

Client Name: JT Superannuation Fund

Year Ended: June 30, 2019

Audit Checklist

	WP Ref:
1 Draft Income Tax Return	1-1
2 Draft Financial Statements	2-1
3 Trial Balance	3-1
4 General Ledger	4-1
5 Tax Reconciliation Statement	5-1
6 Investment Reports	
7 Supporting Documentation	7-1
8 Audit Engagement Letter	8-1
9 Audit Representation Letter	9-1
10 Trustee Minutes	10-1
11 Investment Strategy	11-1

Post Audit Action

Yes/No

Signed Audit Engagement Letter returned to Auditor	<input type="checkbox"/>
Signed Trustee Representation Letter returned to Auditor	<input type="checkbox"/>
Signed Accounts placed on File	<input type="checkbox"/>
Copy of signed Engagement Letter on File	<input type="checkbox"/>
Copy of signed Trustee Representation Letter on File	<input type="checkbox"/>
Signed Minutes on File	<input type="checkbox"/>

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)

 Return year

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 (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office 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.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

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

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified ?

 B

Was Part B of the audit report qualified ?

 C

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

 D

Sensitive (when completed)

1-2

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 (must be six digits) NNNNNN Fund account number NNNNNNNNNN

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

JT Superannuation Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? []

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

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

[]

C Electronic service address alias

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

[]

8 Status of SMSF

Australian superannuation fund

A Y

XXXXXX XXX XXXX XXXXXX XXXX XXX XXX

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A 44,637

Which method did you use to calculate your exempt current pension income?

Segregated assets method B X

Unsegregated assets method C Was an actuarial certificate obtained? D Print Y for yes

Did the fund have any other income that was assessable? E N Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - 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

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** **N** Print **Y** for yes or **N** for no.

Have you applied an exemption or rollover? **M** Print **Y** for yes or **N** for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2019

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions
 Assessable employer contributions **R1** 0
 plus Assessable personal contributions **R2** 0
 plus #No-TFN-quoted contributions **R3** 0
 (an amount must be included even if it is zero)
 less Transfer of liability to life insurance company or PST **R6** 0

Assessable contributions (R1 plus R2 plus R3 less R6) **R** 0

Calculation of non-arm's length income
 * Net non-arm's length private company dividends **U1**
 plus * Net non-arm's length trust distributions **U2**
 plus * Net other non-arm's length income **U3**

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#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 **W** Loss
 (Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** 0 Loss
 (W less Y)

1-4

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 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
Death benefit increase	G1 <input type="text"/>		
SMSF auditor fee	H1 <input type="text"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text"/>	J2 <input type="text" value="112"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> <small>Code</small> <input type="text"/>	L2 <input type="text"/> <small>Code</small> <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="0"/> <small>(Total A1 to M1)</small>		Y <input type="text" value="112"/> <small>(Total A2 to L2)</small>	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="0"/> <small>Loss</small> <input type="text"/>		Z <input type="text" value="112"/> <small>(N plus Y)</small>	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			

#This is a mandatory label.

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 <input type="text" value="0"/>	
<small>(an amount must be included even if it is zero)</small>		
#Tax on taxable income	T1 <input type="text" value="0.00"/>	
<small>(an amount must be included even if it is zero)</small>		
#Tax on no-TFN-quoted contributions	J <input type="text" value="0.00"/>	
<small>(an amount must be included even if it is zero)</small>		
Gross tax	B <input type="text" value="0.00"/>	
<small>(T1 plus J)</small>		

Foreign income tax offset C1 <input type="text"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

SUBTOTAL 1
T2
(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

SUBTOTAL 2
T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset E1 <input type="text" value="1,084.34"/>	Refundable tax offsets E <input type="text" value="1,084.34"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

1-6

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

Total amount of tax refundable **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**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years

Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

Net capital losses carried forward to later income years

<input type="text"/>
<input type="text"/>

1-7

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.		Member Number
Title	Mr	1
Family name	Cincotta	Account status
First given name	Joseph	<input type="radio"/> Code
Other given names	Thomas	
Date of birth	05/09/1940	If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE 249,230.00

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
H

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 Contributions)
M

TOTAL CONTRIBUTIONS **N** 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 0.00

Retirement phase account balance - Non CDBIS
S2 246,159.00

Retirement phase account balance - CDBIS
S3 0.00

0 TRIS Count

Allocated earnings or losses **O** 20,929.00 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** 7,848.00 Code **A**

Income stream payment **R2** 16,152.00 Code **M**

CLOSING ACCOUNT BALANCE **S** 246,159.00
S1 plus S2 plus S3

Accumulation phase value **X1** 0.00

Retirement phase value **X2** 246,159.00

Outstanding limited recourse borrowing arrangement amount **Y**

Fund's tax file number (TFN) 96 801 679

Title	Mrs	See the Privacy note in the Declaration.	Member Number	2
Family name	Cincotta	Member's TFN	XXX XXX XXX	
First given name	Hazel			Account status
Other given names				0 Code
Date of birth	29/11/1944	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 285,593.00

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A	Receipt date
ABN of principal employer	H
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS	N 0.00
	(Sum of labels A to M)

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 23,983.00	Loss
S1 0.00	Inward rollovers and transfers	P	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	
S2 285,576.00	Lump Sum payment	R1 9,720.00	Code A
Retirement phase account balance - CDBIS	Income stream payment	R2 14,280.00	Code M
S3 0.00			
0 TRIS Count	CLOSING ACCOUNT BALANCE	S 285,576.00	
		S1 plus S2 plus S3	
	Accumulation phase value	X1 0.00	
	Retirement phase value	X2 285,576.00	
	Outstanding limited recourse borrowing arrangement amount	Y	

1-9

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	
J1	<input type="text"/>
Australian non-residential real property	
J2	<input type="text"/>
Overseas real property	
J3	<input type="text"/>
Australian shares	
J4	<input type="text"/>
Overseas shares	
J5	<input type="text"/>
Other	
J6	<input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

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

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

1-10

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>	
Permissible temporary borrowings	V2 <input type="text"/>	
Other borrowings	V3 <input type="text"/>	
		Borrowings V <input type="text"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

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**

1-11

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

Date Day Month Year

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Area code Number

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 Date Day Month Year

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Area code Number

Tax agent's phone number

Tax agent number Reference number

Sensitive (when completed)

JT Superannuation Fund

Financial Statements
For the year ended 30 June 2019



AR Quayle & Co
Certified Practising Accountants
Suite 8, 857 Doncaster Road
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9898 1644

JT Superannuation Fund

Contents

Compilation Report

Trustees' Declaration

Detailed Operating Statement

Statement of Financial Position

Member's Information Statement

Notes to the Financial Statements

JT Superannuation Fund

Compilation Report to JT Superannuation Fund

We have compiled the accompanying special purpose financial statements of JT Superannuation Fund, which comprise the balance sheet as at 30 June 2019, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustees

The trustees of JT Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the trustees, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework 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 described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

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

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

AR Quayle & Co
Suite 8, 857 Doncaster Road
Doncaster East

16 June, 2020

JT Superannuation Fund Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation 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 Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Signed in accordance with a resolution of the trustees by:

Joseph Cincotta , (Trustee)

Hazel Cincotta , (Trustee)

Date 16/06/2020

JT Superannuation Fund
Detailed Operating Statement
For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Revenue			
Change In NMV - 4/96 Manchester Rd			(15,000)
Change In NMV - Colonial First Choice		578	2,827
Change In NMV - Perpetual		(604)	(220)
Distributions - Managed Funds		4,458	4,446
Interest received		23,023	22,658
Rents received		17,568	17,336
Total revenue		<u>45,024</u>	<u>32,047</u>
Expenses			
Accountancy			715
Depreciation - plant		86	107
Filing Fees			259
Non Refundable Foreign Tax Offsets		25	17
Total expenses		<u>111</u>	<u>1,098</u>
Benefits Accrued as a Result of Operations		<u>44,912</u>	<u>30,949</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's
 Compilation Report and Notes which form part of these financial statements.

