



Beverley Mort Private Pension Fund

ABN 29 001 835 631

**Financial Statements
For the year ended 30 June 2018**

Pearson Group Nominees Pty Ltd

Accountants - Corporate Advisors

38 Radley Street

Virginia 4014

Email: admin@pearson-group.com.au

Beverley Mort Private Pension Fund
ABN 29 001 835 631

Contents

Detailed Operating Statement

Detailed Statement of Financial Position

Trustees' Declaration

Independent Auditor's Report to the Members

Member's Information Statement

Comparative Trial Balance

Beverley Mort Private Pension Fund
ABN 29 001 835 631
Detailed Operating Statement
For the year ended 30 June 2018

	Note	2018 \$	2017 \$
Revenue			
Members contributions		2,404.00	55,427.36
Interest		79,460.17	12,314.00
Total revenue		<u>81,864.17</u>	<u>67,741.36</u>
Expenses			
Accountancy			1,650.00
Bank Fees And Charges		12.00	
Filing Fees		259.00	
General expenses			528.00
Total expenses		<u>271.00</u>	<u>2,178.00</u>
Benefits Accrued as a Result of Operations Before Income Tax		81,593.17	65,563.36
Income tax expense		11,878.33	445.92
Benefits Accrued as a Result of Operations		<u><u>69,714.84</u></u>	<u><u>65,117.44</u></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.

Beverley Mort Private Pension Fund
ABN 29 001 835 631
Detailed Statement of Financial Position as at 30 June 2018

	2018 \$	2017 \$
Other Assets		
Heritage Term # 767972		20,000.00
Suncorp	71.95	2,936.52
CBA Term	1,600,000.00	
Suncorp Investment		1,600,000.00
Cash at bank - Heritage S13	71,432.36	
Land - 58 Menzies St Petrie Terrace	276,558.20	276,558.20
Total other assets	1,948,062.51	1,899,494.72
 Total assets	 1,948,062.51	 1,899,494.72
Liabilities		
Taxation	8,555.33	(1,921.50)
PAYGI payable		592.00
Total liabilities	8,555.33	(1,329.50)
 Net Assets Available to Pay Benefits	 1,939,507.18	 1,900,824.22
 Represented by:		
Liability for Accrued Members' Benefits		
Allocated to members' accounts	1,939,507.19	1,900,824.22
Not yet allocated	(0.01)	
	1,939,507.18	1,900,824.22

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Beverley Mort Private Pension Fund

ABN 29 001 835 631

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 2018 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2018 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 2018.

Signed in accordance with a resolution of the trustees by:

Beverley Joan Mort , (Trustee)

Robert Cameron Chisolm Mort , (Trustee)

Clayfield

Date

Beverley Mort Private Pension Fund

ABN 29 001 835 631

Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund

Part 1 – Independent Auditor's report on financial statements

Independent Auditor's report approved form for a Registrable Superannuation Entity (RSE) which is not a reporting entity (as defined in Australian Accounting Standard AASB 1056)

Beverley Mort Private Pension Fund (ABN: 29 001 835 631)

Report by the RSE Auditor to the trustees of the Beverley Mort Private Pension Fund

Opinion

I have audited the special purpose financial statements of Beverley Mort Private Pension Fund for the year ended 30 June 2018, comprising Financial Position, Income Statement, Statement of Changes in Member Benefits, Statement of Changes in Reserves, Statement of Cash Flows, Notes to the Financial Statements and Trustees' Declaration.

In my opinion the financial statements present fairly, in all material respects, in accordance with the accounting policies described in the financial statements, the financial position of Beverley Mort Private Pension Fund as at 30 June 2018 and the results of its operations, cash flows, changes in equity/reserves and changes in members' benefits for the year ended 30 June 2018.

Basis for Opinion

I conducted the audit in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Auditor's responsibilities section of my report. I am independent of the entity in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) that are relevant to my audit of the financial statements in Australia. I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Trustees' responsibility for the financial statements

The RSE's trustees are responsible for the preparation and fair presentation of the financial statements and have determined that the accounting policies used are consistent with the financial reporting requirements of the RSE's governing rules, comply with the requirements of the Superannuation Industry (Supervision) Act 1993 (SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations) and are appropriate to meet the needs of the members. The trustees are also responsible for such internal controls as the trustees determine is necessary to enable the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the ability of the RSE to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the RSE or to cease operations, or have no realistic alternative but to do so.

Beverley Mort Private Pension Fund

ABN 29 001 835 631

Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund

Auditor's responsibility

My objectives are to obtain reasonable assurance about whether the financial statements as a whole is free from material misstatement, whether due to fraud or error, and to issue an audit report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the Australian Auditing Standards, I exercised professional judgement and maintained professional scepticism throughout the audit. I also:

- **Identified and assessed the risks of material misstatement of the financial statements, whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.**
- **Obtained an understanding of internal control relevant to the audit 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 RSE's internal control.**
- **Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.**
- **Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the RSE's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my auditor opinion. My auditor conclusions are based on the audit evidence obtained up to the date of my audit report. However, future events or conditions may cause the RSE to cease to continue as a going concern.**
- **Evaluated the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.**
- **Communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identified during my audit.**

Emphasis of Matter - Basis of accounting and restriction on use and distribution

Without modifying my opinion, I draw attention to Note 1 to the financial statements, which describes the basis of accounting. The financial statements have been prepared for the purpose of fulfilling the trustees' financial reporting responsibilities under the RSE's Governing Rules. As a result, the financial statements may not be suitable for another purpose.

Beverley Mort Private Pension Fund

ABN 29 001 835 631

Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund

Part 2 – Independent Auditor's Reasonable Assurance report on APRA reporting forms and on compliance

B. Compliance

Opinion

I have performed a reasonable assurance engagement to provide an opinion in relation to the trustees' compliance with applicable provisions under the Superannuation Industry (Supervision) Act 1993 (SIS Act), Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations), APRA reporting standards, Corporations Act 2001 (Corporations Act) and Corporation Regulations 2001 (Corporation Regulations).

In my opinion the trustees of Beverley Mort Private Pension Fund have complied, in all material respects with:

- (a) The requirements of the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified below for the year ended 30 June 2018**
- (b) The requirement to maintain an operational risk reserve at the required target amount in accordance with its ORFR strategy.**

Basis for Opinion

I conducted the engagement in accordance with the Standard on Assurance Engagements ASAE [ASAE 3100 Compliance Engagements / 3150 Assurance Engagements on Controls] issued by the Auditing and Assurance Standards Board.

I believe that the evidence obtained is sufficient and appropriate to provide a basis for my opinion.

Trustees' responsibility for compliance

The RSE's trustees are responsible for complying with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, the Corporations Act and Corporations Regulations and the conditions of its RSE licence.

The trustees are responsible, under Prudential Standard SPS 114 Operational Risk Financial Requirement (SPS 114), for maintaining financial resources at the required target amount in accordance with its Operational Risk Financial Requirement (ORFR) strategy. The financial resources held to meet the ORFR target amount must be held either as:

- (a) an operational risk reserve within an RSE;**
- (b) operational risk trustee capital held by the RSE licensee; or**
- (c) a combination of both an operational risk reserve held within an RSE and operational risk trustee capital held by the RSE licensee.**

Independence and Quality Control

I have complied with the independence and other relevant ethical requirements relating to assurance engagements, and apply Auditing Standard ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

Beverley Mort Private Pension Fund

ABN 29 001 835 631

Independent Auditor's Report to the Members of Beverley Mort Private Pension Fund

Independent Assurance Practitioner's responsibilities

My responsibility is to express an opinion on the trustees' compliance with the requirements of the SIS Act, SIS Regulations, APRA reporting standards, Corporations Act and Corporation Regulations based on the reasonable assurance engagement. My reasonable assurance engagement has been conducted in accordance with applicable AUASB Standards on Assurance Engagements. These Standards require that I comply with relevant ethical requirements and plan and perform my procedures to obtain reasonable assurance whether the trustees of Beverley Mort Private Pension Fund have, in all material respects:

(a) complied with the relevant requirements of the following provisions (to the extent applicable) of the SIS Act and SIS Regulations:

Sections 29VA, 35A, 65, 66, 67, 95, 97, 98, 99F, 101, 105, 106, 109, 117, 154 and 155(2);

Regulations 3.10, 5.08, 6.17, 7.04, 7.05, 9.09, 9.14, 13.14, 13.17, 13.17A;

(b) complied with the APRA reporting standards that are subject to reasonable assurance (to the extent applicable);

(c) complied with the relevant requirements of the following provisions of the Corporations Act and Corporation Regulations (to the extent applicable):

Sections 1012B, 1012F, 1012H(2), 1012I, 1013B, 1013D, 1013K(1), 1013K(2), 1016A(2), 1016A(3), 1017B(1), 1017B(5), 1017BA, 1017C(2), 1017C(3), 1017C(5), 1017C(8), 1017D(1), 1017D(3), 1017D(3A), 1017DA(3), 1017E(2), 1017E(3), 1017E(4), 1020E(8) and 1020E(9);

Regulations 7.9.07Q–7.9.07W, 7.9.11K, 7.9.11N, 7.9.11O, 7.9.11P, 7.9.11Q, 7.9.32(3), 7.9.48B, 7.9.48C and 7.9.48D; and

(d) complied with the requirement to prepare the respective forms required by the APRA reporting standards; for the year ended 30 June 2018.

Inherent limitations

Due to the inherent limitations of any evidence gathering procedures and the internal control framework, it is possible that fraud, error or non-compliance may occur and not be detected. A reasonable assurance engagement is not designed to detect all instances of non-compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above, as a reasonable assurance engagement is not performed continuously throughout the period and the procedures performed in respect of compliance with the applicable SIS Act and SIS Regulations, APRA reporting standards, Corporations Act and Corporations Regulations specified above are undertaken on a test basis.

Emphasis of Matter - Basis of Preparation of APRA reporting forms and restriction on use and distribution

This report has been prepared solely for the trustees in order to meet the APRA reporting requirements of the trustees. This report is intended solely for the trustees and APRA (and ASIC where applicable), and should not be distributed to or used by parties other than the trustees and APRA (and ASIC where applicable). I disclaim any assumption of responsibility for any reliance on this report to any party other than the trustees and APRA (and ASIC where applicable), or for any purpose other than that for which it was prepared.

Signature of RSE Auditor: _____

Date:

Name of RSE Auditor: ,

Firm:

Address:

Beverley Mort Private Pension Fund
ABN 29 001 835 631
Member's Information Statement
For the year ended 30 June 2018

	2018 \$	2017 \$
Robert Cameron Chisolm		
Opening balance - Members fund	994,917.52	935,701.38
Allocated earnings	41,448.71	3,788.78
Members contributions	2,404.00	55,427.36
Income tax expense - earnings	(6,217.31)	
Balance as at 30 June 2018	<u>1,032,552.92</u>	<u>994,917.52</u>
Withdrawal benefits at the beginning of the year	994,917.52	935,701.38
Withdrawal benefits at 30 June 2018	1,032,552.92	994,917.52

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 Beverley Joan Mort or write to The Trustee, Beverley Mort Private Pension Fund.

