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Financial statements and reports for the year ended  
30 June 2019

The Fivewise Superannuation Fund

# The Fivewise Superannuation Fund

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The Fivewise Superannuation Fund  
**Statement of Financial Position**

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Loans to Associated Entities (In house loans)	2	14,963.01	0.00
Real Estate Properties (Australian - Non Residential)	3	275,000.00	265,000.00
<b>Total Investments</b>		<u>289,963.01</u>	<u>265,000.00</u>
<b>Other Assets</b>			
BOQ Superannuation Savings Account		153,056.70	154,326.16
BOQ Everyday Business Account		5,086.54	4,985.18
Income Tax Refundable		2,254.36	1,204.93
<b>Total Other Assets</b>		<u>160,397.60</u>	<u>160,516.27</u>
<b>Total Assets</b>		<u>450,360.61</u>	<u>425,516.27</u>
Less:			
<b>Liabilities</b>			
PAYG Payable		930.00	929.00
Sundry Creditors		0.00	857.05
<b>Total Liabilities</b>		<u>930.00</u>	<u>1,786.05</u>
<b>Net assets available to pay benefits</b>		<u>449,430.61</u>	<u>423,730.22</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Anderson, Perry - Accumulation		433,621.24	409,280.57
Anderson, Hayley - Accumulation		15,809.37	14,449.65
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>449,430.61</u>	<u>423,730.22</u>

# The Fivewise Superannuation Fund

## Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019	2018
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Loans to Associated Entities (In house loans)	2		
Loan to Fixed Constructions Pty Ltd		14,963.01	0.00
Real Estate Properties (Australian - Non Residential)	3		
Unit 17, 254 South Pine Road, Enogerra - Capital Improvements		6,893.49	7,070.25
Unit 17, 254 South Pine Road, Enoggera		268,106.51	257,929.75
<b>Total Investments</b>		<u>289,963.01</u>	<u>265,000.00</u>
<b>Other Assets</b>			
Bank Accounts			
BOQ Everyday Business Account		5,086.54	4,985.18
BOQ Superannuation Savings Account		153,056.70	154,326.16
Income Tax Refundable		2,254.36	1,204.93
<b>Total Other Assets</b>		<u>160,397.60</u>	<u>160,516.27</u>
<b>Total Assets</b>		<u>450,360.61</u>	<u>425,516.27</u>
Less:			
<b>Liabilities</b>			
PAYG Payable		930.00	929.00
Sundry Creditors		0.00	857.05
<b>Total Liabilities</b>		<u>930.00</u>	<u>1,786.05</u>
<b>Net assets available to pay benefits</b>		<u>449,430.61</u>	<u>423,730.22</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>			
Anderson, Perry - Accumulation	4, 5	433,621.24	409,280.57
Anderson, Hayley - Accumulation		15,809.37	14,449.65
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>449,430.61</u>	<u>423,730.22</u>

# The Fivewise Superannuation Fund

## Operating Statement

For the year ended 30 June 2019

	Note	2019	2018
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Interest Received		1,402.56	2,228.17
Property Income		24,000.87	22,542.40
<b>Investment Gains</b>			
Changes in Market Values	7	10,176.76	(21,601.79)
<b>Contribution Income</b>			
Personal Concessional		0.00	7,452.02
Other Contributions		635.55	0.00
<b>Total Income</b>		<u>36,215.74</u>	<u>10,620.80</u>
<b>Expenses</b>			
Accountancy Fees		2,651.00	2,079.00
Administration Costs		187.00	302.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		440.00	440.00
ASIC Fees		396.00	0.00
Bank Charges		10.00	50.00
Depreciation		176.76	181.30
Property Expenses - Council Rates		2,506.08	0.00
Property Expenses - Body Corporate Fees		1,505.00	0.00
Property Expenses - Water Rates		867.87	0.00
Rental Property Expenses		0.00	5,188.77
<b>Total Expenses</b>		<u>8,998.71</u>	<u>8,500.07</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>27,217.03</u>	<u>2,120.73</u>
Income Tax Expense	8	1,516.64	3,558.30
<b>Benefits accrued as a result of operations</b>		<u>25,700.39</u>	<u>(1,437.57)</u>

