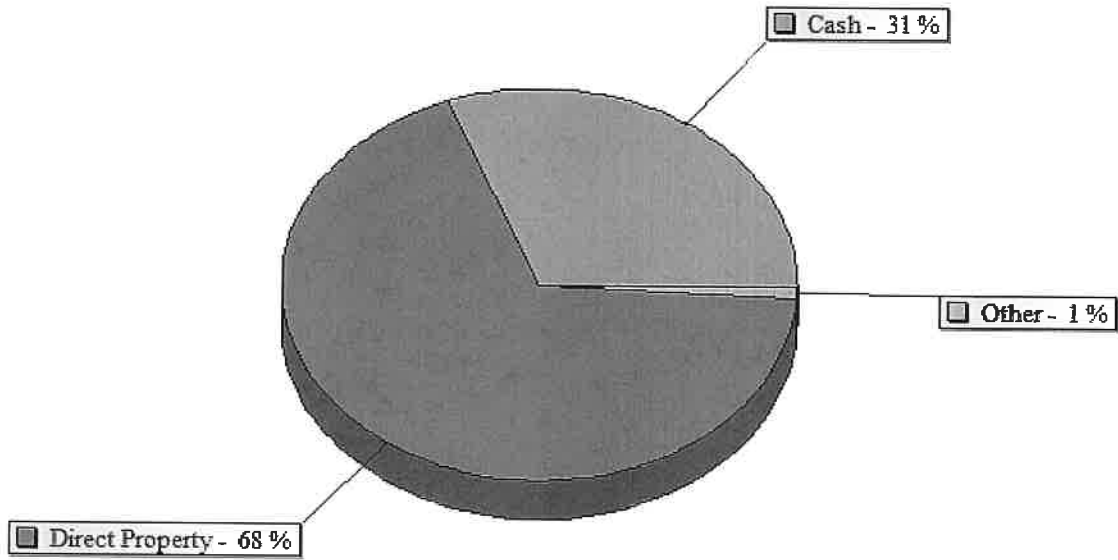
Insurance

Whilst death and disability insurance can be held within a self managed superannuation fund, the advantages and disadvantages of them and the specific levels of cover most appropriate to the member's circumstances should be discussed with a Financial Adviser. The Trustee is happy to arrange such insurance cover as requested by the member individually, subject to being able to obtain the level and type of cover requested.

Review and Monitoring

ANTIC SUPERANNUATION FUND
INVESTMENT STRATEGY

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.



Date: 30/06/2019

Borislav Antic

Erzsebet Antic

D - Pension Documentation

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report
- Antic Superannuation Fund - Pension Payment Agreements - 01 July 2014 - Boris & Elizabeth.pdf

External URLs

No External URLs

Standard Checklist

- ~~Attach Actuarial Certificate~~
- ~~Attach documentation supporting any pensions commenced during the financial year~~
- ~~Attach documentation supporting any pensions commuted during the financial year~~
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Antic Superannuation Fund
Pension Summary

As at 30 June 2023

Member Name : Antic, Borislav

Member Age : 78* (Date of Birth : 20/10/1943)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ANTBOR00001P	Account Based Pension	01/07/2014	18.70%	3.00%	\$4,440.00*	N/A	\$6,217.44	\$0.00	\$6,217.44	NIL

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

					\$4,440.00	\$0.00	\$6,217.44	\$0.00	\$6,217.44	\$0.00
--	--	--	--	--	-------------------	---------------	-------------------	---------------	-------------------	---------------

Member Name : Antic, Erzsebet

Member Age : 73* (Date of Birth : 03/02/1949)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ANTERZO0001P	Account Based Pension	01/07/2014	81.74%	2.50%	\$17,610.00*	N/A	\$17,820.00	\$0.00	\$17,820.00	NIL

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

					\$17,610.00	\$0.00	\$17,820.00	\$0.00	\$17,820.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$22,050.00	\$0.00	\$24,037.44	\$0.00	\$24,037.44	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

*Age as at 01/07/2022 or pension start date for new pensions.

Antic Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2022 - 30 June 2023

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Borislav Antic	Below Cap	01/07/2022		Opening Balance				168,074.39	1,690,000.00	1,521,925.61
Erzsebet Antic	Below Cap	01/07/2022		Opening Balance				574,231.55	1,665,000.00	1,090,768.45

Pension Payment Agreement

Parties

Trustees

Mr B Antic
Mrs E Antic

Member

Mr Borislav Antic
36 San Simeon Drive
Clear Island Waters, QLD 4226 Australia

Background

- 1 The trustees are the trustees of the fund. The member is a member of the fund.
- 2 The trust deed allows the trustees to pay a pension to the member.
- 3 The member has satisfied a release condition and has applied to the trustees to be paid the pension.
- 4 The trustees have accepted the member's application and decided to pay the pension under this agreement.
- 5 The pension may be paid in up to 52 instalments in any year. Each instalment will have a payment period to which it will relate.

A Introduction

Purpose of this agreement and type of pension the member will be paid

- 1 The member (or any later reversionary beneficiary) will be paid a simple pension.
- 2 This agreement contains the rules governing, among other things:
 - the payment and commutation of the pension to the member; and
 - what is to happen when the member dies.

Start of this agreement

- 3 This agreement commences on the commencement day in Item 1 of the schedule.

When the trustee will pay the pension

- 4 The trustee (which includes "trustees") will pay all pension payments in arrears.
- 5 The pension payments will be paid fortnightly (the Payment Period). The trustee must make the first pension payment on the last day of the first Payment Period.

