

The Super Superannuation Fund

ABN 25 329 344 355

**Financial Statement
For the year ended 30 June 2021**

The Super Superannuation Fund
Statement of Financial Position
as at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	664,032.89	657,538.65
Shares in Listed Companies	6B	755,385.98	613,084.73
Stapled Securities	6C	49,833.46	49,483.26
Other Assets			
Cash At Bank		32,674.83	76,199.88
Receivables		717.91	560.32
Current Tax Assets		7,583.88	11,209.76
Total Assets		<u>1,510,228.95</u>	<u>1,408,076.60</u>
Liabilities			
Total Liabilities		<u>-</u>	<u>-</u>
Net Assets Available to Pay Benefits		<u>1,510,228.95</u>	<u>1,408,076.60</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Reginald Fowler		1,126,063.75	1,051,587.25
Mrs Pamela Fowler		384,165.20	356,489.35
Total Liability for Accrued Benefits		<u>1,510,228.95</u>	<u>1,408,076.60</u>

The accompanying notes form part of these financial statements.

The Super Superannuation Fund
Operating Statement
For the period 1 July 2020 to 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Gains			
Realised Capital Gains	8A	4,049.49	137,730.41
Increase in Market Value	8B	138,628.79	(241,471.63)
Investment Income			
Distributions	7A	1,243.21	1,794.73
Dividends	7B	19,630.66	28,139.76
Interest	7C	6,519.32	14,264.64
Other Income		26.83	-
		170,098.30	(59,542.09)
Expenses			
Member Payments			
Pensions Paid		66,026.83	73,000.00
Other Expenses			
Accountancy Fee		7,534.00	6,214.00
Auditor Fee		1,200.00	1,200.00
Bank Fees		5.00	-
Filing Fee		55.00	54.00
Legal Fee		450.00	-
SMSF Supervisory Levy		259.00	259.00
		75,529.83	80,727.00
Benefits Accrued as a Result of Operations before Income Tax		94,568.47	(140,269.09)
Income Tax			
Income Tax Expense		(7,583.88)	(11,209.76)
		(7,583.88)	(11,209.76)
Benefits Accrued as a Result of Operations		102,152.35	(129,059.33)

The accompanying notes form part of these financial statements.

The Super Superannuation Fund

Notes to the Financial Statements

As at 30 June 2021

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of 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. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

The Super Superannuation Fund

Notes to the Financial Statements

As at 30 June 2021

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

Distributions from unit trusts and managed funds 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 market value.

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

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

The financial report was authorised for issue on 7 March 2022 by the directors of the trustee company.

The Super Superannuation Fund
Notes to the Financial Statements
As at 30 June 2021

Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	1,408,076.60	1,537,135.93
Benefits Accrued during the period	168,179.18	(56,059.33)
Benefits Paid during the period	(66,026.83)	(73,000.00)
Liability for Accrued Benefits at end of period	1,510,228.95	1,408,076.60

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which 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 reporting period.

	Current	Previous
Vested Benefits at beginning of period	1,408,076.60	1,537,135.93
Benefits Accrued during the period	168,179.18	(56,059.33)
Benefits Paid during the period	(66,026.83)	(73,000.00)
Vested Benefits at end of period	1,510,228.95	1,408,076.60

Note 4 – Guaranteed Benefits

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

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Cash and Cash Equivalents

	Current	Previous
At market value:		
Westpac Term Deposit A/C 29-0385	664,032.89	657,538.65
	664,032.89	657,538.65

The Super Superannuation Fund
Notes to the Financial Statements
As at 30 June 2021

Note 6B – Shares in Listed Companies

	Current	Previous
At market value:		
AGL Energy Limited.	14,555.00	0.00
Aj Lucas Group Limited	1,378.78	1,856.05
Asx Limited - Ordinary Fully Paid	45,538.06	50,032.68
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	39,410.00	26,096.00
Boral Limited (Morgans)	51,450.00	26,530.00
Coles Group Limited.	13,774.54	13,839.02
Link Administration Holdings Limited	29,232.00	23,780.00
Macquarie Group Limited	80,561.45	61,079.00
National Australia Bank Limited - Ordinary Fully Paid	36,970.20	25,690.20
Nine Entertainment Co. Holdings Limited	0.00	15,870.00
Perpetual Limited	33,041.25	24,477.75
Qbe Insurance Group Limited - Ordinary Fully Paid	10,790.00	8,860.00
Ramsay Health Care Limited - Ordinary Fully Paid	84,667.75	89,469.40
Rio Tinto Limited - Ordinary Fully Paid	93,713.60	72,490.40
South32 Limited	29,007.00	20,196.00
Treasury Wine Estates Limited	38,544.00	34,584.00
Wesfarmers Limited - Ordinary Fully Paid	47,634.60	36,132.98
Westpac Banking Corporation - Ordinary Fully Paid	72,913.25	50,708.75
Woodside Petroleum Ltd	32,204.50	31,392.50
	755,385.98	613,084.73