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

	Note	2019 \$	2018 \$
Investments			
Units in managed funds		57,922	57,948
Total Investments		<u>57,922</u>	<u>57,948</u>
Other Assets			
Sandhurst Trustees - # 996032		956	3,640
RMBL Investments		324,000	324,000
Deposits Not Yet Credited		1,593	2,190
Franking Credits Refundable		1,907	823
Bendigo Bank - # 812842		13	793
Building-4/96 Manchester Rd, Mooroolbark		145,000	145,000
Depreciable Assets @ WDV		343	429
Total other assets		<u>473,813</u>	<u>476,875</u>
Total assets		<u>531,735</u>	<u>534,823</u>
Net Assets Available to Pay Benefits		<u>531,735</u>	<u>534,823</u>
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members'accounts		531,735	534,823
		<u>531,735</u>	<u>534,823</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JT Superannuation Fund
Member's Information Statement
For the year ended 30 June 2019

	2019 \$	2018 \$
J Cincotta		
J Cincotta	249,230	258,721
Allocated earnings	13,081	6,109
J Cincotta - Withdrawals	(16,152)	(15,600)
Balance as at 30 June 2019	246,159	249,230
Withdrawal benefits at the beginning of the year	249,230	258,721
Withdrawal benefits at 30 June 2019	246,159	249,230

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact Joseph Cincotta or write to The Trustee, JT Superannuation Fund.

JT Superannuation Fund
Member's Information Statement
For the year ended 30 June 2019

	2019 \$	2018 \$
H Cincotta		
H Cincotta	285,593	293,153
Allocated earnings	14,263	7,504
H Cincotta - Withdrawals	(14,280)	(15,064)
Balance as at 30 June 2019	<u>285,576</u>	<u>285,593</u>
Withdrawal benefits at the beginning of the year	285,593	293,153
Withdrawal benefits at 30 June 2019	285,576	285,593

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact Joseph Cincotta or write to The Trustee, JT Superannuation Fund.

JT Superannuation Fund
Member's Information Statement
For the year ended 30 June 2019

	2019 \$	2018 \$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	44,912	30,949
J Cincotta - Withdrawals	(16,152)	(15,600)
H Cincotta - Withdrawals	(14,280)	(15,064)
J Cincotta - Lump Sum	(7,848)	(8,400)
H Cincotta - Lump Sum	(9,720)	(8,936)
Amount allocatable to members	<u>(3,088)</u>	<u>(17,051)</u>
Allocation to members		
J Cincotta	(3,071)	(9,491)
H Cincotta	(17)	(7,560)
Total allocation	<u>(3,088)</u>	<u>(17,051)</u>
Yet to be allocated	<u>(3,088)</u>	<u>(17,051)</u>
Members Balances		
J Cincotta	246,159	249,230
H Cincotta	285,576	285,593
Allocated to members accounts	<u>531,735</u>	<u>534,823</u>
Yet to be allocated		
Liability for accrued members benefits	<u>531,735</u>	<u>534,823</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JT Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2019

2019

2018

Note 1: Summary of Significant Accounting Policies

The trustee has prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of member.

The financial statements have been prepared on an accrual basis and are based on historical costs, except for investments which have been measured at market value.

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

The financial statements were authorised for issue on 16 June, 2020 by the trustee.

(a) Measurement of Investments

The Fund initially recognises:

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

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

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

Market value has been determined as follows:

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

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JT Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2019

2019

2018

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustee has determined that the gross value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

(b) Cash and Cash Equivalents

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

(c) Revenue

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

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers 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.

JT Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2019

2019

2018

(d) 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.

(e) Income Tax

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

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

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

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

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

(f) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

(g) Critical Accounting Estimates and Judgements

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

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

JT Superannuation Fund
Comparative Trial Balance as at 30 June 2019

	2019 \$ Dr	2019 \$ Cr	2018 \$ Dr	2018 \$ Cr
Income				
0568				
Distributions - Managed Funds		4,458.47		4,446.00
0575				
Interest received		23,023.13		22,658.00
0620				
Rents received		17,568.00		17,336.00
0891				
Change In NMV - 4/96 Manchester Rd			15,000.00	
0892				
Change In NMV - Colonial First Choice		578.14		2,827.00
0893				
Change In NMV - Perpetual	604.18		220.00	
Expenses				
1510				
Accountancy			715.00	
1615				
Depreciation - plant	86.00		107.00	
1685				
Filing Fees			259.00	
1823				
Non Refundable Foreign Tax Offsets	25.49		17.00	
Current Assets				
<i>workpaper Ref:</i>				
2052				
Sandhurst Trustees - # 996032	956.18	7-11		3,640.00
2053				
RMBL Investments	324,000.00	7-17		324,000.00
2054				
Deposits Not Yet Credited	1,593.23	4-4		2,190.00
2055				
Franking Credits Refundable	1,907.34	5-1		823.00
2056				
Bendigo Bank - # 812842	13.36	7-16		793.00
Non Current Assets				
2641				
Colonial First State	28,402.14	7-5		27,824.00
2643				
Perpetual Investor Choice Fund	29,519.82	7-10		30,124.00
2816				
Building-4/96 Manchester Rd, Mooroolbark	145,000.00	4-4		145,000.00
2817				
Depreciable Assets @ WDV	343.00	4-5		429.00

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JT Superannuation Fund
Comparative Trial Balance as at 30 June 2019

	2019	2019	2018	2018
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
Equity				
4000		<i>workpaper Ref!</i>		
	Opening balance - Members fund			
4000.01		<i>4-5</i>	249,229.61	258,720.61
4000.02		<i>4-5</i>	285,593.39	293,153.39
			<u>534,823.00</u>	<u>551,874.00</u>
4080	Benefits paid			
4080.01	16,152.00	<i>4-6</i>		15,600.00
4080.02	14,280.00	<i>4-6</i>		15,064.00
4080.03	7,848.00	<i>4-6</i>		8,400.00
4080.04	9,720.00	<i>4-7</i>		8,936.00
	<u>48,000.00</u>			<u>48,000.00</u>
	<u>580,450.74</u>		<u>580,450.74</u>	<u>599,141.00</u>
		44,912.07		30,949.00

