





# Self-managed superannuation fund annual return

2017

**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 2017 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2017 (NAT 71606) (the instructions) can assist you to complete this annual return.

**Section A: Fund information**

**1 Tax file number (TFN)**

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

**2 Name of self-managed superannuation fund (SMSF)**

**3 Australian business number (ABN)**

**4 Current postal address**

**5 Annual return status**  
 Is this an amendment to the SMSF's 2017 return?  A  N  
 Is this the first required return for a newly registered SMSF?  B  Y

**6 SMSF auditor**

Auditor's name	Title	<input type="text" value="Mr"/>
	Family name	<input type="text" value="Bushell"/>
	First given name	<input type="text" value="Laurence"/>
	Other given names	<input type="text"/>
	SMSF Auditor Number	<input type="text" value="100 264 453"/>
	Auditor's phone number	<input type="text" value="0409 690359"/>
Use Agent address details? <input type="checkbox"/>	Postal address	<input type="text" value="PO Box 145"/> <input type="text"/> <input type="text" value="Kedron"/> <input type="text" value="QLD"/> <input type="text" value="4031"/>

Date audit was completed  A

Was Part B of the audit report qualified?  B  Y

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

**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 However, you cannot lodge your tax return electronically if you do not quote your TFN.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](http://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](http://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 986 131 943

Year 2017

Name of partnership, trust, fund or entity The Fuchs &amp; Chesterfield 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 26033350

Account Name Fuchs and Chesterfield PPF

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

Signature

Date

Section B: Income

Do not complete this section if your fund was in full pension phase for the entire year and there was no other income that was assessable. 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?  Y  N Print Y for yes or N for no.

If the total capital loss or total capital gain is greater than \$10,000, complete and attach a Capital gains tax (CGT) schedule 2017.

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

Code

Net capital gain  A 5,423

Gross rent and other leasing and hiring income  B

Gross interest  C 496

Forestry managed investment scheme income  X

Gross foreign income  D1  Net foreign income  D  Loss

Australian franking credits from a New Zealand company  E

Transfers from foreign funds  F Number

Gross payments where ABN not quoted  H Loss

Gross distribution from partnerships  I Loss

\* Unfranked dividend amount  J

\* Franked dividend amount  K

\* Dividend franking credit  L Code

\* Gross trust distributions  M Code

**Calculation of assessable contributions**

Assessable employer contributions  R1 3,815

plus Assessable personal contributions  R2 0

plus #\*No-TFN-quoted contributions  R3 0  
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST  R6 0

Assessable contributions (R1 plus R2 plus R3 less R6)  R 3,815

**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 47% 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 9,734 Loss

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) 064000 Fund account number 14646729 Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Fuchs and Chesterfield PPF

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.

Electronic service address alias

8 Status of SMSF

Australian superannuation fund

A Y C 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?

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

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

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

Did the fund pay an income stream 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.)

Foreign income tax offset

**C1**

Rebates and tax offsets

**C2**

Non-refundable non-carry forward tax offsets

**C**

(C1 plus C2)

**SUBTOTAL 1**

**T2**

(B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset

**D1**

Early stage investor tax offset

**D2**

Non-refundable carry forward tax offsets

**D**

(D1 plus D2)

**SUBTOTAL 2**

**T3**

(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**

(E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5**

(T3 less E - cannot be less than zero)

Section 102AAM interest charge

**G**

**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	270	I2	
Management and administration expenses	J1		J2	
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	
Tax losses deducted	M1			

**TOTAL DEDUCTIONS**  
**N**   
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y**   
 (Total A2 to L2)

**#TAXABLE INCOME OR LOSS**  Loss  
**O**   
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z**   
 (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 2017 on how to complete the calculation statement.

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

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2017.

Tax losses carried forward to later income years **U**

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

Net capital losses brought forward from prior years

Net capital losses carried forward to later income years

Non-Collectables   
Collectables

Credit for interest on early payments – amount of interest

**H1**

Credit for tax withheld – foreign resident withholding (excluding capital gains)

**H2**

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

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

**#Tax offset refunds** **I**   
(Remainder of refundable tax offsets).

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

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax payable** **S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

<b>Fund</b>		See the Privacy note in the Declaration.
Title	Mrs	Member's TFN 404 105 040
Family name	Chesterfiled	Member Number <input style="width: 20px;" type="text" value="2"/>
First given name	Ursula	Account status <input type="radio"/> Code
Other given names		
Date of birth	<input style="width: 100px;" type="text" value="09/10/1986"/>	If deceased, date of death <input style="width: 100px;" type="text"/>

**Contributions**

Refer to instructions for completing these labels.

<b>OPENING ACCOUNT BALANCE</b>	<b>A</b>	<input style="width: 90%; border: 1px solid black;" type="text" value="0.00"/>
Employer contributions	<b>A</b>	<input style="width: 90%; border: 1px solid black;" type="text" value="3,814.86"/>
ABN of principal employer	<b>A1</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Personal contributions	<b>B</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
CGT small business retirement exemption	<b>C</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
CGT small business 15-year exemption amount	<b>D</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Personal injury election	<b>E</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Spouse and child contributions	<b>F</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Other third party contributions	<b>G</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Assessable foreign superannuation fund amount	<b>I</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Non-assessable foreign superannuation fund amount	<b>J</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Transfer from reserve: assessable amount	<b>K</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Transfer from reserve: non-assessable amount	<b>L</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>	<input style="width: 90%; border: 1px solid black;" type="text"/>
<b>TOTAL CONTRIBUTIONS</b>	<b>N</b>	<input style="width: 90%; border: 1px solid black;" type="text" value="3,814.86"/>
<b>Other transactions</b>		
Allocated earnings or losses	<b>O</b>	<input style="width: 90%; border: 1px solid black;" type="text" value="1,012.07"/> <input style="width: 20px;" type="text" value="Loss"/>
Inward rollovers and transfers	<b>P</b>	<input style="width: 90%; border: 1px solid black;" type="text" value="34,291.91"/>
Outward rollovers and transfers	<b>Q</b>	<input style="width: 90%; border: 1px solid black;" type="text"/> <input style="width: 20px;" type="text" value="Code"/>
Lump Sum payment	<b>R1</b>	<input style="width: 90%; border: 1px solid black;" type="text"/> <input style="width: 20px;" type="text" value="Code"/>
Income stream payment	<b>R2</b>	<input style="width: 90%; border: 1px solid black;" type="text"/> <input style="width: 20px;" type="text" value="Code"/>
<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b>	<input style="width: 90%; border: 1px solid black;" type="text" value="39,118.84"/>

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.

Title	Mr	Member's TFN	368 294 602	Member Number	1
Family name	Fuchs	Account status	<input type="radio"/>	Code	
First given name	Jonathan				
Other given names	Thomas				
Date of birth	30/09/1982	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	0.00
Employer contributions	<b>A</b>
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b>
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>
<b>TOTAL CONTRIBUTIONS</b>	<b>N</b> 0.00

**Other transactions**

Allocated earnings or losses	1,584.30		Loss
Inward rollovers and transfers	38,677.09		
Outward rollovers and transfers			
Lump Sum payment	<b>R1</b>		Code
Income stream payment	<b>R2</b>		Code
<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b> 40,261.39		

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="49,494"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text" value="184,082"/>
Listed shares	<b>H</b>	<input type="text"/>
Unlisted shares	<b>I</b>	<input type="text"/>

**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  
**J6**

Limited recourse borrowing arrangements **J**

Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="935"/>

15c Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**   
 (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  
**V3**

Borrowings **V**

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

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

Fund		See the Privacy note in the Declaration.	
Title	Mr	Member's TFN	861 602 249
Family name	McKibbon	Member Number	3
First given name	Harvey	Account status	0 Code
Other given names			
Date of birth	29/05/1970	If deceased, date of death	

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE		0.00
Employer contributions	<b>A</b>	
ABN of principal employer	<b>A1</b>	
Personal contributions	<b>B</b>	
CGT small business retirement exemption	<b>C</b>	
CGT small business 15-year exemption amount	<b>D</b>	
Personal injury election	<b>E</b>	
Spouse and child contributions	<b>F</b>	
Other third party contributions	<b>G</b>	
Assessable foreign superannuation fund amount	<b>I</b>	
Non-assessable foreign superannuation fund amount	<b>J</b>	
Transfer from reserve: assessable amount	<b>K</b>	
Transfer from reserve: non-assessable amount	<b>L</b>	
Contributions from non-complying funds and previously non-complying funds	<b>T</b>	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>	

<b>TOTAL CONTRIBUTIONS</b>	<b>N</b>	0.00
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**Other transactions**

Allocated earnings or losses	<b>O</b>	1,632.30	Loss
Inward rollovers and transfers	<b>P</b>	152,078.75	
Outward rollovers and transfers	<b>Q</b>		
Lump Sum payment	<b>R1</b>		Code
Income stream payment	<b>R2</b>		Code

<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b>	153,711.05
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**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	
Unlisted trusts	<b>B</b>	
Insurance policy	<b>C</b>	
Other managed investments	<b>D</b>	

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2017 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

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

**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 2016–17 income year, write 2017). **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 2017. **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 2017 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2017. **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 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](http://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

Family name

First given name

Other given names

Phone number Area code  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.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Financial Statements  
For the year ended 30 June 2017**

**Pearson Group Nominees Pty Ltd**

**Accountants - Corporate Advisors**

**38 Radley Street**

**Virginia 4014**

Email: [admin@pearson-group.com.au](mailto:admin@pearson-group.com.au)

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**

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**ABN 84 319 030 172**  
**Detailed Operating Statement**  
**For the year ended 30 June 2017**

2017  
\$

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**Revenue**

Employers contributions	3,814.86
Interest	495.75
Total capital gains	<u>5,422.53</u>
Total revenue	<u>9,733.14</u>

**Expenses**

Bank fees & charges	<u>270.00</u>
Total expenses	<u>270.00</u>
Benefits Accrued as a Result of Operations Before Income Tax	<u>9,463.14</u>
Income tax payable	<u>1,419.60</u>
Benefits Accrued as a Result of Operations	<u><u>8,043.54</u></u>

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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.

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Detailed Statement of Financial Position as at 30 June 2017**

	2017
	\$
<hr/>	
<b>Other Assets</b>	
Cash at bank - CBA # 6729	49,493.73
Loans - Associated	184,082.16
Preliminary expenses	935.00
<b>Total other assets</b>	<u>234,510.89</u>
<b>Total assets</b>	<u>234,510.89</u>
<b>Liabilities</b>	
Taxation	1,419.60
<b>Total liabilities</b>	<u>1,419.60</u>
<b>Net Assets Available to Pay Benefits</b>	<u><u>233,091.29</u></u>
Represented by:	
<b>Liability for Accrued Members' Benefits</b>	
Allocated to members' accounts	233,091.29
	<u><u>233,091.29</u></u>

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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.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2017**

	2017
	\$
<hr/>	
<b>Jonathan Thomas Fuchs</b>	
<b>Transfers from other funds</b>	38,677.09
<b>Allocated earnings</b>	1,863.93
<b>Income tax expense - Earnings</b>	(279.63)
<b>Balance as at 30 June 2017</b>	<u>40,261.39</u>
<b>Withdrawal benefits at the beginning of the year</b>	
<b>Withdrawal benefits at 30 June 2017</b>	40,261.39

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Member's Information Statement**  
**For the year ended 30 June 2017**

	2017
	\$
<hr/>	
<b>Charlene Ursula Lisanne Fuchs</b>	
<b>Transfers from other funds</b>	34,291.91
<b>Allocated earnings</b>	1,863.93
<b>Employers contributions</b>	3,814.86
<b>Income tax expense - Earnings</b>	(279.63)
<b>Income tax expense - Contribution</b>	(572.23)
<b>Balance as at 30 June 2017</b>	<u>39,118.84</u>
<b>Withdrawal benefits at the beginning of the year</b>	
<b>Withdrawal benefits at 30 June 2017</b>	39,118.84

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2017**

	2017
	\$
<hr/>	
<b>Harvey McKibbon</b>	
<b>Transfers from other funds</b>	152,078.75
<b>Allocated earnings</b>	1,920.42
<b>Income tax expense - Earnings</b>	(288.11)
<b>Balance as at 30 June 2017</b>	<u>153,711.06</u>
<b>Withdrawal benefits at the beginning of the year</b>	
<b>Withdrawal benefits at 30 June 2017</b>	153,711.06

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Member's Information Statement**  
**For the year ended 30 June 2017**

**2017**  
**\$**

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**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	8,043.54
Transfers from other funds	225,047.75
Amount allocatable to members	<u>233,091.29</u>

**Allocation to members**

Jonathan Thomas Fuchs	40,261.39
Charlene Ursula Lisanne Fuchs	39,118.84
Harvey McKibbon	<u>153,711.06</u>
Total allocation	233,091.29
Yet to be allocated	
	<u>233,091.29</u>

**Members Balances**

Jonathan Thomas Fuchs	40,261.39
Charlene Ursula Lisanne Fuchs	39,118.84
Harvey McKibbon	<u>153,711.06</u>
Allocated to members accounts	233,091.29
Yet to be allocated	
Liability for accrued members benefits	<u>233,091.29</u>

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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.

## **Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

### **Compilation Report to Fuchs & Chesterfield Private Pension Fund**

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We have compiled the accompanying special purpose financial statements of Fuchs & Chesterfield Private Pension Fund, which comprise the balance sheet as at 30 June 2017, the profit and loss statement for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

#### *The Responsibility of the Trustees*

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

#### *Our Responsibility*

On the basis of information provided by the trustees, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements and APES 315 Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants.

#### *Assurance Disclaimer*

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

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

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**Pearson Group Nominees Pty Ltd**

**38 Radley Street**

**Virginia**

22 September, 2020

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Trustees' Declaration**

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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 2017 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2017 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 2017.**

Signed in accordance with a resolution of the trustees by:

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**Jonathan Fuchs , (Trustee)**

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**Charlene Ursula Lisanne Fuchs , (Trustee)**

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**Harvey McKibbon , (Trustee)**

Date

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Notes to the Financial Statements**

**For the year ended 30 June 2017**

2017

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**Note 1: Statement of Significant Accounting Policies**

These financial statements are a special purpose financial report prepared for distribution to members to satisfy the accountability requirements of the Superannuation Industry (Supervision) Act 1993 and the trust deed. The trustees have determined that the fund is not a reporting entity.

The statements have been prepared in accordance with the requirements of the following accounting standards:

AASB 1031: Materiality

AASB 110: Events after the Reporting Period

No other Australian Accounting Standards, Urgent Issues Group Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial statements are prepared on an accruals basis. They are based on historical costs and do not take into account changing money values, or, except where specifically stated, current valuations of non-current assets.

The following specific accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of these financial statements:

- **Measurement of Assets**

**Investments of the fund have been measured at market values after allowing for costs of realisation. Changes in the market value of assets are brought to account in the income statement in the periods in which they occur.**

**Market values have been determined as follows:**

- (i) shares and other securities listed on the Australian Stock Exchange by reference to the relevant market quotations at the reporting date;**
- (ii) mortgage loans by reference to the outstanding principal of the loans;**
- (iii) units in managed funds by reference to the unit redemption price at the reporting date;**
- (iv) insurance policies by reference to the surrender value of the policy; and**
- (v) property, plant and equipment at trustees' assessment of their realisable value.**

- **Liability for Accrued Benefits**

**The liability for accrued benefits is the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at reporting date.**

- **Income Tax Payable**

**The superannuation fund adopts the liability method of tax effect accounting whereby the income tax payable shown in the operating statement is based on the operating surplus or deficit adjusted for any permanent differences.**

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**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.**

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2017**

2017

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- **Superannuation Contributions Surcharge**

**The superannuation fund is recognising the superannuation contributions surcharge as an expense at the time of the receipt of an assessment from the Australian Taxation Office. The cost of the surcharge is charged to the relevant member's account.**

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Trial Balance as at 30 June 2017**

		2017	2017
		\$ Dr	\$ Cr
<b>Income</b>			
0601	Total capital gains		5,422.53
0716	Employers contributions		3,814.86
0800	Interest		495.75
<b>Expenses</b>			
1545	Bank fees & charges	270.00	
1998	Income tax expense - Earnings	847.37	
1999	Income tax expense - Contribution	572.23	
<b>Current Assets</b>			
2000	Cash at bank - CBA # 6729	49,493.73	
2140	Loans - Associated	184,082.16	
<b>Non Current Assets</b>			
2950	Preliminary expenses	935.00	
<b>Current Liabilities</b>			
3325	Taxation		1,419.60
<b>Equity</b>			
4050	Transfers from other funds		225,047.75
		<u>236,200.49</u>	<u>236,200.49</u>
	<b>Net Profit</b>		<b>8,043.54</b>

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.



ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2017

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0001 - ***Suspense***</b>							
30/06/2017	000000003	J			37,336.09		37,336.09
30/06/2017	000000003	J			9,767.25		47,103.34
30/06/2017	000000003	J	Comsec			52,525.87	(5,422.53)
30/06/2017	000000004	J			5,422.53		0.00
Total					<b>52,525.87</b>	<b>52,525.87</b>	
<b>Account number 0563 - Roll Over from Super Fund</b>							
30/06/2017	000000001	J					0.00
Total							
<b>Account number 0601 - Total capital gains</b>							
30/06/2017	000000005	J				5,422.55	(5,422.55)
30/06/2017	000000006	J			0.02		(5,422.53)
30/06/2017	000000008	J	Year end closing entry		5,422.53		0.00
Total					<b>5,422.55</b>	<b>5,422.55</b>	
<b>Account number 0716.02 - Employers contributions</b>							
30/06/2017	000000003	J				59.28	(59.28)
30/06/2017	000000003	J				897.75	(957.03)
30/06/2017	000000003	J				122.93	(1,079.96)
30/06/2017	000000003	J				291.07	(1,371.03)
30/06/2017	000000003	J				646.00	(2,017.03)
30/06/2017	000000003	J				1,045.00	(3,062.03)
30/06/2017	000000003	J				372.83	(3,434.86)
30/06/2017	000000003	J				380.00	(3,814.86)
30/06/2017	000000008	J	Year end closing entry		3,814.86		0.00
Total					<b>3,814.86</b>	<b>3,814.86</b>	
<b>Account number 0800 - Interest</b>							
30/06/2017	000000003	J				40.74	(40.74)
30/06/2017	000000003	J				87.65	(128.39)
30/06/2017	000000003	J				33.13	(161.52)
30/06/2017	000000003	J				28.23	(189.75)
30/06/2017	000000003	J				8.71	(198.46)
30/06/2017	000000003	J				161.82	(360.28)
30/06/2017	000000003	J				135.47	(495.75)
30/06/2017	000000008	J	Year end closing entry		495.75		0.00
Total					<b>495.75</b>	<b>495.75</b>	
<b>Account number 1510 - Accountancy</b>							
30/06/2017	000000001	J					0.00

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2017

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total							
<b>Account number 1535 - Audit fees</b>							
30/06/2017	000000001	J					0.00
Total							
<b>Account number 1545 - Bank fees &amp; charges</b>							
30/06/2017	000000003	J			270.00		270.00
30/06/2017	000000008	J	Year end closing entry			270.00	0.00
Total					<b>270.00</b>	<b>270.00</b>	
<b>Account number 1998.01 - Income tax expense - Earnings</b>							
30/06/2017	000000007	J	ITE 2017		279.63		279.63
30/06/2017	000000008	J	Year end closing entry			279.63	0.00
Total					<b>279.63</b>	<b>279.63</b>	
<b>Account number 1998.02 - Income tax expense - Earnings</b>							
30/06/2017	000000007	J	ITE 2017		279.63		279.63
30/06/2017	000000008	J	Year end closing entry			279.63	0.00
Total					<b>279.63</b>	<b>279.63</b>	
<b>Account number 1998.03 - Income tax expense - Earnings</b>							
30/06/2017	000000007	J	ITE 2017		288.11		288.11
30/06/2017	000000008	J	Year end closing entry			288.11	0.00
Total					<b>288.11</b>	<b>288.11</b>	
<b>Account number 1999.02 - Income tax expense - Contribution</b>							
30/06/2017	000000007	J	ITE 2017		572.23		572.23
30/06/2017	000000008	J	Year end closing entry			572.23	0.00
Total					<b>572.23</b>	<b>572.23</b>	
<b>Account number 2000 - Cash at bank - CBA # 6729</b>							
30/06/2017	000000001	J					0.00
30/06/2017	000000002	J					0.00
30/06/2017	000000003	J			49,493.73		49,493.73
Total					<b>49,493.73</b>		

