

Tosh Superannuation Fund

ABN 14 775 423 532

Trustees: Tosh Investments (NSW) Pty Limited

Financial Statement

For the year ended 30 June 2019

Tosh Superannuation Fund

Reports

Table of Contents

Report Name

Statement of Financial Position

Operating Statement (Profit and Loss) Report

Notes to the Financial Statements

Trustee Declaration Report

Compilation Report - SMSF

Investment Summary Report

Investment Performance

Member Statement

Annual Return - SMSF

Annual Return CGT Schedule - SMSF

Annual Return Losses Schedule - SMSF

Electronic Lodgment Declaration

Tosh Superannuation Fund
Statement of Financial Position
as at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	2,028,378	2,758,093
Shares in Listed Companies	6B	168,177	189,588
Other Assets			
Cash At Bank		111,579	1,413,217
Unsettled Trades		23,928	-
Accrued Income		-	21,236
Total Assets		<u>2,332,063</u>	<u>4,382,134</u>
Liabilities			
Income Tax Payable		683	284
Total Liabilities		<u>683</u>	<u>284</u>
Net Assets Available to Pay Benefits		<u>2,331,379</u>	<u>4,381,851</u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mrs Shirley Broadbent		-	2,191,427
The Late Mr Thomas Broadbent		2,331,379	2,190,424
Total Liability for Accrued Benefits		<u>2,331,379</u>	<u>4,381,851</u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

Tosh Superannuation Fund
Operating Statement
For the period 1 July 2018 to 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Gains			
Realised Capital Gains	8A	1,712	-
Increase in Market Value	8B	806	9,424
Investment Income			
Dividends	7A	13,485	12,711
Interest	7B	78,230	94,710
		94,233	116,845
Expenses			
Member Payments			
Lump Sums Paid		1,919,164	-
Pensions Paid		215,000	225,000
Other Expenses			
Accountancy Fee		4,565	2,970
Auditor Fee		935	660
Regulatory Fees		53	48
SMSF Supervisory Levy		259	259
		2,139,976	228,937
Benefits Accrued as a Result of Operations before Income Tax		(2,045,743)	(112,092)
Income Tax			
Income Tax Expense		4,729	4,022
		4,729	4,022
Benefits Accrued as a Result of Operations		(2,050,471)	(116,114)

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

Tosh Superannuation Fund
Notes to the Financial Statements
As at 30 June 2019

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 *S/SA 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.

Tosh Superannuation Fund

Notes to the Financial Statements

As at 30 June 2019

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 02 October 2019 by the directors of the trustee company.

Tosh Superannuation Fund
Notes to the Financial Statements
As at 30 June 2019

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	4,381,851	4,497,965
Benefits Accrued during the period	83,692	108,886
Benefits Paid during the period	(2,134,164)	(225,000)
Liability for Accrued Benefits at end of period	2,331,379	4,381,851

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	4,381,851	4,497,965
Benefits Accrued during the period	83,692	108,886
Benefits Paid during the period	(2,134,164)	(225,000)
Vested Benefits at end of period	2,331,379	4,381,851

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:		
Newcastle Permanent Term Deposit	750,000	1,500,000
St George Term Deposit	1,278,378	1,258,093
	2,028,378	2,758,093

Note 6B – Shares in Listed Companies

	Current	Previous
At market value:		
ANZ Banking Group Limited	97,719	97,823
Bendigo and Adelaide Bank Ltd	0	22,493
Mount Gibson Iron Limited	15,300	6,525
Suncorp Group Limited	18,723	20,280
Treasury Wine Estates Limited	36,435	42,466
	168,177	189,588

Tosh Superannuation Fund
Notes to the Financial Statements
As at 30 June 2019

Note 7A – Dividends

	Current	Previous
ANZ Banking Group Limited	7,918	7,918
Bendigo and Adelaide Bank Ltd	2,075	2,045
Mount Gibson Iron Limited	643	429
Suncorp Group Limited	1,628	1,450
Treasury Wine Estates Limited	1,221	870
	13,485	12,711

Note 7B – Interest

	Current	Previous
Newcastle Permanent Term Deposit	38,334	40,456
St George Term Deposit	20,285	31,687
Cash at Bank	19,611	22,566
	78,230	94,710

Note 8A – Realised Capital Gains

	Current	Previous
Shares in Listed Companies		
Bendigo and Adelaide Bank Ltd	1,712	0
	1,712	0

Note 8B – Increase in Market Value

	Current	Previous
Shares in Listed Companies		
ANZ Banking Group Limited	(104)	(1,663)
Bendigo and Adelaide Bank Ltd	(277)	(498)
Mount Gibson Iron Limited	8,775	1,575
Suncorp Group Limited	(1,557)	(320)
Treasury Wine Estates Limited	(6,032)	10,330
	806	9,424

Tosh Superannuation Fund

Trustee Declaration

In the opinion of the Trustees of the Tosh Superannuation Fund.