# The Fivewise Superannuation Fund

## Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
<b>Income</b>		
Interest Received		
BOQ Superannuation Savings Account	1,252.55	2,228.17
Loan to Fixed Constructions Pty Ltd	150.01	0.00
	<u>1,402.56</u>	<u>2,228.17</u>
Property Income		
Unit 17, 254 South Pine Road, Enoggera	24,000.87	22,542.40
	<u>24,000.87</u>	<u>22,542.40</u>
<b>Contribution Income</b>		
Personal Contributions - Concessional		
Hayley Anderson	0.00	1,937.73
Perry Anderson	0.00	5,514.29
	<u>0.00</u>	<u>7,452.02</u>
Other Contributions		
Hayley Anderson	500.00	0.00
Perry Anderson	135.55	0.00
	<u>635.55</u>	<u>0.00</u>
<b>Investment Gains</b>		
Unrealised Movements in Market Value		
Real Estate Properties (Australian - Non Residential)		
Unit 17, 254 South Pine Road, Enoggera	10,176.76	(21,601.79)
	<u>10,176.76</u>	<u>(21,601.79)</u>
<b>Changes in Market Values</b>	<u>10,176.76</u>	<u>(21,601.79)</u>
<b>Total Income</b>	<u>36,215.74</u>	<u>10,620.80</u>
<b>Expenses</b>		
Accountancy Fees	2,651.00	2,079.00
Administration Costs	187.00	302.00
ASIC Fees	396.00	0.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	440.00	440.00
Bank Charges	10.00	50.00
	<u>3,943.00</u>	<u>3,130.00</u>
Depreciation		
Unit 17, 254 South Pine Road, Enoggera - Capital Improvements	176.76	181.30
	<u>176.76</u>	<u>181.30</u>
Property Expenses - Body Corporate Fees		
Unit 17, 254 South Pine Road, Enoggera	1,505.00	0.00
	<u>1,505.00</u>	<u>0.00</u>
Property Expenses - Council Rates		
Unit 17, 254 South Pine Road, Enoggera	2,506.08	0.00
	<u>2,506.08</u>	<u>0.00</u>
Property Expenses - Water Rates		
Unit 17, 254 South Pine Road, Enoggera	867.87	0.00
	<u>867.87</u>	<u>0.00</u>

**The Fivewise Superannuation Fund**  
**Detailed Operating Statement**

For the year ended 30 June 2019

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	<b>2019</b>	<b>2018</b>
	<b>\$</b>	<b>\$</b>
Rental Property Expenses		
Body Corporate Fees	0.00	2,031.00
Council Rates	0.00	2,409.21
Water Rates	0.00	748.56
	<u>0.00</u>	<u>5,188.77</u>
<b>Total Expenses</b>	<u>8,998.71</u>	<u>8,500.07</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>27,217.03</u>	<u>2,120.73</u>
<b>Income Tax Expense</b>		
Income Tax Expense	1,516.64	3,558.30
<b>Total Income Tax</b>	<u>1,516.64</u>	<u>3,558.30</u>
<b>Benefits accrued as a result of operations</b>	<u>25,700.39</u>	<u>(1,437.57)</u>

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## The Fivewise Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

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### Note 1: Summary of Significant Accounting Policies

The trustees have 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 members.

The financial statements have been prepared on a cash 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 by the Director(s).

#### 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 were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- 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;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

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 trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values 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.

## The Fivewise Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

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### Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

### 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 unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

### 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.

## 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. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees 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.

