



Financial Statements

For the year ended 30 June 2020

Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
INVESTMENTS			
Australian Listed Shares	10	2,067,308	2,364,467
Australian Listed Unit Trust	11	57	80
		2,067,365	2,364,547
OTHER ASSETS			
Cash at Bank	12	45,852	21,888
Dividend Reinvestment Plan Residual	13	189	246
		46,041	22,134
TOTAL ASSETS		2,113,406	2,386,681
LIABILITIES			
Provisions for Tax - Fund	14	(12,250)	25,562
Financial Position Rounding		1	(1)
		(12,249)	25,561
TOTAL LIABILITIES		(12,249)	25,561
NET ASSETS AVAILABLE TO PAY BENEFITS		2,125,655	2,361,120
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	15	2,125,655	2,361,120
		2,125,655	2,361,120

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

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

Net market values have been determined as follows:

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

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

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

Interest revenue

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

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

Dividend revenue

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

Distribution revenue

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

Remeasurement changes in net market values

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

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

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

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

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

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

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

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

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

f. Critical Accounting Estimates and Judgments

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

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

C J & K A Roberts Family Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

	2020 \$	2019 \$
Note 2: Australian Listed Shares		
ANZ Banking Grp Ltd - Dividends	9,892	-
ARGO Investments - Dividends	2,162	-
Australian Foundat. - Dividends	6,005	-
Bendigo And Adelaide - Dividends	2,401	-
BHP Billiton Limited - Dividends	12,974	-
Bluescope Steel Ltd - Dividends	35	-
Coles Group Limited - Dividends	1,260	-
Commonwealth Bank. - Dividends	20,194	-
Global Value Fund Limited	570	-
National Aust. Bank - Dividends	20,621	-
Orora Limited	3,628	-
Platinum Capital Ltd - Dividends	781	-
RIO Tinto Limited - Dividends	28,488	-
South32 Ordinary Fully Paid Deferred Settlement	454	-
Suncorp-metway. - Dividends	260	-
Telstra Corporation. - Dividends	7,042	-
Wesfarmers Limited - Dividends	3,144	-
Westpac Banking Corp - Dividends	6,863	-
	126,774	-
Note 3: Australian Listed Unit Trust		
Sydney Airport Group	4	-
	4	-
Note 4: Unit Trusts (Unlisted)		
Managed Investments	-	146,642
	-	146,642
Note 5: Cash at Bank		
Cash at Bank - Bank Interest	53	-
	53	-
Note 6: Market Movement Non-Realised		
Market Movement Non-Realised - Shares - Listed	(430,975)	209,075
Market Movement Non-Realised - Trusts - Unit	(24)	-
	(430,999)	209,075
Note 7: Market Movement Realised		
Market Movement Realised - Shares - Listed	572	-
	572	-

C J & K A Roberts Family Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

	2020	2019
	\$	\$
Note 8: Fund Administration Expenses		
Accountancy Fees	2,943	-
Bank Charges (Admin)	30	30
Professional Fees	-	2,850
Subscriptions and Registrations (Admin)	259	518
	3,232	3,398
Note 9: Fund Tax Expenses		
Income Tax Expense	(26,090)	(10,448)
Tax Accrued During Period (Deferred Tax)	(43,077)	-
	(69,167)	(10,448)

C J & K A Roberts Family Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

	2020	2019
	\$	\$
Note 10: Australian Listed Shares		
ANZ Banking Grp Ltd	120,862	171,573
ARGO Investments	47,095	53,186
Australian Foundat.	156,586	154,925
Bank Of Queensland.	6,170	-
Bendigo And Adelaide	27,185	41,526
BHP Billiton Limited	229,606	250,582
Bluescope Steel Ltd	2,887	2,976
Celsius Resources Limited	-	750
Coles Group Limited	-	25,672
Commonwealth Bank.	339,603	383,023
Dubber Corporation Limited	18,645	-
Ellerston Asian Investments Limited	-	3,330
Global Value Fund Limited	-	9,396
Macquarie Group Ltd	1,542	1,630
Magellan Flagship	-	9,135
National Aust. Bank	250,142	326,679
Orora Limited	14,834	-
Platinum Capital Ltd	13,950	17,521
RIO Tinto Limited	396,738	441,914
South32 Ordinary Fully Paid Deferred Settlement	12,420	19,360
Suncorp-metway.	16,383	-
Telstra Corporation.	137,751	169,439
VanEck Vectors MSCI World ex Australia Qlt (H) ETF	9,578	-
Virgin Money UK plc	-	7,192
Wesfarmers Limited	94,860	73,586
Westpac Banking Corp	170,471	201,072
	2,067,308	2,364,467
Note 11: Australian Listed Unit Trust		
Sydney Airport Group	57	80
	57	80
Note 12: Cash at Bank		
Cash at Bank	45,852	21,888
	45,852	21,888
Note 13: Dividend Reinvestment Plan Residual		
Dividend Reinvestment Plan Residual	189	246
	189	246