B Information about the member and the pension's term

Member's date of birth

- 6 The member's date of birth appears in Item 2 of the schedule. The member warrants that information is correct.

C What the trustee and the member can and can't do

Parties must not use pension as security

- 7 Neither the trustee nor the member (nor any later reversionary beneficiary) may use the capital value of the pension or the income from the pension, as security for a borrowing.

Trustee's rights and obligations

Comply with the law

- 8 When the trustee is carrying out its duties under this agreement, the trustee must:
- 8.1 comply with the law, including superannuation law; and
 - 8.2 ensure the fund maintains its status as a self managed superannuation fund under superannuation law.

Maintain pension payments above minimum

- 9 The trustee will ensure that the total pension payments to the member in a year are maintained at a level equal to or above the minimum limits calculated under the SIS Regulations (specifically, on the commencement day, this refers to clause 1 of schedule 7 of the SIS Regulations). If the pension is a 'transition to retirement' pension, then a maximum annual pension will also be applicable.
- 10 However, the trustee does not have to ensure that the total pension payments in a year meet the minimum limit of payments calculated under the SIS Regulations, if that year commences in June.

Trustee may segregate assets used to fund pension

- 11 If the trust deed allows, then the trustee may segregate those assets which are to fund the pension, from other assets of the fund.

Pension is not transferable

- 12 After the member has died, the trustee must not pay the pension to any other person except under clauses 26 to 31.

No additional contribution to capital supporting the pension

- 13 The trustee must not, after the commencement day, accept any addition by way of contribution or rollover to the capital supporting the pension.

D Information about the pension

Trustee to give the member an annual pension statement

- 14 The trustee is to give the member (or any later reversionary beneficiary) a document with the following information:
- 14.1 the account balance;
 - 14.2 the minimum amount of the pension to be paid to that person in that year; and
 - 14.3 any other information the trustee considers appropriate.

The document is known as the pension statement.

When the trustee will give the pension statement

- 15 The trustee will give the pension statement to the member (or any later reversionary beneficiary):
- 15.1 each year, as soon as practicable after the end of the previous year; and
 - 15.2 at any other time that person requests in writing and the trustee agrees.

What the trustee will do after they receive a request for a pension statement

- 16 As soon as practicable after the trustee receives a request from the member (or any later reversionary beneficiary) for a pension statement, the trustee will:
- 16.1 give a pension statement to that person; or
 - 16.2 tell that person that the trustee will not give a pension statement.

E Procedure for member to change the amount, frequency or method of paying pension

What may change about the pension?

- 17 At any time, the member (or any later reversionary beneficiary) may request in writing, for the trustee to change:
- 17.1 the total amount of the pension to be paid in a year;
 - 17.2 the frequency of payments, to a maximum of 52 in a year;
 - 17.3 when the pension payments are made and whether in advance or in arrears; or
 - 17.4 the method of paying the pension.

Any of these changes is referred to in this agreement as a variation.

Trustee to decide whether to approve a variation request

- 18 It is up to the trustee to decide whether or not to approve a request for a variation.

Trustee will notify the member of decision about the variation

- 19 As soon as practicable after receiving the request for a variation, the trustee will notify the member (or any later reversionary beneficiary) in writing:
- 19.1 if the trustee has decided to change the pension or not; and
 - 19.2 if the trustee has decided to change the pension, the details of the variation.

When the variation will start

- 20 If the trustee decides to change the pension, then the trustee will change the pension from the date of the notice in clause 19 (or another date agreed with the member or any later reversionary beneficiary).

F When and how may the trustee commute the pension to pay a lump sum

When the trustee may commute the pension to pay a lump sum

- 21 At any time, the trustee may commute the pension (that is, arrange for the member – or any later reversionary beneficiary – to receive a lump sum) in whole or in part, in any of the following situations:
- 21.1 the commutation results from the death of the member or a reversionary beneficiary; or
 - 21.2 the sole purpose of the commutation is:
 - 21.2.1 to pay a superannuation contributions surcharge; or
 - 21.2.2 to give effect to an entitlement of a non-member spouse under a payment split; or
 - 21.2.3 to meet the rights of a client to return a financial product under Division 5 of Part 7.9 of the Corporations Act 2001; or
 - 21.3 if the commutation is for only part of the amount that could be commuted – the account balance of the pension immediately after the partial commutation, would be:
 - 21.3.1 at least the minimum limit prescribed under the SIS Regulations (specifically, on the commencement day, this refers to Schedule 7 of the SIS Regulations); as reduced by
 - 21.3.2 the amount of payments already made to the member or reversionary beneficiary in the financial year in which the partial commutation would occur; or
 - 21.4 in the financial year in which the commutation is to take place, the member or reversionary beneficiary has been paid (through the pension) at least the minimum amount prescribed under the SIS Regulations (specifically, on the commencement day, this refers to regulation 1.07D(2) of the SIS Regulations).

G Member may nominate a person to receive pension after member dies

What the member may ask the trustee to do when the member dies

22 The member may in writing:

- 22.1 provide the trustee with the name of one of the member's dependants;
- 22.2 specify that that dependant is to receive the member's account balance when the member dies; and
- 22.3 specify the way in which the member's account is to be paid to that dependant.

Provided that it complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A), the document containing this information is to be called a **death benefit notice**.

When may the member give a death benefit notice?