The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly the financial position of the Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2019.

Signed in accordance with a resolution of the directors of Tosh Investments (NSW) Pty Limited by:

..... Dated:/...../.....

The Executor for the Estate of Thomas Broadbent

Director: Tosh Investments (NSW) Pty Limited

Compilation Report to the Trustees and Members of Tosh Superannuation Fund

ABN 14 775 423 532
For the period 01 July 2018 to 30 June 2019

On the basis of the information provided by the Trustees of Tosh Superannuation Fund, we have compiled the accompanying special purpose financial statements of Tosh Superannuation Fund for the period ended 30 June 2019, which comprise the Statement of Financial Position, Operating Statement, 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 Trustees

The Trustees of Tosh 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 / basis of accounting used is appropriate to meet the needs of the members and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustees of Tosh Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework/basis of accounting 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 / basis of accounting 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 conclusion¹ on these financial statements

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of the fund 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.

Signature of Accountant

Dated: 02 October 2019

.....
Name of Signatory: Michelle Chesworth

Address: 50 Hunter Street
Newcastle, NSW 2300

¹ Refer to AUASB Standards for the issuance of audit opinions and review conclusions

Tosh Superannuation Fund
Investment Summary as at 30 June 2019

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				111,579	111,579			5%
Newcastle Permanent Term Deposit				750,000	750,000			32%
St George Term Deposit				1,278,378	1,278,378			55%
				2,139,957	2,139,957			93%
<u>Listed Securities Market</u>								
ANZ Banking Group Limited (ASX:ANZ)	3,464	30.6120	28.2100	106,040	97,719	(8,320)	(8)%	4%
Mount Gibson Iron Limited (ASX:MGX)	15,000	0.8587	1.0200	12,880	15,300	2,420	19%	1%
Suncorp Group Limited (ASX:SUN)	1,390	14.4169	13.4700	20,039	18,723	(1,316)	(7)%	1%
Treasury Wine Estates Limited (ASX:TWE)	2,442	4.7525	14.9200	11,606	36,435	24,829	214%	2%
				150,565	168,177	17,612	12%	7%
				2,290,522	2,308,134	17,612	1%	100%

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.

Tosh Superannuation Fund
Investment Performance
For the period from 1 July 2018 to 30 June 2019

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Bank</u>								
Cash at Bank	1,413,217	838,621	2,140,259	111,579	0	19,611	19,611	3%
Newcastle Permanent Term Deposit	1,500,000	0	750,000	750,000	0	38,334	38,334	3%
St George Term Deposit	1,258,093	20,285	0	1,278,378	0	20,285	20,285	2%
	4,171,310	858,906	2,890,259	2,139,957	0	78,230	78,230	3%

Tosh Superannuation Fund
Investment Performance
For the period from 1 July 2018 to 30 June 2019

Investment	Opening Value	Acquisitions	Disposals	Closing Value	Change in Value	Income	Total Return Value	Total Return
<u>Listed Securities Market</u>								
ANZ Banking Group Limited (ASX:ANZ)	97,823	0	0	97,719	(104)	7,918	7,814	8%
Bendigo and Adelaide Bank Ltd (ASX:BEN)	22,493	0	23,928	0	1,435	2,075	3,510	16%
Mount Gibson Iron Limited (ASX:MGX)	6,525	0	0	15,300	8,775	643	9,418	152%
Suncorp Group Limited (ASX:SUN)	20,280	0	0	18,723	(1,557)	1,628	71	0%
Treasury Wine Estates Limited (ASX:TWE)	42,466	0	0	36,435	(6,032)	1,221	(4,811)	(11%)
	189,588	0	23,928	168,177	2,518	13,485	16,003	9%
Fund Total	4,360,898	858,906	2,914,187	2,308,134	2,518	91,715	94,233	3%