Beverley Mort Private Pension Fund
ABN 29 001 835 631
Member's Information Statement
For the year ended 30 June 2018

	2018	2017
	\$	\$
<hr/>		
Beverley Joan Mort		
Opening balance - Members fund	905,906.70	967,394.14
Allocated earnings	37,740.47	5,901.30
Income tax expense - earnings	(5,661.02)	
Benefits paid	(31,031.88)	(67,388.74)
Balance as at 30 June 2018	<u>906,954.27</u>	<u>905,906.70</u>
Withdrawal benefits at the beginning of the year	905,906.70	967,394.14
Withdrawal benefits at 30 June 2018	906,954.27	905,906.70

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.

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Beverley Mort Private Pension Fund
ABN 29 001 835 631
Member's Information Statement
For the year ended 30 June 2018

	2018 \$	2017 \$
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	69,714.84	65,117.44
Benefits paid	(31,031.88)	(67,388.74)
Amount allocatable to members	<u>38,682.96</u>	<u>(2,271.30)</u>
Allocation to members		
Robert Cameron Chisolm	37,635.40	59,216.14
Beverley Joan Mort	<u>1,047.57</u>	<u>(61,487.44)</u>
Total allocation	38,682.97	(2,271.30)
Yet to be allocated	<u>(0.01)</u>	<u></u>
	<u>38,682.96</u>	<u>(2,271.30)</u>
Members Balances		
Robert Cameron Chisolm	1,032,552.92	994,917.52
Beverley Joan Mort	<u>906,954.27</u>	<u>905,906.70</u>
Allocated to members accounts	1,939,507.19	1,900,824.22
Yet to be allocated	<u>(0.01)</u>	<u></u>
Liability for accrued members benefits	<u>1,939,507.18</u>	<u>1,900,824.22</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.

Beverley Mort Private Pension Fund
ABN 29 001 835 631
Comparative Trial Balance as at 30 June 2018

		2018	2018	2017	2017
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0750.02	Members contributions		2,404.00		55,427.36
0800	Interest		79,460.17		12,314.00
Expenses					
1510	Accountancy			1,650.00	
1545	Bank Fees And Charges	12.00			
1685	Filing Fees	259.00			
1715	General expenses			528.00	
1998	Income tax expense - earnings			445.92	
1998.02	Income tax expense - earnings	6,217.31			
1998.03	Income tax expense - earnings	5,661.02			
Current Assets					
2000	Heritage Term # 767972			20,000.00	
2001	Suncorp	71.95		2,936.52	
2005	CBA Term	1,600,000.00			
2006	Suncorp Investment			1,600,000.00	
2008	Cash at bank - Heritage S13	71,432.36			
Non Current Assets					
2800	Land - 58 Menzies St Petrie Terrace	276,558.20		276,558.20	
Current Liabilities					
3325	Taxation		8,555.33	1,921.50	
3326	PAYGI payable				592.00
Equity					
4000.02	Opening balance - Members fund		994,917.52		935,701.38
4000.03	Opening balance - Members fund		905,906.70		967,394.14
4080.03	Benefits paid	31,031.88		67,388.74	
		1,991,243.72	1,991,243.72	1,971,428.88	1,971,428.88
	Net Profit		69,714.84		65,117.44

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PART A**Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 841 499 949

Year 2018

Name of partnership,
trust, fund or entity Beverley Mort Private Pension Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner,
trustee or director

Date

PART B**Electronic funds transfer consent**

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference
number

Account Name Mort Private Pension Fund

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

Signature

Date

Self-managed superannuation fund annual return

2018**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 2018 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.

Section A: Fund information**1 Tax file number (TFN)**

841 499 949

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)

Beverley Mort Private Pension Fund

3 Australian business number (ABN)

29 001 835 631

4 Current postal address

C/- Lorlene Mendoza

Post Office Box 101

Virginia

QLD

4014

5 Annual return status

Is this an amendment to the SMSF's 2018 return?

☒ A ☐ N

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

☒ B ☐ N**6 SMSF auditor**

Auditor's name

Title

Mr

Family name

Bushell

First given name

Lawrence

Other given names

SMSF Auditor Number

100 264 453

Auditor's phone number

07 38572279

Use Agent
address details?☒ N

Postal address

PO Box 145

Kedron

QLD

4031

Date audit was completed

☒ A

Was Part B of the audit report qualified ?

☒ B ☐ NIf the audit report was qualified, have the reported
compliance issues been rectified?☒ C

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 Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number
(must be six digits)

064483

Fund account number

10551559

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

Mort Private Pension Fund

B Financial institution details for tax refunds only

Use Agent Trust Account?

N

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details.
Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number
(must be six digits)

Account number

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

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

8 Status of SMSF

Australian superannuation fund

A

Y

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?

Day Month Year

N

Print Y for yes
or N for no.

If yes, provide the date on
which fund was wound up

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?

N

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

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

Segregated assets method

B

Unsegregated assets method

C

Was an actuarial certificate obtained?

D

Print Y for yes

Did the fund have any other income that was assessable?

E

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 2018

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

Net

Gross payments where ABN not quoted

H

Loss

Gross distribution from partnerships

I

Loss

* Unfranked dividend amount

J

* Franked dividend amount

K

* Dividend franking credit

L

* Gross trust distributions

M

Code

Assessable contributions (R1 plus R2 plus R3 less R6)

R

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus * No-TFN-quoted contributions

R3

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6

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 (Sum of labels A to U)

W

Loss

Exempt current pension income

Y

TOTAL ASSESSABLE INCOME (W less Y)

V

Loss

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		A2
Interest expenses overseas	B1		B2
Capital works expenditure	D1		D2
Decline in value of depreciating assets	E1		E2
Insurance premiums – members	F1		F2
Death benefit increase	G1		
SMSF auditor fee	H1		H2
Investment expenses	I1	12	I2
Management and administration expenses	J1	259	J2
Forestry managed investment scheme expense	U1		U2
Other amounts	L1		L2
Tax losses deducted	M1		
TOTAL DEDUCTIONS N 271 (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y 0 (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O 79,189 <small>Loss</small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z 271 (N plus Y)	

#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.

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

#Taxable income	A	79,189	(an amount must be included even if it is zero)
#Tax on taxable income	T1	11,878.35	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	0.00	(an amount must be included even if it is zero)
Gross tax	B	11,878.35	(T1 plus J)

Foreign income tax offset

C1

Rebates and tax offsets

C2Non-refundable non-carry
forward tax offsets**C**

0.00

(C1 plus C2)

SUBTOTAL 1

T2

11,878.35

(B less C –cannot be less than zero)

Early stage venture capital
limited partnership tax offset**D1**Early stage venture capital limited partnership
tax offset carried forward from previous year**D2**

Early stage investor tax offset

D3Early stage investor tax offset
carried forward from previous year**D4**Non-refundable carry
forward tax offsets**D**

0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3

11,878.35

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

National rental affordability scheme tax offset

E3

Exploration credit tax offset

E4

Refundable tax offsets

E

0.00

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**

11,878.35

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

G

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**

1,511.00

Credit for TFN amounts withheld from
payments from closely held trusts**H5**

Credit for interest on no-TFN tax offset

H6Credit for foreign resident capital gains
withholding amounts**H8**

Eligible credits

H

1,511.00

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

#Tax offset refunds

(Remainder of refundable tax offsets).

I

0.00

(unused amount from label E-
an amount must be included even if it is zero)

PAYG instalments raised

K

1,812.00

Supervisory levy

L

259.00

Supervisory levy adjustment
for wound up funds**M**Supervisory levy adjustment
for new funds**N**

Total amount of tax payable

S

8,814.35

(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 2018.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 yearsNet capital losses carried forward
to later income years

Non-Collectables

Collectables

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's TFN	476 518 236	Member Number	1
Title	Mrs	Family name	Mort	Account status	<input type="radio"/> Code
First given name	Beverley				
Other given names	Joan				
Date of birth	26/02/1934		If deceased, date of death		

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	905,906.70
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
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

Other transactions

Accumulation phase account balance	S1	906,955.27	
Retirement phase account balance - Non CDBIS	S2	0.00	
Retirement phase account balance - CDBIS	S3	0.00	
<input type="text"/> TRIS Count			
Allocated earnings or losses	O	32,079.45	Loss
Inward rollovers and transfers	P		
Outward rollovers and transfers	Q		
Lump Sum payment	R1	31,030.88	Code A
Income stream payment	R2		Code
CLOSING ACCOUNT BALANCE	S	906,955.27	
S1 plus S2 plus S3			
Accumulation phase value	X1	906,955.27	
Retirement phase value	X2		

See the Privacy note in the Declaration.	
Title Mr	Member's TFN 169 160 107
Family name Mort	Member Number 2
First given name Robert	Account status 0 Code
Other given names Cameron	
Date of birth 26/01/1968	If deceased, date of death

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	994,917.74
Employer contributions	A
ABN of principal employer	A1
Personal contributions	B 2,404.00
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
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

Other transactions

Accumulation phase account balance	S1 1,032,553.14
Retirement phase account balance - Non CDBIS	S2 0.00
Retirement phase account balance - CDBIS	S3 0.00
0 TRIS Count	

TOTAL CONTRIBUTIONS	N 2,404.00
Allocated earnings or losses	O 35,231.40
Inward rollovers and transfers	P
Outward rollovers and transfers	Q
Lump Sum payment	R1
Income stream payment	R2
CLOSING ACCOUNT BALANCE	S 1,032,553.14
	S1 plus S2 plus S3
Accumulation phase value	X1 1,032,553.14
Retirement phase value	X2

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** 1,671,505

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements

Australian residential real property

J1

Australian non-residential real property

J2

Overseas real property

J3

Australian shares

J4

Overseas shares

J5

Other

J6Limited recourse borrowing arrangements **J** 0Non-residential real property **K** 276,558Residential real property **L**Collectables and personal use assets **M**Other assets **O**

15c 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** 1,948,063
 (Sum of labels A to T)

15d 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

☐

15e 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.

16 LIABILITIES

Borrowings for limited recourse
borrowing arrangements**V1**

Permissible temporary borrowings

V2

Other borrowings

V3Borrowings **V** 0

Total member closing account balances **W** 1,939,508
 (total of all CLOSING ACCOUNT BALANCES from Sections F and G)

Reserve accounts **X**Other liabilities **Y** 8,555
TOTAL LIABILITIES **Z** 1,948,063

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 2017–18 income year, write 2018).

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 2018.

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 2018 for each election

C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018.

