

**SHOALBAY SUPER FUND**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Stephen Coombs**

**Date of Birth:** 08 May 1957  
**Age:** 66 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions**

The 'Bring Forward Rule' was NOT triggered in the previous 2 years  
3-year cap in effect from previous years N/A  
Total non-concessional contributions in previous 2 years N/A

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2 <b>Stephen retired in May 2023</b>	27,500.00	110,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	34,013.85	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated	<b>All sueprstreamed</b>	27,500.00	6,513.85
Amount above caps	5	<b>6,513.85</b>	0.00
Available		0.00	103,486.15

**Excess contributions - Added a note to the FAL. Client is aware**

**Notes**

- 'Bring Forward Rule' MAY be triggered this year
- Non-concessional cap shown applies to current year only
- Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- Excludes any unmatched deposits
- Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	<b>Employer</b>	<b>34,013.85</b>
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Total</b>	<b>34,013.85</b>
	<i>Less excess Concessional treated as Non-Concessional</i>	<b>(6,513.85)</b>
	<b>Contributions as allocated</b>	<b>27,500.00</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Total</b>	<b>0.00</b>
	<i>Plus excess Concessional treated as Non-Concessional</i>	<b>6,513.85</b>
	<b>Contributions as allocated</b>	<b>6,513.85</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
<b>Total Other contributions</b>	<b>0.00</b>	

**Transactions**

# SHOALBAY SUPER FUND

## Contribution Caps

For the Period From 1 July 2022 to 30 June 2023

### Mr Stephen Coombs

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
05/07/2022	Employer Mandated	1,087.40			smsfdataflow
27/07/2022	Employer Mandated	1,108.31			smsfdataflow
26/09/2022	Employer Mandated	1,129.22			smsfdataflow
06/10/2022	Employer Mandated	1,693.83			smsfdataflow
06/10/2022	Employer Voluntary	2,250.00			smsfdataflow
02/11/2022	Employer Mandated	1,129.22			smsfdataflow
02/11/2022	Employer Voluntary	1,500.00			smsfdataflow
30/11/2022	Employer Mandated	1,129.22			smsfdataflow
30/11/2022	Employer Voluntary	1,500.00			smsfdataflow
20/05/2023	Employer Voluntary	10,500.00			smsfdataflow
09/06/2023	Employer Mandated	9,486.65			smsfdataflow
09/06/2023	Employer Voluntary	1,500.00			smsfdataflow
<b>Totals:</b>		<b>34,013.85</b>			

### SMSF DataFlow Transactions

Payment Date	Contribution Type	Amount	Payment Reference	Status
<b>Mary 111 Pty Limited</b>				
05/07/2022	Employer Mandated	1,087.40	p_vu_cc_9906514813	Automated Feed
27/07/2022	Employer Mandated	1,108.31	p_vu_cc_9906541319	Automated Feed
26/09/2022	Employer Mandated	1,129.22	p_vu_cc_9906592152	Automated Feed
06/10/2022	Employer Mandated	1,693.83	p_vu_cc_9906600707	Automated Feed
06/10/2022	Employer Voluntary	2,250.00	p_vu_cc_9906600707	Automated Feed
02/11/2022	Employer Mandated	1,129.22	p_vu_cc_9906628598	Automated Feed
02/11/2022	Employer Voluntary	1,500.00	p_vu_cc_9906628598	Automated Feed
30/11/2022	Employer Mandated	1,129.22	p_vu_cc_9906655074	Automated Feed
30/11/2022	Employer Voluntary	1,500.00	p_vu_cc_9906655074	Automated Feed
<b>Subtotal:</b>		<b>12,527.20</b>		
<b>MARY 111 PTY LTD</b>				
20/05/2023	Employer Voluntary	10,500.00	ADP202305191423153	Automated Feed
09/06/2023	Employer Mandated	9,486.65	ADP202306081434874	Automated Feed
09/06/2023	Employer Voluntary	1,500.00	ADP202306081434874	Automated Feed
<b>Subtotal:</b>		<b>21,486.65</b>		

Disclaimer: SMSF Dataflow contributions received via SuperStream will only display where smsfdataflow was the elected electronic services address (ESA), and the member and fund details provided to their employer or Super Clearing House matched the records on Class.

