

Norman Vivian Pty Ltd Superannuation Fund

ABN 48 718 925 121

Financial Statement
For the year ended 30 June 2021



Norman Vivian Pty Ltd Superannuation Fund
Statement of Financial Position
as at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Other Assets			
Cash At Bank		95,982.66	102,162.96
Current Tax Assets		3,170.45	464.40
Total Assets		99,153.11	102,627.36
Liabilities			
Other Taxes Payable		-	1,958.00
Total Liabilities		-	1,958.00
Net Assets Available to Pay Benefits			
		99,153.11	100,669.36
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Gordon Heathcote		7,039.71	40,467.45
Mrs Kerrie Heathcote		92,113.40	60,201.91
Total Liability for Accrued Benefits		99,153.11	100,669.36



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The accompanying notes form part of these financial statements.

Norman Vivian Pty Ltd Superannuation Fund
Operating Statement
For the period 1 July 2020 to 30 June 2021

	Note	2021 \$	2020 \$
Income			
Member Receipts			
Contributions			
Employer		28,895.00	50,000.00
Member		41,435.00	21,550.00
Investment Income			
Interest	7A	88.37	530.63
		<u>70,418.37</u>	<u>72,080.63</u>
Expenses			
Member Payments			
Pensions Paid		67,180.07	249,093.15
Other Expenses			
Accountancy Fee		-	2,815.00
Actuarial Fee		132.00	132.00
Auditor Fee		-	1,200.00
Bank Fees		74.00	81.99
SMSF Supervisory Levy		259.00	259.00
		<u>67,645.07</u>	<u>253,581.14</u>
Benefits Accrued as a Result of Operations before Income Tax		2,773.30	(181,500.51)
Income Tax			
Income Tax Expense		4,289.55	7,368.60
		<u>4,289.55</u>	<u>7,368.60</u>
Benefits Accrued as a Result of Operations		(1,516.25)	(188,869.11)




The accompanying notes form part of these financial statements.

Norman Vivian Pty Ltd 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.



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Norman Vivian Pty Ltd 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.

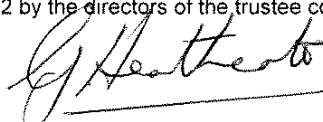
Movement in market values

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 30 August 2022 by the directors of the trustee company.



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Norman Vivian Pty Ltd 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	100,669.36	289,538.47
Benefits Accrued during the period	65,663.82	60,224.04
Benefits Paid during the period	(67,180.07)	(249,093.15)
Liability for Accrued Benefits at end of period	99,153.11	100,669.36

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	100,669.36	289,538.47
Benefits Accrued during the period	65,663.82	60,224.04
Benefits Paid during the period	(67,180.07)	(249,093.15)
Vested Benefits at end of period	99,153.11	100,669.36

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 7A – Interest

	Current	Previous
Bendigo Bank a/c 2235	88.32	530.54
Cash at Bank - Westpac Cash Management a/c 7918	0.05	0.09
	88.37	530.63

Norman Vivian Pty Ltd 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 2,773.30

ADD:

Pension Non-deductible Expenses	142.44
Pensions Paid	67,180.07
Rounding	0.19

LESS:

Pension Exempt Income	64.00
Non-Taxable Contributions	41,435.00

Taxable Income or Loss **28,597.00**

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	28,597.00	4,289.55
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		4,289.55

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax 4,289.55

Income Tax Expense **4,289.55**

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax 4,289.55

LESS:

Income Tax Instalments Paid 7,460.00

Income Tax Payable (Receivable) **(3,170.45)**

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	68.1380%
Pension Exempt % (Expenses)	68.1380%
Assets Segregated For Pensions	No



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Norman Vivian Pty Ltd 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 (%)
Bank								
Bendigo Bank a/c 2235				95,244.30	95,244.30			99.23%
Cash at Bank - Westpac Cash Management a/c 7918				738.36	738.36			0.77%
				95,982.66	95,982.66			100.00%
				95,982.66	95,982.66	0.00	0.00%	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.

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Norman Vivian Pty Ltd 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	
Mr Gordon Heathcote													
8 Neaworra Road NORTHBRIDGE NSW 2063													
Accumulation	Accumulation	31,008.39	3,895.00	0.00	(14.26)	0.00		(579.51)	0.00	0.00	(31,008.39)	0.00	3,301.23
Pension	2020 Pension Account	9,459.06	0.00	0.00	(8.46)	0.00		0.00	0.00	0.00		(8,419.98)	1,030.82
Pension	2021 Pension	0.00	0.00	31,008.39	(68.44)	0.00		0.00	0.00	0.00	0.00	(28,232.09)	2,707.86
		40,467.45	3,895.00	31,008.39	(91.16)	0.00		(579.51)	0.00	0.00	(31,008.39)	(36,652.07)	7,039.71
Mrs Kerrie Heathcote													
8 Neaworra Road NORTHBRIDGE NSW 2063													
Accumulation	Accumulation	30,669.65	66,435.00	0.00	(120.10)	0.00		(3,710.04)	0.00	0.00	(30,669.65)	0.00	62,604.86
Pension	2020 Pension Account	29,532.26	0.00	0.00	(102.84)	0.00		0.00	0.00	0.00	0.00	(2,133.36)	27,296.06
Pension	2021 Pension	0.00	0.00	30,669.65	(62.53)	0.00		0.00	0.00	0.00	0.00	(28,394.64)	2,212.48
		60,201.91	66,435.00	30,669.65	(285.47)	0.00		(3,710.04)	0.00	0.00	(30,669.65)	(30,528.00)	92,113.40
		100,669.36	70,330.00	61,678.04	(376.63)	0.00		(4,289.55)	0.00	0.00	(61,678.04)	(67,180.07)	99,153.11