D **Section K: Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date Day Month Year

Preferred trustee or director contact details:Title MsFamily name MortFirst given name BeverleyOther given names Joan

Area code 07 Number 32560058

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 2018 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

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number

Beverly Mort Private Pension Fund
Financial Year Ending 30 June 2018

30/06/2018

	Name	Beverly Mort	Robert Mort
Date of Birth	26/02/1934	26/01/1968	
Service Date	21/03/2006	21/03/2006	
	Total	Member 1	Member 2
Member Opening Taxable		905,906.70	168,389.35
Member Opening Tax Free		-	826,528.39
Total Opening Bal	1,900,824.44	905,906.70	994,917.74
Percentage		47.66%	52.34%
Change in MV of Assets	-	0.00%	0.00%
Tax Free Income			0.00%
Taxable Income	79,460.18		
Deductable Expenses	271.00		
Earnings (Not Rounded)	79,189.18	37,740.47	41,448.71
Tax on Rounded Earnings	11,878.38		
Employers taxable contribs	-	-	-
Members Taxable Contribs	-	-	-
Members Undeducted Contribs	2,404.00		2,404.00
Government Co-contributions	-	-	-
Pension Drawn	31,031.88	31,031.88	
Member Specific Expense	-	-	-
Earnings	79,189.18	37,740.47	41,448.71
Change in MV of Assets	-	-	-
Tax Free Income	-	-	-
As per Operating Statement	48,157.30	6,708.59	41,448.71
Less Tax - Contributions	-	-	-
Less Tax - Earnings	11,878.33	5,661.02	6,217.31
Total Tax	11,878.33	5,661.02	6,217.31
Roll In's - Taxed	-	-	-
Roll In's - Tax Free	-	-	-
Roll Out's	-	-	-
Benefits Paid	-	31,031.88	
Forfeited Benefits	-	-	-
Ledger Allocated Earnings	67,310.85	32,079.45	35,231.40
Member Closing 'Taxable	1,110,575.02	906,954.27	203,620.75
Member Closing 'Tax Free'	828,932.39	-	828,932.39
Total Closing Balance	1,939,507.41	906,954.27	1,032,553.14

1,047.57 37,635.40

ABN 29 001 835 631

Ledger Entries Report for the year ending 30 June, 2018

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0750.02 - Members contributions							
30/06/2018	000000039	J	ATO Payments			1,812.00	(1,812.00)
30/06/2018	000000039	J	ATO Payments			592.00	(2,404.00)
30/06/2018	000000046	J	Year end closing entry		2,404.00		0.00
Total					2,404.00	2,404.00	
Account number 0800 - Interest							
15/07/2017	000000004	R				39,846.58	(39,846.58)
17/07/2017	000000006	R				221.92	(40,068.50)
31/07/2017	000000024	R	as per suncorp bs			4.11	(40,072.61)
31/08/2017	000000025	R	as per suncorp bs			4.12	(40,076.73)
16/09/2017	000000010	R				3.22	(40,079.95)
30/09/2017	000000026	R	as per suncorp bs			4.00	(40,083.95)
20/10/2017	000000011	R				10,283.84	(50,367.79)
31/10/2017	000000027	R	as per suncorp bs			4.13	(50,371.92)
30/11/2017	000000028	R	as per suncorp bs			3.94	(50,375.86)
16/12/2017	000000015	R				351.53	(50,727.39)
31/12/2017	000000018	R				1.62	(50,729.01)
31/12/2017	000000029	R	as per suncorp bs			4.02	(50,733.03)
31/01/2018	000000030	R	as per suncorp bs			3.99	(50,737.02)
28/02/2018	000000031	R	as per suncorp bs			3.42	(50,740.44)
31/03/2018	000000019	R				0.26	(50,740.70)
31/03/2018	000000032	R	as per suncorp bs			3.78	(50,744.48)
27/04/2018	000000043	J				21,548.82	(72,293.30)
30/04/2018	000000034	R	as per suncorp bs			1.44	(72,294.74)
31/05/2018	000000036	R	as per suncorp bs			0.39	(72,295.13)
22/06/2018	000000020	R				732.99	(73,028.12)
30/06/2018	000000022	R				0.40	(73,028.52)
30/06/2018	000000023	J	Interest on CBA Term per annual			6,431.56	(79,460.08)
30/06/2018	000000038	R	as per suncorp bs			0.09	(79,460.17)
30/06/2018	000000046	J	Year end closing entry		79,460.17		0.00

ABN 29 001 835 631

Ledger Entries Report for the year ending 30 June, 2018

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					79,460.17	79,460.17	
Account number 1545 - Bank Fees And Charges							
23/10/2017	000000014	P			10.00		10.00
31/05/2018	000000037	P	as per suncorp bs		2.00		12.00
30/06/2018	000000046	J	Year end closing entry			12.00	0.00
Total					12.00	12.00	
Account number 1685 - Filing Fees							
25/04/2018	000000041	J			259.00		259.00
30/06/2018	000000046	J	Year end closing entry			259.00	0.00
Total					259.00	259.00	
Account number 1998.02 - Income tax expense - earnings							
30/06/2018	000000040	J	ITE 2018				0.00
30/06/2018	000000045	J	ITE 2018		6,217.31		6,217.31
30/06/2018	000000046	J	Year end closing entry			6,217.31	0.00
Total					6,217.31	6,217.31	
Account number 1998.03 - Income tax expense - earnings							
30/06/2018	000000040	J	ITE 2018				0.00
30/06/2018	000000045	J	ITE 2018		5,661.02		5,661.02
30/06/2018	000000046	J	Year end closing entry			5,661.02	0.00
Total					5,661.02	5,661.02	
Account number 2000 - Heritage Term # 767972							
01/07/2017	000000042	J	Opening balance		20,000.00		20,000.00
17/07/2017	000000007	R				20,000.00	0.00
Total					20,000.00	20,000.00	

ABN 29 001 835 631

Ledger Entries Report for the year ending 30 June, 2018

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2001 - Suncorp							
01/07/2017	000000042	J	Opening balance		2,936.52		2,936.52
31/07/2017	000000024	R	as per suncorp bs		4.11		2,940.63
31/08/2017	000000025	R	as per suncorp bs		4.12		2,944.75
30/09/2017	000000026	R	as per suncorp bs		4.00		2,948.75
31/10/2017	000000027	R	as per suncorp bs		4.13		2,952.88
30/11/2017	000000028	R	as per suncorp bs		3.94		2,956.82
31/12/2017	000000029	R	as per suncorp bs		4.02		2,960.84
31/01/2018	000000030	R	as per suncorp bs		3.99		2,964.83
28/02/2018	000000031	R	as per suncorp bs		3.42		2,968.25
31/03/2018	000000032	R	as per suncorp bs		3.78		2,972.03
04/04/2018	000000033	P	as per suncorp bs			2,000.00	972.03
30/04/2018	000000034	R	as per suncorp bs		1.44		973.47
09/05/2018	000000035	P	as per suncorp bs			900.00	73.47
31/05/2018	000000036	R	as per suncorp bs		0.39		73.86
31/05/2018	000000037	P	as per suncorp bs			2.00	71.86
30/06/2018	000000038	R	as per suncorp bs		0.09		71.95
Total					2,973.95	2,902.00	
Account number 2005 - CBA Term							
23/10/2017	000000013	P			1,600,000.00		1,600,000.00
Total					1,600,000.00		
Account number 2006 - Suncorp Investment							
01/07/2017	000000042	J	Opening balance		1,600,000.00		1,600,000.00
15/07/2017	000000005	R				1,600,000.00	0.00
Total					1,600,000.00	1,600,000.00	

ABN 29 001 835 631

Ledger Entries Report for the year ending 30 June, 2018

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2008 - Cash at bank - Heritage S13							
15/07/2017	000000004	R			39,846.58		39,846.58
15/07/2017	000000005	R			1,600,000.00		1,639,846.58
17/07/2017	000000006	R			221.92		1,640,068.50
17/07/2017	000000007	R			20,000.00		1,660,068.50
17/07/2017	000000008	P				1,600,000.00	60,068.50
16/09/2017	000000009	P				60,000.00	68.50
16/09/2017	000000010	R			3.22		71.72
20/10/2017	000000011	R			10,283.84		10,355.56
23/10/2017	000000012	R			1,600,000.00		1,610,355.56
23/10/2017	000000013	P				1,600,000.00	10,355.56
23/10/2017	000000014	P				10.00	10,345.56
16/12/2017	000000015	R			351.53		10,697.09
16/12/2017	000000016	R			60,000.00		70,697.09
22/12/2017	000000017	P				60,000.00	10,697.09
31/12/2017	000000018	R			1.62		10,698.71
31/03/2018	000000019	R			0.26		10,698.97
22/06/2018	000000020	R			732.99		11,431.96
22/06/2018	000000021	R			60,000.00		71,431.96
30/06/2018	000000022	R			0.40		71,432.36
Total					3,391,442.36	3,320,010.00	
Account number 2009 - Heritage Term							
16/09/2017	000000009	P			60,000.00		60,000.00
16/12/2017	000000016	R				60,000.00	0.00
22/12/2017	000000017	P			60,000.00		60,000.00
22/06/2018	000000021	R				60,000.00	0.00
Total					120,000.00	120,000.00	
Account number 2010 - Heritage Term							
17/07/2017	000000008	P			1,600,000.00		1,600,000.00
23/10/2017	000000012	R				1,600,000.00	0.00
Total					1,600,000.00	1,600,000.00	
Account number 2800 - Land - 58 Menzies St Petrie Terrace							
01/07/2017	000000042	J	Opening balance		276,558.20		276,558.20
Total					276,558.20		

ABN 29 001 835 631

Ledger Entries Report for the year ending 30 June, 2018

26/11/2020

11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3325 - Taxation							
01/07/2017	000000042	J	Opening balance		1,921.50		1,921.50
25/04/2018	000000041	J				1,921.50	0.00
30/06/2018	000000023	J	Interest on CBA Term per annual		1,511.00		1,511.00
30/06/2018	000000039	J	ATO Payments		1,812.00		3,323.00
30/06/2018	000000040	J	ITE 2018				3,323.00
30/06/2018	000000045	J	ITE 2018			11,878.33	(8,555.33)
Total					5,244.50	13,799.83	
Account number 3326 - PAYGI payable							
01/07/2017	000000042	J	Opening balance			592.00	(592.00)
30/06/2018	000000039	J	ATO Payments		592.00		0.00
Total					592.00	592.00	
Account number 4000.02 - Opening balance - Members fund							
01/07/2017	000000042	J	Opening balance			994,917.52	(994,917.52)
30/06/2018	000000047	J	Year end closing entry			37,635.40	(1,032,552.92)
Total						1,032,552.92	
Account number 4000.03 - Opening balance - Members fund							
01/07/2017	000000042	J	Opening balance			905,906.70	(905,906.70)
30/06/2018	000000047	J	Year end closing entry			1,047.57	(906,954.27)
Total						906,954.27	
Account number 4049.02 - Share of profit							
30/06/2018	000000047	J	Year end closing entry			37,635.40	(37,635.40)
30/06/2018	000000047	J	Year end closing entry		37,635.40		0.00
Total					37,635.40	37,635.40	
Account number 4049.03 - Share of profit							
30/06/2018	000000047	J	Year end closing entry			1,047.57	(1,047.57)
30/06/2018	000000047	J	Year end closing entry		1,047.57		0.00
Total					1,047.57	1,047.57	