Note 6C – Stapled Securities

	Current	Previous
At market value:		
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	49,833.46	49,483.26
	49,833.46	49,483.26

Note 7A – Distributions

	Current	Previous
Dexus Property Group - Units Fully Paid Stapled	0.00	148.79
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	1,243.21	1,645.94
	1,243.21	1,794.73

The Super Superannuation Fund
Notes to the Financial Statements
As at 30 June 2021

Note 7B – Dividends

	Current	Previous
AGL Energy Limited.	727.75	0.00
Asx Limited - Ordinary Fully Paid	1,376.51	2,108.43
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	840.00	2,240.00
Boral Limited (Morgans)	0.00	1,610.00
Coles Group Limited.	487.63	527.93
Link Administration Holdings Limited	464.00	1,102.00
Macquarie Group Limited	1,622.25	1,287.50
National Australia Bank Limited - Ordinary Fully Paid	846.00	2,044.29
Nine Entertainment Co. Holdings Limited	230.00	1,150.00
Perpetual Limited	1,105.50	1,897.50
Qbe Insurance Group Limited - Ordinary Fully Paid	40.00	520.00
Ramsay Health Care Limited - Ordinary Fully Paid	652.33	2,542.53
Rio Tinto Limited - Ordinary Fully Paid	5,428.49	4,135.21
South32 Limited	314.59	737.78
Treasury Wine Estates Limited	759.00	660.00
Wesfarmers Limited - Ordinary Fully Paid	1,474.98	1,233.18
Westpac Banking Corporation - Ordinary Fully Paid	2,514.25	2,260.00
Woodside Petroleum Ltd	747.38	1,977.37
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	0.00	106.04
	19,630.66	28,139.76

Note 7C – Interest

	Current	Previous
Westpac Term Deposit A/C 29-0385	6,494.24	14,089.88
Cash at Bank - Westpac Chq A/C 151115	7.61	76.20
Westpac Business Cash Reserve A/C 229496	17.47	98.56
	6,519.32	14,264.64

Note 8A – Realised Capital Gains

	Current	Previous
Shares in Listed Companies		
Asx Limited - Ordinary Fully Paid	0.00	18,181.13
Nine Entertainment Co. Holdings Limited	4,049.49	0.00
Ramsay Health Care Limited - Ordinary Fully Paid	0.00	94,661.96
Stapled Securities		
Dexus Property Group - Units Fully Paid Stapled	0.00	13,312.63
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	0.00	11,574.69
	4,049.49	137,730.41

The Super Superannuation Fund
Notes to the Financial Statements
As at 30 June 2021

Note 8B – Increase in Market Value

	Current	Previous
Shares in Listed Companies		
AGL Energy Limited.	(9,497.81)	0.00
Aj Lucas Group Limited	(477.27)	(2,386.35)
Asx Limited - Ordinary Fully Paid	(4,494.62)	(15,672.59)
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	13,314.00	(13,398.00)
Boral Limited (Morgans)	24,920.00	(8,758.75)
Coles Group Limited.	(64.48)	5,486.34
Link Administration Holdings Limited	5,452.00	(6,044.04)
Macquarie Group Limited	19,482.45	(2,021.84)
National Australia Bank Limited - Ordinary Fully Paid	11,280.00	(12,580.80)
Nine Entertainment Co. Holdings Limited	4,160.15	(4,160.15)
Perpetual Limited	8,563.50	(5,342.50)
Qbe Insurance Group Limited - Ordinary Fully Paid	1,930.00	(2,970.00)
Ramsay Health Care Limited - Ordinary Fully Paid	(4,801.65)	(99,544.73)
Rio Tinto Limited - Ordinary Fully Paid	21,223.20	(127.55)
South32 Limited	8,811.00	(10,547.56)
Treasury Wine Estates Limited	3,960.00	(5,468.29)
Wesfarmers Limited - Ordinary Fully Paid	11,501.62	15,340.70
Westpac Banking Corporation - Ordinary Fully Paid	22,204.50	(29,726.44)
Woodside Petroleum Ltd	812.00	(17,769.65)
Stapled Securities		
Dexus Property Group - Units Fully Paid Stapled	0.00	(12,367.32)
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	350.20	(13,412.11)
	138,628.79	(241,471.63)