23 The member may give a death benefit notice to the trustee only if this is permitted under the trust deed. If this is permitted, then the member may give the trustee a death benefit notice at any time.

When may the member revoke a death benefit notice?

24 Whether or not the member may revoke a death benefit notice is governed by the trust deed. (This agreement cannot override the trust deed.)

When does the trustee follow the instructions in the benefit notice?

25 The trustee may only follow the instructions in a death benefit notice as explained in clauses 26 to 31.

H What happens when the member dies?

What the trustee must do if the member dies and the trustee holds a death benefit notice

26 If the member dies and the trustee holds a death benefit notice, then the trustee must:

- 26.1 carry out the member's instructions in the death benefit notice; and
- 26.2 comply with the trust deed in doing so.

The trustee may only pay the pension to a reversionary beneficiary who is a pension dependant

27 When the member dies, the trustee may only pay the pension to a reversionary beneficiary who is a pension dependant of the member at the time of the member's death.

What the trustee must do if the member dies and the trustee does not hold a death benefit notice

- 28 If the member dies and the trustee does not hold a death benefit notice, then the trustee must:
- 28.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
 - 28.2 deal with the member's account balance under superannuation law.

A reversionary beneficiary may give a death benefit notice if trustee agrees

- 29 If the trustee agrees, then a reversionary beneficiary who receives the pension, may in writing:
- 29.1 provide the trustee with the name of one of the reversionary beneficiary's dependants;
 - 29.2 specify that that dependant is to receive the reversionary beneficiary's account balance when the reversionary beneficiary dies; and
 - 29.3 specify the way in which the reversionary beneficiary's account is to be paid to that dependant.

The document containing this information – as long as it complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A) – is to be called a **death benefit notice**.

Compulsory cashing to a lump sum where reversionary beneficiary, who is the member's child, is receiving pension

- 30 If as a result of the member's (or later reversionary beneficiary's) death, the pension is being paid to a reversionary beneficiary who is a child of the member (or later reversionary beneficiary), then the pension must be cashed to a lump sum. Normally, it must be cashed to a lump sum on the earlier of:
- 30.1 when the pension is commuted (unless the benefit is rolled over to commence a new pension); and
 - 30.2 the day on which the reversionary beneficiary attains age 25.

However, the pension does not have to be cashed to a lump sum if the reversionary beneficiary has a disability of the kind described in section 8(1) of the Disability Services Act 1986 on the day that would otherwise apply under clauses 30.1 or 30.2.

What happens when a person who is receiving the pension (other than the member) dies?

- 31 If the pension is being paid to a reversionary beneficiary and that person dies, then the trustee must pay the account balance as follows:
- 31.1 if the trustee has agreed under clause 29 to the reversionary beneficiary giving a death benefit notice, then the trustee:

- 31.1.1 must carry out the reversionary beneficiary's instructions in the death benefit notice; and
- 31.1.2 in doing so must apply the rules in clauses 26 to 28 by assuming that references to the member in those clauses, is a reference to the reversionary beneficiary; or
- 31.2 if the trustee has not agreed to the reversionary beneficiary giving a death benefit notice, then the trustee must:
 - 31.2.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
 - 31.2.2 deal with the member's account balance under superannuation law.

I When will the pension end?

The pension will end on the first to occur of a range of events

- 32 The pension will end on the first to occur of:
- 32.1 when the amount standing to the credit of the member's account is insufficient to permit further payment;
 - 32.2 when the account balance is zero;
 - 32.3 when the member dies – unless the pension is to be paid to a reversionary beneficiary, in which case the pension ends:
 - 32.3.1 under clause 30;
 - 32.3.2 when the reversionary beneficiary dies (subject to clause 31);
 - 32.3.3 under clause 32.4; or
 - 32.3.4 under clause 32.5;
 - 32.4 when the reversionary beneficiary dies and there is no other person to whom the pension may be paid; and
 - 32.5 when:
 - 32.5.1 the reversionary beneficiary dies;
 - 32.5.2 the trustee is not required to pay the pension to any person; and
 - 32.5.3 the trustee decides the pension will end.

J Interpretation

Assignment etc

- 33 Neither party may sell, assign, sub-licence or encumber in any way any right under this agreement without the written consent of the other party. A party may not refuse consent unreasonably. However, it may require financial and any other information concerning a proposed purchaser, assignee etc, and may give consent subject to conditions. These may include the payment of any costs incurred in relation to the proposed sale, assignment etc and the provision of performance guarantees by the party or by other

persons that are acceptable to it.

Counterparts

- 34 This agreement may be executed in any number of counterparts all of which taken together constitute one agreement.

Time for action

- 35 If a payment or other act is required to be made or done on a day that is not a business day, then the payment or act must be made or done on the next following business day.

Amendment of agreement

- 36 This agreement may only be varied or replaced by a document:
- 36.1 if that document is signed by the trustee and the member who signed this agreement; or
 - 36.2 after the member who signed this agreement dies, if that document is signed by the trustee only.

Further assurance

- 37 Each party must promptly execute and deliver all documents and take all other action necessary or desirable to complete the transactions contemplated by this agreement.

Legal costs, stamp duty

- 38 Each party must pay its own legal costs and expenses in relation to the negotiation, preparation and execution of this agreement and other documents referred to in it. The parties must equally pay all stamp duty (including all fines and penalties except those arising from the default of another party) on this agreement and any document executed under it.