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

JT Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0568 - Distributions - Managed Funds							
30/06/2019	000000003	J	Col Fist State			1,097.23	(1,097.23)
30/06/2019	000000003	J	Perpetual			1,092.72	(2,189.95)
30/06/2019	000000003	J	Col Fist State			289.38	(2,479.33)
30/06/2019	000000003	J	Perpetual Distr			142.29	(2,621.62)
30/06/2019	000000003	J	Col Fist State			490.34	(3,111.96)
30/06/2019	000000003	J	PERPetual			259.46	(3,371.42)
30/06/2019	000000003	J	Col Fist State			474.26	(3,845.68)
30/06/2019	000000003	J	Perpetual			99.73	(3,945.41)
30/06/2019	000000004	J	Add Back FTO On Perpetual Distr			21.55	(3,966.96)
30/06/2019	000000005	J	Add Back Imp Credits On Perpetual Dist			599.31	(4,566.27)
30/06/2019	000000006	J	Add Back FTO On Col First State Distr			3.94	(4,570.21)
30/06/2019	000000007	J	Add Back Imp Cr On Col First State Distr			485.03	(5,055.24)
30/06/2019	000000008	J	Unpaid Colonial Distr At Yr End			506.92	(5,562.16)
30/06/2019	000000008	J	Unpaid Perpetual Distr At Yr End			1,086.31	(6,648.47)
30/06/2019	000000009	J	Reverse Opening Unpaid Distribtuins		2,190.00		(4,458.47)
30/06/2019	000000016	J	Year end closing entry		4,458.47		0.00
Total					<u>6,648.47</u>	<u>6,648.47</u>	

JT Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0575 - Interest received							
30/06/2019	000000002	J	1/7/18			21.69	(21.69)
30/06/2019	000000002	J	01/10/18			21.05	(42.74)
30/06/2019	000000002	J	01/01/19			20.89	(63.63)
30/06/2019	000000002	J	28/6/19			20.55	(84.18)
30/06/2019	000000003	J	Interest			0.26	(84.44)
30/06/2019	000000003	J	RMBL Interest			1,848.57	(1,933.01)
30/06/2019	000000003	J	Interest			0.90	(1,933.91)
30/06/2019	000000003	J	Rmbl Interest			1,910.19	(3,844.10)
30/06/2019	000000003	J	Interest			0.61	(3,844.71)
30/06/2019	000000003	J	RMBL Interest			1,910.19	(5,754.90)
30/06/2019	000000003	J	Interest			1.84	(5,756.74)
30/06/2019	000000003	J	Rmbl Interest			1,848.57	(7,605.31)
30/06/2019	000000003	J	Interest			0.80	(7,606.11)
30/06/2019	000000003	J	RMBL Interest			1,910.19	(9,516.30)
30/06/2019	000000003	J	Interest			0.72	(9,517.02)
30/06/2019	000000003	J	Rmbl Interest			1,848.57	(11,365.59)
30/06/2019	000000003	J	Interest			0.80	(11,366.39)
30/06/2019	000000003	J	RMBL Interest			1,910.19	(13,276.58)
30/06/2019	000000003	J	Interest			0.26	(13,276.84)
30/06/2019	000000003	J	RmBL Interest			1,988.55	(15,265.39)
30/06/2019	000000003	J	Interest			0.37	(15,265.76)
30/06/2019	000000003	J	RmBL Interest			1,809.72	(17,075.48)
30/06/2019	000000003	J	Interest			0.20	(17,075.68)
30/06/2019	000000003	J	RmBL Interest			2,003.61	(19,079.29)
30/06/2019	000000003	J	Interest			0.89	(19,080.18)
30/06/2019	000000003	J	RmBL Interest			1,938.99	(21,019.17)
30/06/2019	000000003	J	Interest			0.56	(21,019.73)
30/06/2019	000000003	J	RmBL Interest			2,003.61	(23,023.34)
30/06/2019	000000003	J	Interest		0.21		(23,023.13)
30/06/2019	000000016	J	Year end closing entry		23,023.13		0.00
Total					23,023.34	23,023.34	
Account number 0620 - Rents received							
30/06/2019	000000014	J	Rent Recd For Yr Paid Direct To Memebrs			17,568.00	(17,568.00)
30/06/2019	000000016	J	Year end closing entry		17,568.00		0.00
Total					17,568.00	17,568.00	

JT Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0892 - Change In NMV - Colonial First Choice							
30/06/2019	000000012	J	Change In Nmv For Year			578.14	(578.14)
30/06/2019	000000016	J	Year end closing entry		578.14		0.00
Total					578.14	578.14	
Account number 0893 - Change In NMV - Perpetual							
30/06/2019	000000011	J	Change In Nmv For Year		604.18		604.18
30/06/2019	000000016	J	Year end closing entry			604.18	0.00
Total					604.18	604.18	
Account number 1615 - Depreciation - plant							
30/06/2019	000000010	J	Current Yr Claim		86.00		86.00
30/06/2019	000000016	J	Year end closing entry			86.00	0.00
Total					86.00	86.00	
Account number 1823 - Non Refundable Foreign Tax Offsets							
30/06/2019	000000004	J	Add Back FTO On Perpetual Distr		21.55		21.55
30/06/2019	000000006	J	Add Back FTO On Col First State Distr		3.94		25.49
30/06/2019	000000016	J	Year end closing entry			25.49	0.00
Total					25.49	25.49	
Account number 2052 - Sandhurst Trustees - # 996032							
01/07/2018	000000001	J	Opening balance		3,640.00		3,640.00
28/06/2019	000000013	J	Benefit Payment			2,768.00	872.00
30/06/2019	000000002	J	Int Recd On A/C For Year		84.18		956.18
Total					3,724.18	2,768.00	
Account number 2053 - RMBL Investments							
01/07/2018	000000001	J	Opening balance		324,000.00		324,000.00
Total					324,000.00		

JT Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2054 - Deposits Not Yet Credited							
01/07/2018	000000001	J	Opening balance		2,190.00		2,190.00
30/06/2019	000000008	J	Unpaid Distributions At Yr End		1,593.23		3,783.23
30/06/2019	000000009	J	Reverse Opening Unpaid Distributions			2,190.00	1,593.23
Total					3,783.23	2,190.00	
Account number 2055 - Franking Credits Refundable							
01/07/2018	000000001	J	Opening balance		823.00		823.00
30/06/2019	000000005	J	Add Back Imp Credits On Perpetual Dist		599.31		1,422.31
30/06/2019	000000007	J	Add Back Imp Cr On Col First State Distr		485.03		1,907.34
Total					1,907.34		
Account number 2056 - Bendigo Bank - # 812842							
01/07/2018	000000001	J	Opening balance		793.00		793.00
30/06/2019	000000003	J	Opening Bank Balance			793.00	0.00
30/06/2019	000000003	J	Closing Bank Balance		13.36		13.36
Total					806.36	793.00	
Account number 2641 - Colonial First State							
01/07/2018	000000001	J	Opening balance		27,824.00		27,824.00
30/06/2019	000000012	J	Change In Nmv For Year		578.14		28,402.14
Total					28,402.14		
Account number 2643 - Perpetual Investor Choice Fund							
01/07/2018	000000001	J	Opening balance		30,124.00		30,124.00
30/06/2019	000000011	J	Change In Nmv For Year			604.18	29,519.82
Total					30,124.00	604.18	
Account number 2816 - Building-4/96 Manchester Rd, Mooroolbark							
01/07/2018	000000001	J	Opening balance		145,000.00		145,000.00
Total					145,000.00		