Beverley Mort Private Pension Fund

Page 6 of 6

ABN 29 001 835 631**Ledger Entries Report for the year ending 30 June, 2018**26/11/2020
11:30

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 4080.03 - Benefits paid							
04/04/2018	000000033	P	as per suncorp bs		2,000.00		2,000.00
25/04/2018	000000041	J			1,662.50		3,662.50
27/04/2018	000000043	J			21,548.82		25,211.32
09/05/2018	000000035	P	as per suncorp bs		900.00		26,111.32
30/06/2018	000000023	J	Interest on CBA Term per annual		4,920.56		31,031.88
30/06/2018	000000046	J	Year end closing entry			31,031.88	0.00
Total					31,031.88	31,031.88	
Account number 4199 - Funds yet to be allocated							
30/06/2018	000000046	J	Year end closing entry			38,682.96	(38,682.96)
30/06/2018	000000047	J	Year end closing entry		38,682.97		0.01
Total					38,682.97	38,682.96	



Australian Government
Australian Taxation Office

Agent RENBAR TRADING
Client BEVERLEY MORT PRIVATE
PENSION FUND
ABN 29 001 835 631
TFN 841 499 949

Activity statement 001

Date generated	29/04/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

10 results found - from **01 July 2017** to **29 April 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 May 2018	30 Apr 2018	Original Activity Statement for the period ending 31 Mar 18 - PAYG Instalments	\$604.00		\$0.00
26 Apr 2018	24 Apr 2018	Payment		\$604.00	\$604.00 CR
24 Mar 2018	24 Mar 2018	General interest charge			\$0.00
13 Mar 2018	10 Mar 2018	Payment		\$604.00	\$0.00
4 Mar 2018	28 Feb 2018	Original Activity Statement for the period ending 31 Dec 17 - PAYG Instalments	\$604.00		\$604.00 DR
25 Nov 2017	25 Nov 2017	General interest charge			\$0.00
5 Nov 2017	30 Oct 2017	Original Activity Statement for the period ending 30 Sep 17 - PAYG Instalments	\$604.00		\$0.00
1 Nov 2017	31 Oct 2017	Payment		\$604.00	\$604.00 CR
30 Jul 2017	28 Jul 2017	Original Activity Statement for the period ending 30 Jun 17 - PAYG Instalments	\$592.00		\$0.00
25 Jul 2017	24 Jul 2017	Payment		\$592.00	\$592.00 CR



Australian Government
Australian Taxation Office

Agent RENBAR TRADING
Client BEVERLEY MORT PRIVATE
PENSION FUND
ABN 29 001 835 631
TFN 841 499 949

Income tax 551

Date generated	29/04/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 01 July 2017 to 29 April 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Apr 2018	2 May 2018	Cheque refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,662.50		\$0.00
27 Apr 2018	26 Apr 2018	Repaid EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,662.50	\$1,662.50 CR
20 Apr 2018	26 Apr 2018	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,662.50		\$0.00
20 Apr 2018	20 Apr 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,663.08	\$1,662.50 CR



Australian Government
Australian Taxation Office

PAYG Instalments report 2017

Tax Agent 57001006
Last Updated 26/04/2020

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
841499949	BEVERLEY MORT PRIVATE PENSION FUND	682.00	502.00	592.00	592.00	2,368.00

Total No of Clients: 1



Australian Government
Australian Taxation Office

Agent RENBAR TRADING
Client BEVERLEY MORT PRIVATE
PENSION FUND
TFN 841499949

COVID-19

Access ATO measures and tailored support during coronavirus (COVID-19).

For action

Lodgments

Account	Description	Due date		
Income tax 551	Jul 2018 - Jun 2019 Annual Return	31/10/2019	Overdue	View >
Income tax 551	Jul 2017 - Jun 2018 Annual Return	12/06/2019	Overdue	View >

✓ Payments are up to date.



Maintain authorisations



Client details



Client addresses



Email addresses



Authorised contacts



Tax registrations



Tax accounts



Client reports

Customise quick links

009648 041


BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	02 Jul 2018
Statement Number	9

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 10698.97 CR	\$ 0.00	\$ 60733.39	\$ 0.00	\$ 71432.36 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
22 Jun 2018	Opening Balance			10698.97
22 Jun 2018	Term deposit interest from I6		732.99	11431.96
22 Jun 2018	Term deposit principal from I6		60000.00	71431.96
30 Jun 2018	Interest credit		0.40	71432.36
02 Jul 2018	CLOSING BALANCE			71432.36


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Continued Over Page...



Heritage Bank Limited.
ABN 32 087 652 024 AFSL 240984, Australian Credit Licence 240984

BUSINESS CHEQUE STATEMENT

Page 1 of 1

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BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 513
Statement Date	21 Jun 2018
Statement Number	8

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 10698.97 CR	\$ 0.00	\$ 0.00	\$ 0.00	\$ 10698.97 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
03 Apr 2018	Opening Balance			10698.97
21 Jun 2018	CLOSING BALANCE			10698.97



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General Enquiries 13 14 22

www.heritage.com.au

PO Box 190 Toowoomba QLD 4350



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BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	02 Apr 2018
Statement Number	7

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 10698.71 CR	\$ 0.00	\$ 0.26	\$ 0.00	\$ 10698.97 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
03 Jan 2018	Opening Balance			10698.71
31 Mar 2018	Interest credit		0.26	10698.97
02 Apr 2018	CLOSING BALANCE			10698.97



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BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 513
Statement Date	02 Jan 2018
Statement Number	6

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 10345.56 CR	\$ 0.00	\$ 60353.15	\$ 60000.00	\$ 10698.71 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
16 Dec 2017	Opening Balance			10345.56
16 Dec 2017	Term deposit interest from I3		351.53	10697.09
16 Dec 2017	Term deposit principal from I3		60000.00	70697.09
22 Dec 2017	Debit tfr at Mermaid Waters Branch to I6	60000.00		10697.09
31 Dec 2017	Interest credit		1.62	10698.71
31 Dec 2017	1 transactions within fee free zone this month.			10698.71
02 Jan 2018	CLOSING BALANCE			10698.71



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BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 513
Statement Date	15 Dec 2017
Statement Number	5

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 10345.56 CR	\$ 0.00	\$ 0.00	\$ 0.00	\$ 10345.56 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
02 Nov 2017	Opening Balance			10345.56
15 Dec 2017	CLOSING BALANCE			10345.56



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010080 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	01 Nov 2017
Statement Number	4

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 71.72 CR	\$ 10.00	\$ 1610283.84	\$ 1600010.00	\$ 10345.56 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
03 Oct 2017	Opening Balance			71.72
20 Oct 2017	Term deposit interest from I3		10283.84	10355.56
20 Oct 2017	Term deposit principal from I3		1600000.00	1610355.56
23 Oct 2017	Counter chq to BEVERLEY MORT PRIVATE	1600000.00		10355.56
23 Oct 2017	Heritage Cheque fee	10.00		10345.56
01 Nov 2017	CLOSING BALANCE			10345.56



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BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	02 Oct 2017
Statement Number	3

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 60068.50 CR	\$ 0.00	\$ 3.22	\$ 60000.00	\$ 71.72 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
11 Sep 2017	Opening Balance			60068.50
16 Sep 2017	Debit tfr at Mermaid Waters Branch to I3	60000.00		68.50
30 Sep 2017	Interest credit		3.22	71.72
30 Sep 2017	1 transactions within fee free zone this month.			71.72
02 Oct 2017	CLOSING BALANCE			71.72



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BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETSEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT NAME Beverley Mort Private Pension
Fund ABN 29 001 835 631 Bk
& Rcc Mort Atf

BSB Number	638-060
Account Number	14098857 S13
Statement Date	10 Sep 2017
Statement Number	2

ACCOUNT SUMMARY

Opening Balance	Fees and Other Charges	Total Credits	Total Debits	Closing Balance
\$ 0.00	\$ 0.00	\$ 1660068.50	\$ 1600000.00	\$ 60068.50 CR

Please ensure you thoroughly check all transactions against your records and advise us immediately of any discrepancies.

Date	Transaction Details	Debit	Credit	Balance
14 Mar 2017	Opening Balance			0.00
31 Mar 2017	ACCR INT WAS 0			0.00
30 Jun 2017	ACCR INT WAS 0			0.00
15 Jul 2017	Term deposit interest from I10		39846.58	39846.58
15 Jul 2017	Term deposit principal from I10	1600000.00		1639846.58
17 Jul 2017	Term deposit interest from I5		221.92	1640068.50
17 Jul 2017	Term deposit principal from I5	1600000.00		1660068.50
20 Jul 2017	Debit tfr at Mermaid Waters Branch to I3	1600000.00		60068.50
31 Jul 2017	1 transactions within fee free zone this month.			60068.50
10 Sep 2017	CLOSING BALANCE			60068.50

\$ 60,000.00 Dep 16. 9.17. for 3 months, Term.

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each month!**

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and you'll both go into the draw to win a
\$1000 pre-paid Visa gift card each!
If they open a home loan with Heritage within
three months of being referred, you'll also
receive a \$250 pre-paid Visa gift card each.


Visit heritage.com.au for more information and terms and conditions. CMS1207079C

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ELECTRONIC AND CARD SECURITY

This provides Heritage members with information to assist in protecting their Heritage account.

PIN/PAN/Password (Code) Security

It is important to treat any password, PIN or PAN that enables access to your account as top secret. To ensure its confidentiality, and to reduce the chance of suffering any loss, you must:

- Memorise the Code by choosing a Code that is meaningful to only you. You should not choose a trivial code, e.g. '1234', 'AAAA' or a postcode, date of birth or an alphabetical code that is a recognisable part of your name
- Not record the code in reverse order, or disguised as a phone number or date where no other phone numbers or dates exist
- Not record the code in an easily understood code based on the alphabet eg A=1, B=2
- Not record the code as a series of numbers with the actual numbers circled or highlighted in any way
- Not keep a record of your Code on, with, or near your card, passbook, or electronic device
- Not tell anyone your Code, including friends, family and Heritage staff
- Not allow another person to see you enter your Code.

If you do not treat your code as top secret, you may be contributing to any losses which result from unauthorised transactions using your card, passbook, telephone banking, on-line banking and you could be liable for all or part of the losses.