C J & K A Roberts Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

	2020	2019
	\$	\$
Note 14: Provisions for Tax - Fund		
Provision for Deferred Tax (Fund)	13,840	56,917
Provision for Income Tax (Fund)	(26,090)	(31,355)
	(12,250)	25,562
Note 15A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	2,361,120	1,995,774
Add: Increase (Decrease) in Members' Benefits	(235,465)	365,346
Liability for Members' Benefits End	2,125,655	2,361,120
Note 15B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	2,125,655	-
Total Vested Benefits	2,125,655	-

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	2	126,774	-
Australian Listed Unit Trust	3	4	-
Unit Trusts (Unlisted)	4	-	146,642
		126,778	146,642
Contribution Revenue			
Employer Concessional Contributions		2,198	2,579
		2,198	2,579
Other Revenue			
Cash at Bank	5	53	-
Market Movement Non-Realised	6	(430,999)	209,075
Market Movement Realised	7	572	-
		(430,374)	209,075
Total Revenue		(301,398)	358,296
EXPENSES			
General Expense			
Fund Administration Expenses	8	3,232	3,398
		3,232	3,398
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		(304,630)	354,898
Tax Expense			
Fund Tax Expenses	9	(69,167)	(10,448)
		(69,167)	(10,448)
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		(235,463)	365,346

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

Tax Reconciliation

For the year ended 30 June 2020

INCOME

Gross Interest Income		53.00	
Gross Dividend Income			
Imputation Credits	52,892.47		
Franked Amounts	123,415.76		
Unfranked Amounts	<u>3,359.42</u>	179,667.00	
Gross Rental Income		-	
Gross Foreign Income		-	
Gross Trust Distributions		-	
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	2,197.00		
Member Contributions	<u>-</u>	2,197.00	
Gross Capital Gain			
Net Capital Gain	-		
Pension Capital Gain Revenue	<u>-</u>	-	
Non-arm's length income		-	
Net Other Income		-	
Gross Income			181,917.00
Less Exempt Current Pension Income		-	
Total Income			181,917.00
LESS DEDUCTIONS			
Other Deduction		3,232.00	
Total Deductions			3,232.00
TAXABLE INCOME			178,685.00
Gross Income Tax Expense (15% of Standard Component)		26,802.75	
(45% of Non-arm's length income)		-	
Less Foreign Tax Offset	-		
Less Other Tax Credit	<u>-</u>	-	
Tax Assessed			26,802.75
Less Imputed Tax Credit		52,892.47	
Less Amount Already paid (for the year)		-	<u>52,892.47</u>
TAX DUE OR REFUNDABLE			(26,089.72)
Supervisory Levy			259.00
AMOUNT DUE OR REFUNDABLE			(25,830.72)

Member Account Balances

For the year ended 30 June 2020

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Roberts, Christopher (58)									
Accumulation									
Accum (00001)	2,143,719.63	-	-	-	-	-	-	(215,480.46)	1,928,239.17
	2,143,719.63	-	-	-	-	-	-	(215,480.46)	1,928,239.17
Roberts, Kym (49)									
Accumulation									
Accum (00002)	217,399.91	-	2,197.54	-	329.63	-	-	(21,852.41)	197,415.41
	217,399.91	-	2,197.54	-	329.63	-	-	(21,852.41)	197,415.41
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	2,361,119.54	-	2,197.54	-	329.63	-	-	(237,332.87)	2,125,654.58