Waiver

- 39 A right under this agreement can only be waived in writing. A waiver by a party of a right under this agreement does not prevent any other exercise of that right or any other right. A party is not liable for any loss incurred by the other that results directly or indirectly from a failure to exercise a right under this agreement.

Notices

- 40 Notice that must or may be given under this agreement must be given in writing. It may be delivered to the person's last notified business address or registered office, or by pre-paid post to that address or office, or by fax or email to the relevant fax number or email address.

Time of giving notice

- 41 A notice by post is given 2 business days after it is posted. A notice by fax is given on the date and at the time indicated on the transmission report produced by the sender's facsimile machine indicating that the facsimile was sent in its entirety to the addressee's facsimile. A notice by email is delivered the day it is sent.

The law that governs this agreement

- 42 This agreement is governed by and is to be construed in accordance with the law applying in Queensland.

Specific rules of interpretation

- 43 This agreement is to be interpreted in a manner that ensures it complies with superannuation law. In particular, it is to be construed so that, under superannuation law:
- 43.1 the fund qualifies as a self managed superannuation fund; and
- 43.2 qualifies for concessional tax treatment.
- 44 To the extent that anything in this agreement is inconsistent with superannuation law, it is to be severed from the agreement. Any obligation imposed by superannuation law in respect of the fund that is not expressed in this agreement is, even so, to be regarded as incorporated in it by reference.
- 45 Any provision in this agreement that is held to be illegal, invalid, void, voidable or unenforceable must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable. If it is not possible to read down the provision, then that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this agreement;
- 46 If a party is a trustee and the party makes a covenant, agreement, undertaking representation or warranty, then it will be construed to be a covenant, agreement, undertaking, representation or warranty made in the same capacity and as trustee of the relevant trust.
- 47 Unless expressed or implied to the contrary in this agreement:
- if a party consists of more than one person, this agreement binds them jointly and each of them severally;
 - headings and sub-headings are inserted for ease of reference only and do not affect the interpretation of this agreement;
 - this agreement may be executed in any number of counterparts all of which taken together constitute one instrument;
 - if a payment or other act is required to be made or done on a day which is not a business day, then the payment or act must be made or done on the next following business day.
- 48 A reference in this agreement to:
- a statute includes regulations under it (and vice versa) and consolidations, amendments, re-enactments or replacements of any of them;
 - a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
 - a person includes the legal personal representatives, successors and assigns of that person;

- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the purposes or objects of the first-mentioned body;
- a clause, schedule or appendix is a reference to a clause, schedule or appendix in or to this agreement;
- this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- writing includes all modes of representing or reproducing words in a legible, permanent and visible form;
- '\$' or 'dollars' is a reference to Australian dollars;
- the singular includes the plural and vice versa; and
- a gender includes the other genders.

K Definitions

Agreement means this Pension Payment Agreement, which is executed by the parties as a deed.

Commute and commutation mean to convert the capital that funds the pension, into a lump sum.

Commencement day means the date in Item 1 of the schedule.

Death benefit notice means a notice:

- that is given by the member under clause 22 or by a reversionary beneficiary under clause 29; and
- that complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A).

Dependant has the meaning given to that term in section 10 of the SIS Act.

Fund means the ABC Superannuation Fund.

Member means the original member identified at the start of this agreement.

Life expectancy has the meaning given to that term in the SIS Regulations.

Payment split has the meaning given to that term in the SIS Regulations.

Pension means the pension specified in clause 1.

Pension dependant means a person who satisfies the requirements of r6.21(2A) of the SIS Regulations.

Pension statement means a statement provided under clause 14.

Release conditions means a condition which, when satisfied by the member, enables the trustee to pay the pension to the member (and which conditions must also be a 'condition of release' as defined in the SIS Regulations).

Reversionary beneficiary means:

- the person to whom the pension must be paid after the member dies; or
- any person to whom the pension must be paid on the death of another, under this agreement.

Self managed superannuation fund has the meaning given to that term in the SIS Act.

SIS Act means the Superannuation Industry (Supervision) Act 1993.

SIS Regulations means the Superannuation Industry (Supervision) Regulations 1994.

Superannuation law means:

- any law of the Commonwealth of Australia (including the Corporations Act 2001 and the Social Security Act 1991) which deals with any aspect of superannuation or taxation in relation to superannuation; and
- any lawful requirement in relation to the fund, made by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation.

It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee may have retrospective effect.

Trust deed means the trust deed governing the operation of the fund as updated from time to time.

Trustee means the trustee, or the trustees, of the fund at any particular time.

Year means:

- the period from the commencement day to the next 30 June;
- the period from the 1 July after the commencement day to the following 30 June and each 12 month period after that; and
- the period from 1 July to the day the pension ends under clause 32.

Schedule

Item	Derived from clause	Information	Details
Item 1	Clause 3	Commencement Day	1 July, 2014
Item 2	Clause 6	Member's date of birth	20/10/1943

Execution

Executed by the parties as a deed.

Date: _____

EXECUTED by the Trustees of the
Antic Superannuation Fund

x  _____

Signature of trustee

Borislav Antic

Name of trustee

x  _____

Signature of trustee

Erzsebet Antic

Name of trustee

Member's execution and acknowledgement:

I acknowledge that:

- the trustee is to provide me with a fully executed copy of this agreement as soon as practicable after the commencement day; and
- my decision to apply for and be paid the pension is important and the trustee recommends that I consider obtaining legal, accounting and financial advice.