The Super Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2020 to 30 June 2021

Operating Statement Profit vs. Provision for Income Tax

2021
\$

Benefits Accrued as a Result of Operations before Income Tax

94,568.47

ADD:

Franking Credits	7,583.88
Pension Non-deductible Expenses	9,503.00
Pensions Paid	66,026.83

LESS:

Increase in Market Value	138,628.79
Realised Capital Gains	4,049.49
Pension Exempt Income	34,457.00
Non-Taxable Income	543.21
Rounding	3.69

Taxable Income or Loss

0.00

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	0.00	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		0.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax

0.00

LESS:

Franking Credits	7,583.88
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Income Tax Expense

(7,583.88)

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax

0.00

LESS:

Franking Credits	7,583.88
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Income Tax Payable (Receivable)

(7,583.88)

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	100.0000%
Assets Segregated For Pensions	No

The Super Superannuation Fund

Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Cash at Bank - Westpac Chq A/C 151115				8,660.27	8,660.27			0.58%
Westpac Business Cash Reserve A/C 229496				24,014.56	24,014.56			1.60%
				32,674.83	32,674.83			2.18%
<u>Listed Securities Market</u>								
AGL Energy Limited. (ASX:AGL)	1,775.00000	13.5509	8.2000	24,052.81	14,555.00	(9,497.81)	(39.49)%	0.97%
Aj Lucas Group Limited (ASX:AJL)	53,030.00000	0.4328	0.0260	22,953.75	1,378.78	(21,574.97)	(93.99)%	0.09%
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)	1,400.00000	28.5900	28.1500	40,026.00	39,410.00	(616.00)	(1.54)%	2.62%
Asx Limited - Ordinary Fully Paid (ASX:ASX)	586.00000	36.3635	77.7100	21,309.02	45,538.06	24,229.04	113.70%	3.03%
Boral Limited (Morgans) (ASX:BLD)	7,000.00000	5.0413	7.3500	35,288.75	51,450.00	16,161.25	45.80%	3.43%
Coles Group Limited. (ASX:COL)	806.00000	10.3631	17.0900	8,352.68	13,774.54	5,421.86	64.91%	0.92%
Link Administration Holdings Limited (ASX:LNK)	5,800.00000	5.1421	5.0400	29,824.04	29,232.00	(592.04)	(1.99)%	1.95%
Macquarie Group Limited (ASX:MQG)	515.00000	122.5259	156.4300	63,100.84	80,561.45	17,460.61	27.67%	5.36%
National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)	1,410.00000	24.4546	26.2200	34,480.96	36,970.20	2,489.24	7.22%	2.46%
Perpetual Limited (ASX:PPT)	825.00000	36.1458	40.0500	29,820.25	33,041.25	3,221.00	10.80%	2.20%
Qbe Insurance Group Limited - Ordinary Fully Paid (ASX:QBE)	1,000.00000	22.6838	10.7900	22,683.80	10,790.00	(11,893.80)	(52.43)%	0.72%
Ramsay Health Care Limited - Ordinary Fully Paid (ASX:RHC)	1,345.00000	10.5948	62.9500	14,250.03	84,667.75	70,417.72	494.16%	5.64%
Rio Tinto Limited - Ordinary Fully Paid (ASX:RIO)	740.00000	67.7546	126.6400	50,138.43	93,713.60	43,575.17	86.91%	6.24%
South32 Limited (ASX:S32)	9,900.00000	3.1054	2.9300	30,743.56	29,007.00	(1,736.56)	(5.65)%	1.93%
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled (ASX:TCL)	3,502.00000	6.6493	14.2300	23,285.89	49,833.46	26,547.57	114.01%	3.32%
Treasury Wine Estates Limited (ASX:TWE)	3,300.00000	12.1371	11.6800	40,052.29	38,544.00	(1,508.29)	(3.77)%	2.57%
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)	2,825.00000	25.9178	25.8100	73,217.79	72,913.25	(304.54)	(0.42)%	4.85%
Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)	806.00000	25.4830	59.1000	20,539.32	47,634.60	27,095.28	131.92%	3.17%
Woodside Petroleum Ltd (ASX:WPL)	1,450.00000	33.9049	22.2100	49,162.15	32,204.50	(16,957.65)	(34.49)%	2.14%
				633,282.36	805,219.44	171,937.08	27.15%	53.61%