CALCULATED FUND EARNING RATE: (10.0517)% APPLIED FUND EARNING RATE: (10.0517)%

Investment Summary

As at 30 June 2020

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Actual Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	45,851.50	45,851.50	-	-	2.17
					45,851.50	45,851.50	-	-	2.17
Domestic Shares									
ANZ Banking Grp Ltd	ANZ	6,484,000	26.0881	18.6400	169,155.31	120,861.76	(48,293.55)	(28.55)	5.72
ARGO Investments	ARG	6,550,000	5.3797	7.1900	35,236.90	47,094.50	11,857.60	33.65	2.23
Australian Foundat.	AFI	25,712,000	4.4544	6.0900	114,532.08	156,586.08	42,054.00	36.72	7.41
Bank Of Queensland.	BOQ	1,000,000	6.4910	6.1700	6,491.00	6,170.00	(321.00)	(4.95)	0.29
Bendigo And Adelaide	BEN	3,878,000	7.6497	7.0100	29,665.37	27,184.78	(2,480.59)	(8.36)	1.29
BHP Billiton Limited	BHP	6,410,000	18.9455	35.8200	121,440.76	229,606.20	108,165.44	89.07	10.87
Bluescope Steel Ltd	BSL	247,000	47.2317	11.6900	11,666.23	2,887.43	(8,778.80)	(75.25)	0.14
Commonwealth Bank.	CBA	4,892,000	40.0517	69.4200	195,933.01	339,602.64	143,669.63	73.33	16.07
Dubber Corporation Limited	DUB	16,500,000	1.2066	1.1300	19,908.90	18,645.00	(1,263.90)	(6.35)	0.88
Macquarie Group Ltd	MOQ	13,000	50.4054	118.6000	655.27	1,541.80	886.53	135.29	0.07
National Aust. Bank	NAB	13,729,000	26.4785	18.2200	363,523.24	250,142.38	(113,380.86)	(31.19)	11.84
Orora Limited	ORA	5,840,000	2.7366	2.5400	15,981.60	14,833.60	(1,148.00)	(7.18)	0.70
Platinum Capital Ltd	PMC	1,116,000	1.7920	1.2500	19,998.62	13,950.00	(6,048.62)	(30.25)	0.66
RIO Tinto Limited	RIO	4,050,000	64.4666	97.9600	261,089.75	396,738.00	135,648.25	51.95	18.77
South32 Ordinary Fully Paid Deferred	S32	6,088,000	1.3992	2.0400	8,518.20	12,419.52	3,901.32	45.80	0.59
Suncorp-metway.	SUN	1,775,000	11.8790	9.2300	21,085.22	16,383.25	(4,701.97)	(22.30)	0.78
Telstra Corporation.	TLS	44,010,000	4.3608	3.1300	191,916.77	137,751.30	(54,165.47)	(28.22)	6.52
VanEck Vectors MSCI World ex Australia	QHAI	325,000	30.4280	29.4700	9,889.10	9,577.75	(311.35)	(3.15)	0.45
Wesfarmers Limited	WES	2,116,000	19.3333	44.8300	40,909.24	94,860.28	53,951.04	131.88	4.49
Westpac Banking Corp	WBC	9,497,000	23.1691	17.9500	220,036.58	170,471.15	(49,565.43)	(22.53)	8.07
					1,857,633.15	2,067,307.42	209,674.27	11.29	97.83
Unit Trusts									
Sydney Airport Group	SYD	10,000	3.7300	5.6700	37.30	56.70	19.40	52.01	-
					37.30	56.70	19.40	52.01	-
Total Investments					1,903,521.95	2,113,215.62	209,693.67	11.02	100.00

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

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

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

C J & K A Roberts Family Superannuation Fund

Compilation Report

For the year ended 30 June 2020

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

The Responsibility of the Trustees

The Trustees of C J & K A Roberts Family 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 Trustees, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements and APES 315: *Compilation of Financial Information*.

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

Assurance Disclaimer

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

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

Firm: Walker Partners (Aust) Pty Ltd
Address: PO Box 706
Burgundy Street
HEIDELBERG VIC 3084

Signature: _____

Date: _____

Member Statement

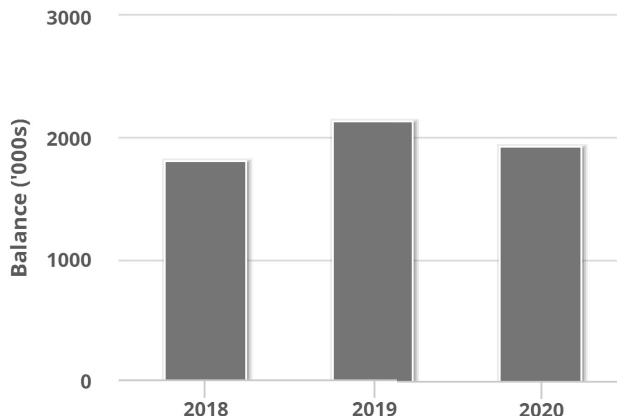
For the year ended 30 June 2020

Member details

Mr Christopher Roberts
4 Montpelier Drive
LOWER PLENTY VIC 3093
AUSTRALIA

Date of Birth: 17/10/1961
Eligible Service Date: 01/07/1996

Your recent balance history



YOUR OPENING BALANCE

\$2,143,719.63

(\$215,480.46)
Balance Decrease

YOUR CLOSING BALANCE

\$1,928,239.17

Your Net Fund Return

(10.0517)%

Your account at a glance

Opening Balance as at 01/07/2019	\$2,143,719.63
New Earnings	(\$215,480.46)
Closing Balance at 30/06/2020	\$1,928,239.17