**SHOALBAY SUPER FUND**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Sheryle Coombs**

**Date of Birth:** 07 Oct 1958  
**Age:** 64 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
The 'Bring Forward Rule' was triggered in the previous year			
3-year cap in effect from previous year			330,000.00 ✓
Total non-concessional contributions in previous year			197,833.13 ✓
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	132,166.87 ✓
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	0.00	58,720.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	58,720.00
Amount above caps	5	0.00	0.00
Available		27,500.00	73,446.87 ✓

**Notes**

- 1 . 'Bring Forward Rule' was triggered in previous year ✓
- 2 . Non-concessional cap shown is the total for the current year and next year
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
<b>Contributions as allocated</b>		<b>0.00</b>
<b>NonConcessional</b>	<b>Personal</b>	<b>58,720.00</b>
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
<b>Contributions as allocated</b>		<b>58,720.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
01/06/2023	Personal		29,360.00		manual
02/06/2023	Personal		29,360.00		manual
<b>Totals:</b>			<b>58,720.00</b>		

## Rachel Green-Luther

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**From:** Stephen Coombs <smcoo883@gmail.com>  
**Sent:** Wednesday, 31 May 2023 5:13 PM  
**To:** Rachel Green-Luther  
**Cc:** Sheryle Coombs; Chaitra Ramesh  
**Subject:** Re: 2022-2023 NCC

Client has confirmed that this amount to be  
treated as NCC for Sheryle.

Hi Rachel,

Both well and enjoying my retirement.

Pension funds were deposited into our account today and will be returned to Shoalbay as a NCC under Sheryle. The purchase of the two companies which Sheryle has shares with is still to be finalised but I see Origin may be completed in early 2024 and Newcrest later this year. Which gives us plenty of time to review how we handle these funds.

Regards

Stephen

On 31 May 2023, at 4:40 pm, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Stephen and Sheryle,

Hope you are well.

Just wanted to see if the below plan went ahead?  
I cannot see any additional deposits or the minimum pension withdrawals.

If you have any questions, please feel free to contact me or Chai (cc'd in this email).

Kind regards,  
Rach

**Rachel Green-Luther** (she/her) SSA CPA —  
Senior Accountant

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**From:** Rachel Green-Luther  
**Sent:** Monday, April 24, 2023 5:27 PM

**To:** Stephen Coombs <[smcoo883@gmail.com](mailto:smcoo883@gmail.com)>  
**Cc:** Sheryle Coombs <[sherylecoombs@gmail.com](mailto:sherylecoombs@gmail.com)>  
**Subject:** RE: 2022-2023 NCC

Hi Stephen and Sheryle,

Hope you are well and having a grand week.

Thank you for letting me know about the super contributions. Sounds like a good plan. Once the super contributions have been received by the super fund, we can discuss pension commencements (if any).

If you have any concerns, please feel free to contact me.

Kind regards,  
Rach

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**From:** Stephen Coombs <[smcoo883@gmail.com](mailto:smcoo883@gmail.com)>  
**Sent:** Friday, April 21, 2023 10:53 AM  
**To:** Rachel Green-Luther <[RachelG@virtusuper.com.au](mailto:RachelG@virtusuper.com.au)>  
**Cc:** Sheryle Coombs <[sherylecoombs@gmail.com](mailto:sherylecoombs@gmail.com)>  
**Subject:** 2022-2023 NCC

Hi Rachel,

We are just about to withdraw our minimum pensions from the Fund for the 2022-2023 FY, which will total \$58,720 and as I'm still receiving a salary we intend to re-invest it back into the Fund as a NCC from Sheryle.

Sheryle also has a small parcel of shares from previous employer share schemes which look set to be purchased by other companies so we expect to receive funds from these as well which we will also invest into the fund, these total \$37,851. So together will be about \$96,571 which still be under the remaining NCC, as per the ATO.

You asked us to contact you in last years summary letter so we thought best to do so prior to contacting Greg for the pension payments.

I am finishing work at the end of this month so any future NCC will be done in my name.

Regards

Sheryle & Stephen

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