Tosh Superannuation Fund
(ABN: 14 775 423 532)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADS0	Date of Birth: 5 May 1936
Mrs Shirley Broadbent	Date Joined Fund: 5 September 2013
	Eligible Service Date: 20 September 1972
	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	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018	Tax Free -
Account Based Pension 62.3% tax free 1,186,660	Taxable - Taxed -
Account Based Pension 62.33% Tax Free 341,037	Taxable - Untaxed -
Accumulation 663,731	Tax Free (0.01)
Total as at 1 Jul 2018 2,191,427	Your Preservation Components
Withdrawal Benefit as at 30 Jun 2019	Preserved -
Account Based Pension 62.3% tax free -	Restricted Non Preserved -
Account Based Pension 62.33% Tax Free -	Unrestricted Non Preserved -
Accumulation -	Your Insurance Benefits
Total as at 30 Jun 2019 -	No insurance details have been recorded
Your Investment Return	Your Beneficiaries
The return on your Investment for the year 2.12%	No beneficiary details have been recorded

Tosh Superannuation Fund

(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADS0	Date of Birth: 5 May 1936
Mrs Shirley Broadbent	Date Joined Fund: 5 September 2013
Accumulation Account	Eligible Service Date: 20 September 1972
Accumulation	Tax File Number Held: Yes
	Account Start Date: 5 September 2013

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 663,731	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 7,124	Taxable - Untaxed -
<u>Total Increases</u> 7,124	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Lump Sum Cash Payments 669,164	Restricted Non Preserved -
Tax on Net Fund Income 1,691	Unrestricted Non Preserved -
<u>Total Decreases</u> 670,854	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2019 -	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0249455557

mail Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280

Tosh Superannuation Fund
(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADS0	Date of Birth: 5 May 1936
Mrs Shirley Broadbent	Date Joined Fund: 5 September 2013
Pension Account	Eligible Service Date: 20 September 1972
Account Based Pension 62.3% tax free	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 1,186,660	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 12,222	Taxable - Untaxed -
<u>Total Increases</u> 12,222	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 62,561	Restricted Non Preserved -
Transfers Out 1,136,320	Unrestricted Non Preserved -
<u>Total Decreases</u> 1,198,881	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2019 -	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

Tosh Superannuation Fund

(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADS0	Date of Birth: 5 May 1936
Mrs Shirley Broadbent	Date Joined Fund: 5 September 2013
Pension Account	Eligible Service Date: 20 September 1972
Account Based Pension 62.33% Tax Free	Tax File Number Held: Yes
	Account Start Date: 1 June 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 341,037	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 3,512	Taxable - Untaxed -
<u>Total Increases</u> 3,512	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 17,977	Restricted Non Preserved -
Transfers Out 326,572	Unrestricted Non Preserved -
<u>Total Decreases</u> 344,549	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2019 -	No insurance details have been recorded
	Your Beneficiaries
	Thomas Broadbent has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone 0249455557

mail Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280

Trustee

The Trustee of the Fund is as follows:

Tosh Investments (NSW) Pty Limited

The directors of the Trustee company are:

Thomas Broadbent

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

.....
The Executor for the Estate of Thomas Broadbent
Tosh Investments (NSW) Pty Limited Statement

Date: 30 June 2019

For Enquiries:

phone **0249455557**

mail **Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280**

Tosh Superannuation Fund
(ABN: 14 775 423 532)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADT0	Date of Birth: 9 August 1935
The Late Mr Thomas Broadbent	Date Joined Fund: 5 September 2013
	Eligible Service Date: 20 September 1972
	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	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018	Tax Free 1,407,380
Account Based Pension 62.3% tax free (Re -	Taxable - Taxed 924,000
Account Based Pension 57.09% Tax Free 343,351	Taxable - Untaxed -
Account Based Pension 57.1% Tax Free 1,183,343	Your Preservation Components
Account Based Pension 62.33% Tax Free (I -	Preserved -
Accumulation 663,730	Restricted Non Preserved -
Total as at 1 Jul 2018 2,190,424	Unrestricted Non Preserved 2,331,379
Withdrawal Benefit as at 30 Jun 2019	Your Insurance Benefits
Account Based Pension 62.3% tax free (Re 1,128,248	No insurance details have been recorded
Account Based Pension 57.09% Tax Free -	Your Beneficiaries
Account Based Pension 57.1% Tax Free 880,071	No beneficiary details have been recorded
Account Based Pension 62.33% Tax Free (I 323,060	
Accumulation -	
Total as at 30 Jun 2019 2,331,379	
Your Investment Return	
The return on your Investment for the year 2.12%	