SIGNED, SEALED AND DELIVERED by
B Antic as member

Signature:

x 

Signature of witness

x 

Full Name of witness

.....

11 June 2014

The Trustees
Antic Superannuation Fund
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

I am writing to the fund to notify of my intention to commence a pension from my current superannuation entitlements within the fund.

I wish the pension to be in the following format (please tick the pension type):

Simple Pension (No Reversionary beneficiary)

Simple Pension (With a Reversionary beneficiary)

Allocated Pension / Transition to Retirement Pension

Could you please provide me with details of the pension that I will be payable and the conditions in relation to its payment?

Yours faithfully


.....
B Antic

1 July 2014

Borislav Antic
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

Thank you for your recent request to commence a simple pension.

Following are the details in relation to your pension, and we suggest that you notify us if such details are incorrect or not in accordance with your instructions.

Commencement Date:	1 July 2014
Purchase Price:	\$27,611.77
Minimum annual payment:	\$8,000
Maximum annual payment:	100%

Please note the minimum annual payment will change from year to year and will be advised to you on completion of the accounts preparation of the fund, where respective member balances are calculated.

If you are happy to proceed we ask that you sign the enclosed Pension Payment Agreement and return to our office at your earliest convenience.

Should you have any questions regarding this matter, please do not hesitate to contact us.

Yours faithfully


B Antic

**Minutes of the meeting of trustee of
The Antic Superannuation Fund**

Date: 25 June 2014

Meeting held at: Suite 3 'Santa Cruz House'
56 Santa Cruz Boulevard
Clear Island Waters Qld 4226

Present: Mr B Antic
Mrs E Antic

Chairperson: Mr B Antic

Resolution: It was resolved to consider the request of Borislav Antic to commence a pension. It was decided to accept this application as the trustee accepts to member has satisfied a condition of release.

Closure: There was no other business, so the meeting was closed.


.....
Chairperson

Pension Payment Agreement

Parties

Trustees

Mr B Antic
Mrs E Antic

Member

Mr Erzsebet Antic
36 San Simeon Drive
Clear Island Waters, QLD 4226 Australia

Background

- 1 The trustees are the trustees of the fund. The member is a member of the fund.
- 2 The trust deed allows the trustees to pay a pension to the member.
- 3 The member has satisfied a release condition and has applied to the trustees to be paid the pension.
- 4 The trustees have accepted the member's application and decided to pay the pension under this agreement.
- 5 The pension may be paid in up to 52 instalments in any year. Each instalment will have a payment period to which it will relate.

A Introduction

Purpose of this agreement and type of pension the member will be paid

- 1 The member (or any later reversionary beneficiary) will be paid a simple pension.
- 2 This agreement contains the rules governing, among other things:
 - the payment and commutation of the pension to the member; and
 - what is to happen when the member dies.

Start of this agreement

- 3 This agreement commences on the commencement day in Item 1 of the schedule.

When the trustee will pay the pension

- 4 The trustee (which includes "trustees") will pay all pension payments in arrears.
- 5 The pension payments will be paid fortnightly (the Payment Period). The trustee must make the first pension payment on the last day of the first Payment Period.

B Information about the member and the pension's term

Member's date of birth

- 6 The member's date of birth appears in Item 2 of the schedule. The member warrants that information is correct.

C What the trustee and the member can and can't do

Parties must not use pension as security

- 7 Neither the trustee nor the member (nor any later reversionary beneficiary) may use the capital value of the pension or the income from the pension, as security for a borrowing.

Trustee's rights and obligations

Comply with the law

- 8 When the trustee is carrying out its duties under this agreement, the trustee must:
- 8.1 comply with the law, including superannuation law; and
 - 8.2 ensure the fund maintains its status as a self managed superannuation fund under superannuation law.

Maintain pension payments above minimum

- 9 The trustee will ensure that the total pension payments to the member in a year are maintained at a level equal to or above the minimum limits calculated under the SIS Regulations (specifically, on the commencement day, this refers to clause 1 of schedule 7 of the SIS Regulations). If the pension is a 'transition to retirement' pension, then a maximum annual pension will also be applicable.
- 10 However, the trustee does not have to ensure that the total pension payments in a year meet the minimum limit of payments calculated under the SIS Regulations, if that year commences in June.

Trustee may segregate assets used to fund pension

- 11 If the trust deed allows, then the trustee may segregate those assets which are to fund the pension, from other assets of the fund.

Pension is not transferable

- 12 After the member has died, the trustee must not pay the pension to any other person except under clauses 26 to 31.

No additional contribution to capital supporting the pension

- 13 The trustee must not, after the commencement day, accept any addition by way of contribution or rollover to the capital supporting the pension.

D Information about the pension

Trustee to give the member an annual pension statement

14 The trustee is to give the member (or any later reversionary beneficiary) a document with the following information:

- 14.1 the account balance;
- 14.2 the minimum amount of the pension to be paid to that person in that year; and
- 14.3 any other information the trustee considers appropriate.

The document is known as the pension statement.

When the trustee will give the pension statement

15 The trustee will give the pension statement to the member (or any later reversionary beneficiary):

- 15.1 each year, as soon as practicable after the end of the previous year; and
- 15.2 at any other time that person requests in writing and the trustee agrees.

What the trustee will do after they receive a request for a pension statement

16 As soon as practicable after the trustee receives a request from the member (or any later reversionary beneficiary) for a pension statement, the trustee will:

- 16.1 give a pension statement to that person; or
- 16.2 tell that person that the trustee will not give a pension statement.