ABN 84 319 030 172

Ledger Entries Report for the year ending 30 June, 2017

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2140 - Leased Assets (Loans - Associated)</b>							
30/06/2017	000000003	J			10,000.00	12 (Deposit)	10,000.00
30/06/2017	000000003	J	Brewery equipment - China 11/01/17		64,015.00	7	74,015.00
30/06/2017	000000003	J				1,000.00 1	73,015.00
30/06/2017	000000003	J			2,626.66	14	75,641.66
30/06/2017	000000003	J				1,000.00 2	74,641.66
30/06/2017	000000003	J			1,047.18	15	75,688.84
30/06/2017	000000003	J				1,000.00 3	74,688.84
30/06/2017	000000003	J			1,031.64	11	75,720.48
30/06/2017	000000003	J			3,911.51	6	79,631.99
30/06/2017	000000003	J			10,693.41		90,325.40
30/06/2017	000000003	J				1,000.00 4	89,325.40
30/06/2017	000000003	J			60,318.76	7	149,644.16
30/06/2017	000000003	J			400.00	8	150,044.16
30/06/2017	000000003	J			320.00		150,364.16
30/06/2017	000000003	J				1,000.00 5	149,364.16
30/06/2017	000000003	J			3,628.70	13	152,992.86
30/06/2017	000000003	J	Brewery Equipment - GST		15,000.00	10	167,992.86
30/06/2017	000000003	J	Brewery Equipment - GST		16,089.30	10	184,082.16
<b>Total</b>					<b>189,082.16</b>	<b>5,000.00</b>	
<b>Account number 2520 - Shares in listed companies</b>							
30/06/2017	000000004	J			9,659.94		9,659.94
30/06/2017	000000004	J			8,389.95		18,049.89
30/06/2017	000000004	J			9,723.95		27,773.84
30/06/2017	000000004	J			9,767.25		37,541.09
30/06/2017	000000004	J			9,562.25		47,103.34
30/06/2017	000000004	J				9,729.56	37,373.78
30/06/2017	000000004	J				9,637.01	27,736.77
30/06/2017	000000004	J				10,957.16	16,779.61
30/06/2017	000000004	J				11,290.65	5,488.96
30/06/2017	000000004	J				10,911.49	(5,422.53)
30/06/2017	000000005	J			5,422.55		0.02
30/06/2017	000000006	J				0.02	0.00
<b>Total</b>					<b>52,525.89</b>	<b>52,525.89</b>	

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2017

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2950 - Preliminary expenses</b>							
30/06/2017	000000003	J			935.00		935.00
Total					<b>935.00</b>		
<b>Account number 3325 - Taxation</b>							
30/06/2017	000000007	J	ITE 2017			1,419.60	(1,419.60)
Total						<b>1,419.60</b>	
<b>Account number 4000 - Opening balance - Member's Funds</b>							
30/06/2017	000000002	J					0.00
Total							
<b>Account number 4000.01 - Opening balance - Jonathon Fuchs</b>							
30/06/2017	000000009	J	Year end closing entry			40,261.39	(40,261.39)
Total						<b>40,261.39</b>	
<b>Account number 4000.02 - Opening balance - Charlene Fuchs</b>							
30/06/2017	000000009	J	Year end closing entry			39,118.84	(39,118.84)
Total						<b>39,118.84</b>	
<b>Account number 4000.03 - Opening balance - Harvey McKibbon</b>							
30/06/2017	000000009	J	Year end closing entry			153,711.06	(153,711.06)
Total						<b>153,711.06</b>	
<b>Account number 4049.01 -</b>							
30/06/2017	000000009	J	Year end closing entry			40,261.39	(40,261.39)
30/06/2017	000000009	J	Year end closing entry		40,261.39		0.00
Total					<b>40,261.39</b>	<b>40,261.39</b>	
<b>Account number 4049.02 -</b>							
30/06/2017	000000009	J	Year end closing entry			39,118.84	(39,118.84)
30/06/2017	000000009	J	Year end closing entry		39,118.84		0.00
Total					<b>39,118.84</b>	<b>39,118.84</b>	
<b>Account number 4049.03 -</b>							
30/06/2017	000000009	J	Year end closing entry			153,711.06	(153,711.06)
30/06/2017	000000009	J	Year end closing entry		153,711.06		0.00
Total					<b>153,711.06</b>	<b>153,711.06</b>	

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2017

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4050.01 - Transfers from other funds</b>							
30/06/2017	000000003	J	Rollover - Jon			37,500.00	(37,500.00)
30/06/2017	000000003	J				1,177.09	(38,677.09)
30/06/2017	000000008	J	Year end closing entry		38,677.09		0.00
Total					<b>38,677.09</b>	<b>38,677.09</b>	
<b>Account number 4050.02 - Transfers from other funds</b>							
30/06/2017	000000003	J	Rollover - Charlene			31,850.00	(31,850.00)
30/06/2017	000000003	J				527.46	(32,377.46)
30/06/2017	000000003	J				1,914.45	(34,291.91)
30/06/2017	000000008	J	Year end closing entry		34,291.91		0.00
Total					<b>34,291.91</b>	<b>34,291.91</b>	
<b>Account number 4050.03 - Transfers from other funds</b>							
30/06/2017	000000003	J	Harvey			152,078.75	(152,078.75)
30/06/2017	000000008	J	Year end closing entry		152,078.75		0.00
Total					<b>152,078.75</b>	<b>152,078.75</b>	
<b>Account number 4199 - Funds yet to be allocated</b>							
30/06/2017	000000008	J	Year end closing entry			233,091.29	(233,091.29)
30/06/2017	000000009	J	Year end closing entry		233,091.29		0.00
Total					<b>233,091.29</b>	<b>233,091.29</b>	





# Your Statement

Statement 1 (Page 1 of 2)

Account Number 06 4000 14646729

Statement Period 2 Aug 2016 - 2 Feb 2017

Closing Balance \$1,768.02 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



037

TRUSTEE  
 UNIT 12 8 RUSSELL ST  
 EVERTON PARK QLD 4053

## Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: CHARLENE URSULA LISANNE CHESTERFIELD AND  
 JONATHAN THOMAS FUCHS AS TRUSTEES FOR THE  
 FUCHS & CHESTERFIELD PRIVATE PENSION  
 FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

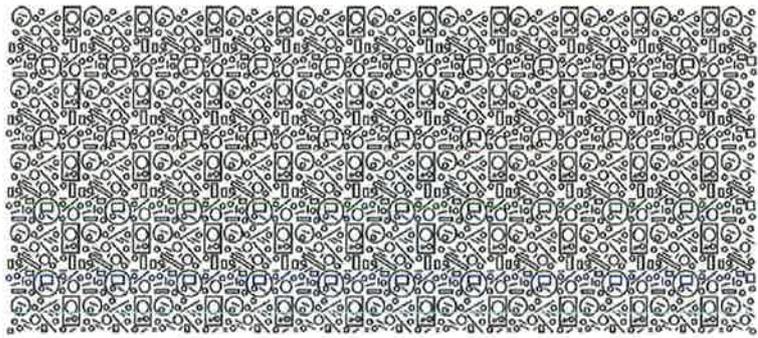
Date	Transaction	Debit	Credit	Balance
02 Aug 2016	OPENING BALANCE			Nil
14 Sep	Chq Dep Branch Morayfield		31,850.00	\$31,850.00 CR
19 Sep	Direct Credit 459632 MLC 29107939 0634		37,500.00	\$69,350.00 CR
01 Oct	Credit Interest		40.74	\$69,390.74 CR
12 Oct	Transfer to xx4081 NetBank SMSF Setup Cost	935.00		\$68,455.74 CR
26 Oct	Direct Credit 002221 SBSCH 470000692339		59.28	\$68,515.02 CR
01 Nov	Credit Interest		87.65	\$68,602.67 CR
03 Nov	COMMONWEALTH SECURIT NetBank BPAY 35428 28218402 SMSF Stock	37,336.09		\$31,266.58 CR
07 Nov	Direct Credit 002221 SBSCH 450000795837		897.75	\$32,164.33 CR
08 Nov	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	9,767.25		\$22,397.08 CR
18 Nov	Direct Debit 062934 COMMONWEALTH SEC COMMSEC	270.00		\$22,127.08 CR
01 Dec	Credit Interest		33.13	\$22,160.21 CR
01 Jan	Credit Interest		28.23	\$22,188.44 CR
10 Jan	Transfer to other Bank NetBank 2007 Hino Deposit	10,000.00		\$12,188.44 CR
10 Jan	Direct Credit 002221 SBSCH 430000725077		122.93	\$12,311.37 CR



\*\* 342.507. Z258R3 0303 SL R3.S131.D033.OV06.00.17

Account Number

06 4000 14646729



Date	Transaction	Debit	Credit	Balance	
11 Jan	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		52,525.87	\$64,837.24 CR	
11 Jan	Wdl Branch Albany Creek	61,015.00		\$822.24 CR	
18 Jan	Direct Credit 002221 SBSCH 400000615318		291.07	\$1,113.31 CR	
31 Jan	Direct Credit 002221 SBSCH 440000782249		646.00	\$1,759.31 CR	
01 Feb	Credit Interest		8.71	\$1,768.02 CR	
02 Feb 2017	CLOSING BALANCE			\$1,768.02 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		Nil	\$122,323.34	\$124,091.36	\$1,768.02 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.



037

TRUSTEE  
 UNIT 12 8 RUSSELL ST  
 EVERTON PARK QLD 4053

Account Number 06 4000 14646729

Statement Period 3 Feb 2017 - 2 Aug 2017

Closing Balance \$51,089.38 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: CHARLENE URSULA LISANNE CHESTERFIELD AND  
 JONATHAN THOMAS FUCHS AS TRUSTEES FOR T  
 HE FUCHS & CHESTERFIELD PRIVATE PENSION  
 FUND

Note: Please check that the entries listed on this statement are correct. For further information on your account including; details of features, fees, any errors or complaints, please contact us on the details above. Proceeds of cheques are not available until cleared.

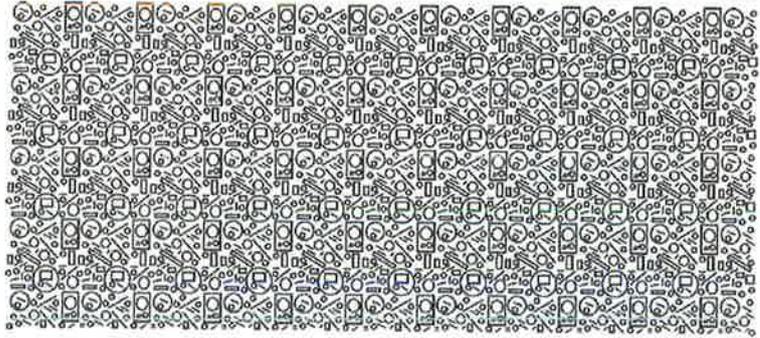
Date	Transaction	Debit	Credit	Balance
03 Feb 2017	OPENING BALANCE			\$1,768.02 CR
08 Feb	Transfer from xx7264 NetBank Hino lease pmt		1,000.00	\$2,768.02 CR
08 Feb	Transfer to xx6431 NetBank Hino duty rego	2,626.66		\$141.36 CR
14 Mar	Transfer from xx7264 NetBank Hino Lease Pmt Mar		1,000.00	\$1,141.36 CR
14 Mar	Transfer to xx6431 NetBank Mar 14 Maint Exp	1,047.18		\$94.18 CR
02 Apr	Transfer from xx7264 NetBank APR HINO LEASE PMT		1,000.00	\$1,094.18 CR
02 Apr	Transfer to xx3008 NetBank INV0176 SSD MAINT	1,031.64		\$62.54 CR
03 Apr	Direct Credit 011802 Cwealth Essn Sup RD067979001935191		152,078.75	\$152,141.29 CR
06 Apr	Transfer to other Bank NetBank 25 MAR 17 CHINAEXP	3,911.51		\$148,229.78 CR
10 Apr	Transfer to xx4081 NetBank Hino startup exp	10,693.41		\$137,536.37 CR
01 May	Credit Interest		161.82	\$137,698.19 CR
01 May	Direct Credit 002221 SBSCH 460000910312		1,045.00	\$138,743.19 CR
02 May	Direct Credit 002221 SBSCH 490000686864		372.83	\$139,116.02 CR
15 May	Transfer from xx7264 NetBank MAY HINO LEASE PMT		1,000.00	\$140,116.02 CR



# 1772.40 .1 ZZ256R3 0303 SL R3 S931.D214.O V06.00.22

Account Number

06 4000 14646729



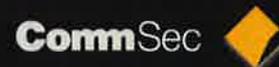
Date	Transaction	Debit	Credit	Balance			
15 May	OZFOREX PTY LTD NetBank BPAY 293464 135352771 Tiantai Down Pmt	60,318.76		\$79,797.26 CR			
16 May	Transfer to xx5591 NetBank JF China Per Deim	400.00		\$79,397.26 CR			
29 May	Transfer to other Bank NetBank FUCH9001	320.00		\$79,077.26 CR			
01 Jun	Credit Interest		135.47	\$79,212.73 CR			
01 Jun	Direct Credit 002221 SBSCH 470000738440		380.00	\$79,592.73 CR			
14 Jun	Transfer from xx7264 NetBank JUN HINO LEASE PMT		1,000.00	\$80,592.73 CR			
21 Jun	CASH/CHEQUE DEPOSIT CBA ATM EVERTON PARK A QLD 411001 AUS		3,619.00	\$84,211.73 CR			
21 Jun	Transfer to xx5591 NetBank HINO MAINT	3,628.70		\$80,583.03 CR			
21 Jun	Transfer to other Bank NetBank INV108427 P1	15,000.00		\$65,583.03 CR			
22 Jun	Transfer to other Bank NetBank INV108427 P2	16,089.30		\$49,493.73 CR			
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2017 is \$495.75						
01 Jul	Credit Interest		86.71	\$49,580.44 CR			
04 Jul	Direct Credit 002221 SBSCH 480000702712		475.00	\$50,055.44 CR			
07 Jul	Direct Credit 002221 SBSCH 470000751949		380.00	\$50,435.44 CR			
13 Jul	Direct Credit 002221 SBSCH 440000819785		589.38	\$51,024.82 CR			
01 Aug	Credit Interest		64.56	\$51,089.38 CR			
02 Aug	2017 CLOSING BALANCE			\$51,089.38 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$1,768.02 CR		\$115,067.16		\$164,388.52		\$51,089.38 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.

# Transaction Summary



1 JULY 2016 - 30 JUNE 2017

SHARES - 2823906 - HIN 75162928

MR JONATHAN THOMAS FUCHS + MS CHARLENE  
URSULA LISANNE CHESTERFIELD <FUCHS &  
CHESTERFIELD A/C>

## Total Buys and Sells 2016 - 2017 Financial Year

Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$52,525.87

### BNO - BIONOMICS LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Jan-2017	Sell	-26,027	\$3.746	-\$9,749.51	\$19.95	\$1.81	75800641	-\$9,729.56
				<b>Sub Total</b>	<b>\$19.95</b>	<b>\$1.81</b>		<b>-\$9,729.56</b>

### LHC - LIFEHEALTHCARE GRP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Jan-2017	Sell	-4,000	\$2.4142	-\$9,656.96	\$19.95	\$1.81	75800580	-\$9,637.01
				<b>Sub Total</b>	<b>\$19.95</b>	<b>\$1.81</b>		<b>-\$9,637.01</b>

### QAN - QANTAS AIRWAYS FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Jan-2017	Sell	-3,275	\$3.3548	-\$10,987.11	\$29.95	\$2.72	75800613	-\$10,957.16
				<b>Sub Total</b>	<b>\$29.95</b>	<b>\$2.72</b>		<b>-\$10,957.16</b>

### SLR - SILVER LAKE RESOURCE FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Jan-2017	Sell	-15,833	\$7.150	-\$11,320.60	\$29.95	\$2.72	75800558	-\$11,290.65
				<b>Sub Total</b>	<b>\$29.95</b>	<b>\$2.72</b>		<b>-\$11,290.65</b>

### WPL - WOODSIDE PETROLEUM FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Jan-2017	Sell	-346	\$31.6227	-\$10,941.44	\$29.95	\$2.72	75802555	-\$10,911.49
				<b>Sub Total</b>	<b>\$29.95</b>	<b>\$2.72</b>		<b>-\$10,911.49</b>

# Transaction Summary



1 JULY 2016 - 30 JUNE 2017

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored Holdings are not included in this summary. Links to some of the key share registries can be found below.

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Security Transfer Registrars (<https://www.securitytransfer.com.au/>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

# Portfolio Valuation

30 JUNE 2017



SHARES - 2823906 - HIN 75162928

MR JONATHAN THOMAS FUCHS + MS CHARLENE URSULA LISANNE CHESTERFIELD <FUCHS & CHESTERFIELD A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
No Data Available				
Sub Total			\$0.00	0.00%

Cash Accounts	Portfolio Value	% of Portfolio
CDIA - 06400014646729	\$49,493.73	100.00%
TOTAL	\$49,493.73	100.00%

# Portfolio Valuation

30 JUNE 2017



This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

# Financial Year Summary



1 JULY 2016 - 30 JUNE 2017

Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2017
Shares	2823906	MR JONATHAN THOMAS FUCHS + MS CHARLENE URSULA LISANNE CHESTERFIELD <FUCHS & CHESTERFIELD A/C>	\$0.00
CDIA	14646729	The Trustee for the Fuchs	\$49,493.73
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$49,493.73</b>

## Allocation as at 30 June 2017

### Shares in your portfolio

No Data Available

## Estimated Interest & Dividends 2016-2017 Financial Year

Est. Franked Dividends	\$0.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$0.00
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$495.75
<b>TOTAL INCOME</b>	<b>\$495.75</b>

## Fees & Charges 2016-2017 Financial Year

Total Brokerage (inc. GST)	\$129.75
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$270.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$399.75</b>

### Sectors in your portfolio

No Data Available

# Financial Year Summary



1 JULY 2016 - 30 JUNE 2017

This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

# Interest & Estimated Dividend Summary

1 JULY 2016 - 30 JUNE 2017



SHARES - 2823906 - HIN 75162928

MR JONATHAN THOMAS FUCHS + MS CHARLENE URSULA LISANNE CHESTERFIELD <FUCHS & CHESTERFIELD A/C>

## ESTIMATED DIVIDEND SUMMARY

No data available

TOTAL

\$0.00

## ESTIMATED INTEREST RECEIVED

No data available

TOTAL

\$0.00

## INTEREST INCOME SUMMARY

Account

Interest

CDIA - 14646729

\$495.75

TOTAL

\$495.75

# Interest & Estimated Dividend Summary



1 JULY 2016 - 30 JUNE 2017

This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

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Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | [www.commsec.com.au](http://www.commsec.com.au)

# Interest & Estimated Dividend Summary

1 JULY 2016 - 30 JUNE 2017



GLOSSARY

Units



## Your fee summary

### Fees charged

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

\$15.00

### Indirect costs of your investment

This approximate amount has been deducted from your investment and includes amounts that have reduced the return on your investment but are not charged directly to you as a fee.

\$249.77

#### It includes the following:

Administration fee	\$124.85
Investment fee	\$124.92

### Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period.

\$264.77

## Additional explanation of fees and costs

### Transaction costs

Transaction costs, also known as buy/sell spreads, may apply whenever you withdraw, switch or make an investment. This ensures that only those investors who transact are charged these costs, not those who don't.

The buy or sell spread is incorporated into the unit price and will not appear as a separate transaction within your statement. The difference between the 'buy' unit price and 'sell' unit price reflect these transaction costs.

### Tax benefits

If fees are tax deductible, the benefit of any deductions will be reflected in the amount of fees charged to your account or, in the case of management costs, reflected in the daily unit price for the option. Please note as the tax deduction is claimed by the superannuation fund you are not entitled to claim a deduction for the fees charged in your personal tax return.

## Investor information

### Insurance

Payment of the insured amount shown under "Your insurance details" is subject to the acceptance of your claim by the insurer. During your application for insurance through Essential Super, or a request to amend your insurance details, you may have been asked to provide additional health and personal information to us. Please note that insurance cover has been provided within Essential Super based on this information. Any information you supplied during the application process will be used by the insurer to assess the payment of any claim you make in the future. If you have any questions regarding this, please call us.