Tosh Superannuation Fund

(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADT0	Date of Birth: 9 August 1935
The Late Mr Thomas Broadbent	Date Joined Fund: 5 September 2013
Accumulation Account	Eligible Service Date: 20 September 1972
Accumulation	Tax File Number Held: Yes
	Account Start Date: 5 September 2013

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 663,730	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 15,314	Taxable - Untaxed -
<u>Total Increases</u> 15,314	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Lump Sum Cash Payments 676,041	Restricted Non Preserved -
Tax on Net Fund Income 3,003	Unrestricted Non Preserved -
<u>Total Decreases</u> 679,044	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2019 -	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0249455557

mail Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280

Tosh Superannuation Fund

(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADT0	Date of Birth: 9 August 1935
The Late Mr Thomas Broadbent	Date Joined Fund: 5 September 2013
Pension Account	Eligible Service Date: 20 September 1972
Account Based Pension 62.3% tax free (Revers	Tax File Number Held: Yes
	Account Start Date: 3 March 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 -	Tax Free 62.3522 % 703,487
<u>Increases to your account:</u>	Taxable - Taxed 424,761
Share Of Net Fund Income 12,436	Taxable - Untaxed -
Transfers In 1,136,320	Your Preservation Components
<u>Total Increases</u> 1,148,756	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 20,509	Unrestricted Non Preserved 1,128,248
<u>Total Decreases</u> 20,509	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2019 1,128,248	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0249455557

mail Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280

Tosh Superannuation Fund

(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADT0	Date of Birth: 9 August 1935
The Late Mr Thomas Broadbent	Date Joined Fund: 5 September 2013
Pension Account	Eligible Service Date: 20 September 1972
Account Based Pension 57.09% Tax Free	Tax File Number Held: Yes
	Account Start Date: 1 June 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 343,351	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 7,570	Taxable - Untaxed -
<u>Total Increases</u> 7,570	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Lump Sum Cash Payments 326,891	Restricted Non Preserved -
Pension Payments 24,030	Unrestricted Non Preserved -
<u>Total Decreases</u> 350,921	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2019 -	No insurance details have been recorded
	Your Beneficiaries
	Shirley Broadbent has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone 0249455557

mail Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280

Tosh Superannuation Fund

(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADT0	Date of Birth: 9 August 1935
The Late Mr Thomas Broadbent	Date Joined Fund: 5 September 2013
Pension Account	Eligible Service Date: 20 September 1972
Account Based Pension 57.1% Tax Free	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 1,183,343	Tax Free 57.1021 % 502,540
<u>Increases to your account:</u>	Taxable - Taxed 377,532
Share Of Net Fund Income 26,661	Taxable - Untaxed -
<u>Total Increases</u> 26,661	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Lump Sum Cash Payments 247,068	Restricted Non Preserved -
Pension Payments 82,830	Unrestricted Non Preserved 880,071
Tax on Net Fund Income 35	Your Insurance Benefits
<u>Total Decreases</u> 329,933	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2019 880,071	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0249455557

mail Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280

Tosh Superannuation Fund

(ABN: 14 775 423 532)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 13 The Parade Belmont, NSW 2280
Member Number: BROADT0	Date of Birth: 9 August 1935
The Late Mr Thomas Broadbent	Date Joined Fund: 5 September 2013
Pension Account	Eligible Service Date: 20 September 1972
Account Based Pension 62.33% Tax Free (Rever	Tax File Number Held: Yes
	Account Start Date: 3 March 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2018 -	Tax Free 62.3269 % 201,353
<u>Increases to your account:</u>	Taxable - Taxed 121,707
Share Of Net Fund Income 3,581	Taxable - Untaxed -
Transfers In 326,572	Your Preservation Components
<u>Total Increases</u> 330,154	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 7,093	Unrestricted Non Preserved 323,060
<u>Total Decreases</u> 7,093	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2019 323,060	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0249455557

mail Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280

Trustee

The Trustee of the Fund is as follows:

Tosh Investments (NSW) Pty Limited

The directors of the Trustee company are:

Thomas Broadbent

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

.....
The Executor for the Estate of Thomas Broadbent
Tosh Investments (NSW) Pty Limited Statement

Date: 30 June 2019

For Enquiries:

phone **0249455557**

mail **Tosh Superannuation Fund, 13 The Parade, Belmont NSW 2280**

Self-managed superannuation fund annual return

2019

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 2019* (NAT 71287).