E Procedure for member to change the amount, frequency or method of paying pension

What may change about the pension?

17 At any time, the member (or any later reversionary beneficiary) may request in writing, for the trustee to change:

- 17.1 the total amount of the pension to be paid in a year;
- 17.2 the frequency of payments, to a maximum of 52 in a year;
- 17.3 when the pension payments are made and whether in advance or in arrears; or
- 17.4 the method of paying the pension.

Any of these changes is referred to in this agreement as a variation.

Trustee to decide whether to approve a variation request

18 It is up to the trustee to decide whether or not to approve a request for a variation.

Trustee will notify the member of decision about the variation

- 19 As soon as practicable after receiving the request for a variation, the trustee will notify the member (or any later reversionary beneficiary) in writing:
- 19.1 if the trustee has decided to change the pension or not; and
 - 19.2 if the trustee has decided to change the pension, the details of the variation.

When the variation will start

- 20 If the trustee decides to change the pension, then the trustee will change the pension from the date of the notice in clause 19 (or another date agreed with the member or any later reversionary beneficiary).

F When and how may the trustee commute the pension to pay a lump sum

When the trustee may commute the pension to pay a lump sum

- 21 At any time, the trustee may commute the pension (that is, arrange for the member – or any later reversionary beneficiary – to receive a lump sum) in whole or in part, in any of the following situations:
- 21.1 the commutation results from the death of the member or a reversionary beneficiary; or
 - 21.2 the sole purpose of the commutation is:
 - 21.2.1 to pay a superannuation contributions surcharge; or
 - 21.2.2 to give effect to an entitlement of a non-member spouse under a payment split; or
 - 21.2.3 to meet the rights of a client to return a financial product under Division 5 of Part 7.9 of the Corporations Act 2001; or
 - 21.3 if the commutation is for only part of the amount that could be commuted – the account balance of the pension immediately after the partial commutation, would be:
 - 21.3.1 at least the minimum limit prescribed under the SIS Regulations (specifically, on the commencement day, this refers to Schedule 7 of the SIS Regulations); as reduced by
 - 21.3.2 the amount of payments already made to the member or reversionary beneficiary in the financial year in which the partial commutation would occur; or
 - 21.4 in the financial year in which the commutation is to take place, the member or reversionary beneficiary has been paid (through the pension) at least the minimum amount prescribed under the SIS Regulations (specifically, on the commencement day, this refers to regulation 1.07D(2) of the SIS Regulations).

G Member may nominate a person to receive pension after member dies

What the member may ask the trustee to do when the member dies

22 The member may in writing:

22.1 provide the trustee with the name of one of the member's dependants;

22.2 specify that that dependant is to receive the member's account balance when the member dies; and

22.3 specify the way in which the member's account is to be paid to that dependant.

Provided that it complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A), the document containing this information is to be called a **death benefit notice**.

When may the member give a death benefit notice?

23 The member may give a death benefit notice to the trustee only if this is permitted under the trust deed. If this is permitted, then the member may give the trustee a death benefit notice at any time.

When may the member revoke a death benefit notice?

24 Whether or not the member may revoke a death benefit notice is governed by the trust deed. (This agreement cannot override the trust deed.)

When does the trustee follow the instructions in the benefit notice?

25 The trustee may only follow the instructions in a death benefit notice as explained in clauses 26 to 31.

H What happens when the member dies?

What the trustee must do if the member dies and the trustee holds a death benefit notice

26 If the member dies and the trustee holds a death benefit notice, then the trustee must:

26.1 carry out the member's instructions in the death benefit notice; and

26.2 comply with the trust deed in doing so.

The trustee may only pay the pension to a reversionary beneficiary who is a pension dependant

27 When the member dies, the trustee may only pay the pension to a reversionary beneficiary who is a pension dependant of the member at the time of the member's death.

What the trustee must do if the member dies and the trustee does not hold a death benefit notice

- 28 If the member dies and the trustee does not hold a death benefit notice, then the trustee must:
- 28.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
 - 28.2 deal with the member's account balance under superannuation law.

A reversionary beneficiary may give a death benefit notice if trustee agrees

- 29 If the trustee agrees, then a reversionary beneficiary who receives the pension, may in writing:
- 29.1 provide the trustee with the name of one of the reversionary beneficiary's dependants;
 - 29.2 specify that that dependant is to receive the reversionary beneficiary's account balance when the reversionary beneficiary dies; and
 - 29.3 specify the way in which the reversionary beneficiary's account is to be paid to that dependant.

The document containing this information – as long as it complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A) – is to be called a **death benefit notice**.

Compulsory cashing to a lump sum where reversionary beneficiary, who is the member's child, is receiving pension

- 30 If as a result of the member's (or later reversionary beneficiary's) death, the pension is being paid to a reversionary beneficiary who is a child of the member (or later reversionary beneficiary), then the pension must be cashed to a lump sum. Normally, it must be cashed to a lump sum on the earlier of:
- 30.1 when the pension is commuted (unless the benefit is rolled over to commence a new pension); and
 - 30.2 the day on which the reversionary beneficiary attains age 25.

However, the pension does not have to be cashed to a lump sum if the reversionary beneficiary has a disability of the kind described in section 8(1) of the Disability Services Act 1986 on the day that would otherwise apply under clauses 30.1 or 30.2.