### Note 2: Loans to Associated Entities (In house loans)

	2019 \$	2018 \$
Loan to Fixed Constructions Pty Ltd	14,963.01	0.00
	<hr/> 14,963.01	<hr/> 0.00

### Note 3: Real Estate Properties (Australian - Non Residential)

	2019 \$	2018 \$
Unit 17, 254 South Pine Road, Enoggera	268,106.51	257,929.75

## The Fivewise Superannuation Fund

# Notes to the Financial Statements

For the year ended 30 June 2019

Unit 17, 254 South Pine Road, Enoggera - Capital Improvements	6,893.49	7,070.25
	275,000.00	265,000.00

### Note 4: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	423,730.22	425,167.79
Benefits accrued as a result of operations	25,700.39	(1,437.57)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	449,430.61	423,730.22

### Note 5: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2019 \$	2018 \$
Vested Benefits	449,430.61	423,730.22

### Note 6: Guaranteed Benefits

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

### Note 7: Unrealised Movements in Market Value

	2019 \$	2018 \$
<b>Real Estate Properties (Australian - Non Residential)</b>		
Unit 17, 254 South Pine Road, Enoggera	10,176.76	(21,601.79)
	10,176.76	(21,601.79)
<b>Total Unrealised Movement</b>	10,176.76	(21,601.79)
<b>Realised Movements in Market Value</b>		
<b>Total Realised Movement</b>	0.00	0.00

The Fivewise Superannuation Fund

**Notes to the Financial Statements**

For the year ended 30 June 2019

<b>Changes in Market Values</b>	10,176.76	(21,601.79)
<hr/>		
<b>Note 8: Income Tax Expense</b>	<b>2019</b>	<b>2018</b>
The components of tax expense comprise	<b>\$</b>	<b>\$</b>
Current Tax	1,516.64	3,558.30
Income Tax Expense	1,516.64	3,558.30
<hr/>		
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	4,082.55	318.15
Less:		
Tax effect of:		
Non Taxable Contributions	95.33	0.00
Increase in MV of Investments	1,526.51	0.00
Tax Adjustment – Investment Expenses (I1)	0.00	0.00
Other Non-Taxable Income	0.00	0.15
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	3,240.30
TFN Credits	166.61	0.00
Rounding	0.08	0.00
Income Tax on Taxable Income or Loss	2,627.40	3,558.30
Less credits:		
TFN Credits	1,110.76	0.00
Other Adjustments		3,716.00
Current Tax or Refund	1,516.64	3,558.30
<hr/>		

The Fivewise Superannuation Fund  
**Statement of Taxable Income**

For the year ended 30 June 2019

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	<b>2019</b>
	<b>\$</b>
Benefits accrued as a result of operations	27,217.03
<b>Less</b>	
Increase in MV of investments	10,176.76
Non Taxable Contributions	635.55
	<u>10,812.31</u>
<b>Add</b>	
TFN Credits - Interest	1,110.76
	<u>1,110.76</u>
SMSF Annual Return Rounding	0.52
	<u>17,516.00</u>
<b>Taxable Income or Loss</b>	<u>17,516.00</u>
Income Tax on Taxable Income or Loss	2,627.40
	<u>2,627.40</u>
<b>TAX PAYABLE</b>	<u>2,627.40</u>
<b>Less</b>	
TFN Credits	1,110.76
	<u>1,516.64</u>
<b>CURRENT TAX OR REFUND</b>	<u>1,516.64</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(3,771.00)
	<u>(1,995.36)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(1,995.36)</u>

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**The Fivewise Superannuation Fund**  
**Fivewise Superannuation Pty Ltd ACN: 607449436**  
**Trustees Declaration**

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The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (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 ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (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.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
Perry Anderson  
Fivewise Superannuation Pty Ltd  
Director

.....  
Hayley Anderson  
Fivewise Superannuation Pty Ltd  
Director

Dated this ..... day of .....