❗ The *Self-managed superannuation fund annual return instructions 2019* (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 X in ALL applicable boxes.

Section A: Fund information

1 Tax file number (TFN)

❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

Is this an amendment to the SMSF's 2019 return?

A No ☐ Yes ☐

Is this the first required return for a newly registered SMSF?

B No ☐ Yes ☐

Fund's tax file number (TFN)

6 SMSF auditor

Auditor's name

Title:

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Day

Month

Year

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 the audit report was qualified, have the reported issues been rectified?

D No ☐ Yes ☐**7 Electronic funds transfer (EFT)**

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. ☐ Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

Fund's tax file number (TFN)

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 \$ -00

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.

Fund's tax file number (TFN)

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 2019*.

Have you applied an exemption or rollover?

M No ☐ Yes ☐

Code

☐

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	D1 \$	-00	Net foreign income	D \$	-00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00

Gross payments where ABN not quoted **H** \$ -00

Gross distribution from partnerships **I** \$ -00

*Unfranked dividend amount **J** \$ -00

*Franked dividend amount **K** \$ -00

*Dividend franking credit **L** \$ -00

*Gross trust distributions **M** \$ -00

Calculation of assessable contributions	
Assessable employer contributions	R1 \$ -00
plus Assessable personal contributions	R2 \$ -00
plus **No-TFN-quoted contributions (an amount must be included even if it is zero)	R3 \$ -00
less Transfer of liability to life insurance company or PST	R6 \$ -00
Assessable contributions (R1 plus R2 plus R3 less R6)	R \$ -00

Calculation of non-arm's length income	
*Net non-arm's length private company dividends	U1 \$ -00
plus *Net non-arm's length trust distributions	U2 \$ -00
plus *Net other non-arm's length income	U3 \$ -00
Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)	U \$ -00

*Other income **S** \$ -00

*Assessable income due to changed tax status of fund **T** \$ -00

#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 (Sum of labels A to U)	W \$	-00	Loss <input type="checkbox"/>
Exempt current pension income	Y \$	-00	
TOTAL ASSESSABLE INCOME (W less Y)	V \$	-00	Loss <input type="checkbox"/>

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 \$	-00	A2 \$	-00
Interest expenses overseas	B1 \$	-00	B2 \$	-00
Capital works expenditure	D1 \$	-00	D2 \$	-00
Decline in value of depreciating assets	E1 \$	-00	E2 \$	-00
Insurance premiums – members	F1 \$	-00	F2 \$	-00
Death benefit increase	G1 \$	-00		
SMSF auditor fee	H1 \$	-00	H2 \$	-00
Investment expenses	I1 \$	-00	I2 \$	-00
Management and administration expenses	J1 \$	-00	J2 \$	-00
Forestry managed investment scheme expense	U1 \$	-00	U2 \$	-00
Other amounts	L1 \$	-00	L2 \$	-00
		Code <input type="text"/>		Code <input type="text"/>
Tax losses deducted	M1 \$	-00		
TOTAL DEDUCTIONS N \$ -00 (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y \$ -00 (Total A2 to L2)		
#TAXABLE INCOME OR LOSS O \$ -00 <input type="text"/> Loss (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z \$ -00 (N plus Y)		

#This is a mandatory label.

Fund's tax file number (TFN)

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 2019* on how to complete the calculation statement.