Card Skimming

Card skimming is the criminal practice of copying information contained on the black magnetic strip found on the back of cards. A criminal can illegally attach a 'card reading' device to EFTPOS machines or ATMs that copies card data whenever a card is swiped or inserted. Data copied by a card reader can later be reproduced onto a 'fake card' so the criminal can fraudulently withdraw money or purchase goods. Card reading devices are usually small and difficult to detect. In ATMs, criminals can strategically attach a small camera to capture and record the Personal Identification Number (PIN) entered by the cardholder. Recording the PIN can allow a criminal to withdraw cash from a cardholder's account in conjunction with a fake card.

Since 2009, Heritage has integrated a special 'chip' into Visa cards. These cards are referred to as 'chip cards' and will help reduce the risk associated with card skimming.

What can you do to prevent card fraud?

To assist with the prevention of card fraud and in particular card skimming, Heritage encourages you to:

1. **Be observant** and study the ATM you are using BEFORE inserting your card. If the ATM appears as if it has been tampered with, do not use it and advise your concerns to the financial institution that owns the ATM. Be aware of who is watching you when you are using the ATM and always ensure that you cover the entry of your PIN with your other hand.
2. **Swipe your card yourself** for EFTPOS transactions and never allow the sales person to remove the card from your sight.
3. **Be aware of who you transact with** – only do business with reputable merchants or vendors and ignore unsolicited emails and phone calls seeking personal or account information.
4. **Be wary of providing credit card details over the internet** – while a number of sites are secure for credit card details, this is the most vulnerable type of transaction as you are not dealing with the vendor face-to-face.
5. **Maintain a minimum balance in your account accessed by your Visa debit card** – Your Visa debit card allows you to access your own funds anywhere at anytime. In order to minimise any risk in the event of your card being compromised it is recommended that you only keep minimal funds in accounts which are accessed by your Visa debit card. Your account can then be topped up utilising your internet banking facility, telephone banking or by contacting Heritage on 13 14 22.
6. **Monitor your account statements** and check all transactions, especially if you have recently returned from overseas travel. Notify your nearest Heritage branch if you detect anything unusual.

7. **Contact Heritage on 13 14 22** if you are planning to travel overseas and you will be using a Heritage Visa card. We can give you further tips on how to minimise your risk.
8. **Protect your cards** as if they were cash and always keep them in a secure place.
9. **Memorise your PIN** and never write it down.
10. **Report your lost or stolen Heritage cards immediately** by calling 1800 076 037, or if you are overseas call +61 7 4694 9139. You can also deactivate your card through Heritage on-line internet banking.

Liability for Unauthorised Transactions

Note: The details under this heading are written to reflect the provision of the ePayments code and apply to all ePayment accounts other than those designed primarily for use by a business and established primarily for business purposes. Except in relation to those business accounts, the determination of whether a transaction is authorised or not, and of your liability for an unauthorised ePayment transaction, will be made in accordance with the ePayments code.

An unauthorised transaction on an account is a transaction which is not authorised by an authorised user. Therefore, a transaction carried out by, or with the consent of an authorised user is not an unauthorised transaction. Heritage will treat any transaction carried out by any authorised user as authorised by the accountholder unless prior to the transaction, the accountholder has told Heritage to cancel that authorised user's card or device and the card or device issued to that authorised user is destroyed.

If you are an accountholder, your liability to Heritage for any unauthorised transaction shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or other device;
- The balance of the account, including any pre-arranged credit;
- \$150.

This does not apply in instances where the accountholder or an authorised user has contributed to the loss:

- Through the accountholder's or the authorised user's fraud or extreme carelessness;
- By voluntarily disclosing any code;
- By recording or indicating the code in any form on a related card or security token;
- By failing to reasonably disguise the code if recorded on any item kept with or near a related card or security token;
- By unreasonably delaying notification to us of the misuse, loss or theft of the card or security token, or that the security of a code had been breached;
- If the code was liable to loss or theft with a related card or security token;
- Through unauthorised transactions that occur because the user left their card in an ATM.

In those instances, the accountholder's liability shall not exceed the least of:

- The actual loss at the time of notification to us of the loss, theft or misuse of the card or security token;
- The balance of the account including any pre-arranged credit; and
- The maximum amount that the accountholder or authorised user would have been entitled to access over the relevant period prior to notification of the loss, theft or misuse of the card or security token, calculated by multiplying any daily transaction limit by the number of days on which there was unauthorised use.

The accountholder will not be liable for losses caused by the failure of any electronic funds transfer system or equipment to complete a transaction accepted by a terminal. However, where the accountholder or authorised user at the time of the transaction should have been aware that the system or equipment was unavailable for use or malfunctioning, our liability will be limited to correction of any errors in the account and the refund of any charges or fees imposed as a result.

BEVERLEY MORT PRIVATE PENSION FUND
 ABN 29 001 835 631 BK & RCC MORT
 ATF
 40 GRETTEL DRIVE
 MERMAID WATERS QLD 4218

BSB NUMBER : 638-060
ACCOUNT NUMBER: 14098857
 Business Cheque A/C S13
STATEMENT DATE: 29 JUL 2017
STATEMENT NO : SPECIAL REQUEST

Please check this statement and advise immediately of any discrepancies.

DATE	REFERENCE	DEBIT	CREDIT	BALANCE
2017				
01 MAR	OPENING BALANCE			0.00
31 MAR	ACCR INT WAS 0		0.00	0.00
1 JUN	ACCR INT WAS 0		0.00	0.00
1 JUL	Term deposit interest from I10		39,846.58	39,846.58
	Term deposit principal from I10	1,600,000.00		1,639,846.58
17 JUL	Term deposit interest from I5		221.92	
	Term deposit principal from I5		20,000.00	1,660,068.50
20 JUL	Debit tfr at Mermaid Waters Branch to I3	1,600,000.00		60,068.50
29 JUL	CLOSING BALANCE AS AT 29 JUL 17			60,068.50



041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$71.86
Total Withdrawals	\$0.00 -
Total Deposits	\$0.09+
Closing Balance	\$71.95

BSB Number **484-799**
Account Number **001596861**
Statement Period **1/06/2018 - 30/06/2018**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			71.86
30 Jun 2018	CREDIT INTEREST		0.09	71.95
	CLOSING BALANCE			71.95

Summary of Interest, Fees and Charges on this account for period 1 June 2018 - 30 June 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.09	\$37.43	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.



041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$973.47
Total Withdrawals	\$902.00 -
Total Deposits	\$0.39+
Closing Balance	\$71.86

BSB Number	484-799
Account Number	001596861
Statement Period	1/05/2018 - 31/05/2018

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			973.47
9 May 2018	TRANSFER DEBIT TO 638090 013941992 FROM SUNCORP	900.00		73.47
31 May 2018	CREDIT INTEREST		0.39	73.86
31 May 2018	TRANSACTION FEE	2.00		71.86
	CLOSING BALANCE			71.86

Summary of Transaction Fees and BPAY Service Fees for this period:

Fee Type	Total items	Items Free	Items Charged	Item Cost	Fee Amount
001596861					
TRANSACTION FEE CHARGED ON 31/05/2018					
REGULAR EXTERNAL TRANSFER PAYMENT	1	0	1	2.00	2.00
Total					2.00

Summary of Interest, Fees and Charges on this account for period 1 May 2018 - 31 May 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.39	\$37.34	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$2.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.



041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,972.03
Total Withdrawals	\$2,000.00 -
Total Deposits	\$1.44+
Closing Balance	\$973.47

BSB Number **484-799**
Account Number **001596861**
Statement Period **1/04/2018 - 30/04/2018**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,972.03
4 Apr 2018	TRANSFER DEBIT TO 100121842	2,000.00		972.03
	TRANSFER			
30 Apr 2018	CREDIT INTEREST		1.44	973.47
	CLOSING BALANCE			973.47

Summary of Interest, Fees and Charges on this account for period 1 April 2018 - 30 April 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$1.44	\$36.95	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.
Please retain this statement for taxation purposes.



041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,968.25
Total Withdrawals	\$0.00 -
Total Deposits	\$3.78+
Closing Balance	\$2,972.03

BSB Number	484-799
Account Number	001596861
Statement Period	1/03/2018 - 31/03/2018

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,968.25
31 Mar 2018	CREDIT INTEREST		3.78	2,972.03
	CLOSING BALANCE			2,972.03

Summary of Interest, Fees and Charges on this account for period 1 March 2018 - 31 March 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$3.78	\$35.51	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

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041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,964.83
Total Withdrawals	\$0.00 -
Total Deposits	\$3.42+
Closing Balance	\$2,968.25

BSB Number	484-799
Account Number	001596861
Statement Period	1/02/2018 - 28/02/2018

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,964.83
28 Feb 2018	CREDIT INTEREST		3.42	2,968.25
	CLOSING BALANCE			2,968.25

Summary of Interest, Fees and Charges on this account for period 1 February 2018 - 28 February 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$3.42	\$31.73	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

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041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,960.84
Total Withdrawals	\$0.00 -
Total Deposits	\$3.99+
Closing Balance	\$2,964.83

BSB Number **484-799**
Account Number **001596861**
Statement Period **1/01/2018 - 31/01/2018**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,960.84
31 Jan 2018	CREDIT INTEREST		3.99	2,964.83
	CLOSING BALANCE			2,964.83

Summary of Interest, Fees and Charges on this account for period 1 January 2018 - 31 January 2018

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$3.99	\$28.31	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

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041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,956.82
Total Withdrawals	\$0.00 -
Total Deposits	\$4.02+
Closing Balance	\$2,960.84

BSB Number **484-799**
Account Number **001596861**
Statement Period **1/12/2017 - 31/12/2017**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,956.82
31 Dec 2017	CREDIT INTEREST		4.02	2,960.84
	CLOSING BALANCE			2,960.84

Summary of Interest, Fees and Charges on this account for period 1 December 2017 - 31 December 2017

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$4.02	\$24.32	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

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041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,952.88
Total Withdrawals	\$0.00 -
Total Deposits	\$3.94+
Closing Balance	\$2,956.82

BSB Number	484-799
Account Number	001596861
Statement Period	1/11/2017 - 30/11/2017

Recently, we've made some changes to our ATM network partnerships. As a result, Bendigo Bank may choose to apply an ATM Operator Fee to ATM transactions by Suncorp Bank customers using Bendigo Bank ATM's from 4 January 2018. But don't worry, as an outcome of these changes we've joined the rediATM network, providing you with fee-free access to over 3,300 ATM's Please call us on 131155 if you have any questions, we'll be happy to help.

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,952.88
30 Nov 2017	CREDIT INTEREST		3.94	2,956.82
	CLOSING BALANCE			2,956.82

Summary of Interest, Fees and Charges on this account for period 1 November 2017 - 30 November 2017

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$3.94	\$20.30	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.



041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,948.75
Total Withdrawals	\$0.00 -
Total Deposits	\$4.13+
Closing Balance	\$2,952.88

BSB Number **484-799**
Account Number **001596861**
Statement Period **1/10/2017 - 31/10/2017**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,948.75
31 Oct 2017	CREDIT INTEREST		4.13	2,952.88
	CLOSING BALANCE			2,952.88

Summary of Interest, Fees and Charges on this account for period 1 October 2017 - 31 October 2017

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$4.13	\$16.36	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.