JT Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2817 - Depreciable Assets @ WDV							
01/07/2018	000000001	J	Opening balance		429.00		429.00
30/06/2019	000000010	J	Current Yr Claim			86.00	343.00
Total					429.00	86.00	
Account number 4000.01 - J Cincotta							
01/07/2018	000000001	J	Opening balance			249,229.61	(249,229.61)
30/06/2019	000000017	J	Year end closing entry		3,070.80		(246,158.81)
Total					3,070.80	249,229.61	
Account number 4000.02 - H Cincotta							
01/07/2018	000000001	J	Opening balance			285,593.39	(285,593.39)
30/06/2019	000000017	J	Year end closing entry		17.13		(285,576.26)
Total					17.13	285,593.39	
Account number 4049.01 -							
30/06/2019	000000017	J	Year end closing entry		3,070.80		3,070.80
30/06/2019	000000017	J	Year end closing entry			3,070.80	0.00
Total					3,070.80	3,070.80	
Account number 4049.02 -							
30/06/2019	000000017	J	Year end closing entry		17.13		17.13
30/06/2019	000000017	J	Year end closing entry			17.13	0.00
Total					17.13	17.13	

JT Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 4080 - Benefits paid							
28/06/2019	000000013	J	Benefit Payment		2,768.00		2,768.00
30/06/2019	000000003	J	Benefit Payment		790.00		3,558.00
30/06/2019	000000003	J	Benefit Payment		4,000.00		7,558.00
30/06/2019	000000003	J	Benefit Payment		4,100.00		11,658.00
30/06/2019	000000003	J	Benefit Payment		2,000.00		13,658.00
30/06/2019	000000003	J	Benefit Payment		1,950.00		15,608.00
30/06/2019	000000003	J	Benefit Payment		2,344.00		17,952.00
30/06/2019	000000003	J	Benefit Payment		2,100.00		20,052.00
30/06/2019	000000003	J	Benefit Payment		2,050.00		22,102.00
30/06/2019	000000003	J	Benefit Payment		1,800.00		23,902.00
30/06/2019	000000003	J	Benefit Payment		2,590.00		26,492.00
30/06/2019	000000003	J	Benefit Payment		1,940.00		28,432.00
30/06/2019	000000003	J	Benefit Payment		2,000.00		30,432.00
30/06/2019	000000015	J	Split Benefit Payments			30,432.00	0.00
Total					30,432.00	30,432.00	
Account number 4080.01 - J Cincotta - Withdrawls							
30/06/2019	000000015	J	Split Benefit Payments		16,152.00		16,152.00
30/06/2019	000000016	J	Year end closing entry			16,152.00	0.00
Total					16,152.00	16,152.00	
Account number 4080.02 - H Cincotta - Withdrawls							
30/06/2019	000000015	J	Split Benefit Payments		14,280.00		14,280.00
30/06/2019	000000016	J	Year end closing entry			14,280.00	0.00
Total					14,280.00	14,280.00	
Account number 4080.03 - J Cincotta - Lump Sum							
30/06/2019	000000014	J	Rent Recd For Yr Paid Direct To Memebrs		7,848.00		7,848.00
30/06/2019	000000016	J	Year end closing entry			7,848.00	0.00

JT Superannuation Fund

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					7,848.00	7,848.00	
Account number 4080.04 - H Cincotta - Lump Sum							
30/06/2019	000000014	J	Rent Recd For Yr Paid Direct To Memebrs		9,720.00		9,720.00
30/06/2019	000000016	J	Year end closing entry			9,720.00	0.00
Total					9,720.00	9,720.00	
Account number 4199 - Funds yet to be allocated							
30/06/2019	000000016	J	Year end closing entry		3,087.93		3,087.93
30/06/2019	000000017	J	Year end closing entry			3,087.93	0.00
Total					3,087.93	3,087.93	

AR Quayle & Co**Tax Reconciliation Schedule**

Client Name: JT Cincotta Super Fund
 Balance Date: 30th June 2019

Date:
 Prepared:

Profit per Profit & Loss Statement **44,912**

Add Non Deductables

- Accounting Distrib	-	4,458	
- Taxable Distrib		4,046	
- Non Ded. Pension Exp		112	
- Unrealised Loss		25	
- Exempt Pension Income	-	44,637	- 44,912

Less Taxable Adjustments

- Accumulated Losses	-		
- Lease Charges	-		-

Taxable Income **-**

Tax Rate **30%**

Income Tax Expense **-**

Less Tax Credits

Dividend Imputation Credits	1,084.34	
TFN Withholding Credits	-	
Foreign Tax Paid	-	
Other Tax Credits	-	1,084.34

Less PAYG Instalments Paid

September Qtr	-	
December Qtr	-	
March Qtr	-	
June Qtr	-	-

TOTAL TAX CREDITS / INSTALMENTS 1,084.34

Net Tax Refundable **- 1,084.34**

Provision for Tax / Income Tax Reconciliation

Net Tax Refundable **- 1,084.34**

Tax payments not paid by 30 June

March Qtr	-
June Qtr	-
Unbanked 2018 Refund	- 822.82

Provision for Income Tax **- 1,907.16**

Per Accounts **- 1,907.34**

Variance (Should be Nil) **0.18**

7-1
5/8/19

Managed Investment Funds

2018/19 Tax Return Information Statement

Account number: 090 000884502
 Account type: Trust
 Account name: J T Cincotta & Associates Pty Ltd
 J T Superannuation Fund
 TFN/ABN: Provided

19913 | 0000005 | 26671 | 001



J T Cincotta & Associates P/L
 J T Superannuation Fund
 36 Sweetland Road
 MOOROOLBARK VIC 3138

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2019 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	0.00	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	71.34	13U
Franked distributions from trusts	1,183.05	13C
Share of franking credits – franked dividends	485.03	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	978.46	18H
Net capital gain	489.23 <i>652</i>	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	14.53	20E
Other net foreign source income	14.53	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	3.94	20O
Rebates	27.45	24V

Part B

Capital gains tax information – additional information for item 18	Amount (\$)
Capital gains - discount method (grossed-up amount)	978.46
Capital gains - other than discount method	0.00
Total current year capital gains	978.46

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, go to Part C of the individual AMMA statement.

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Part C

Total - interest	Taxable income (\$)
Interest income	0.00

Total - components of distribution/attribution

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution/ Taxable amount (\$)
Australian income			
Dividends - unfranked not CFI*	19.37		19.37
Dividends - unfranked CFI*	39.30		39.30
Interest	11.04		11.04
Interest exempt from non-resident withholding	0.00		0.00
Other income	1.63		1.63
Non-primary production income	71.34		71.34 <i>13 u</i>
Dividends - franked amount	698.02	485.03 <i>13 R</i>	1,183.05 <i>13 C</i>
Capital gains			
Discounted capital gain TAP^	0.42		0.42
Discounted capital gain NTAP^	488.81		488.81
Capital gains - other TAP^	0.00		0.00
Capital gains - other NTAP^	0.00		0.00
Capital gain	489.23		489.23 <i>17 A</i>
CGT gross-up amount (AMIT)			489.23
Other capital gains distribution (AMIT)	489.22		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	978.45		
Foreign income			
Other net foreign source income	10.59	3.94	14.53
Assessable foreign income	10.59	3.94 <i>200</i>	14.53 <i>205/M</i>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	10.59	3.94	14.53

Notes
 * CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.
 ^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

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7-3

Part C - continued

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	2.50	0.00
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
Gross cash distribution	1,760.90	
(Includes interest income)		
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax(12H)	0.00	
Less Other non-resident withholding	0.00	
Net cash distribution	1,760.90	
(Includes interest income)		

TAX - FREE

AMOUNT SAVED



Do you hold any other investments with Colonial First State?