The Super Superannuation Fund
Investment Summary as at 30 June 2021

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<i>Term Deposits</i>								
Westpac Term Deposit A/C 29-0385				664,032.89	664,032.89	0.00	0.00%	44.21%
				664,032.89	664,032.89	0.00	0.00%	44.21%
				1,329,990.08	1,501,927.16	171,937.08	12.93%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

The Super Superannuation Fund

Members Summary Report - For the period 1/07/2020 to 30/06/2021

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mrs Pamela Fowler												
4/6 Magnus Street NELSON BAY NSW 2315												
Pension	ABP 2019	287,456.96	0.00	0.00	33,124.35	0.00	1,564.23	0.00	0.00	0.00	(7,190.00)	314,955.54
Pension	AP - 502	69,032.39	0.00	0.00	7,627.07	0.00	360.20	0.00	0.00	0.00	(7,810.00)	69,209.66
		356,489.35	0.00	0.00	40,751.42	0.00	1,924.43	0.00	0.00	0.00	(15,000.00)	384,165.20
Mr Reginald Fowler												
4/6 Magnus Street NELSON BAY NSW 2315												
Pension	ABP	18,723.40	0.00	0.00	1,212.91	0.00	57.29	0.00	0.00	0.00	(18,000.00)	1,993.60
Pension	ABP 2019	287,379.59	0.00	0.00	33,115.84	0.00	1,563.84	0.00	0.00	0.00	(7,180.00)	314,879.27
Pension	AP - 501	745,484.26	0.00	0.00	85,515.13	0.00	4,038.32	0.00	0.00	0.00	(25,846.83)	809,190.88
		1,051,587.25	0.00	0.00	119,843.88	0.00	5,659.45	0.00	0.00	0.00	(51,026.83)	1,126,063.75
		1,408,076.60	0.00	0.00	160,595.30	0.00	7,583.88	0.00	0.00	0.00	(66,026.83)	1,510,228.95

The Super Superannuation Fund
(ABN: 25 329 344 355)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member	Number: FOWLEP0
Mrs Pamela Brena Fowler	Date of Birth: 25 June 1948 Date Joined Fund: 1 July 2004 Eligible Service Date: 1 July 2004 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
AP - 502	69,032.39
ABP 2019	287,456.96
Total as at 1 Jul 2020	<u>356,489.35</u>

Withdrawal Benefit as at 30 Jun 2021	
AP - 502	69,209.66
ABP 2019	314,955.54
Total as at 30 Jun 2021	<u>384,165.20</u>

Your Tax Components

Tax Free	377,589.67
Taxable - Taxed	6,575.53
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	384,165.20

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Binding Beneficiary Nomination*

Reginald James Fowler
100%

* Nomination in effect from **27 September 2015**

For Enquiries:

phone **0292993603** | email **admin@rbwca.com.au** | fax **0292903401**
mail **RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000**

The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLEP0	Date of Birth: 25 June 1948
Mrs Pamela Brena Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
AP - 502	Tax File Number Held: Yes
	Account Start Date: 1 July 2008

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 69,032.39	Tax Free 90.4991 % 62,634.13
<i>Increases to your account:</i>	Taxable - Taxed 6,575.53
Share Of Net Fund Income 7,627.07	Taxable - Untaxed -
Tax on Net Fund Income 360.20	Your Preservation Components
<u>Total Increases</u> 7,987.27	Preserved -
<i>Decreases to your account:</i>	Restricted Non Preserved -
Pension Payments 7,810.00	Unrestricted Non Preserved 69,209.66
<u>Total Decreases</u> 7,810.00	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2021 69,209.66	No insurance details have been recorded

Your Beneficiaries
Binding Beneficiary Nomination*
Reginald James Fowler 100%
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The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLEP0	Date of Birth: 25 June 1948
Mrs Pamela Brena Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
ABP 2019	Tax File Number Held: Yes
	Account Start Date: 27 July 2018

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	287,456.96	Tax Free	100.0000 % 314,955.54
<i>Increases to your account:</i>		Taxable - Taxed	-
Share Of Net Fund Income	33,124.35	Taxable - Untaxed	-
Tax on Net Fund Income	1,564.23	Your Preservation Components	
<u>Total Increases</u>	34,688.58	Preserved	-
<i>Decreases to your account:</i>		Restricted Non Preserved	-
Pension Payments	7,190.00	Unrestricted Non Preserved	314,955.54
<u>Total Decreases</u>	7,190.00	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2021	<u>314,955.54</u>	No insurance details have been recorded	