041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,944.75
Total Withdrawals	\$0.00 -
Total Deposits	\$4.00+
Closing Balance	\$2,948.75

BSB Number **484-799**
Account Number **001596861**
Statement Period **1/09/2017 - 30/09/2017**

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,944.75
30 Sep 2017	CREDIT INTEREST		4.00	2,948.75
	CLOSING BALANCE			2,948.75

Summary of Interest, Fees and Charges on this account for period 1 September 2017 - 30 September 2017

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$4.00	\$12.23	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.



041
MRS BJ MORT & MR RC MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETEL DR
MERMAID WATERS QLD 4218

Account Summary

Opening Balance	\$2,940.63
Total Withdrawals	\$0.00 -
Total Deposits	\$4.12+
Closing Balance	\$2,944.75

BSB Number **484-799**

Account Number **001596861**

Statement Period **1/08/2017 - 31/08/2017**

At Suncorp Bank we think it's better to save your money for things that really matter in life, which is why we've joined the rediATM network. From 1 August 2017 Suncorp Bank customers will not be charged an ATM Operator Fee when accessing over 3,300 ATM's that form the rediATM network. As part of these changes, an ATM Operator Fee will apply to ATM transactions by Suncorp Bank customers using Bendigo Bank ATM's from 4 January 2018. Please call us on 13 11 55 if you have any questions, we'll be happy to help.

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			2,940.63
31 Aug 2017	CREDIT INTEREST		4.12	2,944.75
	CLOSING BALANCE			2,944.75

Summary of Interest, Fees and Charges on this account for period 1 August 2017 - 31 August 2017

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$4.12	\$8.23	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.



041

B MORT
40 GRETTEL DR
MERMAID WATERS QLD 4218

Date printed	30 June 2018
Term Deposit number	06 4844 50011579
Investment balance	\$1,600,000.00
Investment term	9 months
At an interest rate of	2.62% p.a.
Invested on	23 April 2018
To mature on	23 January 2019
Interest option	4 Wkly

Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2018. Please keep a record of this information for taxation purposes.

Account name	ROBERT CAMERON CHISHOLM MORT AND BEVERLE Y JOAN MORT AS TRUSTEES FOR BEVERLEY MOR T PRIVATE PENSION FUND
Investment balance at start of the reporting period 23 April 2018	\$1,600,000.00
Total interest paid for the financial year ending 30 June	\$6,431.56
TFN/ABN Withholding Tax deducted from interest already paid	\$3,022.00 - ~ This amount was deducted because we have not been provided with TFN/ABN or TFN exemption details for this account.

Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit commbank.com.au, drop into your nearest branch, contact your Relationship Manager or Adviser, or call us on **13 2221** (24 hours a day, 7 days a week).

\$ 1511.00

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1511

\$ 1511

Manage Mermaid Waters
Sandhya Baboolall

Fixed Term Deposit Interest Advice



041
MRS B K & MRS R C C MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

BSB: 484-799 Account No: 167141521

Statement Period: 23 Oct 2017 - 23 Apr 2018

ACCOUNT INFORMATION:

Interest Earned Year to Date: **\$21,540.82**

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
23 Oct 2017	OPENING DEPOSIT Mermaid Waters		1,600,000.00	1,600,000.00
	2018			
23 Apr 2018	INTEREST		21,540.82	1,621,540.82
23 Apr 2018	INTEREST TFR TO 100121842	21,540.82		1,600,000.00
23 Apr 2018	CLOSING WITHDRAWAL TO INTERNAL A/C	1,600,000.00		0.00
	CLOSING BALANCE			0.00

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 75.

Please retain this statement for taxation purposes.

31 March 2018

IPC 4NS531

Telephone 07 5668 5888

suncorpbank.com.au



MRS B K & MRS R C C MORT ATF
BEVERLEY MORT PRIVATE PENSION FUND
40 GRETTEL DR
MERMAID WATERS QLD 4218

Dear Sir/Madam

Your term deposit is about to mature

We're writing to let you know your term deposit will be maturing on 23 April 2018.

Term Deposit: 167141521
Amount: \$1,600,000.00
Matures: 23 April 2018

We'll contact you closer to your term deposit maturity date to talk to you about our current term deposit rates and other investment options that may suit your needs.

In the meantime if you have any questions about your term deposit or would like to talk to someone about your other banking needs, please feel free to call our Mermaid Waters on 07 5668 5888. We'll be happy to help.

Yours sincerely



David Carter
Chief Executive Officer
Banking & Wealth



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BEVERLEY MORT PRIVATE PENSION FUND ABN 2
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

21 Jul 2017

Dear Customer

Thank you for choosing to hold your Term Deposit with Heritage Bank

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	14098857
Term Deposit number	783153
Amount	\$1,600,000.00
Term	3 months
Rate	2.55% p.a.
Maturity date	20 October 2017

Your current instruction on maturity is to transfer the principal and interest to account number 14098857 S13.

Please note that you have a grace period of seven business days starting from 20 July 2017 and ending on 31 July 2017 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

Contact us

If you have any further questions, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch.

- 📍 **heritage.com.au**
- 📞 **13 14 22** (Mon – Sat, 8.30am - 7pm) or
Mermaid Waters Branch on **07 5526 5588**
- ✉ **PO Box 190, Toowoomba Q 4350**
- 👤 **Carol Carter and the team at Mermaid Waters Branch**
or phone them on **07 5526 5588**

We look forward to continuing our relationship with you and helping you enjoy the maximum return on your investments.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Paul Francis', with a stylized, cursive script.

Paul Francis
General Manager – Retail Services

000451 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 2
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

17 Sep 2017

Dear Customer

Thank you for choosing to hold your Term Deposit with Heritage Bank

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	14098857
Term Deposit number	788931
Amount	\$60,000.00
Term	3 months
Rate	2.35% p.a.
Maturity date	16 December 2017

Your current instruction on maturity is to transfer the principal and interest to account number 14098857 S13.

Please note that you have a grace period of seven days starting from 16 September 2017 and ending on 23 September 2017 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

Contact us

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- 📍 **heritage.com.au**
- ☎ **13 14 22** (Mon – Sat, 8.30am – 7pm) or
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- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Carol Carter and the team at Mermaid Waters Branch
or phone them on **07 5526 5588**

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Yours sincerely

A handwritten signature in black ink, appearing to read 'Paul Francis', written in a cursive style.

Paul Francis
General Manager – Retail Services

000438 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 2
40 GRETEL DRIVE
MERMAID WATERS QLD 4218

20 Nov 2017

Dear Customer

Your Term Deposit is about to mature

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 788931 for \$60,000.00, will mature on 16 December 2017.

Your current instruction on maturity is to close the term deposit, and transfer the full amount (principal and interest) to account number S13.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 16 December 2017 and ending on 23 December 2017 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.

We have enclosed our current rate sheet. However, please note that the interest rate that will apply is the rate on offer on the date that we reinvest your term deposit. As we review our term deposit rates regularly, we cannot guarantee that today's rate will still apply at the date of reinvestment.

We will give you a notice no later than one business day after the maturity date (or two business days after the maturity date if the maturity date is not a business day) that will identify the interest rate applying to the new term deposit.

Please be aware that a higher interest rate may be available from Heritage Bank for another basic deposit product with a comparable term.

If you do not wish to change your maturity instructions, no further action is required.

We can now send correspondence about your account via email, ensuring you receive important information quickly. To update your contact details and preferences, please contact us.

Contact us

If you have any further questions, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch.

- 🔗 **heritage.com.au**
- 📞 **13 14 22** (Mon – Sat, 8.30am - 7pm) or Mermaid Waters Branch on **07 5526 5588**
- ✉️ PO Box 190, Toowoomba Q 4350
- 👤 Carol Carter and the team at Mermaid Waters Branch or phone them on **07 5526 5588**

We look forward to continuing our relationship with you and helping you enjoy a competitive return on your investments.

Yours sincerely



Paul Francis
General Manager – Retail Services

Interest adjustments may apply if withdrawn early. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at heritage.com.au) before making any decision about this product. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs.
Information correct as at the date of this letter and subject to change without notice.

000399 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 2
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

23 Dec 2017

Dear Customer

Thank you for choosing to hold your Term Deposit with Heritage Bank

We are proud to have you as our member and pleased to offer you the benefits of our *People first* approach. We can confirm your term deposit details are as follows:

Customer number	14098857
Term Deposit number	797077
Amount	\$60,000.00
Term	6 months
Rate	2.45% p.a.
Maturity date	22 June 2018

Your current instruction on maturity is to transfer the principal and interest to account number 14098857 S13.

Please note that you have a grace period of seven days starting from 22 December 2017 and ending on 29 December 2017 during which you can vary the term, investment amount or maturity instructions without charge. You may also withdraw or transfer all or part of your account balance of your term deposit during the grace period without charge.

Contact us

If you have any further questions, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch.

- 📍 **heritage.com.au**
- 📞 **13 14 22** (Mon – Sat, 8.30am – 7pm) or
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- ✉️ PO Box 190, Toowoomba Q 4350
- 👤 Carol Carter and the team at Mermaid Waters Branch
or phone them on **07 5526 5588**

We look forward to continuing our relationship with you and helping you enjoy the maximum return on your investments.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Paul Francis', written in a cursive style.

Paul Francis
General Manager – Retail Services

KEEP

Your account confirmation as at 23 April 2018

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to netbank.com.au, call **13 2221**, 24 hours a day, 7 days a week or visit any branch.

Account details

Account type	Term Deposit
Account number	484450011579
Account holder(s)	ROBERT CAMERON CHISHOLM MORT AND BEVERLEY JOAN MORT AS TRUSTEES FOR BEVERLEY MORT PRIVATE PENSION FUND
Investment term	9 Months
Amount invested at start of term	\$1,600,000.00
Current balance	\$1,600,000.00
Start date	23/04/2018
Maturity date	23/01/2019
TFN/ABN/Exemption quoted	No

You are not required to provide your Tax File Number (TFN) or Australian Business Number (ABN). However, if you do not provide a TFN, ABN or TFN exemption, the Bank is required by law to deduct tax from any interest you earn, above a certain threshold.

Early withdrawal 31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

Maturity instructions Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call **13 2221** or provide your instructions on netbank.com.au before the maturity date.

Features You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

Credit interest

Interest rate	2.62% p.a.
When is interest paid?	You have chosen to receive your interest every 28 days and/or at maturity.
Nominated account for interest payments	BSB: 638-090 Account Number: 1394 1992

000421 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 2
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

25 Sep 2017

Dear Customer

Your Term Deposit is about to mature

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 783153 for \$1,600,000.00, will mature on 20 October 2017.