You will receive a separate Tax Return Information Statement if you have an investment in any other Colonial First State product.

If you intend to complete a myTax return, please check the information against this statement

Colonial First State is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Attribution managed investment trust member annual statement (AMMA)

Part C

Components of attribution

Investment option: Imputation Fund(FSF0013AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
Australian income			
Dividends - unfranked not CFI	19.37		19.37
Dividends - unfranked CFI	39.30		39.30
Interest	11.04		11.04
Interest exempt from non-resident withholding	0.00		0.00
Other income	1.63		1.63
Non-primary production income	71.34		71.34
Dividends - franked amount	698.02	485.03	1,183.05
Capital gains			
Discounted capital gain TAP	0.42		0.42
Discounted capital gain NTAP	488.81		488.81
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gain	489.23		489.23
CGT gross-up amount (AMIT)			489.23
Other capital gains distribution (AMIT)	489.22		
Total current year capital gains	978.45		978.46
Foreign income			
Other net foreign source income	10.59	3.94	14.53
Assessable foreign income	10.59	3.94	14.53
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	10.59	3.94	14.53

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at colonialfirststate.com.au.

Managed Investment Funds Statement

EMAIL 6/2/19

Your details

J T Cincotta & Associates P/L

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*** **

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*** **

Statement period 30 June 2019 to 30 June 2019

Account number *** **502

Account name J T Cincotta & Associates Pty Ltd
J T Superannuation Fund

Email address jtcincotta@gmail.com

TFN/ABN held Yes

Your account balance

Your opening account balance as at: 29 June 2019

\$28,908.26

Your closing account balance as at: 30 June 2019

\$28,402.14

Total investment return for the period (including distributions):

\$0.80

This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$
Imputation	001	8,046.3882	3.5298	28,402.14

Account value

28,402.14

Your account summary

Opening balance at 29 June 2019

\$28,908.26

Your investments

Distributions

\$506.92

Your withdrawals

Distribution payments

Rec'd on 3/7/19

\$-506.92

Change in investment value *

\$-506.12

The increase or decrease in the value of your investment over the statement period.

Closing balance at 30 June 2019

\$28,402.14

* Understanding your statement

Need more information? To help give you a clearer understanding of how we calculate your 'change in investment value' and the fees you're paying, we've put together a handy guide called 'How to read your statement'. To view the guide go to colonialfirststate.com.au and click on 'latest news'.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the issuer of interests in FirstChoice Personal Super, FirstChoice Wholesale Personal Super, FirstChoice Pension, FirstChoice Wholesale Pension and FirstChoice Employer Super from the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and interests in the Rollover & Superannuation Fund and the Personal Pension Plan from the Colonial First State Rollover & Superannuation Fund ABN 88 854 638 840 and interests in the Colonial First State Pooled Superannuation Trust ABN 51 982 884 624.

Investor Services 13 13 36

colonialfirststate.com.au

Page 1 of 3

1/4/19 DISTRIBUTION PAYMENT REC'D \$ 474.26

Rec'd 5/3/19 7-6

Managed Investment Funds Statement

Your details

J T Cincotta & Associates P/L
J T Superannuation Fund
36 Sweetland Road
MOOROOLBARK VIC 3138

Statement period 1 July 2018 to 31 December 2018 ✓
Account number 090 000884502
Account name J T Cincotta & Associates Pty Ltd
J T Superannuation Fund
Email address jxxxxxxxa@gmail.com
TFN/ABN held Yes
Adviser details Kerree A Bezencon
Interprac Financial Planning Pty Ltd

REMOVED BY PHONE 5/3/19
TO SAVE ON FEES PAID TO ADVISE

Your account balance

Your opening account balance as at: 30 June 2018 _____ \$27,823.83 ✓
Your closing account balance as at: 31 December 2018 _____ \$24,352.88

Total investment return for the period (including distributions): _____ \$-2,691.23
This equals the total amount of your distribution(s) + the change in investment value over the period.

Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$
Imputation	001	8,038.3160	3.0296	24,352.88
Account value				24,352.88

Your account summary

Opening balance at 30 June 2018 \$27,823.83

Your investments

Distributions _____ \$779.72

Your withdrawals

Distribution payments PTO (6.24% PA on \$25000) _____ \$-779.72

Change in investment value \$-3,470.95
The increase or decrease in the value of your investment over the statement period.

Closing balance at 31 December 2018 \$24,352.88

Investments in any of the Colonial First State managed investment funds or cash products are offered by Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDS can be obtained from colonialfirststate.com.au or by calling us on 13 13 36.



001107008911

Managed Investment Funds Statement

090 000884502

Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
Imputation	16 September	8,038.3160	0.0360	289.38
Imputation	16 December	8,038.3160	0.0610	490.34

Distribution option: Direct Credit

Your nominated bank account for distribution payment is 633-000 158812842

Your future investment selection

The investment allocation shown below will be used for all future transactions unless you tell us otherwise. This means any additional contributions you make to your account will be invested in line with the allocation outlined below.

Investment option(s)	% Allocation
Imputation Fund	100.00

To change your future investment selection, please log in to FirstNet and select Investment allocation or call us on 13 13 36. We recommend you speak to your financial adviser before making any changes to your account.

Your account transactions

Date	Transaction	Amount \$	Unit Price \$	Units	Value \$
Investment summary - Imputation					
30 Jun 2018	Opening balance		3.4614	8,038.3160	27,823.83
16 Sep 2018	Distribution	289.38			
	Distribution paid	<u>17-9-18</u> -289.38 ✓			4.63% PA on \$25000
16 Dec 2018	Distribution	490.34			
	Distribution paid	<u>17-12-18</u> -490.34 ✓			7.85% PA on \$25000
	Change in investment value				-3,470.95
31 Dec 2018	Closing balance		3.0296	8,038.3160	24,352.88

Your fee summary

Fees charged

This is the amount of fees (including adjustments) that have been deducted from your account this period as detailed in "Your account summary" of this statement. \$0.00

Investments in any of the Colonial First State managed investment funds or cash products are offered by Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. PDS can be obtained from colonialfirststate.com.au or by calling us on 13 13 36.



AMIT Member Annual Statement

Please retain this statement for income tax purposes.

7-8

1/8/19



029

939/000464/B0075/93959/B

J.T Cincotta Associates P/L ATF J.T S/F
C/- J T Cincotta
36 Sweetland Road
MOOROOLBARK VIC 3138

Perpetual WealthFocus Investment Advantage

Client number	320668648
Account number	AC720069531
Issue date	17 July 2019
Reporting period	01 July 2018 - 30 June 2019
Client services	1800 022 033

Account name J.T Cincotta Associates P/L As Trustee For J.T Superannuation Fund

Part A - Your details

Account name J.T Cincotta Associates P/L As Trustee For J.T Superannuation Fund
Investor type Superannuation fund
Tax File Number (TFN) TFN provided
Account status Active

Part B - Tax return information

This summary applies to resident individuals who hold their investment on capital account. Part C has information for all taxpayers. Use the information in this statement in preference to any amounts automatically downloaded using myTax or your tax agent's pre-filing service.