### Product dashboard

To view the latest product dashboard for the Lifestage options, visit [commbank.com.au/super](http://commbank.com.au/super)

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the Trustee of Commonwealth Essential Super ABN 56 601 925 435 (Fund) and the issuer of interests in Essential Super which is a product of the Fund. A Product Disclosure Statement (PDS) for Essential Super is available from [commbank.com.au/super](http://commbank.com.au/super) or by calling 13 40 74. You should read the PDS and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. Colonial First State is a wholly owned subsidiary of Commonwealth Bank of Australia ABN 48 123 124 ('the Bank'). The Bank provides certain distribution and administrative services to the Trustee. The Bank and its subsidiaries do not guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries. An investment in Essential Super is subject to risk, loss of income and capital invested.

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## Investor information continued...

### Would you like to give us feedback, or do you have a question or complaint?

If you have an enquiry, a problem or you would simply like to give us feedback, then please contact us by:

-  calling us on 13 40 74 Monday to Friday, 8am to 7pm Sydney time
-  emailing us at [contactessentialsuper@cba.com.au](mailto:contactessentialsuper@cba.com.au)
-  Writing to us at Commonwealth Essential Super, Reply Paid 86495, SYDNEY NSW 2001.

If we are unable to resolve a problem to your satisfaction, or you would like more information on our complaints procedure, please contact our Complaints Resolution Officer using the above contact details.

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**Your account summary**

<b>Opening balance at 31 December 2016</b>	<b>\$146,864.78</b>
Personal non-concessional	\$0.00
<b>Your withdrawals</b>	
Withdrawals	\$-152,078.75
Fees	
Account administration fee	-\$15.00
<b>Insurance premiums</b>	<b>\$-72.66</b>
<b>Change in investment value</b>	<b>\$5,301.63</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 31 March 2017</b>	<b>\$0.00</b>

**Long term performance of your options**

This table shows how the investment option(s) you are invested in have performed over time.

The returns below show the performance of your option without taking into account when you joined the fund, any withdrawals, switches and contributions you have made, as well as the timing of any other transactions.

Returns as at 31 December 16	1 year % pa	3 years % pa	5 years % pa	10 years % pa	Since inception % pa	Inception date
1970s Lifestage Option	8.10%	7.51%	-	-	8.75%	31.05.13
Australian Shares Option	11.05%	6.51%	-	-	8.33%	31.05.13

Performance returns shown are past performance only and are no indication of future performance. For up to date performance figures please visit our website at [commbank.com.au/super](http://commbank.com.au/super)

For further details on how returns are calculated please refer to the Investor information section towards the back of your statement.

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**Your benefit components**

Components	
Preserved *	\$0.00
Restricted non-preserved	\$0.00
Unrestricted non-preserved	\$0.00
<b>Total benefit</b>	<b>\$0.00</b>

\*Your preserved benefit generally cannot be accessed until you reach preservation age.

**Your future investment selection**

This represents the investment selection percentages nominated for your account. If you have not made a selection, you have been defaulted into an option based on your age.

Investment option(s)	% Allocation
1970s Lifestage Option	50.00
Australian Shares Option	50.00

Future investments means additional contributions to your account will be invested in line with the investment option allocation as specified above.

To change your current investment selection, please visit your Essential Super account through NetBank.

**Your account transactions**

Date	Investment option Transaction type	Amount \$	Units
20 Jan 2017	Australian Shares Option Insurance premium	-24.22	18.5679
	Australian Shares Option Account Administration Fee	-5.00	3.8332
20 Feb 2017	Australian Shares Option Insurance premium	-24.22	18.1274
	Australian Shares Option Account Administration Fee	-5.00	3.7422
20 Mar 2017	Australian Shares Option Insurance premium	-24.22	17.9887
	Australian Shares Option Account Administration Fee	-5.00	3.7136
31 Mar 2017	1970s Lifestage Option Rollover withdrawal	-76,340.28	56,817.7148
	Australian Shares Option Rollover withdrawal	-75,738.47	55,502.3210

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## Essential Super - Summary Report

### Your details

Mr Harvey McKibbon  
50 Southerden Ave  
GRANGE QLD 4051

**Statement period** 1 January 2017 to 31 March 2017  
**Account number** 06 7979 001935191  
**Account name** Harvey McKibbon  
**Email address** hmckibbon@ptsaustralia.com  
**Investor TFN held** Yes

### Your account balance

Your opening account balance as at: 31 December 2016 \$146,864.78  
Your closing account balance as at: 31 March 2017 \$0.00

### Your account valuation

Investment option	Option code	Units	Unit price \$	Value \$	%
Account value				0.00	100.0

### Your insurance details

Benefit type	Cover amount \$	Benefit amount \$
Death only cover	200,000.00	200,000.00

**Monthly premium** 28.50

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## Your non-lapsing death benefit nomination

Name	Date of birth	Relationship	Percentage of benefit
There are no Non-Lapsing Death Benefit Nominations for this account			

If you have not made a valid death benefit nomination, your death benefit will be paid to your legal personal representative.

If you wish to nominate a person or persons to receive your benefit in the event of your death, you will need to complete a Non-Lapsing Death Benefit Nomination Form. To obtain a form please visit your Essential Super account through NetBank or call us.

Colonial First State Investments Limited ABN 98 002 348 352, AFS Licence 232468 (Colonial First State) is the Trustee of Commonwealth Essential Super ABN 56 601 925 435 (Fund) and the issuer of interests in Essential Super which is a product of the Fund. A Product Disclosure Statement (PDS) for Essential Super is available from [commbank.com.au/super](http://commbank.com.au/super) or by calling 13 40 74. You should read the PDS and assess whether the information is appropriate for you and consider talking to a financial adviser before making an investment decision. Colonial First State is a wholly owned subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 ('the Bank'). The Bank provides certain distribution and administrative services to the Trustee. The Bank and its subsidiaries do not guarantee the performance of Essential Super or the repayment of capital by Essential Super. An investment in Essential Super is via a superannuation trust and is therefore not an investment in, deposit with or other liability of the Bank or its subsidiaries. An investment in Essential Super is subject to risk, loss of income and capital invested.

 13 40 74

 [www.netbank.com.au](http://www.netbank.com.au)

# Rollover Benefit Statement

Roll-over fund copy

I0081297b-8495728-0000032

## SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

**Po Box 191  
CLAYFIELD QLD 4011**

Unique Superannuation Identifier (USI):

Member client identifier:

## SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:  Family name:

Given name:

Other given names:

Residential address:

Suburb/town:  State/territory:  Postcode:

Country if other than Australia:

Date of birth:  Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

## SECTION C: ROLLOVER TRANSACTION DETAILS

1. Service period start date:

### 2. Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

▪ Element taxed in the fund, and

▪ Element untaxed in the fund

TOTAL Tax Components

### 3. Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

## SECTION D: NON-COMPLYING FUNDS

Contributions made to a non-complying fund on or after 10 May 2006

## SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Telephone no:

## SECTION F: DECLARATION

*I declare that the information contained in the statement is true and correct.*

Name:

Signature of authorised person: 

Date:

**CLOSED ACCOUNT STATEMENT**  
**Essential Super**

Mr Harvey McKibbon

Account number: 06 7979 001935191

**Statement period**

**01 Jan 2017 to 31 Mar 2017**

The value of your withdrawal benefit at the end of the period was \$0.00.

---

**Non-lapsing death benefit nomination**

Your nomination details tell us who you would like to receive your investment in the event of your death.

<b>Person nominated</b>	<b>Date of birth (of nominee)</b>	<b>Relationship</b>	<b>Percentage of benefit (%)</b>
No nomination supplied			

---

**Tax File Number Supplied?:** Supplied

---

**Future investment selection details**

Any additional contributions you make to your account will be invested in line with the allocation outlined below, unless you tell us otherwise.

<b>Investment option(s)</b>	<b>% Allocation</b>
1970s Lifestage	50.00
Australian Shares	50.00

To change your future investment selection, please log in to NetBank and select your Essential Super account or call us on 13 40 74.

---

# Rollover Benefit Statement

Individual's copy

t0081297b-8495728-0000032

## SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):

**Po Box 191  
CLAYFIELD QLD 4011**

Unique Superannuation Identifier (USI):

Member client identifier:

## SECTION B: MEMBER'S DETAILS

Tax file number (TFN):

Title:

Family name:

Given name:

Other given names:

Residential address:

Suburb/town:  State/territory:  Postcode:

Country if other than Australia:

Date of birth:  Sex (M/F):

Daytime phone number (including area code):

Email address (if applicable):

## SECTION C: ROLLOVER TRANSACTION DETAILS

1. Service period start date:

### 2. Tax components:

Tax-free component

KiwiSaver Tax-free component

Taxable component

▪ Element taxed in the fund, and

▪ Element untaxed in the fund

TOTAL Tax Components

### 3. Preservation amounts:

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

TOTAL Preservation Amounts

## SECTION D: NON-COMPLYING FUNDS

Contributions made to a non-complying fund on or after 10 May 2006

## SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Telephone no:

## SECTION F: DECLARATION

*I declare that the information contained in the statement is true and correct.*

Name:

Signature of authorised person: 

Date:

4 April 2017

Mr Harvey McKibbon  
50 Southerden Ave  
GRANGE QLD 4051

Essential Super  
Account number: 06 7979 001935191

**Your rollover has been completed**

Dear Mr McKibbon

We have enclosed the following information for your records:

- A closed account statement

Please note that your insurance cover has now ceased.

**We're here to help**

If you have any questions or need more information, please call 13 40 74, Monday to Friday 8am to 7pm, Sydney time, or visit [www.netbank.com.au](http://www.netbank.com.au)

Yours sincerely



**Scott Henricks**  
General Manager Client Operations

**ROLLOVER CONFIRMATION**  
**Essential Super**

Mr Harvey McKibbon

Account number: 06 7979 001935191

---

**Rollover summary**

Date of rollover	31 March 2017
Rollover amount	\$152,078.75
<b>Rollover amount</b>	<b>\$152,078.75</b>

---

**Investment option details**

<b>Investment option</b>	<b>Units withdrawn</b>	<b>Unit price \$</b>	<b>Withdrawal amount \$</b>
1970s Lifestage Option	56,817.7148	1.3436	\$76,340.28
Australian Shares Option	55,502.3210	1.3646	\$75,738.47
<b>Total rollover amount</b>			<b>\$152,078.75</b>

---

**Tax details**

The tax components of your rollover were:

Taxable	\$152,078.75
<b>Total</b>	<b>\$152,078.75</b>

---

**Current investment summary as at 31 March 2017\***

<b>Investment option</b>	<b>Unit balance</b>	<b>Unit price \$</b>	<b>Current value \$</b>
<b>Total investment value</b>			<b>\$0.00</b>

\*The account balance may vary if more than one transaction occurred on the effective date.  
Change of details to your account may also vary where more than one change was made on the day.

The Fuchs & Chesterfield Private Pension Fund  
ABN 84 319 030 172

Invoice: #0001  
Date: 3 FEB 2017

Bill to:  
Isla Engineering Pty Ltd

Remit payment via bank transfer to:  
Commonwealth Bank  
BSB: 064-000  
Account #: 14646729

*All Taken UP AS  
LOAN FROM S/HOLD.*

*- EQUIPMENT NOT RENT  
BUSINESS PROPERTY.*

Description	Amount
2007 Hino Lease to own agreement *\$90,000, 7.0% interest, \$35,000 balloon, 6 year agreement 10 payments per year, 365 days interest charged	
Principle Paid	\$409.70
Interest paid *\$89,590.30 remaining principle balance	\$590.30
<b>Total</b>	<b>\$1000.00</b>



The Fuchs & Chesterfield Private Pension Fund  
ABN 84 319 030 172

Invoice: #0002  
Date: 3 MAR 2017

Bill to:  
Isla Engineering Pty Ltd

Remit payment via bank transfer to:  
Commonwealth Bank  
BSB: 064-000  
Account #: 14646729

Description	Amount
2007 Hino Lease to own agreement *\$90,000, 7.0% interest, \$35,000 balloon, 6 year agreement 10 payments per year, 365 days interest charged	
Principle Paid	\$360.84
Interest paid *\$89,229.46 remaining principle balance	\$639.16
<b>Total</b>	<b>\$1000.00</b>

2



The Fuchs & Chesterfield Private Pension Fund  
ABN 84 319 030 172

Invoice: #0004  
Date: 3 MAY 2017

Bill to:  
Isla Engineering Pty Ltd

Remit payment via bank transfer to:  
Commonwealth Bank  
BSB: 064-000  
Account #: 14646729

Description	Amount
2007 Hino Lease to own agreement *\$90,000, 7.0% interest, \$35,000 balloon, 6 year agreement 10 payments per year, 365 days interest charged	
Principle Paid	\$366.13
Interest paid *\$88,482.80 remaining principle balance	\$633.87
<b>Total</b>	<b>\$1000.00</b>

3



The Fuchs & Chesterfield Private Pension Fund  
ABN 84 319 030 172

Invoice: #0005  
Date: 3 JUN 2017

Bill to:  
Isla Engineering Pty Ltd

Remit payment via bank transfer to:  
Commonwealth Bank  
BSB: 064-000  
Account #: 14646729

Description	Amount
2007 Hino Lease to own agreement *\$90,000, 7.0% interest, \$35,000 balloon, 6 year agreement 10 payments per year, 365 days interest charged	
Principle Paid	\$385.71
Interest paid *\$88,097.09 remaining principle balance	\$614.29
<b>Total</b>	<b>\$1000.00</b>

4



The Fuchs & Chesterfield Private Pension Fund  
ABN 84 319 030 172

Invoice: #0003  
Date: 3 APR 2017

Bill to:  
Isla Engineering Pty Ltd

Remit payment via bank transfer to:  
Commonwealth Bank  
BSB: 064-000  
Account #: 14646729

Description	Amount
2007 Hino Lease to own agreement *\$90,000, 7.0% interest, \$35,000 balloon, 6 year agreement 10 payments per year, 365 days interest charged	
Principle Paid	\$380.53
Interest paid *\$88,848.93 remaining principle balance	\$619.47
<b>Total</b>	<b>\$1000.00</b>

5



## EXPENSE CLAIM FORM - DETAIL

Employee: **Harvey McKibbin**      Location / Cost Centre: **Harvey McKibbin**      Purpose: beer equipment trip

Date: **25-Mar-17**

Date	Receipt Number	GST (Y/N)	Explanation	Code to:-	Country of Currency Paid	Exchange Rate		Amount in Original Currency	Amount Incl. GST AUD\$	Australia n GST ONLY AUD\$	Total Amount Excl. GST AUD\$	
						AUD Conversion Rate	Other Rate					
14-Mar-17	1	Y	2 flight to Beijing (McKibbin Fuchs)	travel inte	AUD	1.00000	Other	1,878.20	1,878.20	170.75	1,707.45	
20-Mar-17	2	y	Hotel Beijing	travel inte	AUD	1.00000	Other	769.24	769.24	0.00	769.24	
23-Mar-17	3	n	train to Jinan	travel inte	RMB	4.60000	Other	369.00	80.22	0.00	80.22	
23-Mar-17	4	n	hotel Jinan	travel inte	RMB	4.60830	Other	918.00	199.21	0.00	199.21	
23-Mar-17	5	N	train to Beijing	travel inte	RMB	4.60000	Other	369.00	80.22	0.00	80.22	
24-Mar-17	6	N	per diem	travel inte	AUD	1.00000	Other	400.00	400.00	0.00	400.00	
25-Mar-17	7	N	Beijing hotel #2	travel inte	AUD	1.00000	Other	273.71	273.71	0.00	273.71	
26-Mar-17	8	y	taxi BNE home	travel inte	AUD	1.00000	Other	43.46	43.46	0.00	43.46	
20-Mar-17	9	y	visas x 2	travel inte	AUD	2.00000	Other	358.00	358.00	9.00	358.00	
<b>TOTAL</b>												<b>3,911.51</b>

6





# 济南天泰啤酒设备有限公司

Jinan Tiantai Beer Equipment Co.,Ltd

Add: No.2668 Jichang Road  
Licheng Jinan City China  
Tel & Fax: +86-(0)531-88161066  
Email: info@cnbrewery.com  
http:// www.cnbrewery.com

## Proforma Invoice

Consignee: Jonathan Fuchs Invoice No.: TTAL2017051201  
Address: AUSTRALIA Date: 2017-5-12

Port of Delivery: Qingdao Port China Port of Destination:  
Delivery Time: Within 60 working days after confirmation of the down payment.  
Payment Terms: 40% of the whole amount should be paid as down payment by T/T before production; The balance 60% should be paid before delivery after inspection by T/T.  
Bank Information: BENEFICIARY NAME: JINAN TIANTAI BEER EQUIPMENT CO., LTD  
ACCOUNT NO.: 3701 4608 8002 2014 7606  
BENEFICIARY BANK: CHINA CONSTRUCTION BANK, JINAN LICHENG BRANCH  
SWIFT: PCBCCNBJSDX  
BANK ADDRESS: NO.168, HUAYUAN ROAD, JINAN, CHINA  
POST CODE: 250100

Goods	Equipments Components	Q'ty	Unit Price	Amount
1500L Beer Brewing System	Grain Milling Unit [500~800kg/hr]	1unit	US\$1,280	US\$1,280
	Flexible Auger(with VFD)	1unit	US\$3,410	US\$3,410
	Malt Hydrator Line	1set	US\$1,400	US\$1,400
	Brewhouse Unit [MT+LT+KWT+HLT]	1unit	US\$27,530	US\$27,530
	3000L Fermentation Tank	2sets	US\$6,830	US\$13,660
	1500L Fermentation Tank	2sets	US\$4,230	US\$8,460
	1500L Bright Beer Tank	4sets	US\$4,150	US\$16,600
	Glycol Chilling Unit [2000L GWT + 3000L CWT]	1unit	US\$8,400	US\$8,400
	Controlling Unit [Floor type]	1unit	US\$3,500	US\$3,500
	CIP Cart Unit 200L(with controller)	1unit	US\$3,400	US\$3,400
	30L hopback	1set	US\$950	US\$950
	50L Wort grant	1set	US\$950	US\$950
	Tank structure customization(MT+KWT+HLT)	3sets	US\$850	US\$2,550
	Manual Keg Filler	4sets	US\$60	US\$240
	Double Station Keg Rinser	1set	US\$6,400	US\$6,400
	Europe standard 50L kegs (A type spear)	60sets	US\$85	US\$5,100
	3M3/h pump	2sets	US\$470	US\$940
Pump seal	8sets	US\$45	US\$360	
Sight glass for BBT	4sets	US\$30	US\$120	

Spunding valve	2sets	US\$180	US\$360
Solenoid valve	4sets	US\$45	US\$180
Keg distributor(A type)	6sets	US\$50	US\$300
100L Brewhouse	1unit	US\$5,050	US\$5,050
100L Unitank	2sets	US\$1,500	US\$3,000
Brewhouse Unit cart	1set	US\$1,300	US\$1,300
BTG15 burner	3sets	US\$1,050	US\$3,150
Total Price, FOB Qingdao Port, 3x40'HQ		US\$115,160	
Total Invoice Amount, FOB Qingdao Port, 3x40'HQ		US\$115,160	
SAY U.S. DOLLARS ONE HUNDRED AND FIFTEEN THOUSAND ONE HUNDRED AND SIXTY ONLY;			
Amount of the 40% down payment before production		US\$44,280.00	
SAY U.S. DOLLARS FORTY FOUR THOUSAND TWO HUNDRED AND EIGHTY ONLY;			
Amount of the balance payment before delivery		US\$70,880.00	
SAY U.S. DOLLARS SEVENTY THOUSAND EIGHT HUNDRED AND EIGHTY ONLY;			

7



**EXPENSE CLAIM FORM - DETAIL**

**Employee:** Jonathan Fuchs  
**Location / Cost Centre:**   
**Purpose:** beer equipment trip

**Date:** 25-Mar-17

Date	Receipt Number	GST (Y/N)	Explanation	Code to-	Country of Currency Paid	Exchange Rate		Amount in Original Currency	Amount Incl. GST AUD\$	Australia n GST ONLY AUD\$	Total Amount Excl. GST AUD\$	
						AUD Conversion Rate	Other Rate					
24-Mar-17	1	N	per diem	travel inte	AUD	1.00000	Other	400.00	400.00	0.00	400.00	
									<b>TOTAL</b>			<b>400.00</b>

2



**ORDER CONFIRMATION**

ORDER NO: 108427  
ORDER DATE: 20/06/2017  
CUSTOMER NO: 601162  
CUSTOMER ORDER NO: Jon Fuchs  
ESTIMATED DELIVERY DATE: 22/06/2017  
PAGE NO: 1

DELIVER TO:  
Sea Legs Brewing Company Pty Ltd  
89 Main Street  
Kangaroo Point QLD 4169  
AUSTRALIA  
Contact: Jon Fuchs  
Phone: 0409719112

Thank you very much for your formal purchase order.  
We now have pleasure in forwarding our order confirmation.  
Please advise us of any inaccuracies so that we may correct them immediately.