Your current instruction on maturity is to close the term deposit, and transfer the full amount (principal and interest) to account number S13.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 20 October 2017 and ending on 27 October 2017 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.

We have enclosed our current rate sheet. However, please note that the interest rate that will apply is the rate on offer on the date that we reinvest your term deposit. As we review our term deposit rates regularly, we cannot guarantee that today's rate will still apply at the date of reinvestment.

We will give you a notice no later than one business day after the maturity date (or two business days after the maturity date if the maturity date is not a business day) that will identify the interest rate applying to the new term deposit.

Please be aware that a higher interest rate may be available from Heritage Bank for another basic deposit product with a comparable term.

If you do not wish to change your maturity instructions, no further action is required.

We can now send correspondence about your account via email, ensuring you receive important information quickly. To update your contact details and preferences, please contact us.

Contact us

If you have any further questions, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch.

- 🔍 [heritage.com.au](https://www.heritage.com.au)
- ☎ 13 14 22 (Mon – Sat, 8.30am – 7pm) or Mermaid Waters Branch on 07 5526 5588
- ✉ PO Box 190, Toowoomba Q 4350
- 👤 Carol Carter and the team at Mermaid Waters Branch or phone them on 07 5526 5588

We look forward to continuing our relationship with you and helping you enjoy a competitive return on your investments.

Yours sincerely



Paul Francis
General Manager – Retail Services

Interest adjustments may apply if withdrawn early. Please read the Guide to Heritage Deposit Products (available in branch, by phoning 13 14 22 or at [heritage.com.au](https://www.heritage.com.au)) before making any decision about this product. This advice has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs.
Information correct as at the date of this letter and subject to change without notice.

000409 041



BEVERLEY MORT PRIVATE PENSION FUND ABN 2
40 GRETEL DRIVE
MERMAID WATERS QLD 4218

28 May 2018

Dear Customer

Your Term Deposit is about to mature

Thank you for taking out a term deposit with Heritage Bank. We are proud to have you as our customer and to offer you the benefits of our *People first* approach.

Your term deposit number 797077 for \$60,000.00, will mature on 22 June 2018.

Your current instruction on maturity is to close the term deposit, and transfer the full amount (principal and interest) to account number S13.

Remember, you can change your instructions with us at any time before the maturity date by completing the enclosed Change of Term Deposit Maturity Instructions form and returning it to us. You can also change your maturity instructions by logging into our internet banking service. Simply select your term deposit in your accounts list, and select view/edit term deposit details to update your instructions.

If your term deposit is reinvested at the maturity date, you will have a grace period of seven days starting from 22 June 2018 and ending on 29 June 2018 to change your instructions. You can use that period to check the interest rate we've applied to your new deposit, or to vary the term, investment amount or maturity instructions. You may also withdraw or transfer part or all of your account balance of your new term deposit during the grace period without charge.

Should you decide to withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired, Heritage has the discretion to delay the withdrawal or transfer of the funds until the end of the notice period, the notice period is currently 31 days. You may also incur a fee or a reduction in the return generated if you withdraw or transfer part or all of your account balance of your new term deposit after the grace period has expired.

If you took advantage of a special interest rate offer when you took out this term deposit, please be aware that the rate applies for a single term only. If you reinvest your money for another period, our standard interest rate will apply.

We have enclosed our current rate sheet. However, please note that the interest rate that will apply is the rate on offer on the date that we reinvest your term deposit. As we review our term deposit rates regularly, we cannot guarantee that today's rate will still apply at the date of reinvestment.

We will give you a notice no later than one business day after the maturity date (or two business days after the maturity date if the maturity date is not a business day) that will identify the interest rate applying to the new term deposit.

Please be aware that a higher interest rate may be available from Heritage Bank for another basic deposit product with a comparable term.

If you do not wish to change your maturity instructions, no further action is required.

We can now send correspondence about your account via email, ensuring you receive important information quickly. To update your contact details and preferences, please contact us.

Contact us

If you have any further questions, require a copy of our terms and conditions or need help with any other banking requirements, please get in touch.

- 📧 **heritage.com.au**
- ☎ **13 14 22** (Mon – Sat, 8.30am – 7pm) or
Mermaid Waters Branch on **07 5526 5588**
- ✉ PO Box 190, Toowoomba Q 4350
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Paul Francis
General Manager – Retail Services

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Information correct as at the date of this letter and subject to change without notice.



400 Ruthven Street (PO Box 190) Toowoomba QLD 4350

Phone 13 14 22 • Fax 07 4694 9599

Mermaid Waters Branch

Shop B1A, Q Super Centre, Cnr Bermuda & Markeri Streets, Mermaid Waters, 4218.
Phone: 07 5526 5588

22 DEC 17

BEVERLEY MORT PRIVATE PENSION FUND ABN 29 001 835 631
BK & RCC MORT ATF
40 GRETTEL DRIVE
MERMAID WATERS QLD 4218

ACCOUNT BALANCE LISTING : MEMBER NUMBER 14098857

Detailed below are balances of all accounts held with Heritage Bank Limited under member number 14098857.

The account balances are shown as at 10:14am on 22nd December 2017. These balances do not include any interest accrued but not applied. For a loan account, the balance shown is not a payout figure.

Account code/description	A/C Balance	Total by Type
S13 Business Cheque	10,697.09	\$10,697.09 (S)
I6 Six Month Term	60,000.00	\$60,000.00 (I)

While these details are correct at the time shown above, further transactions may occur later today which could affect your account balances. Similarly, there may be outstanding personal cheques, Card purchases or other off-line transactions which have not yet been deducted from your accounts.

The balances recorded above include the value of any cheques you may have deposited into your accounts. All such cheques remain subject to the normal clearance times.



Tax Agent Portal

PAYG Instalments report 2018

Tax Agent 57001006
Last Updated 26/10/2019

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
841499949	BEVERLEY MORT PRIVATE PENSION FUND	604.00	604.00	604.00	Not Applicable	1,812.00
Total No of Clients: 1						



Tax Agent Portal

User ID PCBJX6n

01 Nov 2019 17:00:57 (EDST)

Current client

BEVERLEY MORT PRIVATE PENSION FUND

TFN

841499949

ABN

29001835631

Represented by

RENBAR TRADING

Account name

BEVERLEY MORT PRIVATE PENSION FUND

Number

841499949/00551

Description

Income Tax Account

Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2015 To 1 November 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2015		OPENING BALANCE			\$0.00
15 Aug 2016	16 May 2016	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 14 to 30 Jun 15	\$938.58		\$938.58
15 Aug 2016	12 Aug 2016	Payment received		\$938.00	\$0.58
01 Sep 2016	01 Jul 2016	General interest charge (GIC) calculated from 01 Jul 15 to 30 Jun 16	\$11.00		\$11.58
01 Sep 2016	01 Jul 2016	Remission of general interest charge (GIC)		\$11.00	\$0.58
01 Sep 2016	01 Sep 2016	General interest charge (GIC) calculated from 01 Jul 16 to 31 Aug 16	\$9.80		\$10.38
01 Sep 2016	01 Sep 2016	Remission of general interest charge (GIC)		\$9.80	\$0.58
11 Nov 2016	15 May 2017	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$602.46		\$603.04
07 Dec 2016	06 Dec 2016	Payment received		\$602.46	\$0.58
20 Apr 2018	20 Apr 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,663.08	\$1,662.50 CR
20 Apr 2018	26 Apr 2018	EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,662.50		\$0.00
27 Apr 2018	26 Apr 2018	Repaid EFT refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17		\$1,662.50	\$1,662.50 CR
27 Apr 2018	02 May 2018	Cheque refund for Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$1,662.50		\$0.00
01 Nov 2019		CLOSING BALANCE			\$0.00



Tax Agent Portal

User ID PCBJX6n

01 Nov 2019 17:01:22 (EDST)

Current client

BEVERLEY MORT PRIVATE PENSION FUND

TFN

841499949

ABN

29001835631

Represented by

RENBAR TRADING

Account name

BEVERLEY MORT PRIVATE PENSION FUND

Number

29001835631

Description

Integrated Client Account

Itemised account - by Tax Office processed date

Opening balance \$0.00

Closing balance \$0.00

Estimated general interest charge \$0.00

Total payable if paid on 1 November 2019 \$0.00

Transactions processed by the Tax Office during the period:

From 1 March 2016 To 1 November 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Mar 2016		Opening balance			\$0.00
01 Mar 2016	29 Feb 2016	Payment received		\$495.00	\$495.00 CR
06 Mar 2016		Self assessed amount(s) for the period ended 31 Dec 15	\$0.00		
	29 Feb 2016	- pay as you go income tax instalment	\$495.00		\$0.00
01 May 2016		Self assessed amount(s) for the period ended 31 Mar 16	\$0.00		
	28 Apr 2016	- pay as you go income tax instalment	\$495.00		\$495.00
05 May 2016	05 May 2016	Payment received		\$495.00	\$0.00
28 May 2016	27 May 2016	General interest charge calculated from 23 Apr 16 to 27 May 16	\$0.87		\$0.87
28 May 2016	28 May 2016	Remission of general interest charge		\$0.87	\$0.00
28 Jul 2016	27 Jul 2016	Payment received		\$495.00	\$495.00 CR
31 Jul 2016		Self assessed amount(s) for the period ended 30 Jun 16	\$0.00		
	28 Jul 2016	- pay as you go income tax instalment	\$495.00		\$0.00
30 Oct 2016		Self assessed amount(s) for the period ended 30 Sep 16	\$0.00		
	28 Oct 2016	- pay as you go income tax instalment	\$682.00		\$682.00
08 Nov 2016	07 Nov 2016	Payment received		\$682.00	\$0.00
26 Nov 2016	28 Oct 2016	Amended general interest charge calculated from 01 Jul 16 to 28 Oct 16	\$0.16		\$0.16
26 Nov 2016	29 Oct 2016	Remission of general interest charge		\$0.16	\$0.00
26 Nov 2016	25 Nov 2016	General interest charge calculated from 29 Oct 16 to 25 Nov 16	\$1.47		\$1.47
26 Nov 2016	26 Nov 2016	Remission of general interest charge		\$1.47	\$0.00
24 Feb 2017	23 Feb 2017	Payment received		\$502.00	\$502.00 CR
05 Mar 2017		Self assessed amount(s) for the period ended 31 Dec 16	\$0.00		
	28 Feb 2017	- pay as you go income tax instalment	\$502.00		\$0.00
30 Apr 2017		Self assessed amount(s) for the period ended 31 Mar 17	\$0.00		
	29 May 2017	- pay as you go income tax instalment	\$592.00		\$592.00
03 May 2017	02 May 2017	Payment received		\$592.00	\$0.00