	Tax return reference	Amount
Partnerships and trusts		
Non-primary production income		
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$84.55
Franked distributions from trusts	13C	\$1,580.14
Share of credits from income and tax offsets		
Franking credits	13Q	\$599.31
Capital gains		
Net capital gain	18A	\$228.37
Total current year capital gains	18H	\$456.74
Foreign source income		
Assessable foreign source income	20E	\$87.22
Other net foreign source income	20M	\$87.22
Foreign income tax offset	20O	\$21.55
Other income		
Fee and commission rebates	24V	\$41.81

304

Part C - Detailed information

Perpetual WealthFocus Investment Advantage - Perpetual Industrial Share

	Distribution / cash	Franking credits / tax offsets	Attributed amount in excess of distribution	Attributed amount
Australian income				
Interest	\$19.71			\$19.71
Dividends unfranked	\$4.42			\$4.42
Dividends - conduit foreign income (CFI)	\$57.02			\$57.02
Other income	\$3.40			\$3.40
Non-primary production income	\$84.55		13 U	\$84.55
Dividends franked	\$980.83	\$599.31	13 Q	\$1,580.14
Franked distributions from trusts	\$980.83	\$599.31	13 C	\$1,580.14
Capital gains				
Discounted capital gains (TAP)	\$1.81		18 A	\$1.81
Discounted capital gains (NTAP)	\$226.56		18 A	\$226.56
CGT gross up / concession amount	\$228.37	TAX FREE		\$228.37
Total current year capital gain	\$456.74			\$456.74
Net capital gain				\$228.37
Foreign income				
Assessable foreign income	\$65.67	\$21.55 ✓ 200	20 E + 20 M	\$87.22
Total foreign source income	\$65.67	\$21.55		\$87.22
Gross distribution	\$1,587.79			
Attributed amount in excess of distributions			\$0.00	
Net distribution	\$1,587.79 ✓			
Other income				
Fee and commission rebates	\$41.81			



Distribution Statement

7-10

Rec'd 1/8/19



2418/002166/A0072/93959/A
 J.T Cincotta Associates P/L ATF J.T S/F
 C/- J T Cincotta
 36 Sweetland Road
 MOOROOLBARK VIC 3138

Perpetual WealthFocus Investment Advantage

Client number	320668648
Account number	AC720069531
Issue date	17 July 2019
Reporting Period	01 April 2019 - 30 June 2019 ✓
Client services	1800 022 033

Account name J.T Cincotta Associates P/L As Trustee
 For J.T Superannuation Fund

Distribution summary

Distribution amount		\$1,086.31
Net distribution payment	Banked 9/7/19 17.38% on \$25000 for 3 mos	\$1,086.31 ✓

Opening investment summary as at 01/07/2019

Investments	Investment (%)	Units	Exit price	Balance
Perpetual Industrial Share	100.00%	15,769.967	\$1.872	\$29,519.82
Total	100.00%		BAL. 30/6/19	\$29,519.82

Distribution details

Investments	Distribution period	Notional units	Cents/notional unit	Amount
Perpetual Industrial Share	01/04/2019 - 30/06/2019	15,769.967	6.888	\$1,086.31
Total distribution				\$1,086.31

Net distribution payment details

Investments	Distribution method	Reinvestment date	Notional units	Reinvestment notional unit price	Amount
Perpetual Industrial Share	Direct Credit				\$1,086.31
Net distribution					\$1,086.31

Direct credit details

Account name	J.T Superannuation Fund
BSB number	633000
Account number	xxxxxx842
Total amount for reporting period	\$1,086.31

Administration

Tax file number supplied	yes
Telephone withdrawal facility	no
Annual report subscription	no

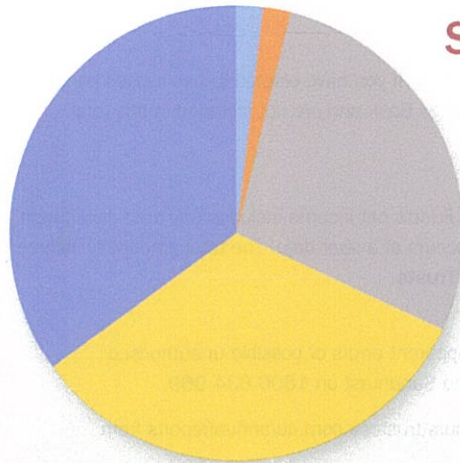
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2418/002166/A0072/93959/A/WFIA_DIST_JUNE_2019_DistPICF_101631612_WealthFocusInvestmentAdvantage

029/02714 009190



J T CINCOTTA & ASSOCIATES P/L
36 SWEETLAND RD
MOOROOLBARK VIC 3138



Sandhurst Select Mortgage Fund

How every \$1 is invested as at 31 March 2019

- Cash at bank 2c
- Term deposits 2c
- Negotiable cert of deposit 28c
- Mortgage backed securities 33c
- Mortgage loans 35c

Representation of asset portfolio for illustrative purposes only. Full details of Fund performance is available at www.sandhursttrustees.com.au/performance

Your details at a glance

BSB number 633-000
Account number 126996032
Customer number 6548572/V403
Account title J T CINCOTTA & ASSOCIATES PTY LTD ITF JT SUPERANNUATION FUND ITF JT SUPERANNUATION FUND

Account summary

Statement period 1 Jul 2018 - 30 Jun 2019 ✓
Statement number 13
Opening balance on 1 Jul 2018 \$3,640.55
Deposits & credits \$84.18
Withdrawals & debits \$2,768.00
Closing Balance on 30 Jun 2019 \$956.73

Any questions?

Contact Rowan Alexander at Shop 19, 66-74 Brice Ave, Mooroolbark 3138 on **03 9726 5388**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Select Mortgage Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$3,640.55
1 Jul 18	TRUST DISTRIBUTION		21.69	3,662.24
1 Oct 18	TRUST DISTRIBUTION		21.05	3,683.29
1 Jan 19	TRUST DISTRIBUTION		20.89	3,704.18
1 Apr 19	TRUST DISTRIBUTION		20.55	3,724.73
28 Jun 19	E-BANKING TFR 00138397901401 0178205633 Transfer <i>J+H CINCOTTA</i>	2,768.00 ✓		956.73 ✓
Transaction totals / Closing balance		\$2,768.00	\$84.18	\$956.73

The actual distribution rate earned for the quarter ended 30 June 2019 was 2.07% p.a.
The indicative rate for the quarter ending 30 September 2019 is 1.65% p.a. and is subject to change.

Rec'd 18/11/18

Your details at a glance

BSB number 633-000
Account number 158812842
 Customer number 6548572/V501
 Account title J T CINCOTTA & ASSOCIATES PTY LTD ITF JT SUPERANNUATION FUND

Account summary

Statement period 10 May 2018 - 9 Nov 2018
 Statement number 4
 Opening balance on 10 May 2018 \$22.71 ✓
 Deposits & credits \$13,902.63
 Withdrawals & debits \$13,879.00
Closing Balance on 9 Nov 2018 \$46.34 ✓

029/04718 009190



J T CINCOTTA & ASSOCIATES P/L
 36 SWEETLAND RD
 MOOROOLBARK VIC 3138

Thank you
 for banking with Australia's
 5th biggest retail bank.



Any questions?

Contact Rowan Alexander at Shop 19, 66-74 Brice Ave, Mooroolbark 3138 on **03 9726 5388**, or call **1300 BENDIGO** (1300 236 344).