INVOICE TO:  
Sea Legs Brewing Company Pty Ltd  
89 Main Street  
Kangaroo Point QLD 4169  
AUSTRALIA

CODE	PRODUCT DESCRIPTION	QUANTITY ORDERED	QTY ON B/O	UNIT	BackOrderQty Est. Deliv. Date	DISC %	GST RATE	PRICE	LINE TOTAL
CIF1004400	Industrial Frigo Chiller GR2A 30/Z air cooled water chiller, open tank	2.00	0.00	Each		0.00	10.00	13,559.00	27,118.00
	Delivery & Packaging Charges to Customer						10.00	1,145.00	1,145.00

**COMMENTS:** As per Quotation Q202099  
Payment prior to dispatch  
Please contact us if you require commissioning

**Minimum Order Value**

Any order under \$250 will need to be paid prior to despatch  
Payment via Direct Deposit or Credit Card  
(CC payments will incur 3.0% Merchant Fee - AMEX not accepted)

Sub Total 28,263.00  
GST Total 2,826.30

**TOTAL \$31,089.30**

AUD



# TAX INVOICE

QCC Ashphelt

**ABN**  
86 611 115 149

**Invoice Date**  
08 Feb 2017

**Invoice Number**  
INV-0176

**Reference**  
179110

Southside Diesel Repairs  
PO Box 1061 Slacks Creek  
4127  
SLACKS CREEK QLD 4127  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
Hino 700 994SJW Call out diagnose with computer clear codes recall to vehicle diagnose again speed sensor code fit speed sensor turbo solenoids speed sensor broken in housing had to drill out test drive vehicle no codes	1.00	0.00		0.00
Valve sensor solinoid	1.00	434.20	10%	434.20
Speed sensor	1.00	83.65	10%	83.65
Sundries	1.00	15.00	10%	15.00
Labour	4.50	90.00	10%	405.00
			Subtotal	937.85
			Total GST 10%	93.79
			Invoice Total AUD	1,031.64
			Total Net Payments AUD	0.00
			<b>Amount Due AUD</b>	<b>1,031.64</b>

**Due Date: 08 Feb 2017**

All goods remain the property of PADSKI PTY LTD until paid in full. Payable account: NAB. Account #: 973513507. BSB: 084 435.

---

## PAYMENT ADVICE

To: Southside Diesel Repairs  
PO Box 1061 Slacks Creek 4127  
SLACKS CREEK QLD 4127  
AUSTRALIA

<b>Customer</b>	QCC Ashphelt
<b>Invoice Number</b>	INV-0176
<b>Amount Due</b>	1,031.64
<b>Due Date</b>	08 Feb 2017
<b>Amount Enclosed</b>	

Thank you for your business.

12/1/2017

*[Handwritten signature]*

THE TRUSTEE FOR THE FULKS + CHESTERFIELD  
PRIVATE PENSION FUND (TRUSTEE JONATHAN FUCHS)

2007 HINO FY 700 (TIP TRUCK, VIN # JHEFYIEUPA0011469,  
ENGINE # ER3CTM12322,  
REG # 994STW) FOR \$74,000 INLL GST FROM

PAUL KELLY, WESTERN CONTRACTING ON THE  
12TH JAN 2017.

*[Handwritten signature]*

JONATHAN FUCHS, FULKS + CHESTERFIELD  
PRIVATE PENSION FUND

*[Handwritten signature]*

PAUL KELLY, WESTERN CONTRACTING



# TAX INVOICE

QCC Ashphelt

**ABN**  
86 611 115 149

**Invoice Date**  
26 May 2017

**Invoice Number**  
INV-0282

**Reference**  
RO179223

Southside Diesel Repairs  
PO Box 1061 Slacks Creek  
4127  
SLACKS CREEK QLD 4127  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
Hino 700 tipper rego 994SJW ODO 175805. Call out to truck in Morayfield to inspect problem with clutch. (2H labour) Have truck towed to workshop. Remove gearbox find clutch damaged badly, Remove clutch and flywheel. Have flywheel skimmed. Install flywheel and new clutch. Put gearbox back on. (10h labour) Fill gearbox with oil, find leaking oil hoses. Remove hoses, get new hoses made and fit them. (2H labour) Test drive, all okay.				
Clutch kit	1.00	1,099.00	10%	1,099.00
Spigot bearing	1.00	13.86	10%	13.86
Flywheel skim	1.00	120.00	10%	120.00
Gearbox oil filter	1.00	5.95	10%	5.95
Hydraulic hoses	2.00	180.00	10%	360.00
Tow charge	1.00	420.00	10%	420.00
Sundries	1.00	20.00	10%	20.00
Labour	14.00	90.00	10%	1,260.00
			Subtotal	3,298.81
			Total GST 10%	329.89
			Invoice Total AUD	3,628.70
			Total Net Payments AUD	0.00
			<b>Amount Due AUD</b>	<b>3,628.70</b>

13

**Due Date: 29 May 2017**

All goods remain the property of PADSKI PTY LTD until paid in full. Payable account: NAB. Account #: 973513507. BSB: 084 435.

---

## PAYMENT ADVICE

To: Southside Diesel Repairs  
PO Box 1061 Slacks Creek 4127  
SLACKS CREEK QLD 4127  
AUSTRALIA

<b>Customer</b>	QCC Ashphelt
<b>Invoice Number</b>	INV-0282
<b>Amount Due</b>	3,628.70
<b>Due Date</b>	29 May 2017
<b>Amount Enclosed</b>	

---

Thank you for your business.

# Receipt

Department of  
Transport and Main Roads

ABN 39 407 690 291



Queensland  
Government

CREDIT CARD SURCHARGE

\$10.46

Date of Issue:	Time of Issue:	Receipt Number:
13 January 2017	12.51 pm	119081041

Total Amount Due:
-------------------

Net to Pay:
-------------

Cash	
Cheque	
Other/EFTPOS	\$2,626.66

Amount Tendered:	\$2,626.66
------------------	------------

Paid to account THE FUCHS & CHESTERFIELD PRIVATE	\$2,616.20
--	------------

Change Given:	
---------------	--

Net Amount:	\$10.46
-------------	---------

8/2/17  
REIMBURSED  
SMSF

Proceeds of cheques  
are not available until  
cheque cleared



Personalised  
Plates  
Queensland

[www.ppq.com.au](http://www.ppq.com.au)

Proudly Supporting Queensland Road Safety

Page: 1/1

COMMONWEALTH BANK EFTPOS  
 QLD TRANSPORT  
 CHERMSIDE 05  
 TERMINAL 44094405  
 REFERENCE 091430

CUSTOMER COPY  
 CARD NO: 4147-5899(i)  
 EXPIRY DATE: 10/18  
 AID: A0000000031010  
 ATC:21 TVR:0080008000  
 CSN:01 990D0BBB77FC7371  
 13 JAN 2017 12:50

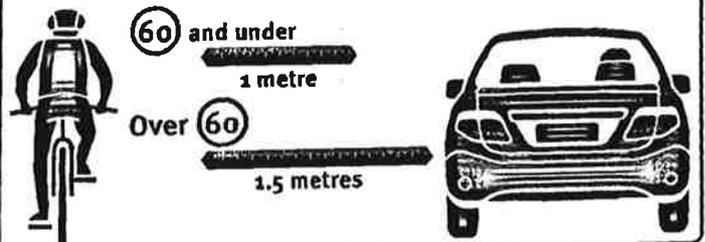
CHASE VISA  
 CREDIT  
 PURCHASE \$2626.66  
 TOTAL AUD \$2626.66

APPROVED 00  
 AUTH NO: 03143C  
 POS REF N070134623978100

## Stay wider of the rider

The Minimum Passing Distance Rule is here to stay, so remember to stay wider of the rider. To help with passing, you can cross unbroken centre lines, lane lines and painted traffic islands, as long as it's safe to do so.

For more go to [www.jointhedrive.qld.gov.au](http://www.jointhedrive.qld.gov.au)





14/3/17  
REIMBURSED  
3msf

# BUNNINGS warehouse

MORAYFIELD  
BUNNINGS GROUP LIMITED  
ABN 26 608 672 179  
PH: (07) 5495 9900

28/01/2017 02:08:18 PM  
SELF CHECKOUT R93

## \*\* TAX INVOICE \*\*

9310086973824 EYE BOLT ZENITH  
10MM SS CD2 USS7610 \$14.84

1 @ SubTotal: \$14.84

**Total \$14.84**

GST INCLUDED IN THE TOTAL \$1.35

EFT \$14.84

CARD NO: 532655-156

CREDIT

Rounding \$0.00

**Change \$0.00**

\* Indicates non taxable item(s)

S8042 R93 P69 L000001 #093-59084-8042-2017-01-28



Thank you for shopping with Bunnings  
Please retain receipt for proof of purchase

COMMONWEALTH BANK EFTPOS  
BUNNINGS MORAYFIELD  
8042 R 93  
TERMINAL 44602093  
REFERENCE 193717

CUSTOMER COPY  
CARD NO: 1156(c)  
EXPIRY DATE:  
AID: 80000000041010  
ATC: 139 TUR: 0000008000  
CSN: 01 321439F29A1567F9  
28 JAN 2017 14:08

DEBIT MasterCard  
CREDIT  
PURCHASE \$14.84  
TOTAL AUD \$14.84

APPROVED 00  
AUTH NO: 974851  
POS REF NO: 09359084

14/3/17  
REIMBURSED  
3msf  
**BUNNINGS  
warehouse**

MORAYFIELD  
BUNNINGS GROUP LIMITED  
ABN 26 608 672 179  
PH: (07) 5495 9900

28/01/2017 12:24:41 PM  
SELF CHECKOUT R93

## \*\* TAX INVOICE \*\*

9310086973909 BOV SHACKLE ZENITH  
6MM GAL LAT 500KG UPU0006 \$4.50

9310086973909 BOV SHACKLE ZENITH  
6MM GAL LAT 500KG UPU0006 \$4.50

9310086973913 CHAIN L LINK HPK ZENITH  
4.8MM GAL TP JHL0483 \$24.00

9310086973824 EYE BOLT ZENITH  
10MM SS CD2 USS7610 \$14.84

9310086973824 EYE BOLT ZENITH  
10MM SS CD2 USS7610 \$14.84

9310086953796 CARABINER ALUMINIUM ZENITH  
100X10MM JCD0010 \$3.50

9310086953796 CARABINER ALUMINIUM ZENITH  
100X10MM JCD0010 \$3.50

7 @ SubTotal: \$69.68

**Total \$69.68**

GST INCLUDED IN THE TOTAL \$6.34

EFT \$69.68

CARD NO: 532655-156

CREDIT

Rounding \$0.00

**Change \$0.00**

\* Indicates non taxable item(s)

S8042 R93 P69 C000001 #093-58996-8042-2017-01-28



Thank you for shopping with Bunnings  
Please retain receipt for proof of purchase

COMMONWEALTH BANK EFTPOS  
BUNNINGS MORAYFIELD  
8042 REG 93  
TERMINAL 44602093  
REFERENCE 193676

CUSTOMER COPY  
CARD NO: 1156(c)  
EXPIRY DATE:  
AID: 80000000041010  
ATC: 138 TUR: 0000008000  
CSN: 01 3A1090A55780087F  
28 JAN 2017 12:24

DEBIT MasterCard  
CREDIT  
PURCHASE \$69.68  
TOTAL AUD \$69.68

APPROVED 00  
AUTH NO: 555470  
POS REF NO: 09358996

CommonwealthBank

TRUCK HUB PTY LIMITE  
MORAYFIELD QLD  
TERMINAL 24876400  
REFERENCE 004124



our one stop truck stop

ABN: 84 165 856 191

Address: 382 MORAYFIELD ROAD,  
MORAYFIELD QLD 4506

Phone: (07) 3164 7800

Fax: (07) 3293 4451

Email: sales@truckhubsolutions.com.au

CUSTOMER COPY  
CARD NO: 4065-3702(1)  
EXPIRY DATE: 07/19  
Visa Debit

CREDIT  
PURCHASE \$202.88  
TOTAL AUD \$202.88

TAX INVOICE

414044

APPROVED 00  
AUTH NO: 922855  
AID: A0000000031010  
ATC:123 TVR:0080048000  
CSN:01 57E4FB5615C5A6FB  
20 017 16:30  
TO YOU

RUCTION PTY LTD

DELIVER TO :

MORAYFIELD QLD 4506

MORAYFIELD QLD 4506

ORDER No.	REFERENCE	DATE	CUSTCODE	BILLTO	SALESMAN	PAYMENT METH.	TERMS	PAGE
		20/01/2017	SAM02	SAM02	BG	EFTPos		1

PART	DESCRIPTION	QTY	UNIT	ORD	SUPP	EB/ORD	TR/PRICE	PRICE	EXT PRICE
14-BR06	3/8 J844B A/BRAKE BLACK	25.0		25.0		0.0	4.65	3.38	92.84
01-2406	NO 24 1/2X3/8 RED BUSH	1.0		1.0		0.0	4.20	3.18	3.50
01-313	NO 3 3/8X3/8 MALE CONNECTOR	1.0		1.0		0.0	6.00	4.50	4.95
35-1868-6-6	1868 3/8X3/8 MALE AIRBRAKE QUICK-FIT	4.0		4.0		0.0	8.80	6.38	28.07
35-1868-6-2	1868 3/8X1/8 MALE AIRBRAKE QUICK-FIT	2.0		2.0		0.0	9.91	7.17	15.77
01-6403	NO 64 3/8 BSP PLUG	2.0		2.0		0.0	2.73	1.96	4.31
278483	VALVE QR1 QUICK RELEASE METAL 1/2" PORTS	1.0		1.0		0.0	20.47	15.55	17.10
EF36910	BENDIX TW1 CONTROL VALVE LEVER TYPE	1.0		1.0		0.0	43.84	33.04	36.34

14/3/17  
REIMBURSED  
SMSF

COURIER		RETURN OF GOODS Goods will not be accepted for credit without prior permission. Claims must be lodged within 7 days of receipt.	SUBTOTAL	\$184.44
CGN NOTE			FREIGHT	\$0.00
WEIGHT			GST	\$18.44
CARTONS			TOTAL	\$202.88

For Direct Payments Please Include Your Company Name or Invoice Number

Bank Account Details: BSB: 064-000 Account: 1372 2611

Printed : 20 Jan 2017 04:30:12 ID: SALES1



# TRUCKHUB

Your one stop truck stop

ABN: 84 165 856 191

Address: 382 MORAYFIELD ROAD,  
MORAYFIELD QLD 4506

Phone: (07) 3164 7800

Fax: (07) 3293 4451

Email: sales@truckhubsolutions.com.au

## TAX INVOICE

414157

**INVOICE TO :**

[REDACTED]

[REDACTED]

MORAYFIELD QLD 4506

**DELIVER TO :**

[REDACTED]

[REDACTED]

MORAYFIELD QLD 4506

ORDER No.	REFERENCE	DATE	CUSTCODE	BILLTO	SALESMAN	PAYMENT METH.	TERMS	PAGE
		28/01/2017	SAM02	SAM02	BG	Cash		1

PART	DESCRIPTION	QTY	UNIT	EXT PRICE	PRICE	EXT PRICE
01-312	NO 3 3/8X1/4 MALE CONNECTOR	1.0	1.0	0.0	5.05	3.77
01-6401	NO 64 1/8 BSP SOLID PLUG	1.0	1.0	0.0	1.70	1.55

14/3/17  
 REIMBURSED  
 SMSF

COURIER		<b>RETURN OF GOODS</b> Goods will not be accepted for credit without prior permission. Claims must be lodged within 7 days of receipt.	SUBTOTAL	\$5.32
CGN NOTE			FREIGHT	\$0.00
WEIGHT			GST	\$0.53
CARTONS			<b>TOTAL</b>	<b>\$5.85</b>

For Direct Payments Please Include Your Company Name or Invoice Number

Bank Account Details: BSB: 064-000 Account: 1372 2611

Printed: 28 Jan 2017 11:57:27 ID: SALES2



14/3/17  
REIMBURSED  
SMST



# TAX INVOICE

Queensland Civil Construction

**Invoice Date**  
21 Jan 2017

**Invoice Number**  
INV-0421

**Reference**

Allweld Mobile Services Pty Ltd  
Shop 3/13-15 Brewers Street  
BURPENGARY EAST QLD 4505

Ph: 07 3888 9406  
Fax: 07 3103 4070  
Email: accounts@allweldms.com.au  
ABN 90 154 427 889

Description	Hours/Quantity	Rate	GST	Amount AUD
<b>Asphalt Tipper Tail Gate Modifications</b>				
* Fabricate rear extended lip on tray. * Weld out lip. * Fab/weld tail gate/brake booster unit - mounting bracket & install.	3.50	85.00	10%	297.50
Consumables General	1.00	178.85	10%	178.85
Subtotal				476.35
Total GST 10%				47.64
Invoice Total AUD				523.99
Total Net Payments AUD				0.00
Amount Due AUD				523.99

**Due Date: 28 Jan 2017**

"Until full payment is made for the goods in accordance with the credit and sale term, Allweld Mobile Services shall remain the owner of the goods in law and equity."

"Goods" means any goods, products or services supplied by Allweld Mobile Services to a Customer.

## PAYMENT ADVICE

Allweld Mobile Services Pty Ltd  
Shop 3/13-15 Brewers Street  
BURPENGARY EAST QLD 4505

<b>Customer</b>	Queensland Civil Construction
<b>Invoice Number</b>	INV-0421
<b>Amount Due</b>	523.99
<b>Due Date</b>	28 Jan 2017

**Amount Enclosed**

Enter the amount you are paying above

**Terms: 7 days from date of invoice**  
BSB: 014524  
Account: 4507 20638

ABN: 90 154 427 889. Registered Office: Shop 3/13-15 Brewers Street, BURPENGARY EAST, QLD, 4505

14/3/17  
REIMBURSED  
SMSF



# TAX INVOICE

Quality Civil Constructions

Invoice Date  
30 Jan 2017

Invoice Number  
INV-1744

Reference  
Hino

ABN  
82 603 640 473

Voltec Auto Electrics  
P - 0473 113 313  
A - PO BOX 150  
PINKENBA QLD 4008  
E - mitchell@voltec.com.au

Description	Quantity	Unit Price	GST	Amount AUD
Travel to Burpengary East. Replace battery isolator switch. Test start and charging system all ok!!				
Hino				
Labour Normal Time	1.25	90.00	10%	112.50
Cole Hersee Isolation switch	1.00	96.54	10%	96.54
			Subtotal	209.04
			TOTAL GST 10%	20.90
			<b>TOTAL AUD</b>	<b>229.94</b>

**Due Date: 6 Feb 2017**

Voltec Auto Electrics

ANZ

BSB - 014 247

AC - 195 635 435



# Tax Invoice



Date	Invoice No
27/01/2017	2640



<b>Tax Invoice To</b>
QCC Meal Lot # 6 Andrew Campbell Dr Narangba Qld 4504

**47 Sodium Street  
Narangba Qld 4504  
Phone (07) 3888 1608  
Fax (07) 3888 1839  
Email info@qldsandblasting.com.au**

Job No	Despatch Docket ...	Due Date	Terms	P.O. Number		
2254		27/01/2017	Due on receipt	Sam		
Date of Service	Description	Tax	TAX Amt	Qty	Rate	Amount
27/01/2017	Blast and paint Truck chassis in Black HS with tub in White HS	GST	263.00	1	2,630.00	2,630.00
27/01/2017	Merchant Card Charges	GST	5.26		2.00%	52.60
<b>Tax Summary</b>					<b>Subtotal</b>	\$2,682.60
GST 268.26;					<b>Tax</b>	\$268.26
Bank Deposit Details CBA BSB 064185 A/C 1021 6926					<b>Total</b>	\$2,950.86
Note If a Credit card is used to pay a 2% surcharge is required.					<b>Payments/Credits</b>	-\$2,950.86
					<b>Balance Due</b>	\$0.00

ABN	79 162 580 949
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# TAX INVOICE

QCC Ashphelt

**ABN**  
86 611 115 149

**Invoice Date**  
21 Mar 2017

**Invoice Number**  
INV-0219

**Reference**  
RO179164

Southside Diesel Repairs  
PO Box 1061 Slacks Creek  
4127  
SLACKS CREEK QLD 4127  
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
Hino 700 994SJW. Remove gearbox, clutch and flywheel. Fit new engine oil seal, spigot bearing, flywheel, clutch and release bearing. Test drive, bleed clutch. Test drive again, all good.	1.00	0.00		0.00
engine oil seal	1.00	119.51	10%	119.51
Drive shaft bolts	8.00	15.84	10%	126.72
Spigot bearing	1.00	13.86	10%	13.86
Flywheel	1.00	2,750.30	10%	2,750.30
Clutch kit	1.00	1,099.00	10%	1,099.00
Labour	10.00	90.00	10%	900.00
			Subtotal	5,009.39
			Total GST 10%	500.94
			Invoice Total AUD	5,510.33
			Total Net Payments AUD	0.00
			<b>Amount Due AUD</b>	<b>5,510.33</b>

**Due Date: 21 Mar 2017**

**All goods remain the property of PADSKI PTY LTD until paid in full. Payable account: NAB. Account #: 973513507. BSB: 084 435.**

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## PAYMENT ADVICE

To: Southside Diesel Repairs  
PO Box 1061 Slacks Creek 4127  
SLACKS CREEK QLD 4127  
AUSTRALIA

<b>Customer</b>	QCC Ashphelt
<b>Invoice Number</b>	INV-0219
<b>Amount Due</b>	5,510.33
<b>Due Date</b>	21 Mar 2017
<b>Amount Enclosed</b>	

Thank you for your business.