25 Jul 2017	24 Jul 2017	Payment received	\$592.00	\$592.00	CR
30 Jul 2017		Self assessed amount(s) for the period ended 30 Jun 17	\$0.00		
	28 Jul 2017	- pay as you go income tax instalment	\$592.00	\$0.00	
01 Nov 2017	31 Oct 2017	Payment received	\$604.00	\$604.00	CR
05 Nov 2017		Self assessed amount(s) for the period ended 30 Sep 17	\$0.00		
	30 Oct 2017	- pay as you go income tax instalment	\$604.00	\$0.00	
25 Nov 2017	24 Nov 2017	General interest charge calculated from 28 Oct 17 to 24 Nov 17	\$0.14	\$0.14	
25 Nov 2017	25 Nov 2017	Remission of general interest charge	\$0.14	\$0.00	
04 Mar 2018		Self assessed amount(s) for the period ended 31 Dec 17	\$0.00		
	28 Feb 2018	- pay as you go income tax instalment	\$604.00	\$604.00	
13 Mar 2018	10 Mar 2018	Payment received	\$604.00	\$0.00	
24 Mar 2018	23 Mar 2018	General interest charge calculated from 24 Feb 18 to 23 Mar 18	\$1.44	\$1.44	
24 Mar 2018	24 Mar 2018	Remission of general interest charge	\$1.44	\$0.00	
26 Apr 2018	24 Apr 2018	Payment received	\$604.00	\$604.00	CR
06 May 2018		Self assessed amount(s) for the period ended 31 Mar 18	\$0.00		
	30 Apr 2018	- pay as you go income tax instalment	\$604.00	\$0.00	
01 Nov 2019		Closing balance		\$0.00	



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[Lodgment status -
income tax](#)

[Assessment notice](#)

[- income tax](#)

[Activity statement](#)

[Client's employer
obligations](#)

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User ID PCBJX6n

04 Nov 2019 12:26:15 (EDST)

Current client

BEVERLEY MORT PRIVATE PENSION FUND

TFN

841499949

ABN

29001835631

Represented by

RENBAR TRADING

Lodgment status - income tax

Lodgment details - current financial year

Financial year ending	2019
Status	Not lodged
Due date	31/10/2019
Last year lodged	2017

Lodgment history - up to 3 years

Financial year ending	2018
Status	Not lodged
Financial year ending	2017
Status	Issued taxable
Financial year ending	2016
Status	Issued taxable

Assessment notice - income tax



Australian Government
Australian Taxation Office

Agent RENBAR TRADING
Client BEVERLEY MORT PRIVATE
PENSION FUND
ABN 29 001 835 631

2016-17 Self-managed super fund

Original

Fund Information

1	Tax File Number (TFN)	A	841499949
---	-----------------------	---	-----------

2	Name of self managed superannuation fund		BEVERLEY MORT PRIVATE PENSION FUND
---	--	--	---------------------------------------

3	Australian business number	B	29001835631
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4 Current postal address

Address Line 1	C/- PEARSON PARTNERS
----------------	----------------------

Address Line 2	PO BOX 191
----------------	------------

Suburb or town	CLAYFIELD
----------------	-----------

State	QLD
-------	-----

Postcode	4011
----------	------

6 SMSF Auditor

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

Auditor's Title	Mister
-----------------	--------

Auditor's Family Name	COOMBS
-----------------------	--------

Auditor's First given name	RODNEY
----------------------------	--------

SMSF auditor number (SAN)	100121382
---------------------------	-----------

Auditor's telephone area code	07
-------------------------------	----

Auditor's telephone number	54432425
----------------------------	----------

Auditor's Postal Address Line 1	PO BOX 5463
---------------------------------	-------------

Auditor's Postal Address Suburb or town	MAROOCHYDORE BC
---	-----------------

Fund Information

Auditor's Postal Address State		QLD
Auditor's Postal Address Postcode		4558
Date audit was completed	A	2018-03-27
Was Part B of the audit report qualified?	B	N

7 Electronic funds transfer (EFT)**Financial institution details for payments of super and tax refunds from the ATO**

Fund BSB code		064483
Fund account number		10551559
Fund full account name		MORT PRIVATE PENSION FUND

8 Status of SMSF

Australian superannuation fund	A	Y
Fund benefit structure	B	Accumulation Fund
Does the fund trust deed allow acceptance of the Govt's Super Co-cons and Low Income Super Cons?	C	Y
9 Was the fund wound up during the income year?		N

10 Exempt current pension income

Did the fund pay an income stream to one or more members in the income year?		Y
Exempt current pension income	A	7169
Method used to calculate exempt current pension income		Unsegregated assets method
Was an actuarial certificate obtained?	D	Y
Did the fund have any other income that was assessable?		Y

Income**11 Income**

Did you have a CGT event during the year?	G	N
Have you applied an exemption or rollover?	M	N

Income

Net capital gain	A	0
Gross rent and other leasing and hiring income	B	0
Gross Interest	C	12314 ✓
Gross foreign income	D1	0
Net foreign income	D	0
Australian franking credits from a New Zealand company	E	0
Gross distribution from partnerships	I	0
Unfranked dividend amount	J	0
Franked dividend amount	K	0
Dividend franking credit	L	0
Gross trust distributions	M	0
Assessable employer contributions	R1	0
Assessable personal contributions	R2	0
No-TFN-quoted contributions	R3	0
Assessable contributions	R	0
Other income	S	0
Net non-arm's length private company dividends	U1	0
Net non-arm's length trust distributions	U2	0
Net other non-arm's length income	U3	0
Net non-arm's length income	U	0
Gross income	W	12314
Exempt current pension income	Y	7169
Total assessable income	V	5145

Deductions**12 Deductions and non-deductible expenses**

Deductions - Interest expenses within Australia	A1	0
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Deductions

Non-deductible expenses - Interest expenses within Australia	A2	0
Deductions - Interest expenses overseas	B1	0
Non-deductible expenses - Interest expenses overseas	B2	0
Deductions - Decline in value of depreciating assets	E1	0
Non-deductible expenses - Decline in value of depreciating assets	E2	0
Deductions - Insurance premiums - members	F1	0
Non-deductible Expenses - Insurance premiums - members	F2	0
Deductions - SMSF auditor fee	H1	0
Non-deductible expenses - SMSF auditor fee	H2	0
Deductions - Investment expenses	I1	4
Non-deductible expenses - Investment expenses	I2	6
Deductions - Management and administration expenses	J1	1650
Non-deductible expenses - Management and administration expenses	J2	0
Deductions - Other amounts	L1	518
Deductions - Other amounts - code	Other amounts not listed elsewhere	
Non-deductible expenses - Other amounts	L2	0
Deductions - Tax losses deducted	M1	0
Total Deductions	N	2172 ✓
Total Non-deductible expenses	Y	6 ✓
Taxable income or loss	O	2973
Total SMSF expenses	Z	2178

Calculation Statement and Losses**13 Calculation statement**

Calculation Statement and Losses

Foreign income tax offsets	C1	0
Complying fund's franking credits tax offset	E1	0
Credit for tax withheld - where ABN or TFN not quoted	H3	0
Taxable income	A	2973
Tax on taxable income	T1	445.92
Tax on no-TFN-quoted contributions	J	0
Gross tax	B	445.92
Non-refundable non-carry forward tax offsets	C	0
Subtotal	T2	445.92
Non-refundable carry forward tax offsets	D	0
Subtotal 2	T3	445.92
Refundable tax offsets	E	0
Tax payable	T5	445.92
Eligible credits	H	0.00
Tax offset refunds	I	0
PAYG instalments raised	K	2368
Supervisory levy adjustment for wound up funds	M	0
Supervisory levy adjustment for new funds	N	0
Supervisory levy	L	259
Amount due (+) or refundable (-)	S	-1663.08

14 Losses information

Tax losses carried forward to later income years	U	0
Net capital losses carried forward to later income years	V	0

Member and Supplementary Member Information**Member and supplementary member information****Record 1**

Member and Supplementary Member Information

Member record		1
Title		Mrs
Family Name		MORT
First given name		BEVERLEY
Other given names		JOAN
Account Status		Open
Member's TFN		476518236
Date of birth		1934-02-26
Contributions		
Employer contributions	A	0
Personal contributions	B	0
Spouse and child contributions	F	0
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	0
Total contributions	N	0.00
Other Transactions		
Allocated earnings or losses	O	5900.6
Inward rollovers and transfers	P	0
Outward rollovers and transfers	Q	0
Lump sum payment	R1	0
Income stream payment	R2	67388.04
Income stream payment - code	Life benefit for Member >60 years of age (other than transition to retirement)	
Closing account balance	S	895898.74
Record 2		
Member record		2
Title		Mister

Member and Supplementary Member Information

Family Name	MORT
First given name	ROBERT
Other given names	CAMERON
Account Status	Open
Member's TFN	169160107
Date of birth	1968-01-26

Contributions

Employer contributions	A	0
Personal contributions	B	45439.46
Spouse and child contributions	F	0
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M	0
Total contributions	N	45439.46

Other Transactions

Allocated earnings or losses	O	3789
Inward rollovers and transfers	P	0
Outward rollovers and transfers	Q	0
Lump sum payment	R1	0
Income stream payment	R2	0
Closing account balance	S	708367.28

Assets and liabilities**15 Assets****15A Australian managed investments**

Listed trusts	A	0
Unlisted trusts	B	0
Other managed investments	D	0

15B Australian direct investments

Assets and liabilities

Cash and term deposits	E	1602937
Loans	G	0
Listed shares	H	0
Unlisted shares	I	0
Australian residential real property	J1	0
Australian non-residential real property	J2	0
Overseas real property	J3	0
Australian shares	J4	0
Overseas shares	J5	0
Other	J6	0
Limited recourse borrowing arrangements	J	0
Non residential real property	K	0
Residential real property	L	0
Collectables and personal use assets	M	0
Other assets	O	1329
15C Overseas direct investments		
Overseas shares	P	0
Overseas non-residential real property	Q	0
Overseas residential real property	R	0
Overseas managed investments	S	0
Other overseas assets	T	0
Total Australian and overseas assets	U	1604266
16 Liabilities		
Other borrowings	V3	0
Borrowings	V	0
Total member account balances	W	1604266
Total liabilities	Z	1604266

Declaration**Preferred trustee or director contact details**

Title	Ms
Family name	MORT
First given name	BEVERLEY
Other given names	JOAN
Telephone area code	07
Telephone number	32560058

Tax agent's declaration

Tax agent's signature	Y
Tax agent's signature date	2018-03-26

Tax agent contact details

Title	Mister
Family name	SIMMONS
First given name	BARRY
Tax agent's practice	PEARSON PARTNERS NOMINEES PTY LTD
Tax agent's telephone area code	07
Tax agent's telephone number	32560058
Tax agent's reference number	MORT9010
Tax agent number	25577172

Due to internal processes some originally provided detail may have been summarised or changed. Refer to the original return to see the full details.

The Commissioner rounds down certain small amounts that may be owed or may be refunded on the account. There may be transactions on the account where this has occurred.