Business EasySaver Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$22.71 ✓
10 May 18	Interest Rate 1.000%PA			
21 May 18	DIRECT CREDIT DEP:389330 RMBL MORTGAGE IN 0821454368		✓ 1,848.57	1,871.28
27 May 18	E-BANKING TFR 00138397901401 0147520565	1,850.00	✓	21.28
1 Jun 18	INTEREST		✓ 0.32	21.60
21 Jun 18	DIRECT CREDIT DEP:389330 RMBL MORTGAGE IN 0828222654		✓ 1,910.19	1,931.79
22 Jun 18	E-BANKING TFR 00138397901401 0149333049	1,139.00	✓	792.79
1 Jul 18	INTEREST		✓ 0.26	793.05
2 Jul 18	E-BANKING TFR 00138397901401 0150007204	790.00	✓	3.05
3 Jul 18	DIVIDEND DD001090000884502 Col First State 0830696634		✓ 1,097.23	1,100.28

To CHD A/C

To CHD A/C

To CHD A/C

COLONIAL

177BH101 / E-4718 / S-9638 / I-19675 / 0006548572001722

Account number	158812842
Statement period	10/05/2018 to 09/11/2018
Statement number	4 (page 2 of 2)

Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
2018 10 Jul 18	DIRECT CREDIT AC720069531 PIML UT Distribu 0832083782	PERPETUAL	✓ 1,092.72	2,193.00
19 Jul 18	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0834184194		✓ 1,848.57	4,041.57
20 Jul 18	E-BANKING TFR 00138397901401 0151344264	To CAD A/c 4,000.00	✓	41.57
1 Aug 18	INTEREST		✓ 0.90	42.47
21 Aug 18	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0840954688		✓ 1,910.19	1,952.66
1 Sep 18	INTEREST		✓ 0.61	1,953.27
17 Sep 18	DIVIDEND DD001090000884502 Col First State 0846556138	COLONIAL	✓ 289.38	2,242.65
20 Sep 18	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0847421100		✓ 1,910.19	4,152.84
27 Sep 18	E-BANKING TFR 00138397901401 0156438048	To CHQ A/c 4,100.00	✓	52.84
1 Oct 18	INTEREST		✓ 1.84	54.68
9 Oct 18	DIRECT CREDIT AC720069531 PIML UT Distribu 0851289328	PERPETUAL	✓ 142.29	196.97
19 Oct 18	DIRECT CREDIT DEP:389330 RMBL Mortgage In 0853641587		✓ 1,848.57	2,045.54
1 Nov 18	INTEREST		✓ 0.80	2,046.34
4 Nov 18	E-BANKING TFR 00138397901401 0159308920	To CAD A/c 2,000.00	✓	46.34 ✓
Transaction totals / Closing balance		\$13,879.00	\$13,902.63	\$46.34

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

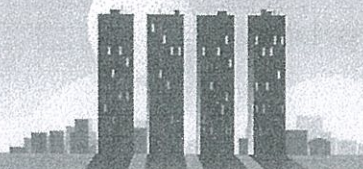
Our 1.6 million customers have spoken.

Business EasySaver Account *(continued)*

Date	Transaction	Withdrawals	Deposits	Balance
10 Jan 19	DIRECT CREDIT AC720069531 PIML UT Distribu 0870500256		✓ 259.46	262.42
		PERPETUAL		
21 Jan 19	DIRECT CREDIT DEP:389330 ✓ RMBL Mortgage In 0872445104		✓ 1,910.19	2,172.61
23 Jan 19	E-BANKING TFR 00138397901401 0165490408	2,100.00	✓	72.61
		To CHR A/C		
1 Feb 19	INTEREST		✓ 0.26	72.87
21 Feb 19	DIRECT CREDIT DEP:389330 ✓ RMBL Mortgage In 0878939429		✓ 1,988.55	2,061.42
1 Mar 19	INTEREST		✓ 0.37	2,061.79
3 Mar 19	E-BANKING TFR 00138397901401 0168600232	2,050.00	✓	11.79
		To CHR A/C		
21 Mar 19	DIRECT CREDIT DEP:389330 ✓ RMBL Mortgage In 0884895909		✓ 1,809.72	1,821.51
24 Mar 19	E-BANKING TFR 00138397901401 0170266731	1,800.00	✓	21.51
		To CHR A/C		
1 Apr 19	INTEREST		✓ 0.20	21.71
1 Apr 19	DIVIDEND DD001090000884502 ✓ Col First State 0887168268		✓ 474.26	495.97
		COLONIAL		
10 Apr 19	DIRECT CREDIT AC720069531 PIML UT Distribu 0889220301		✓ 99.73	595.70
		PERPETUAL		
18 Apr 19	DIRECT CREDIT DEP:389330 ✓ RMBL Mortgage In 0891079000		✓ 2,003.61	2,599.31
1 May 19	INTEREST		✓ 0.89	2,600.20
4 May 19	E-BANKING TFR 00138397901401 0173654945	2,590.00	✓	10.20 ✓
		To CHR A/C		
Transaction totals / Closing balance		\$12,834.00	\$12,797.86	\$10.20

Bendigo Bank suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions are to be promptly reported to your branch. It is important that you notify Bendigo Bank of any disputed transactions as soon as possible as Bendigo Bank's ability to investigate disputed transactions and to subsequently process a chargeback in your favour is restricted by the time limits imposed under the operating rules of the applicable credit card scheme. If you wish to obtain further information about this product (including your chargeback rights) or you have a question or concern about your account or its operation please contact your local Bendigo Bank Branch (details supplied on the front of the statement).

There's four big reasons
to do more with us.



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7-16



Savings Account
633000 / 158812842 ✓

\$306.78
Available balance

\$306.78
Current balance

Activity

		Debit	Credit	Running balance
September 1, 2019	Interest		+\$0.16	\$306.78
August 25, 2019	Statement Account J&H / 00138397901401	-\$2,000.00		\$306.62
	<i>To CHQ A/c</i>			
	Statement Account Water Rates / 00138397901401	-\$342.48		\$2,306.62
August 22, 2019	Direct Credit Rmbl Mortgage in 0917726849 / Dep:389330		+\$2,018.61	\$2,649.10
August 1, 2019	Interest		+\$0.36	\$630.49
July 31, 2019	Statement Account 00138397901401	-\$2,000.00		\$630.13
	<i>To CHQ A/c</i>			
July 21, 2019	A R Quayle & Co Accounting Taxatio	-\$748.00		\$2,630.13
July 19, 2019	Direct Credit Rmbl Mortgage in 0910559766 / Dep:389330		+\$1,953.51	\$3,378.13
	Direct Credit ATO 0910500614 / Ato006000010815262		+\$565.47	\$1,424.62
	<i>TAX REFUND</i>			
July 10, 2019	Unit 4 - 96 Manchester Road Mooroolbark (ROSIER REAL ESTATE PTY LTD BODY CORPORATE) Body Corporate - Unit 4	-\$747.50		\$859.15
July 9, 2019	Direct Credit Piml Ut Distribu 0908185347 / Ac720069531		+\$1,086.31	\$1,606.65
	<i>PERPETUAL</i>			
July 3, 2019	Dividend Col First State 0906957312		+\$506.92	\$520.34
July 1, 2019	Interest		+\$0.06	\$13.42
June 22, 2019	Statement Account 00138397901401	-\$2,000.00		\$13.36
	<i>To CHQ A/c</i>			
June 20, 2019	Direct Credit Rmbl Mortgage in 0904232868 / Dep:389330		+\$2,003.61	\$2,013.36
June 1, 2019	Interest		+\$0.56	\$9.75
May 31, 2019	Statement Account 00138397901401	-\$1,940.00		\$9.19
	<i>To CHQ A/c</i>			
May 21, 2019	Direct Credit Rmbl Mortgage in 0897592403 / Dep:389330		+\$1,938.99	\$1,949.19
May 4, 2019	Statement Account 00138397901401	-\$2,590.00		\$10.20
May 1, 2019	Interest		+\$0.89	\$2,600.20
April 18, 2019				