G. Heathcote

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Norman Vivian Pty Ltd Superannuation Fund
(ABN: 48 718 925 121)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945
Mr Gordon Michael Heathcote	Date Joined Fund: 28 June 1979
	Eligible Service Date: 28 June 1979
	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 2020	Tax Free 1,750.04
Accumulation 31,008.39	Taxable - Taxed 5,289.67
2020 Pension Account 9,459.06	Taxable - Untaxed -
2021 Pension -	Your Preservation Components
Total as at 1 Jul 2020 40,467.45	Preserved -
	Restricted Non Preserved -
Withdrawal Benefit as at 30 Jun 2021	Unrestricted Non Preserved 7,039.71
Accumulation 3,301.23	Your Insurance Benefits
2020 Pension Account 1,030.62	No insurance details have been recorded
2021 Pension 2,707.86	Your Beneficiaries
Total as at 30 Jun 2021 7,039.71	Binding Beneficiary Nomination*
	Kerrie Lorraine Heathcote - 100%
	* Nomination in effect from 28 October 2014

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Norman Vivian Pty Ltd Superannuation Fund
(ABN: 48 718 925 121)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945
Mr Gordon Michael Heathcote	Date Joined Fund: 28 June 1979
Accumulation Account	Eligible Service Date: 28 June 1979
Accumulation	Tax File Number Held: Yes
	Account Start Date: 28 June 1979


Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	31,008.39
<u>Increases to your account:</u>	
Employer Contributions	3,895.00
Tax on Net Fund Income	4.74
<u>Total Increases</u>	<u>3,899.74</u>
<u>Decreases to your account:</u>	
Contributions Tax	584.25
Share Of Net Fund Income	14.26
Transfers Out	31,008.39
<u>Total Decreases</u>	<u>31,606.90</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>3,301.23</u></u>

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	3,301.23
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	3,301.23

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Binding Beneficiary Nomination*	
Kerrie Lorraine Heathcote - 100%	
* Nomination in effect from 28 October 2014	




Norman Vivian Pty Ltd Superannuation Fund
(ABN: 48 718 925 121)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945
Mr Gordon Michael Heathcote	Date Joined Fund: 28 June 1979
Pension Account	Eligible Service Date: 28 June 1979
2020 Pension Account	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	9,459.06
<u>Decreases to your account:</u>	
Pension Payments	8,419.98
Share Of Net Fund Income	8.46
<u>Total Decreases</u>	<u>8,428.44</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>1,030.62</u></u>

Your Tax Components		
Tax Free	78.5032 %	809.07
Taxable - Taxed		221.55
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	1,030.62

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Binding Beneficiary Nomination*	
Kerrie Lorraine Heathcote - 100%	
* Nomination in effect from 28 October 2014	

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Norman Vivian Pty Ltd Superannuation Fund
(ABN: 48 718 925 121)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHG0	Date of Birth: 18 May 1945
Mr Gordon Michael Heathcote	Date Joined Fund: 28 June 1979
Pension Account	Eligible Service Date: 28 June 1979
2021 Pension	Tax File Number Held: Yes
	Account Start Date: 1 July 2020


Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	-
<u>Increases to your account:</u>	
Transfers In	31,008.39
<u>Total Increases</u>	<u>31,008.39</u>
<u>Decreases to your account:</u>	
Pension Payments	28,232.09
Share Of Net Fund Income	68.44
<u>Total Decreases</u>	<u>28,300.53</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>2,707.86</u></u>

Your Tax Components		
Tax Free	34.7496 %	940.97
Taxable - Taxed		1,766.89
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	2,707.86

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Binding Beneficiary Nomination*	
Kerrie Lorraine Heathcote - 100%	
* Nomination in effect from 28 October 2014	

Trustee

The Trustee of the Fund is as follows:

Norman Vivian Pty Limited

The directors of the Trustee company are:

Gordon Heathcote and
Kerrie Heathcote

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


.....
Gordon Heathcote
Director - Norman Vivian Pty Limited




.....
Kerrie Heathcote
Director - Norman Vivian Pty Limited



Statement Date: 30 June 2021

Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

Consolidated Member Benefit Totals

Period		Member Account Details	
1 July 2020 - 30 June 2021		Residential Address:	8 Neeworra Road NORTHBRIDGE, NSW 2063
Member	Number: HEATHK0	Date of Birth:	4 August 1947
Mrs Kerrie Lorraine Heathcote		Date Joined Fund:	28 June 1979
		Eligible Service Date:	28 June 1979
		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