NTB BP15 TRUCK SP  
BRENDALE QLD

# North Brisbane Truck Spares



1, Brendale) Strathpine QLD 4500  
205 1538 E-Mail: nbts@tpg.com.au

CUSTOMER COPY

Merchant ID 46999286  
Terminal ID 040674  
Country Code AU  
Date Time 27-01-17 14:48  
PRN 000001002758  
MasterCard  
CID 00000000041010  
LBR CREDIT  
\*\*\*\*\* 0249 (1)  
Credit Card

## TAX INVOICE

APPROVED 00  
TC 198788F8B9ECF  
AUTH 010116  
PURCHASE \$1917.40  
TOTAL AUD \$1917.40

Deliver to:  
QCC SAM 0450 955 956  
CASH SALE (TRADE)

PLEASE RETURN AS  
RECORD OF PURCHASE

0000048000 420300 E800

1/2017	Terms: CASH ONLY ACCOUNT - NO CREDIT	Rep: MT
	Ref:	

		Supplied	Excl Tax	Incl Tax	Extended
CPLWZU	GREASE 20KG	1.00	212.68	233.95	233.95
JMAX20	TECTION JMAX2 15W-40 20 LITRES	2.00	106.82	117.50	235.00
	RX JMAX 15W40				
33239	FUEL FILTER HINO	1.00	20.14	22.15	22.15
30076	FUEL FILTER	1.00	19.86	21.85	21.85
57555	OIL FILTER	1.00	16.27	17.90	17.90
51894	OIL FILTER HINO	1.00	33.32	36.65	36.65
MS056	FRONT SEAL	4.00	14.95	16.45	65.80
AF334	BRAKE LININGS	2.00	157.68	173.45	346.90
1L1222	TIE ROD END RH FS/FY/SS 700	2.00	213.00	234.30	468.60
1L1223	TIE ROD END LH FS/FY/SS 700	2.00	213.00	234.30	468.60
				<b>Total</b>	<b>1917.40</b>
				Total includes GST of:	174.31

Paid by Man. Credit Card Thank You

Notes: \* CASTROL RX SUPER 20lit ONLY \$99.50 inc gst \*

Return of goods policy: Within 30 days from invoice - 10% restocking fee; no returns of goods purchased after 30 days, specially ordered, and/or tools, electrical components, air valves. Please note that all goods remain the property of North Brisbane Truck Spares until paid in full. Thank you

Our Banking Details: BSB: 084-209 A/C: 588176487





# TAX INVOICE

Quality Civil Constructions

**Invoice Date**  
30 Jan 2017

**Invoice Number**  
INV-1746

**Reference**  
994SJW

**ABN**  
82 603 640 473

Voltec Auto Electrics  
P - 0473 113 313  
A - PO BOX 150  
PINKENBA QLD 4008  
E - mitchell@voltec.com.au

Description	Quantity	Unit Price	GST	Amount AUD
Travel to Morayfield. Fit reverse squawker alarm. Test operation all ok!!				
Hino Rego 994SJW				
Labour Normal Time	0.50	90.00	10%	45.00
Squawker alarm Broadband	1.00	63.20	10%	63.20
Sundries and Incidentals	1.00	8.00	10%	8.00
			Subtotal	116.20
			TOTAL GST 10%	11.62
			<b>TOTAL AUD</b>	<b>127.82</b>

**Due Date: 6 Feb 2017**

Voltec Auto Electrics

ANZ

BSB - 014 247

AC - 195 635 435





# TAX INVOICE

Queensland Civil Construction

Invoice Date  
28 Jan 2017

Invoice Number  
INV-0423

Reference

Allweld Mobile Services Pty Ltd  
Shop 3/13-15 Brewers Street  
BURPENGARY EAST QLD 4505

Ph: 07 3888 9406  
Fax: 07 3103 4070  
Email: accounts@allweldms.com.au  
ABN 90 154 427 889

Description	Hours/Quantity	Rate	GST	Amount AUD
Rear tailgate lock actuator arm repairs				
* Fabricate and mount	2.00	85.00	10%	170.00
* Check operation				
			Subtotal	170.00
			Total GST 10%	17.00
			Invoice Total AUD	187.00
			Total Net Payments AUD	0.00
			<b>Amount Due AUD</b>	<b>187.00</b>

Due Date: 04 Feb 2017

"Until full payment is made for the goods in accordance with the credit and sale term, Allweld Mobile Services shall remain the owner of the goods in law and equity."

"Goods" means any goods, products or services supplied by Allweld Mobile Services to a Customer.

## PAYMENT ADVICE

Allweld Mobile Services Pty Ltd  
Shop 3/13-15 Brewers Street  
BURPENGARY EAST QLD 4505

Customer	Queensland Civil Construction
Invoice Number	INV-0423
Amount Due	187.00
Due Date	04 Feb 2017

Amount Enclosed \_\_\_\_\_  
Enter the amount you are paying above

Terms: 7 days from date of invoice  
BSB: 014524  
Account: 4507 20638

ABN: 90 154 427 889. Registered Office: Shop 3/13-15 Brewers Street, BURPENGARY EAST, QLD, 4505



## Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an initial member of this fund under the trust deed.
- I make each of the following undertakings:
  - I am not in an employment relationship with another member.
  - I am not a disqualified person under superannuation law from being a trustee of the fund.
  - I will comply with the trust deed.
  - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
    - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
    - That I may become disqualified under superannuation law from being a trustee of the fund.
    - Any information in relation to my medical condition.
- I will act as a trustee of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name	Charlene Ursula Lisanne Chesterfield
Applicant address	Unit 12 8 Russell Street, Everton Park QLD 4053
Applicant occupation	
Date of birth	09 October 1986
Applicant place of birth	

## **Part 2 Death benefit arrangements**

This part of the member's application form is blank because the member elected to 'do nothing'. When they are ready, the member can consider the matters below when they decide on their death benefit arrangements.

At that time, the member;

- could prepare the relevant documents using the relevant pro-forma in the schedules to the Fund's deed (if they're comfortable doing so); or
- could order those documents from the person or organisation who arranged this document for them.

### **First Notice: The types of death benefit arrangements and the order in which they take effect**

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- a **death benefit agreement** — which binds the trustee and which does not expire, see Part H of the Deed;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

**Death benefit agreements** take priority over *binding death benefit notices* and *non-binding nomination forms*.

### **What you need to consider**

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's Deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

### **Second Notice: Consistency of death benefit arrangements with pension terms**

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

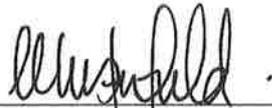
**Part 3 Provision of member's tax file number to regulated superannuation fund**

To the trustees of the The Fuchs & Chesterfield Private Pension Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 404105040.

Date: 19.07.2016

Signed:   
Charlene Ursula Lisanne Chesterfield

## **Important information about providing your tax file number (TFN) to the fund**

---

**Under the *Superannuation Industry (Supervision) Act 1993*, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.**

### **What your TFN may be used for**

**If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:**

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPS) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation fund, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

### **What might happen if you don't provide your TFN**

If you do not provide your TFN, the following may happen:

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return);
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over;

your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.

Annexure A

## Product Disclosure Statement

### The Fuchs & Chesterfield Private Pension Fund

Charlene Ursula Lisanne Chesterfield

Unit 12

8 Russell Street

Everton Park, QLD, 4053

***Here you need to attach a copy of the Product Disclosure Statement in Schedule 6 to the Deed.***

## Product Disclosure Statement

### Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The *Corporations Act* requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

### You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

### Information about your potential benefits

#### 1 Details of potential lump sum benefits

##### 1.1 On your retirement

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

##### 1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

##### 1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or
- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums

for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account).

#### 1.4 On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account and any pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed. The form of death benefit agreement is set out in Schedule 7 to the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which binds the trustee and which do not expire, see clauses 98 and 99);
- **binding death benefit notices** (which bind the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

**Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.**

#### What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as

required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

#### 1.5 **Other circumstances**

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

## 2 **Details of potential income benefits**

### *Income benefits where you retire or reach your preservation age*

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

### ***Existing pensions***

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

### ***Social Security Eligibility***

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current asset tables specified by the Government. The current asset tables are available [here](#).

***Income benefits where you may not have retired but you have reached your preservation age.***

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

**2.1 Transition to retirement pensions**

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive an 'account-based' pension as a 'transition to retirement pension', but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

**3 Taxation of benefits**

**3.1 Seek advice**

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

**3.2 Benefits paid to you**

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (2014-2015 \$185,000, 2015-2016 \$195,000 and 2016-2017 \$195,000). After that threshold, it is taxed in accordance with applicable rates. These rates, and the relevant thresholds, are available on the ATO website.
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

### 3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed in accordance with applicable rates. These rates are available on the ATO website.
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

## Information about risks associated with the fund

### 4 Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or

- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

## 5 Regulatory Risk

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

## Information about amounts paid to the fund for or by you

### 6 Contributions

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to superannuation. In most cases, you can choose for those contributions to be made to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

#### Superannuation co-contributions

You will be eligible to receive a co-contribution from the Federal Government up to a maximum amount (\$500 in 2016-2017) if:

- you make one or more eligible personal super contributions by 30 June of a financial year;
- your total income is less than the prescribed amount (\$51,021 in 2016-2017). Co-contribution income thresholds from previous financial years can be found [here](#);
- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger;
- you did not hold a temporary visa at any time during the financial year (unless you are a New Zealand citizen or it was a prescribed visa); and
- you lodge your income tax return.

You are not entitled to a super co-contribution for personal contributions that have been allowed as a tax deduction.

**Tax on concessional contributions:** A tax of 15% applies to superannuation contributions by individuals who exceed a high income threshold of \$300,000. Where an individual's adjusted income and low-tax contributions are greater than \$300,000, they may have to pay an extra 15% tax on either of the following amounts, whichever is less:

- excess over the threshold; or
- actual taxable contributions.

This means that:

- if your excess is greater than your taxable contributions, then you will pay the extra 15% tax on all your taxable contributions; alternatively
- if your excess is less than your taxable contributions, then you will pay the extra 15% tax (30% tax in total) on the excess and 15% tax only on the rest of your taxable contributions.

**Caps on concessional contributions:** This paragraph sets out the cap which applies to concessional contributions. How much you can contribute to your super before having to pay extra tax depends on your age at the end of the financial year:

Financial Year	Concession (General Cap)	Age	Tax on amounts over the cap
2011 – 2012	\$25,000	under 50 years old	31.5%
2012 – 2013	\$25,000	under 50 years old	31.5%
2013 – 2014	\$25,000	under 50 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	59 years old or over on 30 June 2013	
2014 – 2015	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess
	\$35,000	49 years old or over on 30 June 2014	

			concessional contributions (ECC) charge.
2015 – 2016	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	49 years old or over on 30 June 2015	
2016 – 2017	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	49 years or over on 30 June 2016	

There is 15% tax payable by your fund on concessional contributions paid into your superannuation fund (subject to the discussion above about the high income threshold). Generally, concessional contributions can only be made by employers or persons who are self-employed.

**Going over the concessional contributions cap**

For 2013-14 and later years, if you exceed your concessional contributions cap the excess contributions are included in your taxable income and taxed at your marginal tax rate plus an interest charge known as the 'excess concessional contributions' (ECC) charge (as set out in the above table).

To assist you in paying this additional tax:

- you can choose to release up to 85% of your excess concessional contributions from the fund; and
- you will receive a 15% tax offset in your tax return (to account for the tax paid by your fund on the excess concessional contributions).

**Caps on non-concessional contributions:** This paragraph sets out the caps which apply to non-concessional contributions:

Financial Year	Non-Concession Cap	Tax on amounts over the cap
----------------	--------------------	-----------------------------

2011 – 2012	\$150,000	46.5%
2012 – 2013	\$150,000	46.5%
2013 – 2014	\$150,000	46.5%
2014 – 2015	\$180,000	47%
2015 – 2016	\$180,000	49%
2016-2017	\$180,000	49%

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute non-concessional contributions up to three times your cap in one year (the 'bring-forward' option), and not make any contributions for the following two years. If you brought forward your contributions in 2016-2017, the 'bring-forward' cap would be \$540,000 (3 x \$180,000).

Regarding the non-concessional contributions caps above, this PDS reflects the current law as at the date of this PDS but significant potential changes may be made to superannuation law during the 2016–2017 financial year depending on the outcome of the 2016 Federal election. This PDS does not detail those potential changes, but one of them is a lifetime non-concessional contributions cap of \$500,000, which takes into account contributions from 1 July 2007.

**Going over the non-concessional contributions cap**

For 2013-14 and later years, if you exceed your non-concessional contributions cap (as set out in the above table) you have the following options:

- Withdraw the excess non-concessional contributions (and 85% of all associated earnings on these contributions) from your fund. If you choose this option then the total amount of associated earnings will be included in your assessable income and taxed at your marginal tax rate. You will receive a 15% tax offset for this in your tax return.
- Keep the excess non-concessional contributions in your fund. If you choose this option then the excess will be taxed at the rate set out in the above table.

**Contributions-splitting**

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

## **Information about amounts deducted from the fund**

### **7 Debits from your Accumulation and Pension Accounts**

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

### **8 Other application of income**

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
  - pay the expenses of the fund;
  - pay taxes due and payable, or likely to become due and payable;
  - pay costs of insurance policies;
  - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
  - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
  - provide for tax liabilities;
  - pay fund expenses;
  - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

## **Other significant information about the fund**

### **9 Preservation Age**

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years
- for a person born after 30 June 1964 – 60 years.

## **10 Investment of fund assets**

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

The trustee is required to hold money and other assets of the fund separately from those which it holds personally.

When preparing statements of the fund's financial position, the fund's operating statement or any other account or statement required by the SIS Act or the SIS Regulations, the trustee is required to value the fund's assets at their market value. Market value has the same meaning as in the SIS Act.

## **11 Valuation of fund assets**

The Trustee will ensure that the fund's assets are valued at their market value. Market value has the same meaning as in the SIS Act.

## **12 Taxation**

### **12.1 Income of the fund**

For tax purposes, the fund's income is divided into 2 components:

- Non-arms length component: which includes income such as private company distributions, non arms-length income and trust distributions, reduced by tax deductions relating to that special income.
- Low tax component: which is the total of all fund income, less the non-arms length component.

The low tax component is taxed at the concessional rate of 15% in the hands of the trustee. The non-arm's length component is taxed at the rate of 45% plus the 2% Temporary Budget Repair Levy.

## 12.2 **Pension earnings**

Generally, while you are alive the fund will not have to pay income tax on income or capital gains attributable to the assets in your pension account.

## 12.3 **Contributions**

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 12.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

## 12.4 **Surcharge on High Income Earners**

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made **on or after 1 July 2005**. However it still applies to contributions made before that date. From 1 July 2012 the arrangements in respect of a high income threshold of \$300,000 apply (see discussion at paragraph 6).

## 12.5 **Low Income Spouse Offset**

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax offset of up to \$540 per year.

A member who makes a contribution can get the full tax rebate if:

- they contribute at least \$3,000 to their spouse's account; and
- their spouse's assessable income is less than \$10,800 for the financial year.

If you contribute less than \$3,000, the tax offset will be equivalent to 18% of your contributions. If your spouse's income is higher than \$10,800, the tax offset reduces until it cuts out when your spouse's income reaches \$13,800.

**13 Insurance**

As part of its investment strategy, the trustee will consider whether to hold a contract of insurance that provides insurance cover for one or more members of the fund.

**14 The fund deed**

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund deed will have to be varied to include the relevant provisions.

You should read the trust deed and seek professional advice if you do not understand it.

**15 Other considerations concerning investments made by the fund**

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

**16 Contacting the trustee for additional information**

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

## Product Disclosure Statement – Schedule 1

### Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

**Accumulation Account** means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

**Annuity** means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

**Commute** has the same meaning as under superannuation law. Generally, it refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

**Dependant** – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

**Pension** refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

**Pension Dependant** means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

**Preservation Age** means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

**Preserved Payment** means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

**Retirement** occurs:

- if you have reached a Preservation Age less than 60, and
  - an arrangement under which you were gainfully employed comes to an end; and

- the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply;
  - you have attained that age on or before ending employment; or
  - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

**Superannuation Contributions Surcharge** means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.



## Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an initial member of this fund under the trust deed.
- I make each of the following undertakings:
  - I am not in an employment relationship with another member.
  - I am not a disqualified person under superannuation law from being a trustee of the fund.
  - I will comply with the trust deed.
  - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
    - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
    - That I may become disqualified under superannuation law from being a trustee of the fund.
    - Any information in relation to my medical condition.
- I will act as a trustee of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name	Jonathan Thomas Fuchs
Applicant address	Unit 12 8 Russell Street, Everton Park QLD 4053
Applicant occupation	
Date of birth	30 September 1982
Applicant place of birth	

## **Part 2 Death benefit arrangements**

This part of the member's application form is blank because the member elected to 'do nothing'. When they are ready, the member can consider the matters below when they decide on their death benefit arrangements.

At that time, the member;

- could prepare the relevant documents using the relevant pro-forma in the schedules to the Fund's deed (if they're comfortable doing so); or
- could order those documents from the person or organisation who arranged this document for them.

### **First Notice: The types of death benefit arrangements and the order in which they take effect**

The Fund's Deed allows three types of death benefit payment arrangements. They, and the order in which they take effect, are as follows:

- a **death benefit agreement** — which binds the trustee and which does not expire, see Part H of the Deed;
- **binding death benefit notices or binding nomination forms** — which bind the trustee but which expire after 3 years or earlier if replaced or revoked; and
- **non-binding nomination forms** — which do not bind the trustee but which do not expire until replaced or revoked.

**Death benefit agreements** take priority over **binding death benefit notices** and **non-binding nomination forms**.

### **What you need to consider**

When you, as a member, are considering signing a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement takes priority over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as required by the Fund's Deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

### **Second Notice: Consistency of death benefit arrangements with pension terms**

It is important to consider how any death benefit nomination or death benefit agreement interacts with the arrangements for payment of a pension to a reversionary beneficiary. The terms of the pension, and the terms of the death benefit nomination or death benefit agreement should be considered together.

For instance, if the pension terms require an automatic reversionary pension, then the death benefit nomination or death benefit agreement has no effect in relation to that pension. If the member wants to ensure all these arrangements – under pension terms, a death benefit nomination or death benefit agreement – are consistent, or to deliberately vary from one to the other, then careful drafting is required and the member should seek professional advice.

**Part 3 Provision of member's tax file number to regulated superannuation fund**

To the trustees of the The Fuchs & Chesterfield Private Pension Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 368294602.

Date: 19.07.2016

Signed:   
Jonathan Thomas Fuchs

### **Important information about providing your tax file number (TFN) to the fund**

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**Under the *Superannuation Industry (Supervision) Act 1993*, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.**

#### **What your TFN may be used for**

If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPS) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation fund, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

#### **What might happen if you don't provide your TFN**

If you do not provide your TFN, the following may happen:

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return);
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over;

your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.