Your Beneficiaries
Binding Beneficiary Nomination*
Reginald James Fowler 100%
* Nomination in effect from 27 September 2015

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Trustee

The Trustee of the Fund is as follows:

Strategic Clarity Pty Limited

The directors of the Trustee company are:

Pamela Fowler and
Reginald Fowler

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Pamela Fowler
Director - Strategic Clarity Pty Limited

.....
Reginald Fowler
Director - Strategic Clarity Pty Limited

Statement Date: 30 June 2021

For Enquiries:

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The Super Superannuation Fund
(ABN: 25 329 344 355)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member	Number: FOWLER0
Mr Reginald James Fowler	Date of Birth: 3 October 1946 Date Joined Fund: 1 July 2004 Eligible Service Date: 1 July 2004 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
AP - 501	745,484.26
ABP	18,723.40
ABP 2019	287,379.59
Total as at 1 Jul 2020	<u>1,051,587.25</u>

Withdrawal Benefit as at 30 Jun 2021	
AP - 501	809,190.88
ABP	1,993.60
ABP 2019	314,879.27
Total as at 30 Jun 2021	<u>1,126,063.75</u>

Your Tax Components

Tax Free	570,940.26
Taxable - Taxed	555,123.49
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	1,126,063.75

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Binding Beneficiary Nomination*

Pamela Brena Fowler
100%

* Nomination in effect from **27 September 2015**

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The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLER0	Date of Birth: 3 October 1946
Mr Reginald James Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
AP - 501	Tax File Number Held: Yes
	Account Start Date: 1 July 2008

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	745,484.26	Tax Free	31.6420 % 256,044.17
<u>Increases to your account:</u>		Taxable - Taxed	553,146.71
Share Of Net Fund Income	85,515.13	Taxable - Untaxed	-
Tax on Net Fund Income	4,038.32	Your Preservation Components	
<u>Total Increases</u>	89,553.45	Preserved	-
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Pension Payments	25,846.83	Unrestricted Non Preserved	809,190.88
<u>Total Decreases</u>	25,846.83	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2021	809,190.88	No insurance details have been recorded	
		Your Beneficiaries	

Binding Beneficiary Nomination*

Pamela Brena Fowler
100%

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The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLER0	Date of Birth: 3 October 1946
Mr Reginald James Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
ABP	Tax File Number Held: Yes
	Account Start Date: 1 July 2017

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	18,723.40	Tax Free	0.8437 % 16.82
<i>Increases to your account:</i>		Taxable - Taxed	1,976.78
Share Of Net Fund Income	1,212.91	Taxable - Untaxed	-
Tax on Net Fund Income	57.29	Your Preservation Components	
<u>Total Increases</u>	1,270.20	Preserved	-
<i>Decreases to your account:</i>		Restricted Non Preserved	-
Pension Payments	18,000.00	Unrestricted Non Preserved	1,993.60
<u>Total Decreases</u>	18,000.00	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2021	<u>1,993.60</u>	No insurance details have been recorded	

Your Beneficiaries

Binding Beneficiary Nomination*

Pamela Brena Fowler
100%

* Nomination in effect from 27 September 2015

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The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLER0	Date of Birth: 3 October 1946
Mr Reginald James Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
ABP 2019	Tax File Number Held: Yes
	Account Start Date: 27 July 2018

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2020	287,379.59	Tax Free	100.0000 % 314,879.27
<i>Increases to your account:</i>		Taxable - Taxed	-
Share Of Net Fund Income	33,115.84	Taxable - Untaxed	-
Tax on Net Fund Income	1,563.84	Your Preservation Components	
<u>Total Increases</u>	34,679.68	Preserved	-
<i>Decreases to your account:</i>		Restricted Non Preserved	-
Pension Payments	7,180.00	Unrestricted Non Preserved	314,879.27
<u>Total Decreases</u>	7,180.00	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2021	<u>314,879.27</u>	No insurance details have been recorded	

Your Beneficiaries

Binding Beneficiary Nomination*

Pamela Brena Fowler
100%

* Nomination in effect from 27 September 2015

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Trustee

The Trustee of the Fund is as follows:

Strategic Clarity Pty Limited

The directors of the Trustee company are:

Pamela Fowler and
Reginald Fowler

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

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Signed on behalf of the Trustee of the Fund

.....
Pamela Fowler
Director - Strategic Clarity Pty Limited

.....
Reginald Fowler
Director - Strategic Clarity Pty Limited

Statement Date: 30 June 2021

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