The Fivewise Superannuation Fund

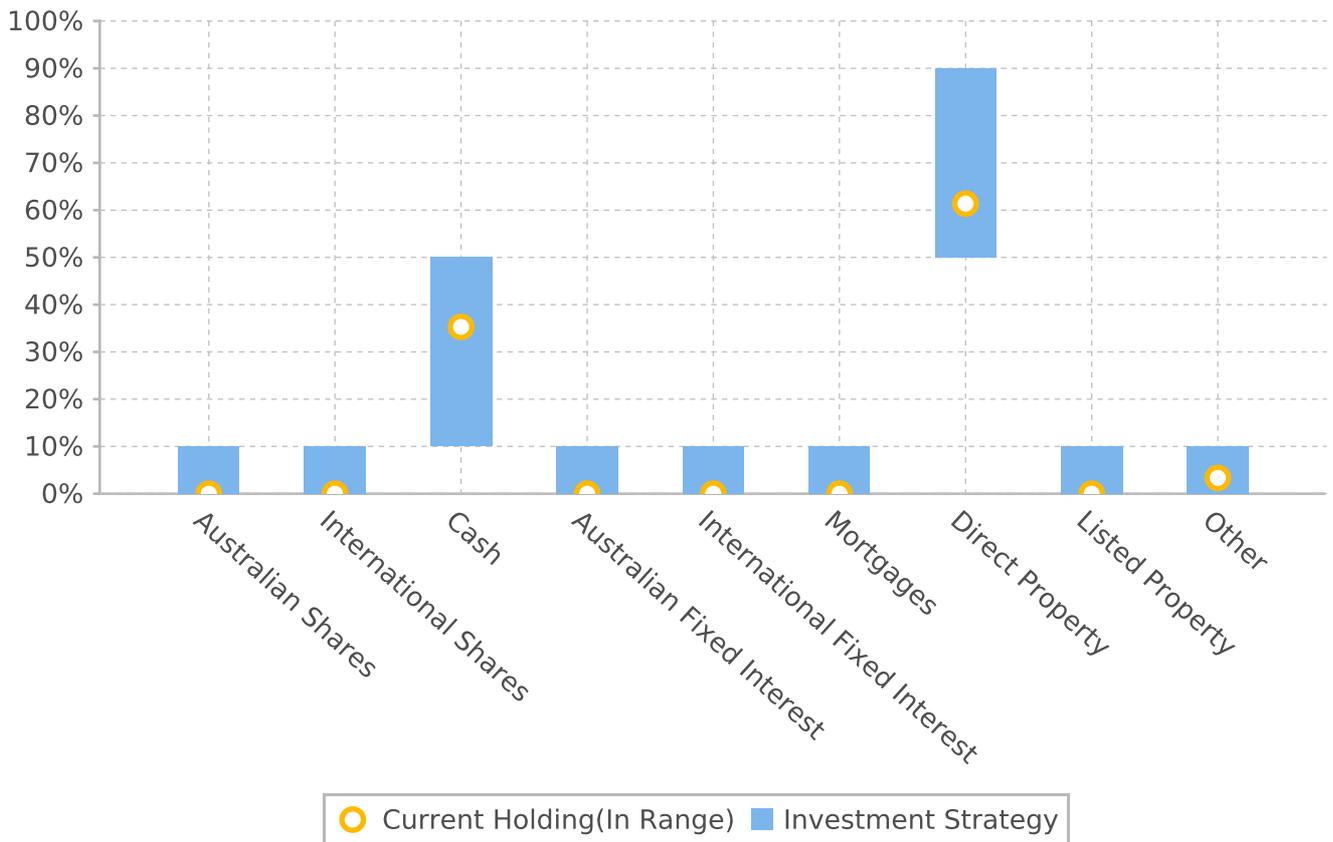
**Investment Summary with Market Movement**