Accumulation	30,669.65
2020 Pension Account	29,532.26
2021 Pension	-

Total as at 1 Jul 2020 **60,201.91**

Withdrawal Benefit as at 30 Jun 2021

Accumulation	62,604.86
2020 Pension Account	27,296.06
2021 Pension	2,212.48

Total as at 30 Jun 2021 **92,113.40**

Your Tax Components

Tax Free	63,544.77
Taxable - Taxed	28,568.63
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	92,113.40

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Binding Beneficiary Nomination*

Gordon Michael Heathcote - 100%

* Nomination in effect from 28 October 2014

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For Enquiries:

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mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Norman Vivian Pty Ltd Superannuation Fund
(ABN: 48 718 925 121)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHK0	Date of Birth: 4 August 1947
Mrs Kerrie Lorraine Heathcote	Date Joined Fund: 28 June 1979
Accumulation Account	Eligible Service Date: 28 June 1979
Accumulation	Tax File Number Held: Yes
	Account Start Date: 28 June 1979

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 30,669.65	Tax Free 66.1850 % 41,435.00
<u>Increases to your account:</u>	Taxable - Taxed 21,169.86
Employer Contributions 25,000.00	Taxable - Untaxed -
Member Contributions 41,435.00	Your Preservation Components
Tax on Net Fund Income 39.96	Preserved -
<u>Total Increases</u> 66,474.96	Restricted Non Preserved -
<u>Decreases to your account:</u>	Unrestricted Non Preserved 62,604.86
Contributions Tax 3,750.00	Your Insurance Benefits
Share Of Net Fund Income 120.10	No insurance details have been recorded
Transfers Out 30,669.65	Your Beneficiaries
<u>Total Decreases</u> 34,539.75	Binding Beneficiary Nomination*
Withdrawal Benefit as at 30 Jun 2021 62,604.86	Gordon Michael Heathcote - 100%
	* Nomination in effect from 28 October 2014




Norman Vivian Pty Ltd Superannuation Fund
(ABN: 48 718 925 121)

Member Benefit Statement

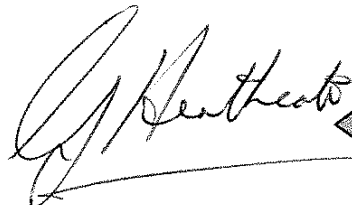

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member Number: HEATHK0	Date of Birth: 4 August 1947
Mrs Kerrie Lorraine Heathcote	Date Joined Fund: 28 June 1979
Pension Account	Eligible Service Date: 28 June 1979
2020 Pension Account	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	29,532.26
<u>Decreases to your account:</u>	
Pension Payments	2,133.36
Share Of Net Fund Income	102.84
<u>Total Decreases</u>	<u>2,236.20</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>27,296.06</u></u>

Your Tax Components		
Tax Free	78.1520 %	21,332.42
Taxable - Taxed		5,963.64
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		27,296.06

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Binding Beneficiary Nomination*	
Gordon Michael Heathcote - 100%	
* Nomination in effect from 28 October 2014	

Norman Vivian Pty Ltd Superannuation Fund

(ABN: 48 718 925 121)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 8 Neeworra Road NORTHBRIDGE, NSW 2063
Member	Number: HEATHK0
Mrs Kerrie Lorraine Heathcote	Date of Birth: 4 August 1947 Date Joined Fund: 28 June 1979 Eligible Service Date: 28 June 1979
Pension Account	Tax File Number Held: Yes
2021 Pension	Account Start Date: 1 July 2020

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 -	Tax Free 35.1348 % 777.35
<u>Increases to your account:</u>	Taxable - Taxed 1,435.13
Transfers In 30,669.65	Taxable - Untaxed -
<u>Total Increases</u> 30,669.65	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 28,394.64	Restricted Non Preserved -
Share Of Net Fund Income 62.53	Unrestricted Non Preserved 2,212.48
<u>Total Decreases</u> 28,457.17	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2021 2,212.48	No insurance details have been recorded
	Your Beneficiaries
	Binding Beneficiary Nomination*
	Gordon Michael Heathcote - 100%
	* Nomination in effect from 28 October 2014



SIGN HERE

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

Trustee

The Trustee of the Fund is as follows:

Norman Vivian Pty Limited

The directors of the Trustee company are:

Gordon Heathcote and
Kerrie Heathcote

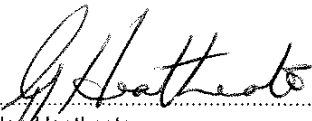
Availability of Other Fund Information


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


.....
Gordon Heathcote
Director - Norman Vivian Pty Limited




.....
Kerrie Heathcote
Director - Norman Vivian Pty Limited



Statement Date: 30 June 2021