#Taxable income **A \$** **-00***(an amount must be included even if it is zero)*#Tax on taxable income **T1 \$***(an amount must be included even if it is zero)*#Tax on no-TFN-quoted contributions **J \$***(an amount must be included even if it is zero)*Gross tax **B \$***(T1 plus J)*

Foreign income tax offset

C1 \$

Rebates and tax offsets

C2 \$

Non-refundable non-carry forward tax offsets

C \$*(C1 plus C2)*

SUBTOTAL 1

T2 \$*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset

D1 \$

Early stage venture capital limited partnership tax offset carried forward from previous year

D2 \$

Early stage investor tax offset

D3 \$

Early stage investor tax offset carried forward from previous year

D4 \$

Non-refundable carry forward tax offsets

D \$*(D1 plus D2 plus D3 plus D4)*

SUBTOTAL 2

T3 \$*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset

E1 \$

No-TFN tax offset

E2 \$

National rental affordability scheme tax offset

E3 \$

Exploration credit tax offset

E4 \$

Refundable tax offsets

E \$*(E1 plus E2 plus E3 plus E4)*#TAX PAYABLE **T5 \$***(T3 less E – cannot be less than zero)*

Section 102AAM interest charge

G \$

Fund's tax file number (TFN)

Credit for interest on early payments –
amount of interest**H1 \$**Credit for tax withheld – foreign resident
withholding (excluding capital gains)**H2 \$**Credit for tax withheld – where ABN
or TFN not quoted (non-individual)**H3 \$**Credit for TFN amounts withheld from
payments from closely held trusts**H5 \$**

Credit for interest on no-TFN tax offset

H6 \$Credit for foreign resident capital gains
withholding amounts**H8 \$**

Eligible credits

H \$

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets)

I \$(unused amount from label **E** –
an amount must be included even if it is zero)

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 \$**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: **Losses****14 Losses****!** If total loss is greater than \$100,000,
complete and attach a *Losses*
schedule 2019.Tax losses carried forward
to later income years **U \$****-00**Net capital losses carried
forward to later income years **V \$****-00**

Section F: **Member information****MEMBER 1**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day

Month

Year

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 \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$Contributions from non-complying funds
and previously non-complying funds**T** \$Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)**M** \$**TOTAL CONTRIBUTIONS N \$**(Sum of labels **A** to **M**)**Other transactions**Allocated earnings
or losses**O** \$

Loss

Inward
rollovers and
transfers**P** \$Outward
rollovers and
transfers**Q** \$Lump Sum
payments**R1** \$Income
stream
payments**R2** \$

Code

Code

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)

Accumulation phase value **X1** \$Retirement phase value **X2** \$Outstanding limited recourse
borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day

Month

Year

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 \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$Contributions from non-complying funds
and previously non-complying funds**T** \$Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)**M** \$TOTAL CONTRIBUTIONS **N** \$(Sum of labels **A** to **M**)

Other transactions

Allocated earnings
or losses**O** \$

Loss

Accumulation phase account balance

S1 \$Retirement phase account balance
– Non CDBIS**S2** \$Retirement phase account balance
– CDBIS**S3** \$Inward
rollovers and
transfers**P** \$Outward
rollovers and
transfers**Q** \$Lump Sum
payments**R1** \$Income
stream
payments**R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$Retirement phase value **X2** \$Outstanding limited recourse
borrowing arrangement amount **Y** \$

Sensitive (when completed)

Fund's tax file number (TFN)

MEMBER 3

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day

Month

Year

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 \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$Contributions from non-complying funds
and previously non-complying funds**T** \$Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)**M** \$TOTAL CONTRIBUTIONS **N** \$(Sum of labels **A** to **M**)

Other transactions

Allocated earnings
or losses**O** \$

Loss

Inward
rollovers and
transfers**P** \$Outward
rollovers and
transfers**Q** \$Lump Sum
payments**R1** \$Income
stream
payments**R2** \$

Code

Code

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)

Accumulation phase value **X1** \$Retirement phase value **X2** \$Outstanding limited recourse
borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

MEMBER 4

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day


Month

Year

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 \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$Contributions from non-complying funds
and previously non-complying funds**T** \$Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)**M** \$TOTAL CONTRIBUTIONS **N** \$(Sum of labels **A** to **M**)

Other transactions

Allocated earnings
or losses**O** \$

Loss

Inward
rollovers and
transfers**P** \$Outward
rollovers and
transfers**Q** \$Lump Sum
payments**R1** \$Income
stream
payments**R2** \$

Code

Code

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)

Accumulation phase value **X1** \$Retirement phase value **X2** \$Outstanding limited recourse
borrowing arrangement amount **Y** \$

Sensitive (when completed)

Section G: **Supplementary member information****MEMBER 5**

Title:

Family name

Account status

Code

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 \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$Contributions from non-complying funds
and previously non-complying funds**T** \$Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)**M** \$**TOTAL CONTRIBUTIONS N \$**(Sum of labels **A** to **M**)**Other transactions**Allocated earnings
or losses**O** \$