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
<b>Cash/Bank Accounts</b>								
BOQ Everyday Business Account		5,086.540000	5,086.54	5,086.54	5,086.54			
BOQ Superannuation Savings Account		153,056.700000	153,056.70	153,056.70	153,056.70			
			<b>158,143.24</b>		<b>158,143.24</b>			
<b>Loans to Associated Entities (In house loans)</b>								
Loan to Fixed Constructions Pty Ltd		14,963.010000	14,963.01	14,963.01	14,963.01			
			<b>14,963.01</b>		<b>14,963.01</b>			
<b>Real Estate Properties (Australian - Non Residential)</b>								
254IMPR	Unit 17, 254 South Pine Road, Enogerra - Capital Improvements	1.00	6,893.490000	6,893.49	7,070.25	7,070.25	(176.76)	0.00
17254SOUTH	Unit 17, 254 South Pine Road, Enogerra	1.00	268,106.510000	268,106.51	279,531.54	279,531.54	(11,425.03)	10,176.76
			<b>275,000.00</b>		<b>286,601.79</b>	<b>(11,601.79)</b>	<b>10,176.76</b>	<b>0.00</b>
			<b>448,106.25</b>		<b>459,708.04</b>	<b>(11,601.79)</b>	<b>10,176.76</b>	<b>0.00</b>

# Investment Strategy Comparison Report

For the year ended 30 June 2019



Asset Type	Current Holding		Investment Strategy		Portfolio Position
	\$	%	Min %	Max %	
Australian Shares	0.00	0.00%	0.00%	10.00%	Within Range
International Shares	0.00	0.00%	0.00%	10.00%	Within Range
Cash	158,143.24	35.29%	10.00%	50.00%	Within Range
Australian Fixed Interest	0.00	0.00%	0.00%	10.00%	Within Range
International Fixed Interest	0.00	0.00%	0.00%	10.00%	Within Range
Mortgages	0.00	0.00%	0.00%	10.00%	Within Range
Direct Property	275,000.00	61.37%	50.00%	90.00%	Within Range
Listed Property	0.00	0.00%	0.00%	10.00%	Within Range
Other	14,963.01	3.34%	0.00%	10.00%	Within Range
	<b>448,106.25</b>				

# Memorandum of Resolutions of the Director(s) of

Fivewise Superannuation Pty Ltd ACN: 607449436

ATF The Fivewise Superannuation Fund

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## **FINANCIAL STATEMENTS OF SUPERANNUATION FUND:**

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 thereon be adopted.

## **TRUSTEE'S DECLARATION:**

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

## **ANNUAL RETURN:**

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **INVESTMENT STRATEGY:**

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

## **INSURANCE COVER:**

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

## **ALLOCATION OF INCOME:**

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

## **INVESTMENT ACQUISITIONS:**

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

## **AUDITORS:**

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

## **TAX AGENTS:**

It was resolved that

Herron Accountants

act as tax agents of the Fund for the next financial year.

## **TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

# Memorandum of Resolutions of the Director(s) of

Fivewise Superannuation Pty Ltd ACN: 607449436

ATF The Fivewise Superannuation Fund

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**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**CLOSURE:**

Signed as a true record –

.....

Perry Anderson

/ /

.....

Hayley Anderson

/ /

The Fivewise Superannuation Fund  
**Members Summary Report**

As at 30 June 2019

Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Perry Anderson (Age: 53)</b>											
ANDPER00001A - Accumulation											
409,280.57	135.55		26,742.40				2,537.28				433,621.24
<b>409,280.57</b>	<b>135.55</b>		<b>26,742.40</b>				<b>2,537.28</b>				<b>433,621.24</b>
<b>Hayley Anderson (Age: 58)</b>											
ANDHAY00001A - Accumulation											
14,449.65	500.00		949.84				90.12				15,809.37
<b>14,449.65</b>	<b>500.00</b>		<b>949.84</b>				<b>90.12</b>				<b>15,809.37</b>
<b>423,730.22</b>	<b>635.55</b>		<b>27,692.24</b>				<b>2,627.40</b>				<b>449,430.61</b>