**Annexure A**

**Product Disclosure Statement**

**The Fuchs & Chesterfield Private Pension Fund**

Jonathan Thomas Fuchs

Unit 12

8 Russell Street

Everton Park, QLD, 4053

***Here you need to attach a copy of the Product Disclosure Statement in Schedule 6 to the Deed.***

# Product Disclosure Statement

## Introduction

This PDS contains a summary of the important provisions of the fund's deed and the effects which those provisions may have on you. The *Corporations Act* requires that you be given this PDS within 3 months after you become a member of the fund.

If you have any questions at any time, you should refer those to the trustee. However, the trustee can only provide you with information – so you will need to seek your own legal, accounting and financial advice.

Terms which are capitalised in this PDS are either defined in the fund's deed or are contained in Schedule 1.

## You should consider getting professional advice about the fund

Your decision to become a member of the fund is important and involves issues including retirement planning, estate planning, taxation, and social security. The trustee strongly recommends that you consider consulting an appropriately qualified adviser before you decide to become a member or to have contributions made to the fund on your behalf.

This PDS is prepared for your general information only and is not, and is not intended to be, a recommendation to become a member of the fund. This PDS does not take into account your investment objectives, financial situation or retirement planning needs. You should not base a decision whether to become a member solely on the information in this PDS. You need to consider, and obtain advice on, the suitability of the fund in view of your investment objectives, financial situation and retirement planning needs.

## Information about your potential benefits

### 1 Details of potential lump sum benefits

#### 1.1 On your retirement

On your retirement, you will become entitled to a lump sum benefit, equal to the amount in your Accumulation Account on your retirement. As the definition of retirement in Schedule 1 suggests, there will be some circumstances in which you will become entitled to payment of a retirement benefit while you are still employed or when you retire and have reached the relevant Preservation Age. Your trustee will be able to advise you further in this regard at the relevant time.

#### 1.2 Total and permanent disability

If you become totally and permanently disabled, you may become entitled to a lump sum benefit from your Accumulation Account. Your trustee will be able to advise you further in this regard at the relevant time.

#### 1.3 Temporary total disability

If you become totally disabled temporarily, you may become entitled to payment of a pension or annuity representing the amount:

- decided by the trustee, provided it does not infringe the limit set out in the superannuation law; or
- payable to the trustee under an insurance policy which the trustee may have purchased and which covers the disability you suffer. (Premiums

for these insurance policies are generally paid by the trustee from your Accumulation Account but may be paid out of other Accounts of the fund (such as the Income Account)).

#### 1.4 On death

On your death, the trustee may choose to or may be required to pay a pension or lump sum benefit from your Accumulation Account and any pension account to the persons named in your 'Death Benefit: Beneficiary Nomination' (which is on your Application for Membership) or to your dependants. The trustee may have also taken out a life insurance policy for you which may also entitle your dependants, or some other person, to a pension or lump sum benefit. Your 'Death Benefit: Beneficiary Nomination' can be binding or non-binding on the trustee (you can choose). Binding nominations need to be renewed every 3 years.

To overcome the requirement to renew binding nominations every 3 years, you can also choose to implement a 'death benefit agreement' under the fund's deed. The form of death benefit agreement is set out in Schedule 7 to the fund's deed.

Your death benefits will also include any residue in a pension account previously established for you, unless the arrangements in respect of that pension are that the pension will revert on your death to a Pension Dependant.

Generally speaking, you should seek professional advice concerning what plans need to be made in respect of your death benefits and what options are available to you.

The Deed provides for:

- **death benefit agreements** (which binds the trustee and which do not expire, see clauses 98 and 99);
- **binding death benefit notices** (which bind the trustee but which expire after 3 years or earlier if replaced or revoked); and
- **non-binding nomination forms** (which do not bind the trustee and which do not expire until replaced or revoked).

*Death benefit agreements take priority over binding death benefit notices and non-binding nomination forms.*

#### What you need to consider

When you, as a member, are considering signing a death benefit agreement, a binding death benefit notice or a non-binding nomination form it is important to consider that:

- a death benefit agreement *takes priority* over any binding death benefit notice or any non-binding nomination form;
- to the extent permitted by superannuation law, the trustee must pay or apply the relevant benefit in accordance with the death benefit agreement. Therefore if you sign a binding death benefit notice or a non-binding nomination form, then they will have no effect on any earlier or later death benefit agreement that you sign; and
- if any part of a death benefit agreement is invalid, then the trustee (as

required by the fund's deed) will pay or apply the "invalid" part of the death benefit in accordance with any binding death benefit notice, or by reference to any non-binding nomination form, you have signed.

### 1.5 Other circumstances

'Severe Financial Hardship' – in the case of severe financial hardship, you may be able to apply to have all benefits owing to you, paid to you by the trustee. There are certain conditions to be met and the benefits can only be paid to you to meet expenses in the nature of treatment of life-threatening illnesses, prevention of foreclosure under a mortgage, medical transport costs, palliative care costs and so on.

## 2 Details of potential income benefits

*Income benefits where you retire or reach your preservation age*

When you become entitled to payment of a **lump sum benefit**, the trustee may allow you to choose to receive that lump sum in the form of regularly paid income. This is called a pension. The fund can only provide you with an 'account-based pension'.

The rules for an 'account-based pension' include:

- **Minimum annual amount:** a minimum amount of the capital funding the pension must be paid to the pensioner each year. The minimum, which is expressed as a percentage of the capital, is determined by reference to the pensioner's age. You should speak to your adviser about relief from minimum pension payment amounts as the government does provide relief from time to time.
- **No maximum:** there will be no maximum amount that can be paid in a year, reflecting the fact that pensions and lump sums will be taxed in the same way.
- **But a maximum for transition to retirement pensions:** pensioners being paid a transition to retirement pension will only be able to be paid a maximum of 10% of the capital per annum.
- **Transfer on death:** on death, the pension may only be transferred to a Pension Dependant or cashed as a lump sum to the pensioner's dependants or estate.

### **Existing pensions**

If this PDS is being provided as a consequence of an update to the fund's existing deed, and the fund is presently paying you a pension, then:

- the pension will be deemed to meet the current rules provided that it was commenced before 20 September 2007 in accordance with the rules that applied at that time;
- if the pension is a complying pension (such as a life pension) then it will only be able to be terminated pursuant to the rules as they were in force before 1 July 2007; and
- if the pension is an allocated pension then it may be transferred to an 'account-based' pension without having to first be commuted.

### **Social Security Eligibility**

Your eligibility for a government age pension is means tested.

The assets test reduces the amount of any aged pension payments to which a member may be eligible. This will give you a part pension, which will reduce to zero once your assets reach the amount set out in the current **asset tables** specified by the Government. The current asset tables are available [here](#).

***Income benefits where you may not have retired but you have reached your preservation age.***

In some circumstances, you may be able to be paid a pension before you actually retire but after you have reached your preservation age. In the fund's deed these are referred to as 'Transition to retirement pensions'.

**2.1 Transition to retirement pensions**

Once you reach your preservation age you may still be restricted from accessing your superannuation benefits (because, for instance, you may not have retired). However, once you reach your preservation age you may access a non-commutable pension, or what the fund's deed refers to as a transition to retirement pension.

So you may receive an 'account-based' pension as a 'transition to retirement pension', but additional restrictions apply if you want to commute (or cash out) that pension. Essentially the transition to retirement pensions are 'non-commutable' but there are some very limited exceptions. If you are interested in a transition to retirement pension, you should discuss this in detail with the trustee before requesting the payment of such a pension.

**3 Taxation of benefits**

**3.1 Seek advice**

This section is general only. You must seek professional advice concerning your own circumstances and how tax will impact on your participation in the fund and on amounts payable to you.

**3.2 Benefits paid to you**

Superannuation benefits paid to persons **aged less than 60** are taxed as follows:

- **Lump sum benefits** have two components: an exempt component and a taxed component. The exempt component is tax free (it includes amounts such as pre-1983 contributions and undeducted contributions). The taxed component is tax free up to a low rate threshold (2014-2015 \$185,000, 2015-2016 \$195,000 and 2016-2017 \$195,000). After that threshold, it is taxed in accordance with applicable rates. These rates, and the relevant thresholds, are available on the ATO website.
- **Pension benefits** are taxed in a similar manner to lump sums at the moment, though overall tax can be less in some circumstances. Once the recipient turns 60, the pension is tax free.
- **Proportional drawdown:** In both cases, payments are deemed to include both exempt and taxable components, paid in proportion to the amount these components constitute of the recipient's total benefit.

### 3.3 Death benefits

Benefits paid in the event of your death are taxed as follows:

- **Lump sum benefits** to a member's dependant are tax free, as long as they are also a death benefits dependant as defined in section 302-195 of the ITAA97. Lump sum benefits paid to a dependant (who is not a death benefits dependant for ITAA97 purposes) have the taxable component taxed in accordance with applicable rates. These rates are available on the ATO website.
- **Reversionary pensions** are taxed according to the age of the primary and reversionary beneficiaries. If the primary beneficiary was aged 60 or over at the time of death, then the payments to the reversionary will be tax free. If the primary beneficiary was aged less than 60, then the payments will be taxed at the reversionary beneficiary's marginal tax rate until the reversionary turns 60 (then it will be tax-free). However, a reversionary pension will only be payable to a Pension Dependant. Also a pension paid to a Pension Dependant who is a child will have to be cashed to a lump sum when the child turns 25 (unless they're permanently disabled).
- Pensions can only revert to a Pension Dependant: simply being a dependant is not sufficient. Therefore, these benefits must be paid as a lump sum to a dependant or the member's estate.

## Information about risks associated with the fund

### 4 Details of risks: General

The assets of the fund must be invested in accordance with an appropriate investment strategy as devised by the trustee. Although the trustee decides on an investment strategy aimed at increasing the value of the fund's assets, this value can be reduced by movements in the underlying value of the fund's assets, for instances movement in share or property prices. This may mean the value of the assets held in the fund for your benefit, or to pay you a pension, may be reduced. Indeed, if the performance of the fund's assets is very poor, the value of the assets held in the fund for your benefit, or to pay you a pension, may be less than the value of the contributions made to the fund on your behalf. Poor investment performance may also affect the trustee's capacity to make payments to you or to sustain the level of payments made to you. More information about risks associated with the fund borrowing in order to invest are set out under "Investment of fund assets" at paragraph 10 below.

If you choose to receive a pension then the amounts you receive are calculated by reference to the value of the assets in the fund. Therefore, if the value of the assets decreases, there may be a corresponding decrease in benefit or pension amounts payable to you and you effectively bear the risk associated with potentially poor investment performance of those assets. Broadly speaking, 100% of the amount used to fund the pension will be taken into account for the aged pension means test.

Finally, if a benefit payable to you is commuted so that the trustee may purchase:

- an annuity from a third party (such as a life assurance company), then you will have a regular income stream and the associated risk will be born by the third party; or

- an 'account-based' pension from a third party (such as a life assurance company), then the situation is the same as for an 'account-based' pension from the trustee and you effectively bear the risk associated with the variations in the value of the assets which fund the pension.

## **5 Regulatory Risk**

The fund is a self-managed superannuation fund regulated by the ATO. As a member, you will also have to be a trustee, or a director of the corporate trustee. These persons are responsible for ensuring the fund complies with all relevant superannuation laws, as enforced by the ATO.

Serious consequences flow if the fund is operated in a manner inconsistent with these rules. The consequences include prosecution by the ATO or a determination by the ATO that the fund is non-complying, with the result that the concessional tax treatment of the fund ends.

You must ensure that you are familiar with, and understand these rules. If you are not confident of this, then you should seek professional advice as to whether you will be in a position to comply with these obligations on joining the fund as a member.

## **Information about amounts paid to the fund for or by you**

### **6 Contributions**

If you have an employer, who is an Employer-Sponsor or a Participating Employer of the fund, then they must contribute a certain portion of your income to superannuation. In most cases, you can choose for those contributions to be made to the fund. In this situation, contributions made personally by you are unlikely to be deductible for taxation purposes although if you are on a smaller wage, you may be entitled to a co-contribution from the Federal Government.

If you are unemployed or self-employed, then you may make contributions to the fund yourself. These contributions are deductible for tax purposes, subject to the caps discussed immediately below.

Alternatively you may make contributions, or another person may make contributions on your behalf.

#### **Superannuation co-contributions**

You will be eligible to receive a co-contribution from the Federal Government up to a maximum amount (\$500 in 2016-2017) if:

- you make one or more eligible personal super contributions by 30 June of a financial year;
- your total income is less than the prescribed amount (\$51,021 in 2016-2017). Co-contribution income thresholds from previous financial years can be found [here](#);
- 10% of your income is from employment sources, such as an employer or running your own business;
- you are 71 years or younger;
- you did not hold a temporary visa at any time during the financial year (unless you are a New Zealand citizen or it was a prescribed visa); and
- you lodge your income tax return.

You are not entitled to a super co-contribution for personal contributions that have been allowed as a tax deduction.

**Tax on concessional contributions:** A tax of 15% applies to superannuation contributions by individuals who exceed a high income threshold of \$300,000. Where an individual's adjusted income and low-tax contributions are greater than \$300,000, they may have to pay an extra 15% tax on either of the following amounts, whichever is less:

- excess over the threshold; or
- actual taxable contributions.

This means that:

- if your excess is greater than your taxable contributions, then you will pay the extra 15% tax on all your taxable contributions; alternatively
- if your excess is less than your taxable contributions, then you will pay the extra 15% tax (30% tax in total) on the excess and 15% tax only on the rest of your taxable contributions.

**Caps on concessional contributions:** This paragraph sets out the cap which applies to concessional contributions. How much you can contribute to your super before having to pay extra tax depends on your age at the end of the financial year:

Financial Year	Concession (General Cap)	Age	Tax on amounts over the cap
2011 – 2012	\$25,000	under 50 years old	31.5%
2012 – 2013	\$25,000	under 50 years old	31.5%
2013 – 2014	\$25,000	under 50 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	59 years old or over on 30 June 2013	
2014 – 2015	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess
	\$35,000	49 years old or over on 30 June 2014	

			concessional contributions (ECC) charge.
2015 – 2016	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	49 years old or over on 30 June 2015	
2016 – 2017	\$30,000	under 49 years old	Included in your income tax return and taxed at your marginal rates plus the excess concessional contributions (ECC) charge.
	\$35,000	49 years or over on 30 June 2016	

There is 15% tax payable by your fund on concessional contributions paid into your superannuation fund (subject to the discussion above about the high income threshold). Generally, concessional contributions can only be made by employers or persons who are self-employed.

#### **Going over the concessional contributions cap**

For 2013-14 and later years, if you exceed your concessional contributions cap the excess contributions are included in your taxable income and taxed at your marginal tax rate plus an interest charge known as the 'excess concessional contributions' (ECC) charge (as set out in the above table).

To assist you in paying this additional tax:

- you can choose to release up to 85% of your excess concessional contributions from the fund; and
- you will receive a 15% tax offset in your tax return (to account for the tax paid by your fund on the excess concessional contributions).

**Caps on non-concessional contributions:** This paragraph sets out the caps which apply to non-concessional contributions:

<b>Financial Year</b>	<b>Non-Concession Cap</b>	<b>Tax on amounts over the cap</b>
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2011 – 2012	\$150,000	46.5%
2012 – 2013	\$150,000	46.5%
2013 – 2014	\$150,000	46.5%
2014 – 2015	\$180,000	47%
2015 – 2016	\$180,000	49%
2016-2017	\$180,000	49%

In addition, if you are under 65 and eligible to contribute to super, then you may bring forward two years of contributions and contribute non-concessional contributions up to three times your cap in one year (the 'bring-forward' option), and not make any contributions for the following two years. If you brought forward your contributions in 2016-2017, the 'bring-forward' cap would be \$540,000 (3 x \$180,000).

Regarding the non-concessional contributions caps above, this PDS reflects the current law as at the date of this PDS but significant potential changes may be made to superannuation law during the 2016–2017 financial year depending on the outcome of the 2016 Federal election. This PDS does not detail those potential changes, but one of them is a lifetime non-concessional contributions cap of \$500,000, which takes into account contributions from 1 July 2007.

#### **Going over the non-concessional contributions cap**

For 2013-14 and later years, if you exceed your non-concessional contributions cap (as set out in the above table) you have the following options:

- Withdraw the excess non-concessional contributions (and 85% of all associated earnings on these contributions) from your fund. If you choose this option then the total amount of associated earnings will be included in your assessable income and taxed at your marginal tax rate. You will receive a 15% tax offset for this in your tax return.
- Keep the excess non-concessional contributions in your fund. If you choose this option then the excess will be taxed at the rate set out in the above table.

#### **Contributions-splitting**

Spouses may split superannuation contributions between them. Contributions-splitting allows members to ask the trustee to transfer certain contributions made after 1 January 2006 (**Splittable contributions**) made in respect of the member to the superannuation fund, or account of that member's spouse.

The contributions splitting applications must be lodged with the fund by 30 June in the financial year.

At present, the split can only take place in respect of splittable contributions made in the previous financial year.

## **Information about amounts deducted from the fund**

### **7 Debits from your Accumulation and Pension Accounts**

The trustee can make deductions from your Accumulation or Pension Accounts to, for example, meet the fund's expenses, to pay taxes (or to set aside for anticipated taxes), to pay for an insurance policy or Annuity premiums or to pay an amount from your Pension Account to your Accumulation Account or vice versa.

### **8 Other application of income**

The trustee also:

- maintains an income account: This is a general account of the fund and does not relate to a specific member. Amounts such as the income and profits of the fund or proceeds of insurance policies (which the trustee decides not to pay to a member or beneficiary) are paid into this account. From this income account the trustee can make payments to your Accumulation Account, but it may also make deductions from the income account to:
  - pay the expenses of the fund;
  - pay taxes due and payable, or likely to become due and payable;
  - pay costs of insurance policies;
  - meet losses suffered on disposal of an asset of the fund and so on.
- may maintain an Equalisation Account: This is also a general account of the fund. The trustee may decide to pay amounts into this account to:
  - smooth the investment earnings of the fund (that is, to even out years of good growth and performance with years of poor growth and performance);
  - provide for tax liabilities;
  - pay fund expenses;
  - otherwise provide for contingencies of the fund.

The trustee is not permitted to charge fees in relation to the services it provides to the fund.

## **Other significant information about the fund**

### **9 Preservation Age**

Set out below are the Preservation Ages relevant to members of the fund:

- for a person born before 1 July 1960 – 55 years
- for a person born during the year 1 July 1960 to 30 June 1961 – 56 years
- for a person born during the year 1 July 1961 to 30 June 1962 – 57 years
- for a person born during the year 1 July 1962 to 30 June 1963 – 58 years
- for a person born during the year 1 July 1963 to 30 June 1964 – 59 years
- for a person born after 30 June 1964 – 60 years.

## **10 Investment of fund assets**

The trustee is permitted to make a wide range of investments provided that they accord with the trustee's investment strategy. The trustee is required to establish an investment strategy or strategies, outlining how the assets of the fund will be invested. The trustee can alter the strategy or strategies provided they remain appropriate. If the trustee offers more than one strategy, you may choose the appropriate strategy but you cannot choose the investments the trustee is to make within the strategy.

The trustee cannot loan money from the fund to a member or a member's relative.

The trustee may borrow money to make any investment — but only in restricted circumstances. In such cases:

- the only fund asset that may be used as security for the borrowing is the asset that the fund is acquiring with the borrowed money;
- the asset acquired must be an asset which the fund could ordinarily and lawfully acquire (for example, the fund is prohibited from acquiring assets which do not satisfy the sole purpose test in section 62 of the SIS Act – this stays the same even though the fund is borrowing to acquire the asset);
- the terms on which the asset is acquired must meet strict requirements set out in superannuation law.

The risks associated with any investment (as described generally under "Details of risks: General" at paragraph 4 above) increase when made using borrowed money. You should always obtain professional advice before making any such investment.

The trustee is required to hold money and other assets of the fund separately from those which it holds personally.

When preparing statements of the fund's financial position, the fund's operating statement or any other account or statement required by the SIS Act or the SIS Regulations, the trustee is required to value the fund's assets at their market value. Market value has the same meaning as in the SIS Act.

## **11 Valuation of fund assets**

The Trustee will ensure that the fund's assets are valued at their market value. Market value has the same meaning as in the SIS Act.

## **12 Taxation**

### **12.1 Income of the fund**

For tax purposes, the fund's income is divided into 2 components:

- Non-arms length component: which includes income such as private company distributions, non arms-length income and trust distributions, reduced by tax deductions relating to that special income.
- Low tax component: which is the total of all fund income, less the non-arms length component.