Loss

Accumulation phase account balance

S1 \$Retirement phase account balance
– Non CDBIS**S2** \$Retirement phase account balance
– CDBIS**S3** \$Inward
rollovers and
transfers**P** \$Outward
rollovers and
transfers**Q** \$Lump Sum
payments**R1** \$Income
stream
payments**R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$*(S1 plus S2 plus S3)*Accumulation phase value **X1** \$Retirement phase value **X2** \$Outstanding limited recourse
borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

MEMBER 6

Title:

Family name

Account status

Code

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 \$

Receipt date

Day

Month

Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$Contributions from non-complying funds
and previously non-complying funds**T** \$Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)**M** \$TOTAL CONTRIBUTIONS **N** \$(Sum of labels **A** to **M**)

Other transactions

Allocated earnings
or losses**O** \$

Loss

Accumulation phase account balance

S1 \$Retirement phase account balance
– Non CDBIS**S2** \$Retirement phase account balance
– CDBIS**S3** \$Inward
rollovers and
transfers**P** \$Outward
rollovers and
transfers**Q** \$Lump Sum
payments**R1** \$Income
stream
payments**R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$Retirement phase value **X2** \$Outstanding limited recourse
borrowing arrangement amount **Y** \$

Sensitive (when completed)

Section H: **Assets and liabilities****15 ASSETS**

15a Australian managed investments	Listed trusts	A \$	-00
	Unlisted trusts	B \$	-00
	Insurance policy	C \$	-00
	Other managed investments	D \$	-00

15b Australian direct investments	Cash and term deposits	E \$	-00
	Debt securities	F \$	-00
	Loans	G \$	-00
	Listed shares	H \$	-00
	Unlisted shares	I \$	-00
	Limited recourse borrowing arrangements	J \$	-00
	Non-residential real property	K \$	-00
	Residential real property	L \$	-00
	Collectables and personal use assets	M \$	-00
	Other assets	O \$	-00
	Limited recourse borrowing arrangements	J \$	-00
	Limited recourse borrowing arrangements	J \$	-00

15c Other investments	Crypto-Currency	N \$	-00
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15d Overseas direct investments	Overseas shares	P \$	-00
	Overseas non-residential real property	Q \$	-00
	Overseas residential real property	R \$	-00
	Overseas managed investments	S \$	-00
	Other overseas assets	T \$	-00

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$ (Sum of labels A to T)	-00
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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 <input type="checkbox"/> Yes <input type="checkbox"/>	\$	-00
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15f Limited recourse borrowing arrangements	If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A No <input type="checkbox"/> Yes <input type="checkbox"/>
	Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B No <input type="checkbox"/> Yes <input type="checkbox"/>

Fund's tax file number (TFN)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements				
V1 \$	-00			
Permissible temporary borrowings				
V2 \$	-00			
Other borrowings				
V3 \$	-00	Borrowings	V \$	-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)				
		W \$		-00
	Reserve accounts	X \$		-00
	Other liabilities	Y \$		-00
	TOTAL LIABILITIES	Z \$		-00

Section I: **Taxation of financial arrangements**

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H \$	-00
Total TOFA losses	I \$	-00

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 2018–19 income year, write **2019**). **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 2019*. **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 2019* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2019*. **D**

Section K: Declarations

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

Important

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

Privacy

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

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

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 (if required) 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

Day Month Year
Date

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

 The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2019* 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

Day Month Year
Date

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

Capital gains tax (CGT) schedule **2019**

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S
M
I
T
H

S
T
- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2019* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

- ! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange A \$	-00	K \$	-00
Other shares B \$	-00	L \$	-00
Units in unit trusts listed on an Australian securities exchange C \$	-00	M \$	-00
Other units D \$	-00	N \$	-00
Real estate situated in Australia E \$	-00	O \$	-00
Other real estate F \$	-00	P \$	-00
Amount of capital gains from a trust (including a managed fund) G \$	-00		
Collectables H \$	-00	Q \$	-00
Other CGT assets and any other CGT events I \$	-00	R \$	-00
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds S \$	-00	Add the amounts at labels K to R and write the total in item 2 label A – Total current year capital losses .	
Total current year capital gains J \$	-00		

Fund's tax file number (TFN)