# Members Statement

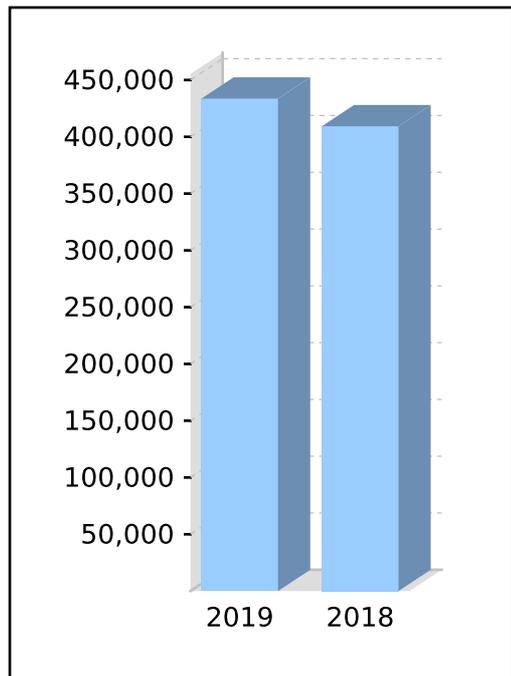
Perry Anderson  
 115 Mclean Road South  
 Camp Mountain, Queensland, 4520, Australia

### Your Details

Date of Birth :	26/12/1965	Nominated Beneficiaries	N/A
Age:	53	Vested Benefits	433,621.24
Tax File Number:	Provided	Total Death Benefit	433,621.24
Date Joined Fund:	28/02/2015	Current Salary	0.00
Service Period Start Date:	17/01/1977	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	ANDPER00001A		
Account Start Date	28/02/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>433,621.24</b>
<u>Preservation Components</u>	
Preserved	433,621.24
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	62,126.06
Taxable	371,495.18



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	409,280.57	412,117.03
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		5,514.29
Personal Contributions (Non Concessional)		
Government Co-Contributions	135.55	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	26,742.40	(5,161.05)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		827.14
Income Tax	2,537.28	2,362.56
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	433,621.24	409,280.57

# Members Statement

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### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

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Perry Anderson  
Director

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Hayley Anderson  
Director

# Members Statement

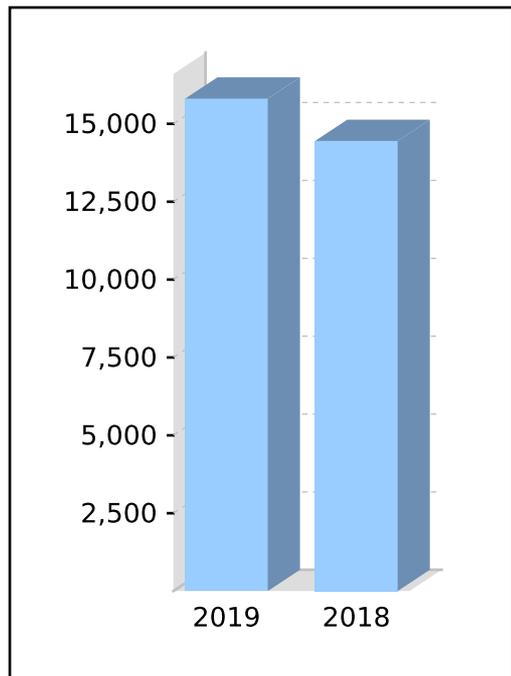
Hayley Anderson  
 115 Mclean Road South  
 Camp Mountain, Queensland, 4520, Australia

### Your Details

Date of Birth :	05/11/1960	Nominated Beneficiaries	N/A
Age:	58	Vested Benefits	15,809.37
Tax File Number:	Provided	Total Death Benefit	15,809.37
Date Joined Fund:	28/02/2015	Current Salary	0.00
Service Period Start Date:	11/08/2006	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	ANDHAY00001A		
Account Start Date	28/02/2015		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

<b>Total Benefits</b>	<b>15,809.37</b>
<u>Preservation Components</u>	
Preserved	15,809.37
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	500.00
Taxable	15,309.37



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2018	14,449.65	13,050.76
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		1,937.73
Personal Contributions (Non Concessional)		
Government Co-Contributions	500.00	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	949.84	(170.24)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		290.67
Income Tax	90.12	77.93
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2019	15,809.37	14,449.65

# Members Statement

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## Trustee's Disclaimer

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Signed by all the trustees of the fund

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Perry Anderson  
Director

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Hayley Anderson  
Director