What happens when a person who is receiving the pension (other than the member) dies?

- 31 If the pension is being paid to a reversionary beneficiary and that person dies, then the trustee must pay the account balance as follows:
- 31.1 if the trustee has agreed under clause 29 to the reversionary beneficiary giving a death benefit notice, then the trustee:

- 31.1.1 must carry out the reversionary beneficiary's instructions in the death benefit notice; and
- 31.1.2 in doing so must apply the rules in clauses 26 to 28 by assuming that references to the member in those clauses, is a reference to the reversionary beneficiary; or
- 31.2 if the trustee has not agreed to the reversionary beneficiary giving a death benefit notice, then the trustee must:
 - 31.2.1 do anything the trust deed says the trustee is to do with the member's account balance in these circumstances; and
 - 31.2.2 deal with the member's account balance under superannuation law.

I When will the pension end?

The pension will end on the first to occur of a range of events

- 32 The pension will end on the first to occur of:
- 32.1 when the amount standing to the credit of the member's account is insufficient to permit further payment;
 - 32.2 when the account balance is zero;
 - 32.3 when the member dies – unless the pension is to be paid to a reversionary beneficiary, in which case the pension ends:
 - 32.3.1 under clause 30;
 - 32.3.2 when the reversionary beneficiary dies (subject to clause 31);
 - 32.3.3 under clause 32.4; or
 - 32.3.4 under clause 32.5;
 - 32.4 when the reversionary beneficiary dies and there is no other person to whom the pension may be paid; and
 - 32.5 when:
 - 32.5.1 the reversionary beneficiary dies;
 - 32.5.2 the trustee is not required to pay the pension to any person; and
 - 32.5.3 the trustee decides the pension will end.

J Interpretation

Assignment etc

- 33 Neither party may sell, assign, sub-licence or encumber in any way any right under this agreement without the written consent of the other party. A party may not refuse consent unreasonably. However, it may require financial and any other information concerning a proposed purchaser, assignee etc, and may give consent subject to conditions. These may include the payment of any costs incurred in relation to the proposed sale, assignment etc and the provision of performance guarantees by the party or by other

persons that are acceptable to it.

Counterparts

- 34 This agreement may be executed in any number of counterparts all of which taken together constitute one agreement.

Time for action

- 35 If a payment or other act is required to be made or done on a day that is not a business day, then the payment or act must be made or done on the next following business day.

Amendment of agreement

- 36 This agreement may only be varied or replaced by a document:
- 36.1 if that document is signed by the trustee and the member who signed this agreement; or
 - 36.2 after the member who signed this agreement dies, if that document is signed by the trustee only.

Further assurance

- 37 Each party must promptly execute and deliver all documents and take all other action necessary or desirable to complete the transactions contemplated by this agreement.

Legal costs, stamp duty

- 38 Each party must pay its own legal costs and expenses in relation to the negotiation, preparation and execution of this agreement and other documents referred to in it. The parties must equally pay all stamp duty (including all fines and penalties except those arising from the default of another party) on this agreement and any document executed under it.

Waiver

- 39 A right under this agreement can only be waived in writing. A waiver by a party of a right under this agreement does not prevent any other exercise of that right or any other right. A party is not liable for any loss incurred by the other that results directly or indirectly from a failure to exercise a right under this agreement.

Notices

- 40 Notice that must or may be given under this agreement must be given in writing. It may be delivered to the person's last notified business address or registered office, or by pre-paid post to that address or office, or by fax or email to the relevant fax number or email address.

Time of giving notice

- 41 A notice by post is given 2 business days after it is posted. A notice by fax is given on the date and at the time indicated on the transmission report produced by the sender's facsimile machine indicating that the facsimile was sent in its entirety to the addressee's facsimile. A notice by email is delivered the day it is sent.

The law that governs this agreement

- 42 This agreement is governed by and is to be construed in accordance with the law applying in Queensland.

Specific rules of interpretation

- 43 This agreement is to be interpreted in a manner that ensures it complies with superannuation law. In particular, it is to be construed so that, under superannuation law:
- 43.1 the fund qualifies as a self managed superannuation fund; and
- 43.2 qualifies for concessional tax treatment.
- 44 To the extent that anything in this agreement is inconsistent with superannuation law, it is to be severed from the agreement. Any obligation imposed by superannuation law in respect of the fund that is not expressed in this agreement is, even so, to be regarded as incorporated in it by reference.
- 45 Any provision in this agreement that is held to be illegal, invalid, void, voidable or unenforceable must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable. If it is not possible to read down the provision, then that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this agreement;
- 46 If a party is a trustee and the party makes a covenant, agreement, undertaking representation or warranty, then it will be construed to be a covenant, agreement, undertaking, representation or warranty made in the same capacity and as trustee of the relevant trust.
- 47 Unless expressed or implied to the contrary in this agreement:
- if a party consists of more than one person, this agreement binds them jointly and each of them severally;
 - headings and sub-headings are inserted for ease of reference only and do not affect the interpretation of this agreement;
 - this agreement may be executed in any number of counterparts all of which taken together constitute one instrument;
 - if a payment or other act is required to be made or done on a day which is not a business day, then the payment or act must be made or done on the next following business day.
- 48 A reference in this agreement to:
- a statute includes regulations under it (and vice versa) and consolidations, amendments, re-enactments or replacements of any of them;
 - a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
 - a person includes the legal personal representatives, successors and assigns of that person;

- any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the purposes or objects of the first-mentioned body;
- a clause, schedule or appendix is a reference to a clause, schedule or appendix in or to this agreement;
- this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- writing includes all modes of representing or reproducing words in a legible, permanent and visible form;
- '\$' or 'dollars' is a reference to Australian dollars;
- the singular includes the plural and vice versa; and
- a gender includes the other genders.