2 Capital lossesTotal current year capital losses **A \$** -00Total current year capital losses applied **B \$** -00Total prior year net capital losses applied **C \$** -00Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D \$** -00Total capital losses applied **E \$** -00Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A \$** -00Other net capital losses carried forward to later income years **B \$** -00Add amounts at **A** and **B** and transfer the total
to label **V – Net capital losses carried forward**
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A \$** -00**5 CGT concessions for small business**Small business active asset reduction **A \$** -00Small business retirement exemption **B \$** -00Small business rollover **C \$** -00Total small business concessions applied **D \$** -00**6 Net capital gain**Net capital gain **A \$** -001J less 2E less 4A less 5D (cannot be less than
zero). Transfer the amount at **A** to label **A – Net**
capital gain on your tax return.

Fund's tax file number (TFN)

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer ☐ Yes, as a seller ☐ No ☐
 (Print ☐ in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$ -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ -00 / ☐ ^{LOSS}

! Request for amendment

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ -00 / ☐ ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ -00 / ☐ ^{CODE}

Capital gains disregarded by a foreign resident **B** \$ -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$ -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$ -00

Capital gains disregarded by a demerging entity **E** \$ -00

2019**Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2019 tax return.

Superannuation funds should complete and attach this schedule to their 2019 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place ☐ in all applicable boxes.

Refer to *Losses schedule instructions 2019*, available on our website **ato.gov.au** for instructions on how to complete this schedule.

Tax file number (TFN)

Name of entity

Australian business number

Part A – Losses carried forward to the 2019–20 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss		
2018–19	B	•00
2017–18	C	•00
2016–17	D	•00
2015–16	E	•00
2014–15	F	•00
2013–14 and earlier income years	G	•00
Total	U	•00

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss		
2018–19	H	•00
2017–18	I	•00
2016–17	J	•00
2015–16	K	•00
2014–15	L	•00
2013–14 and earlier income years	M	•00
Total	V	•00

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Fund's tax file number (TFN)

Part B – Ownership and business continuity test – company and listed widely held trust only

Complete item **3** of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items **1** or **2** of **Part B** if, in the 2018–19 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2018–19 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss2018–19 **A** Yes ☐ No ☐2017–18 **B** Yes ☐ No ☐2016–17 **C** Yes ☐ No ☐2015–16 **D** Yes ☐ No ☐2014–15 **E** Yes ☐ No ☐2013–14 and earlier income years **F** Yes ☐ No ☐**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film lossesTax losses **G** -00Net capital losses **H** -00**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** -00Net capital losses **J** -00**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes ☐ No ☐**Part C – Unrealised losses** – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes ☐ No ☐

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes ☐ No ☐

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes ☐ No ☐

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O -00

Fund's tax file number (TFN)

Part D – Life insurance companies

Complying superannuation class tax losses carried forward to later income years	P	-00
Complying superannuation net capital losses carried forward to later income years	Q	-00

Part E – Controlled foreign company losses

Current year CFC losses	M	-00
CFC losses deducted	N	-00
CFC losses carried forward	O	-00

Part F – Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year	A	-00
ADD Uplift of tax losses of designated infrastructure project entities	B	-00
SUBTRACT Net forgiven amount of debt	C	-00
ADD Tax loss incurred (if any) during current year	D	-00
ADD Tax loss amount from conversion of excess franking offsets	E	-00
SUBTRACT Net exempt income	F	-00
SUBTRACT Tax losses forgone	G	-00
SUBTRACT Tax losses deducted	H	-00
SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity)	I	-00
Total tax losses carried forward to later income years	J	-00

Transfer the amount at J to the Tax losses carried forward to later income years label on your tax return.
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Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

Part A: Taxpayer's declaration

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

Fund name

Year of return

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 of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

**Signature of
trustee or
director**

Date

Part B: 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.

Agent's reference number **Account name**

I authorise the refund to be deposited directly to the specified account.

**Signature of
trustee or
director**

Date

Part D: Tax agent's certificate (shared facility users only)

Declaration: I declare that:

- I have prepared this tax return in accordance with the information supplied by the trustees;
- I have received a declaration by the trustees that the information provided to me for the preparation of this tax return is true and correct, and;
- I am authorised by the trustees to lodge this tax return, including any applicable schedules.

**Signature of
tax agent**

Date

Agent's contact name

Agent's phone

Agent's reference

Client's reference