The low tax component is taxed at the concessional rate of 15% in the hands of the trustee. The non-arm's length component is taxed at the rate of 45% plus the 2% Temporary Budget Repair Levy.

**12.2 Pension earnings**

Generally, while you are alive the fund will not have to pay income tax on income or capital gains attributable to the assets in your pension account.

**12.3 Contributions**

Contributions to the fund (made by your employer, yourself, your spouse, etc) are generally treated as contributions of capital and will not be included in the fund's Income. However, if the person making a contribution is entitled to a tax deduction in relation to that contribution, then the contribution will usually be treated as fund Income and will be taxed as outlined in paragraph 12.1 above.

Information about the deductibility of contributions is in paragraph 6 above.

**12.4 Surcharge on High Income Earners**

With effect from 1 July 2005 the superannuation contributions surcharge was abolished in respect of all contributions made **on or after 1 July 2005**. However it still applies to contributions made before that date. From 1 July 2012 the arrangements in respect of a high income threshold of \$300,000 apply (see discussion at paragraph 6).

**12.5 Low Income Spouse Offset**

If a person makes a contribution on behalf of a member who is their low income (or no income) spouse, the person making the contribution may be entitled to a tax offset of up to \$540 per year.

A member who makes a contribution can get the full tax rebate if:

- they contribute at least \$3,000 to their spouse's account; and
- their spouse's assessable income is less than \$10,800 for the financial year.

If you contribute less than \$3,000, the tax offset will be equivalent to 18% of your contributions. If your spouse's income is higher than \$10,800, the tax offset reduces until it cuts out when your spouse's income reaches \$13,800.

**13 Insurance**

As part of its investment strategy, the trustee will consider whether to hold a contract of insurance that provides insurance cover for one or more members of the fund.

**14 The fund deed**

The fund deed is written in plain English. Provisions that are not relevant to the particular fund of which you are a member have been excluded. For example, if individuals are trustees of the fund, then all provisions relevant to a company being a trustee of the fund have been removed. Therefore, if a company is later appointed as trustee, the fund deed will have to be varied to include the relevant provisions.

You should read the trust deed and seek professional advice if you do not understand it.

**15 Other considerations concerning investments made by the fund**

The trustee is required to inform you of whether labour standards or environmental, social or ethical considerations are, or will be, taken into account when the trustee selects, retains or realises an investment. At this stage, the trustee does not take any such considerations into account. However, the trustee is obviously free to incorporate this into its investment strategy if it sees fit.

**16 Contacting the trustee for additional information**

If at any time you require further information including information concerning the fund, the fund deed, the fund's performance or your rights as a member, you can contact the trustee using the contact details at the beginning of this PDS.

## Product Disclosure Statement – Schedule 1

### Definitions

Where a term is capitalised in this PDS, the meaning is either explained below or is explained in the trust deed:

**Accumulation Account** means the account established for you by the trustee. Each member of the fund has an Accumulation Account, into which are paid that member's contributions or contributions made on behalf of that member, as well as other amounts specific to that member (such as the proceeds of an insurance policy taken out by the trustee for your benefit).

**Annuity** means what it means under superannuation law. Essentially, it refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier who undertakes to pay you an income for a specified time. Unlike a pension, the capital disappears when you purchase the annuity and you receive a contractual right to receive income.

**Commute** has the same meaning as under superannuation law. Generally, it refers to when a right to receive a **regular payment** (like pension or annuity payments) is converted into the right to receive a **lump sum payment**.

**Dependant** – in relation to a member, former member or beneficiary (the 'primary person'), means each of the following:

- the spouse or widow or widower of that primary person.
- any child of that primary person, including a person who, in the trustee's opinion, is or was actually maintained by the primary person as the child of the primary person.
- any person with whom the primary person has an interdependency relationship.
- any other person who, in the trustee's opinion, was substantially dependent on the primary person at the relevant time.

**Pension** refers to a financial product which is purchased by providing a lump sum (capital) to the financial product supplier, who invests the lump sum, manages that investment, and pays you a regular income from the proceeds of those investments. As well as paying you the proceeds of the investments, the financial product supplier may include in your payments part of the initial capital you contributed.

**Pension Dependant** means a dependant of a member to whom a pension may be paid on the member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

**Preservation Age** means what it means under superannuation law. Essentially it is the minimum age after which your benefit arising from a preserved payment may be paid to you. Those ages are set out in paragraph 9 above.

**Preserved Payment** means a payment made to the fund which is required to be preserved under superannuation law if the fund is to be a complying superannuation fund.

**Retirement** occurs:

- if you have reached a Preservation Age less than 60, and
  - an arrangement under which you were gainfully employed comes to an end; and

- the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time); or
- if you have reached age 60 and an arrangement under which you were gainfully employed has come to an end and either of the following circumstances apply;
  - you have attained that age on or before ending employment; or
  - the trustee is reasonably satisfied that you never intend to become gainfully employed (either full time or part time).

**Superannuation Contributions Surcharge** means an amount which you may be liable to pay if your taxable income is greater than the relevant superannuation surcharge level for a year of income.



**Application for Membership** (each member needs their own Application)  
**Of the The Fuchs & Chesterfield Private Pension Fund ("Fund")**

This Application for Membership form contains your Nomination Form and undertakings you make to the Trustee of this Fund.

New Member Full Name David Michael Muchin Date of Birth 31/01/77

Address of New Member 19 Hillside Cct  
Chermside West, QLD

Employer \_\_\_\_\_ Tax File No. (TFN) 381862075

Trustees Jonathan Fuchs  
Charlene Chesterfield

1. After having read the Trust Deed and the Product Disclosure Statement in full, I apply for the membership of the Fund.
2. I consent to my Tax File Number being made available to the Trustee and any third party as required or where expedient. I also enclose a duly completed and signed Tax File Number Declaration (available from the ATO's website).
3. If applicable, I have been invited by the Employer for membership to the Fund.
4. I have been advised of the benefits which I am entitled to receive from the Fund on retirement, death disablement or termination of service with the Employer (where applicable).
5. In consideration of my admission to membership, I agree to abide by and be bound by the Trust Deed governing the Fund. I declare that I have no entitlement to any annuity and I am not a member of, nor have I received benefits from, any other superannuation fund or approved deposit fund, other than as set out on the attached page (please supply details of benefits paid or payable on a separate page).
6. I undertake to advise the Trustee, in writing, if at any time I receive or become entitled to receive a benefit from any superannuation fund or approved deposit Fund or deferred annuity not declared according to the above.
7. I undertake to advise the Trustee in writing of any contributions made by or on behalf of me, other than by the Employer, which would vary the amount specified above.
8. I agree to the Trustee acting as Fund Trustee. I consent to be a Fund Trustee or a director of the Trustee, as required. Further, I comply and give my consent in regards to any other rules for Trustee.
9. I enclose my Nomination Form which deals with how I want my Superannuation to be dealt with if I die.
10. I have read and understood the Fund's Trust Deed. I have noted the benefits payable under this Trust Deed. I have also received my own copy of the Product Disclosure Statement which was attached to this Application for Membership Form. I have fully read and understood the Product Disclosure

Statement.

11. I acknowledge that I am not a disqualified person under any law or the SIS Regulations. Further, I undertake to advise the Trustee if I ever do become so disqualified.



13/03/2017

Signed by the Applicant    Date

**The Fuchs & Chesterfield Private Pension Fund**

**Consent to Appointment as Trustee**

I consent to being appointed a director of the trustee of the, The Fuchs & Chesterfield Private Pension Fund.

Date: 13/ March / 2017

Signed: *D. Machin*

Name: Dave Machin

## The Fuchs & Chesterfield Private Pension Fund

### Trustee Declaration

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound up.

Date:

13/March/2017

Signed:

*D. Machin*

Name:

*Dave Machin*





# The Fuchs & Chesterfield Private Pension Fund

## Trustee Declaration

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound up.

Date:

March 6, 2017

Signed:



Name:

Harvey Ernest McKibbin



GPO Box 1901 T 1300 300 273  
Melbourne F 1300 366 273  
VIC 3001 www.australiansuper.com/email  
Australia www.australiansuper.com

AustralianSuper



05 September 2017



000249

Mr David Machin  
19 Hillside Circuit  
CHERMSIDE WEST QLD 4032

Dear Mr Machin

## Your super has been paid

Member number: 712111362

As you recently requested, we've paid your super.

### Payment details

As you requested, we've transferred part of your account with AustralianSuper to The Fuchs & Chesterfield Private Pension Fund.

### Tax details

As required by the Australian Taxation Office, we've enclosed a *Rollover benefits statement*. You don't need to include the amount transferred as income on your next tax return but you should keep the *Rollover benefits statement* for your records.

### We're here to help

If you need help or have any questions, please call us on 1300 300 273 from 8am to 8pm AEST/AEDT weekdays or visit our website anytime at [australiansuper.com](http://australiansuper.com)

Sincerely

AustralianSuper

Enclosure/s: *Rollover benefits statement*

MBR-CLMLTR 11/16

A8\_CLAIM\_6681570.xml/SECOFF

# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address  
  
  
Suburb/town/locality  State/territory  Postcode   
Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)   
(b) Member Client Identifier

## Section B: Member details

5 Tax file number (TFN)

6 Full name  
Title   
Family name   
First given name  Other given names

7 Residential address  
Street address   
  
Suburb/town/locality  State/territory  Postcode   
Country if outside Australia

8 Date of birth  Day/Month/Year

9 Sex Male  Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)

## Section C: Rollover transaction details

12	Service period start date	Day/Month/Year	28/04/1998
13	Tax components:		
	Tax-free component	\$	0.00
	KiwiSaver tax-free component	\$	0.00
	Taxable component:		
	Element taxed in the fund	\$	100,000.00
	Element untaxed in the fund	\$	0.00
	<b>TOTAL Tax components</b>	<b>\$</b>	<b>100,000.00</b>
14	Preservation amounts:		
	Preserved amount	\$	99,879.55
	KiwiSaver preserved amount	\$	0.00
	Restricted non-preserved amount	\$	0.00
	Unrestricted non-preserved amount	\$	120.45
	<b>TOTAL Preservation amounts</b>	<b>\$</b>	<b>100,000.00</b>

## Section D: Non-complying funds

15 Contributions made to a non-complying fund on or after 10 May 2006 \$ 0.00

## Section E: Transferring fund

16 Fund's ABN 65 | 714 | 394 | 898

17 Fund's name AustralianSuper

18 Contact name AustralianSuper Contact Centre

19 Daytime phone number (include area Code) 1300 300 273

20 Email address (if applicable) email@australiansuper.com

## Section F: Declaration

### AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

JOE NEKIC

Authorised representative signature

JOE NEKIC

Day / Month / Year

Date

04/09/2017



# The Fuchs & Chesterfield Private Pension Fund

## Trustee Declaration

I make the following declarations:

- I am unaware, or have no reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the trustee is a disqualified person as defined in section 120(1) of the *Superannuation Industry (Supervision) Act 1993*.
- Neither a receiver, or a receiver and manager, has been appointed in respect of property beneficially owned by the trustee.
- Neither an administrator nor a liquidator nor a provisional liquidator has been appointed in respect of the trustee.
- The trustee has not commenced to be wound up.

Date:

March 6, 2017

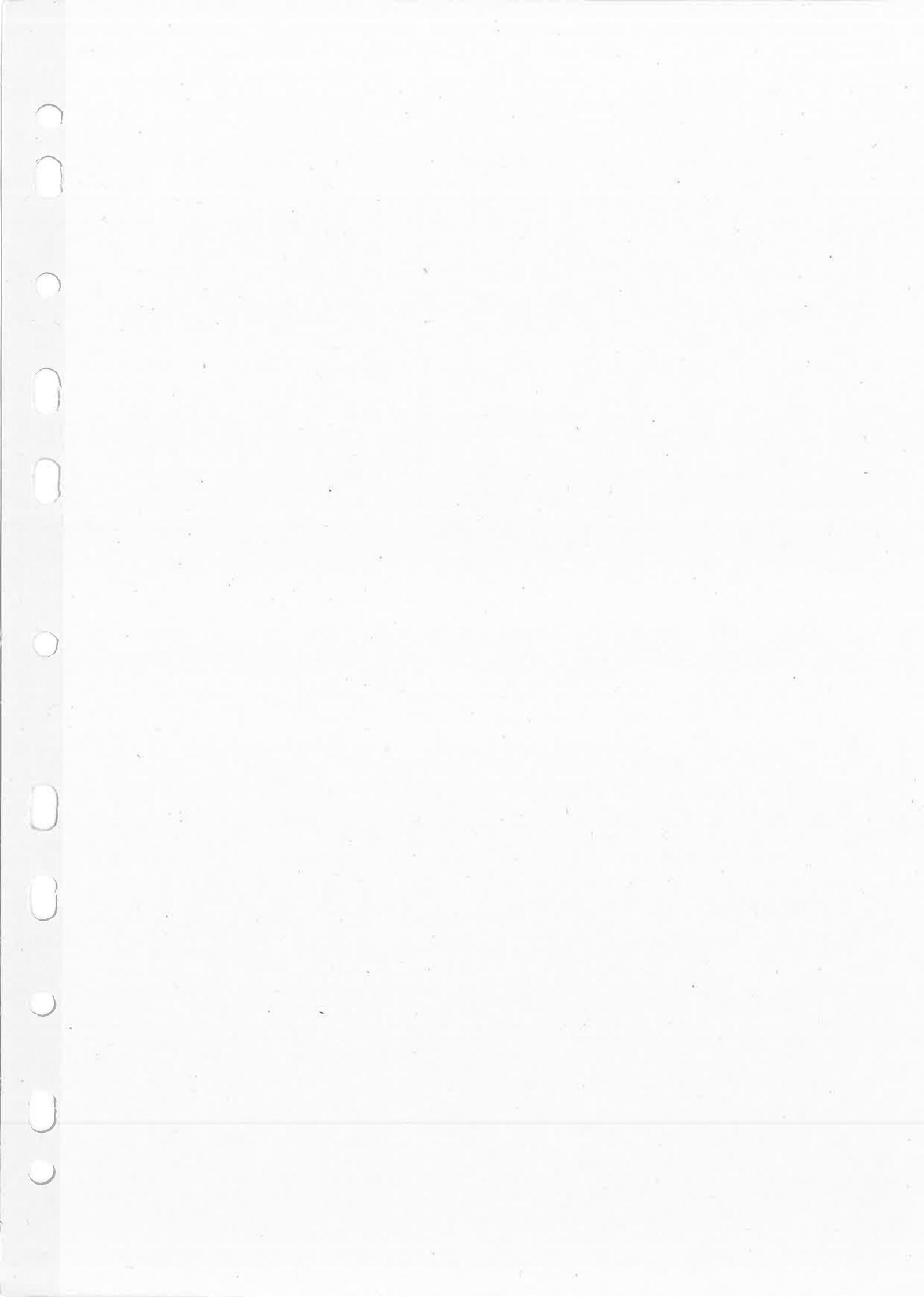
Signed:



Name:

Harvey Ernest McKibbin







**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**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](mailto:admin@pearson-group.com.au)**

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**

**Contents**

**Detailed Operating Statement**

**Detailed Statement of Financial Position**

**Member's Information Statement**

**Compilation Report**

**Trustees' Declaration**

**Notes to the Financial Statements**

**Trial Balance**

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Detailed Operating Statement**  
**For the year ended 30 June 2018**

	2018	2017
	\$	\$
<b>Revenue</b>		
Employers contributions	9,514.63	3,814.86
Interest	11,510.95	495.75
Total capital gains	<u>                    </u>	<u>5,422.53</u>
Total revenue	<u>21,025.58</u>	<u>9,733.14</u>
<b>Expenses</b>		
Bank fees & charges		270.00
Subscriptions	<u>370.00</u>	
Total expenses	<u>370.00</u>	<u>270.00</u>
<b>Benefits Accrued as a Result of Operations Before</b>		
Income Tax	20,655.58	9,463.14
Income tax payable	<u>3,098.40</u>	<u>1,419.60</u>
<b>Benefits Accrued as a Result of Operations</b>	<u><u>17,557.18</u></u>	<u><u>8,043.54</u></u>

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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.

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Detailed Statement of Financial Position as at 30 June 2018**

	2018	2017
	\$	\$
<b>Other Assets</b>		
Cash at bank - CBA # 6729	3,530.79	49,493.73
Loans - Associated	369,252.68	184,082.16
Preliminary expenses	935.00	935.00
<b>Total other assets</b>	<b>373,718.47</b>	<b>234,510.89</b>
<b>Total assets</b>	<b>373,718.47</b>	<b>234,510.89</b>
<b>Liabilities</b>		
Loans - Associated	18,552.00	
Taxation	4,518.00	1,419.60
<b>Total liabilities</b>	<b>23,070.00</b>	<b>1,419.60</b>
<b>Net Assets Available to Pay Benefits</b>	<b>350,648.47</b>	<b>233,091.29</b>
<b>Represented by:</b>		
<b>Liability for Accrued Members' Benefits</b>		
Allocated to members' accounts	350,648.47	233,091.29
	<b>350,648.47</b>	<b>233,091.29</b>

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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.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2018**

	2018	2017
	\$	\$
<hr/>		
<b>Jonathan Thomas Fuchs</b>		
<b>Opening balance - Member's Funds</b>	40,261.39	
<b>Transfers from other funds</b>		38,677.09
<b>Allocated earnings</b>	1,924.35	1,863.93
<b>Income tax expense - Earnings</b>	(288.65)	(279.63)
<b>Balance as at 30 June 2018</b>	<u>41,897.09</u>	<u>40,261.39</u>
<b>Withdrawal benefits at the beginning of the year</b>	40,261.39	
<b>Withdrawal benefits at 30 June 2018</b>	41,897.09	40,261.39

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2018**

	2018	2017
	\$	\$
<hr/>		
<b>Charlene Ursula Lisanne Fuchs</b>		
<b>Opening balance - Member's Funds</b>	39,118.84	
<b>Transfers from other funds</b>		34,291.91
<b>Allocated earnings</b>	1,869.75	1,863.93
<b>Employers contributions</b>	9,514.63	3,814.86
<b>Income tax expense - Earnings</b>	(280.46)	(279.63)
<b>Income tax expense - Contribution</b>	(1,427.20)	(572.23)
<b>Balance as at 30 June 2018</b>	<u>48,795.56</u>	<u>39,118.84</u>
<b>Withdrawal benefits at the beginning of the year</b>	39,118.84	
<b>Withdrawal benefits at 30 June 2018</b>	48,795.56	39,118.84

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Member's Information Statement**  
**For the year ended 30 June 2018**

	2018	2017
	\$	\$
<hr/>		
<b>Harvey McKibbon</b>		
<b>Opening balance - Member's Funds</b>	153,711.06	
<b>Transfers from other funds</b>		152,078.75
<b>Allocated earnings</b>	7,346.85	1,920.42
<b>Income tax expense - Earnings</b>	(1,102.09)	(288.11)
<b>Balance as at 30 June 2018</b>	159,955.82	153,711.06
<b>Withdrawal benefits at the beginning of the year</b>	153,711.06	
<b>Withdrawal benefits at 30 June 2018</b>	159,955.82	153,711.06

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Member's Information Statement**  
**For the year ended 30 June 2018**

	2018	2017
	\$	\$
<b>David Machin</b>		
<b>Transfers from other funds</b>	100,000.00	
<b>Balance as at 30 June 2018</b>	100,000.00	
<b>Withdrawal benefits at the beginning of the year</b>		
<b>Withdrawal benefits at 30 June 2018</b>	100,000.00	

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2018**

	2018	2017
	\$	\$
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	17,557.18	8,043.54
Transfers from other funds	100,000.00	225,047.75
Amount allocatable to members	<u>117,557.18</u>	<u>233,091.29</u>
<b>Allocation to members</b>		
Jonathan Thomas Fuchs	1,635.70	40,261.39
Charlene Ursula Lisanne Fuchs	9,676.72	39,118.84
Harvey McKibbon	6,244.76	153,711.06
David Machin	100,000.00	
Total allocation	<u>117,557.18</u>	<u>233,091.29</u>
Yet to be allocated	<u>117,557.18</u>	<u>233,091.29</u>
<b>Members Balances</b>		
Jonathan Thomas Fuchs	41,897.09	40,261.39
Charlene Ursula Lisanne Fuchs	48,795.56	39,118.84
Harvey McKibbon	159,955.82	153,711.06
David Machin	100,000.00	
Allocated to members accounts	<u>350,648.47</u>	<u>233,091.29</u>
Yet to be allocated		
Liability for accrued members benefits	<u>350,648.47</u>	<u>233,091.29</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.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Notes to the Financial Statements**

**For the year ended 30 June 2018**

2018

2017

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## **Note 1: Statement of Significant Accounting Policies**

These financial statements are a special purpose financial report prepared for distribution to members to satisfy the accountability requirements of the Superannuation Industry (Supervision) Act 1993 and the trust deed. The trustees have determined that the fund is not a reporting entity.