RMBL

RMBL Investments Limited

JT Superannuation Fund
36 Sweetland Road
MOOROOLBARK VIC 3138

Deposit ID : 389330
Investor(s) : JT Superannuation Fund

ANNUAL STATEMENT FOR PERIOD 01 July 2018 - 30 June 2019

OPENING BALANCE ***
 \$324,000.00

CLOSING BALANCE ***
 \$324,000.00

ALLOCATION OF FUNDS AS AT 01 July 2019

Trust Balance:	\$0.00
Allocated To Loan:	\$324,000.00
Interest Bearing Trust Account:	\$0.00

FUND MOVEMENTS FOR THE PERIOD 01 July 2018 - 30 June 2019

Deposits:	\$0.00
Interest Reinvested:	\$0.00
Redemptions:	\$0.00
Net Discretionary Payments from RMBL:	\$0.00

INTEREST PAID FOR THE PERIOD 01 July 2018 - 30 June 2019

Mortgage Investments:	\$22,930.95
Interest Bearing Trust Account:	\$0.00
Total Interest:	\$22,930.95
Withholding Tax:	\$0.00
Fees Paid By Member During Period:	NIL

DISCRETIONARY PAYMENTS OF PRINCIPAL

Gross Discretionary Payments from RMBL:	\$0.00
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There are no charges to the Members of the Scheme for the Scheme's administration. The Indirect Cost Ratio (ICR) for the scheme is the ratio of the fund's management costs that are not deducted directly from a Member's funds, to the fund's total average net assets. The ICR for the year ended 30 June 2019 (Unaudited) is 0.74%.

RMBL has established a Complaints procedure which can be obtained by calling RMBL on (03) 9213 5700 or visiting RMBL's website www.rmb.com.au. For further information please refer to the Product Disclosure Statement dated 20 September 2017.

Further information about RMBL's product is available by contacting RMBL on (03) 9213 5700, by email team@rmb.com.au or by visiting RMBL's website www.rmb.com.au.

RMBL INVESTMENTS LIMITED

Responsible Entity for the RMBL MORTGAGE INCOME INVESTMENTS SCHEME
 Level 5, 225 Lonsdale Street, Dandenong VIC 3175 (P.O.Box 93, Dandenong VIC 3175)
 Ph: (03) 9213 5700 Fax: 1300 886 662 Email: team@rmb.com.au
 ACN 004 493 789 AFS Licence Number 223246

*** This figure includes funds allocated to loans, funds in interest bearing trust account and funds in trust account.



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR J T
SUPERANNUATION FUND
ABN 99 378 690 773
TFN

Income tax 551

Date generated	15/06/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from **15 June 2018** to **15 June 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Jul 2019	22 Jul 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$565.47		\$0.00
17 Jul 2019	17 Jul 2019	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$1.65	\$565.47 CR
17 Jul 2019	11 Jun 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$563.82	\$563.82 CR

ENGAGEMENT LETTER

To: The Trustees, JT Superannuation Fund

Scope

You have requested that we audit the financial report of JT Superannuation Fund, which comprises the balance sheet as at 30 June 2019, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

Tony Boys

Acknowledged on behalf of JT Superannuation Fund by



Joseph Cincotta – Director of JT Cincotta & Associates Pty Ltd

Audit Representation Letter from Trustee(s)

JT Superannuation Fund

Year ended 30 June 2019

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of JT Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

MINUTES OF A MEETING OF TRUSTEES OF THE JT SUPERANNUATION FUND, HELD AT 36 SWEETLAND ROAD, MOOROOLBARK, VIC. 3138 ON THE 12TH OCTOBER, 2019

PRESENT: Joseph Cincotta (Chairperson)
Hazel Cincotta

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

- (a) The Special Purpose Financial Statement for the year ended 30th June 2019,
- (b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2019 and the state of affairs at that date, and
- (c) Statement of Members Funds as at 30th June 2019.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

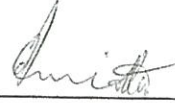
It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

INVESTMENT STRATEGY: The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2019 financial year.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record



Joseph Cincotta
(Chairperson)

MINUTES OF A MEETING OF TRUSTEES OF THE JT SUPERANNUATION FUND HELD AT 36 SWEETLAND ROAD, MOOROOLBARK, VIC. 3138 ON THE 30th OCTOBER 2019

PRESENT: Joseph Cincotta (Chairperson)
Hazel Cincotta

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

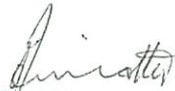
ANNUAL ACCOUNTS: The following were tabled:

(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2019, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record



Joseph Cincotta
(Chairperson)

10-3

The JT Superannuation Fund

July 12, 2019

Mr J Cincotta
36 Sweetland Road
Mooroolbark, Vic. 3138

Dear Joseph

We write to confirm that we have paid a total of \$24,000.00 in Pension payments to you for the year ended June 30, 2019

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The JT Superannuation Fund



Hazel Cincotta – Director of Trustee Company

The JT Superannuation Fund

July 12, 2019

Mrs H Cincotta
36 Sweetland Road
Mooroolbark, Vic. 3138

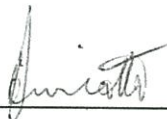
Dear Hazel

We write to confirm that we have paid a total of \$24,000.00 in Pension payments to you in respect of the year ended June 30, 2019.

Should you wish to discuss this matter in further detail please do not hesitate to contact us.

Yours faithfully

The JT Superannuation Fund



Joseph Cincotta – Director of the Trustee Company

ANDREW

The JT Superannuation Fund

Investment Strategy

Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth

Investment Choice

The Trustees have determined the fund’s investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund’s objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund’s investments;
- the ages and preferences of its members;

The JT Superannuation Fund

- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance

The Fund has a medium time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members are familiar with the variability of both returns and capital values which are associated with the current asset holding in the fund.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that insurance is not appropriate as the members are at an age such that insurance is not available on a cost effective basis.

Liquidity

The Members of the JT Superannuation Fund are currently both in Pension phase and are currently taking annual income streams from within the Fund. Accordingly, sufficient cash will be held in liquid form to satisfy immediate cash flow requirements. Cash in excess of anticipated liquidity requirements will be invested in accordance with the Fund's investment strategy.

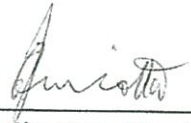
The JT Superannuation Fund

Asset Allocation

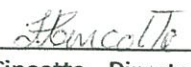
The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the medium term investment horizon of the members and their pension requirements, the asset allocation will have a strong capital preservation bias and be focused on preserving capital and ensuring capital stability.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• Australian Managed Funds	10%-15%	10%
• Direct Property	20%-25%	25%
Defensive assets		
• Cash and term deposits	60%-65%	65%
		100%



Joseph Cincotta - Director of Trustee Company
July 2, 2019



Hazel Cincotta - Director of Trustee Company
July 2, 2019