K Definitions

Agreement means this Pension Payment Agreement, which is executed by the parties as a deed.

Commute and commutation mean to convert the capital that funds the pension, into a lump sum.

Commencement day means the date in Item 1 of the schedule.

Death benefit notice means a notice:

- that is given by the member under clause 22 or by a reversionary beneficiary under clause 29; and
- that complies with the SIS Regulations (specifically, on the commencement day, this refers to SIS Regulation 6.17A).

Dependant has the meaning given to that term in section 10 of the SIS Act.

Fund means the ABC Superannuation Fund.

Member means the original member identified at the start of this agreement.

Life expectancy has the meaning given to that term in the SIS Regulations.

Payment split has the meaning given to that term in the SIS Regulations.

Pension means the pension specified in clause 1.

Pension dependant means a person who satisfies the requirements of r6.21(2A) of the SIS Regulations.

Pension statement means a statement provided under clause 14.

Release conditions means a condition which, when satisfied by the member, enables the trustee to pay the pension to the member (and which conditions must also be a 'condition of release' as defined in the SIS Regulations).

Reversionary beneficiary means:

- the person to whom the pension must be paid after the member dies; or
- any person to whom the pension must be paid on the death of another, under this agreement.

Self managed superannuation fund has the meaning given to that term in the SIS Act.

SIS Act means the Superannuation Industry (Supervision) Act 1993.

SIS Regulations means the Superannuation Industry (Supervision) Regulations 1994.

Superannuation law means:

- any law of the Commonwealth of Australia (including the Corporations Act 2001 and the Social Security Act 1991) which deals with any aspect of superannuation or taxation in relation to superannuation; and
- any lawful requirement in relation to the fund, made by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation.

It includes changes to any superannuation law after the date of this deed. It also includes any proposed law or lawful requirement that the trustee may have retrospective effect.

Trust deed means the trust deed governing the operation of the fund as updated from time to time.

Trustee means the trustee, or the trustees, of the fund at any particular time.

Year means:

- the period from the commencement day to the next 30 June;
- the period from the 1 July after the commencement day to the following 30 June and each 12 month period after that; and
- the period from 1 July to the day the pension ends under clause 32.

Schedule


Item	Derived from clause	Information	Details
Item 1	Clause 3	Commencement Day	1 July, 2014
Item 2	Clause 6	Member's date of birth	03/02/1949

Execution

Executed by the parties as a deed.

Date: x _____


EXECUTED by the Trustees of the
Antic Superannuation Fund

x  _____

Signature of trustee

Borislav Antic

Name of trustee

x  _____

Signature of trustee

Erzsebet Antic

Name of trustee


Member's execution and acknowledgement:

I acknowledge that:

- the trustee is to provide me with a fully executed copy of this agreement as soon as practicable after the commencement day; and
- my decision to apply for and be paid the pension is important and the trustee recommends that I consider obtaining legal, accounting and financial advice.

SIGNED, SEALED AND DELIVERED by
E Antic as member

Signature:  _____

Signature of witness
x  _____

Full Name of witness

11 June 2014

The Trustees
Antic Superannuation Fund
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

I am writing to the fund to notify of my intention to commence a pension from my current superannuation entitlements within the fund.

I wish the pension to be in the following format (please tick the pension type):

Simple Pension (No Reversionary beneficiary)

Simple Pension (With a Reversionary beneficiary)

Allocated Pension / Transition to Retirement Pension

Could you please provide me with details of the pension that I will be payable and the conditions in relation to its payment?

Yours faithfully



E Antic

1 July 2014

Erzsebet Antic
36 San Simeon Drive
CLEAR ISLAND WATERS QLD 4226

Re: Commencement of Pension

Thank you for your recent request to commence a simple pension.

Following are the details in relation to your pension, and we suggest that you notify us if such details are incorrect or not in accordance with your instructions.

Commencement Date:	1 July 2014
Purchase Price:	\$93,325.15
Minimum annual payment:	\$27,000
Maximum annual payment:	100%

Please note the minimum annual payment will change from year to year and will be advised to you on completion of the accounts preparation of the fund, where respective member balances are calculated.

If you are happy to proceed we ask that you sign the enclosed Pension Payment Agreement and return to our office at your earliest convenience.

Should you have any questions regarding this matter, please do not hesitate to contact us.

Yours faithfully



E Antic

**Minutes of the meeting of trustee of
The Antic Superannuation Fund**

Date: 25 June 2014

Meeting held at: Suite 3 'Santa Cruz House'
56 Santa Cruz Boulevard
Clear Island Waters Qld 4226

Present: Mr B Antic
Mrs E Antic

Chairperson: Mr B Antic

Resolution: It was resolved to consider the request of Erzsebet Antic to commence a pension. It was decided to accept this application as the trustee accepts to member has satisfied a condition of release.

Closure: There was no other business, so the meeting was closed.


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Chairperson

E - Estate Planning

2023 Financial Year

Preparer Beverly van Bovene

Reviewer Mandie Watts

Status Completed

Supporting Documents

No supporting documents

External URLs

No External URLs

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members