Member Statement

For the year ended 30 June 2020

Consolidated - Mr Christopher Roberts

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$1,928,239.17

YOUR TAX COMPONENTS

Tax Free Component	\$8,536.29
Taxable Component	\$1,919,702.88

YOUR INSURANCE COVER

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

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$1,928,239.17
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(10.05)%
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Member Statement

For the year ended 30 June 2020

Accumulation Account - Mr Christopher Roberts

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$2,143,719.63
New Earnings	(\$215,480.46)
Closing Balance at 30/06/2020	\$1,928,239.17

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$1,928,239.17

YOUR TAX COMPONENTS

Tax Free Component	\$8,536.29
Taxable Component	\$1,919,702.88

Member Statement

For the year ended 30 June 2020

YOUR BENEFICIARY(s) - Mr Christopher Roberts

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Kym Roberts

4 Montpelier Drive
LOWER PLENTY VIC 3093
AUSTRALIA

Member Statement

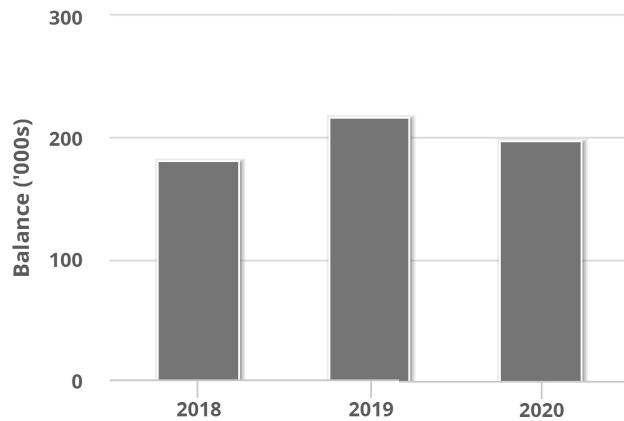
For the year ended 30 June 2020

Member details

Mrs Kym Roberts
4 Montpelier Drive
LOWER PLENTY VIC 3093
AUSTRALIA

Date of Birth: 07/04/1971
 Eligible Service Date: 01/07/1996

Your recent balance history



YOUR OPENING BALANCE
\$217,399.91

(\$19,984.50)
Balance Decrease

YOUR CLOSING BALANCE
\$197,415.41

Your Net Fund Return

(10.0517)%

Your account at a glance

Opening Balance as at 01/07/2019 **\$217,399.91**

What has been added to your account

Employer Concessional Contributions **\$2,197.54**

What has been deducted from your account

Contribution Tax **\$329.63**

New Earnings **(\$21,852.41)**

Closing Balance at 30/06/2020 **\$197,415.41**

Member Statement

For the year ended 30 June 2020

Consolidated - Mrs Kym Roberts

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$197,415.41

YOUR TAX COMPONENTS

Tax Free Component	\$45,766.38
Taxable Component	\$151,649.03

YOUR INSURANCE COVER

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

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$197,415.41
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(10.05)%
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Member Statement

For the year ended 30 June 2020

Accumulation Account - Mrs Kym Roberts

ACCOUNT SUMMARY

Opening Balance as at 01/07/2019	\$217,399.91
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What has been added to your account

Employer Concessional Contributions	\$2,197.54
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What has been deducted from your account

Contribution Tax	\$329.63
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New Earnings	(\$21,852.41)
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Closing Balance at 30/06/2020	\$197,415.41
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
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Restricted non-preserved (Generally available when you leave your employer)	\$0.00
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Preserved (Generally available once you retire, after reaching your preservation age)	\$197,415.41
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YOUR TAX COMPONENTS

Tax Free Component	\$45,766.38
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Taxable Component	\$151,649.03
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Member Statement

For the year ended 30 June 2020

YOUR BENEFICIARY(s) - Mrs Kym Roberts

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Kym Roberts

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