The statements have been prepared in accordance with the requirements of the following accounting standards:

AASB 1031: Materiality

AASB 110: Events after the Reporting Period

No other Australian Accounting Standards, Urgent Issues Group Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial statements are prepared on an accruals basis. They are based on historical costs and do not take into account changing money values, or, except where specifically stated, current valuations of non-current assets.

The following specific accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of these financial statements:

- **Measurement of Assets**

**Investments of the fund have been measured at market values after allowing for costs of realisation. Changes in the market value of assets are brought to account in the income statement in the periods in which they occur.**

**Market values have been determined as follows:**

- (i) shares and other securities listed on the Australian Stock Exchange by reference to the relevant market quotations at the reporting date;**
- (ii) mortgage loans by reference to the outstanding principal of the loans;**
- (iii) units in managed funds by reference to the unit redemption price at the reporting date;**
- (iv) insurance policies by reference to the surrender value of the policy; and**
- (v) property, plant and equipment at trustees' assessment of their realisable value.**

- **Liability for Accrued Benefits**

**The liability for accrued benefits is the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at reporting date.**

- **Income Tax Payable**

**The superannuation fund adopts the liability method of tax effect accounting whereby the income tax payable shown in the operating statement is based on the operating surplus or deficit adjusted for any permanent differences.**

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**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.**

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Notes to the Financial Statements**

**For the year ended 30 June 2018**

---

2018

2017

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- **Superannuation Contributions Surcharge**

The superannuation fund is recognising the superannuation contributions surcharge as an expense at the time of the receipt of an assessment from the Australian Taxation Office. The cost of the surcharge is charged to the relevant member's account.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Trial Balance as at 30 June 2018**

		2018 \$ Dr	2018 \$ Cr
	<b>Income</b>		
0716	Employers contributions		9,514.63
0800	Interest		11,510.95
	<b>Expenses</b>		
1925	Subscriptions	370.00	
1998	Income tax expense - Earnings	1,671.20	
1999	Income tax expense - Contribution	1,427.20	
	<b>Current Assets</b>		
2000	Cash at bank - CBA # 6729	3,530.79	
2140	Loans - Associated	350,700.68	
	<b>Non Current Assets</b>		
2950	Preliminary expenses	935.00	
	<b>Current Liabilities</b>		
3325	Taxation		4,518.00
	<b>Equity</b>		
4000	Opening balance - Member's Funds		233,091.29
4050	Transfers from other funds		100,000.00
		<u>358,634.87</u>	<u>358,634.87</u>
	<b>Net Profit</b>		<b>17,557.18</b>

---

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.

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2018

26/11/2020

16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0716.02 - Employers contributions</b>							
30/06/2018	000000004	J				475.00	(475.00)
30/06/2018	000000004	J				380.00	(855.00)
30/06/2018	000000004	J				589.38	(1,444.38)
30/06/2018	000000004	J				285.00	(1,729.38)
30/06/2018	000000004	J				475.00	(2,204.38)
30/06/2018	000000004	J				380.00	(2,584.38)
30/06/2018	000000004	J				997.50	(3,581.88)
30/06/2018	000000004	J				410.40	(3,992.28)
30/06/2018	000000004	J				551.00	(4,543.28)
30/06/2018	000000004	J				440.80	(4,984.08)
30/06/2018	000000004	J				551.00	(5,535.08)
30/06/2018	000000004	J				665.00	(6,200.08)
30/06/2018	000000004	J				440.80	(6,640.88)
30/06/2018	000000004	J				111.15	(6,752.03)
30/06/2018	000000004	J				440.80	(7,192.83)
30/06/2018	000000004	J				440.80	(7,633.63)
30/06/2018	000000004	J				1,330.00	(8,963.63)
30/06/2018	000000004	J				551.00	(9,514.63)
30/06/2018	000000009	J	Year end closing entry		9,514.63		0.00
Total					<b>9,514.63</b>	<b>9,514.63</b>	
<b>Account number 0800 - Interest</b>							
01/07/2017	000000006	J	Interest on opening @ 6 %			11,044.93	(11,044.93)
30/06/2018	000000004	J				86.71	(11,131.64)
30/06/2018	000000004	J				64.56	(11,196.20)
30/06/2018	000000004	J				64.92	(11,261.12)
30/06/2018	000000004	J				77.87	(11,338.99)
30/06/2018	000000004	J				66.44	(11,405.43)
30/06/2018	000000004	J				61.34	(11,466.77)
30/06/2018	000000004	J				44.18	(11,510.95)
30/06/2018	000000009	J	Year end closing entry		11,510.95		0.00
Total					<b>11,510.95</b>	<b>11,510.95</b>	
<b>Account number 1925 - Subscriptions</b>							
30/06/2018	000000004	J			370.00		370.00
30/06/2018	000000009	J	Year end closing entry			370.00	0.00
Total					<b>370.00</b>	<b>370.00</b>	

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2018

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1998.01 - Income tax expense - Earnings</b>							
30/06/2018	000000008	J	ITE 2018		288.65		288.65
30/06/2018	000000009	J	Year end closing entry			288.65	0.00
Total					<b>288.65</b>	<b>288.65</b>	
<b>Account number 1998.02 - Income tax expense - Earnings</b>							
30/06/2018	000000008	J	ITE 2018		280.46		280.46
30/06/2018	000000009	J	Year end closing entry			280.46	0.00
Total					<b>280.46</b>	<b>280.46</b>	
<b>Account number 1998.03 - Income tax expense - Earnings</b>							
30/06/2018	000000008	J	ITE 2018		1,102.09		1,102.09
30/06/2018	000000009	J	Year end closing entry			1,102.09	0.00
Total					<b>1,102.09</b>	<b>1,102.09</b>	
<b>Account number 1999.02 - Income tax expense - Contribution</b>							
30/06/2018	000000008	J	ITE 2018		1,427.20		1,427.20
30/06/2018	000000009	J	Year end closing entry			1,427.20	0.00
Total					<b>1,427.20</b>	<b>1,427.20</b>	
<b>Account number 2000 - Cash at bank - CBA # 6729</b>							
01/07/2017	000000007	J	Opening balance		49,493.73		49,493.73
30/06/2018	000000004	J				45,962.94	3,530.79
Total					<b>49,493.73</b>	<b>45,962.94</b>	

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2018

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2140 - Leased Assets (Loans - Associated)</b>							
01/07/2017	000000006	J	Interest on opening @ 6% - <i>Year 1 &gt; Base amount ✓</i>		11,044.93		11,044.93
01/07/2017	000000007	J	Opening balance		184,082.16		195,127.09
30/06/2018	000000004	J			705.05		195,832.14
30/06/2018	000000004	J			1,414.05		197,246.19
30/06/2018	000000004	J				1,000.00	196,246.19
30/06/2018	000000004	J			89,168.45		285,414.64
30/06/2018	000000004	J				1,000.00	284,414.64
30/06/2018	000000004	J			15,415.75		299,830.39
30/06/2018	000000004	J			373.79		300,204.18
30/06/2018	000000004	J				1,000.00	299,204.18
30/06/2018	000000004	J				1,000.00	298,204.18
30/06/2018	000000004	J				1,000.00	297,204.18
30/06/2018	000000004	J				41,200.00	256,004.18
30/06/2018	000000004	J			91,315.00		347,319.18
30/06/2018	000000004	J			2,000.00		349,319.18
30/06/2018	000000004	J			19,000.00		368,319.18
30/06/2018	000000004	J			933.50		369,252.68
Total					<b>415,452.68</b>	<b>46,200.00</b>	
<b>Account number 2140.03 - - GST</b>							
30/06/2018	000000004	J				15,586.00	(15,586.00)
30/06/2018	000000004	J				2,966.00	(18,552.00)
Total						<b>18,552.00</b>	
<b>Account number 2950 - Preliminary expenses</b>							
01/07/2017	000000007	J	Opening balance		935.00		935.00
Total					<b>935.00</b>		
<b>Account number 3325 - Taxation</b>							
01/07/2017	000000007	J	Opening balance			1,419.60	(1,419.60)
30/06/2018	000000008	J	ITE 2018			3,098.40	(4,518.00)
Total						<b>4,518.00</b>	
<b>Account number 4000.01 - Opening balance - Jonathon Fuchs</b>							
01/07/2017	000000007	J	Opening balance			40,261.39	(40,261.39)
30/06/2018	000000010	J	Year end closing entry			1,635.70	(41,897.09)
Total						<b>41,897.09</b>	

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2018

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4000.02 - Opening balance - Charlene Fuchs</b>							
01/07/2017	000000007	J	Opening balance			39,118.84	(39,118.84)
30/06/2018	000000010	J	Year end closing entry			9,676.72	(48,795.56)
Total						<b>48,795.56</b>	
<b>Account number 4000.03 - Opening balance - Harvey McKibbon</b>							
01/07/2017	000000007	J	Opening balance			153,711.06	(153,711.06)
30/06/2018	000000010	J	Year end closing entry			6,244.76	(159,955.82)
Total						<b>159,955.82</b>	
<b>Account number 4000.04 - Opening balance - David Machin</b>							
30/06/2018	000000010	J	Year end closing entry			100,000.00	(100,000.00)
Total						<b>100,000.00</b>	
<b>Account number 4049.01 -</b>							
30/06/2018	000000010	J	Year end closing entry			1,635.70	(1,635.70)
30/06/2018	000000010	J	Year end closing entry		1,635.70		0.00
Total					<b>1,635.70</b>	<b>1,635.70</b>	
<b>Account number 4049.02 -</b>							
30/06/2018	000000010	J	Year end closing entry			9,676.72	(9,676.72)
30/06/2018	000000010	J	Year end closing entry		9,676.72		0.00
Total					<b>9,676.72</b>	<b>9,676.72</b>	
<b>Account number 4049.03 -</b>							
30/06/2018	000000010	J	Year end closing entry			6,244.76	(6,244.76)
30/06/2018	000000010	J	Year end closing entry		6,244.76		0.00
Total					<b>6,244.76</b>	<b>6,244.76</b>	
<b>Account number 4049.04 -</b>							
30/06/2018	000000010	J	Year end closing entry			100,000.00	(100,000.00)
30/06/2018	000000010	J	Year end closing entry		100,000.00		0.00
Total					<b>100,000.00</b>	<b>100,000.00</b>	

**ABN 84 319 030 172**

**Ledger Entries Report for the year ending 30 June, 2018**

26/11/2020  
16:05

<b>Date</b>	<b>Trans No</b>	<b>Chq/Rec</b>	<b>Description</b>	<b>Code</b>	<b>Debit</b>	<b>Credit</b>	<b>Total</b>
<b>Account number 4050.04 - Transfers from other funds</b>							
30/06/2018	000000004	J				100,000.00	(100,000.00)
30/06/2018	000000009	J	Year end closing entry		100,000.00		0.00
<b>Total</b>					<b>100,000.00</b>	<b>100,000.00</b>	
<b>Account number 4199 - Funds yet to be allocated</b>							
30/06/2018	000000009	J	Year end closing entry			117,557.18	(117,557.18)
30/06/2018	000000010	J	Year end closing entry		117,557.18		0.00
<b>Total</b>					<b>117,557.18</b>	<b>117,557.18</b>	

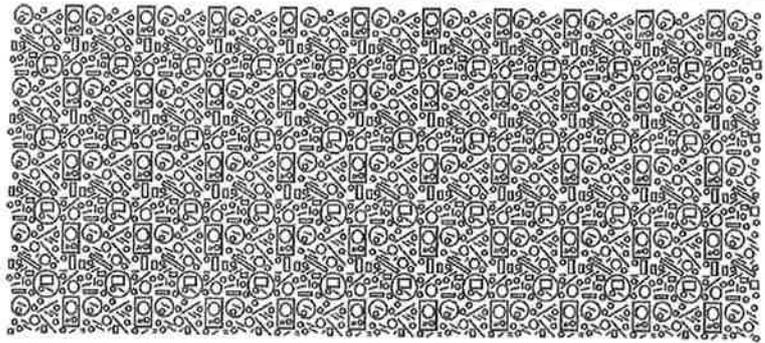


**Fuchs and Chesterfield Super Fund**  
**Financial Year Ending 30 June 2019**

	Ursula			
	Jon Fuchs	Chesterfield	Harvey McKibbin	David Machin
30/06/2017	Name	Date of Birth	Service Date	Date of Birth
	30/09/1982	9/10/1986	29/05/1970	31/01/1977
	19/07/2016	19/07/2016	15/03/2017	15/03/2017
	Member 1	Member 2	Member 3	Member 4
	41,875.09	48,714.33	159,955.82	99,918.77
Member Opening Taxable	22.00	81.23	-	81.23
Member Opening Tax Free	41,897.09	48,795.56	159,955.82	100,000.00
Total Opening Bal	11.95%	13.92%	45.62%	28.52%
Percentage	0.00%	0.00%	0.00%	0.00%
Change in MV of Assets	0.00%	0.00%	0.00%	0.00%
Tax Free Income	19,832.22	2,759.81	9,046.89	5,555.87
Taxable Income	-	-	-	-
Deductable Expenses	19,832.22	2,759.81	9,046.89	5,555.87
Earnings (Not Rounded)	2,974.83	-	-	-
Tax on Rounded Earnings	-	-	-	-
Employers taxable contribs	-	-	-	-
Members Taxable Contribs	3,447.89	3,314.68	133.21	-
Members Undeducted Contribs	-	-	-	-
Government Co-contributions	-	-	-	-
Pension Drawn	-	-	-	-
Member Specific Expense	-	-	-	-
Earnings	-	-	-	-
Change in MV of Assets	-	-	-	-
Tax Free Income	-	-	-	-
<b>As per Operating Statement</b>	<b>23,280.11</b>	<b>-</b>	<b>-</b>	<b>-</b>
Less Tax - Contributions	517.16	497.20	19.96	-
Less Tax - Earnings	2,974.83	413.97	1,357.03	848.38
Total Tax	3,492.00	911.17	1,377.00	848.38
Roll In's - Taxable	-	-	-	-
Roll In's - Tax Free	-	-	-	-
Roll Out's	-	-	-	-
Benefits Paid	-	-	-	-
Forfeited Benefits	-	-	-	-
Ledger Allocated Earnings	19,788.11	2,014.20	5,163.32	7,803.11
Member Closing 'Taxable	97,766.94	43,889.29	53,877.65	104,726.26
Member Closing 'Tax Free'	103.23	22.00	81.23	81.23
Total Closing Balance	97,870.17	43,911.29	53,958.88	104,807.49

7,669.90  
1,848.64





Date	Transaction	Debit	Credit	Balance
15 May	OZFOREX PTY LTD NetBank BPAY 293464 135352771 Tiantai Down Pmt	60,318.76		\$79,797.26 CR
16 May	Transfer to xx5591 NetBank JF China Per Deim	400.00		\$79,397.26 CR
29 May	Transfer to other Bank NetBank FUCH9001	320.00		\$79,077.26 CR
01 Jun	Credit Interest		135.47	\$79,212.73 CR
01 Jun	Direct Credit 002221 SBSCH 470000738440		380.00	\$79,592.73 CR
14 Jun	Transfer from xx7264 NetBank JUN HINO LEASE PMT		1,000.00	\$80,592.73 CR
21 Jun	CASH/CHEQUE DEPOSIT CBA ATM EVERTON PARK A QLD 411001 AUS		3,619.00	\$84,211.73 CR
21 Jun	Transfer to xx5591 NetBank HINO MAINT	3,628.70		\$80,583.03 CR
21 Jun	Transfer to other Bank NetBank INV108427 P1	15,000.00		\$65,583.03 CR
22 Jun	Transfer to other Bank NetBank INV108427 P2	16,089.30		\$49,493.73 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2017 is \$495.75			
01 Jul	Credit Interest		86.71	\$49,580.44 CR
04 Jul	Direct Credit 002221 SBSCH 480000702712		475.00	\$50,055.44 CR
07 Jul	Direct Credit 002221 SBSCH 470000751949		380.00	\$50,435.44 CR
13 Jul	Direct Credit 002221 SBSCH 440000819785		589.38	\$51,024.82 CR
01 Aug	Credit Interest		64.56	\$51,089.38 CR
02 Aug	2017 CLOSING BALANCE			\$51,089.38 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$1,768.02 CR		\$115,067.16		\$164,388.52		\$51,089.38 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.

1772.4035.1.1 ZZ2 ; 0303SL.F3.S931.D214.O.V06.00.22





# Your Statement

**Statement 3** (Page 1 of 2)

**Account Number** 06 4000 14646729

**Statement Period** 3 Aug 2017 - 2 Feb 2018

**Closing Balance** \$751.75 CR

**Enquiries** 13 1998  
 (24 hours a day, 7 days a week)



037

TRUSTEE  
 UNIT 12 8 RUSSELL ST  
 EVERTON PARK QLD 4053

## Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: CHARLENE URSULA LISANNE FUCHS AND  
 JONATHAN THOMAS FUCHS AS TRUSTEES FOR T  
 HE FUCHS & CHESTERFIELD PRIVATE PENSION  
 FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

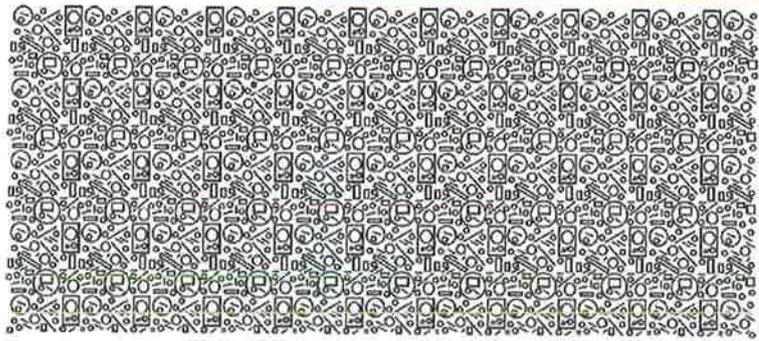
Date	Transaction	Debit	Credit	Balance
03 Aug 2017	OPENING BALANCE			\$51,089.38 CR
07 Aug	Direct Credit 002221 SBSCH 470000761027		285.00	\$51,374.38 CR
16 Aug	Transfer to CBA A/c CommBank app Inv0506	705.05		\$50,669.33 CR
01 Sep	Credit Interest		64.92	\$50,734.25 CR
04 Sep	Direct Credit 002221 SBSCH 460000940686		475.00	\$51,209.25 CR
05 Sep	Transfer to other Bank CB TabletApp Inv0525	1,414.05		\$49,795.20 CR
05 Sep	Transfer from xx7264 CB TabletApp Sep Hino Pmt		1,000.00	\$50,795.20 CR
05 Sep	Direct Credit 283804 AUSTRALIANSUPER 004626058		100,000.00	\$150,795.20 CR
06 Sep	OZFOREX PTY LTD NetBank BPAY 293464 135352771 135352771 TIANTAI	89,168.45		\$61,626.75 CR
01 Oct	Credit Interest		77.87	\$61,704.62 CR
10 Oct	Transfer from xx7264 NetBank Oct Hino Pmt		1,000.00	\$62,704.62 CR
10 Oct	Direct Credit 002221 SBSCH 420000569872		380.00	\$63,084.62 CR
11 Oct	Transfer to other Bank CB TabletApp Sealegs 125262	15,415.75		\$47,668.87 CR
11 Oct	Transfer to xx4081 CB TabletApp Customs 2	373.78		\$47,295.09 CR



\*# 5104.178 1 ZZ256R3 0303SL.R3.S931.D033.O V06.00.24

Account Number

06 4000 14646729



Date	Transaction	Debit	Credit	Balance			
27 Oct	Direct Credit 002221 SBSCH 410000799729		997.50	\$48,292.59 CR			
01 Nov	Credit Interest		66.44	\$48,359.03 CR			
01 Nov	Transfer from xx7264 CB TabletApp nov hino pmt		1,000.00	\$49,359.03 CR			
02 Nov	Direct Credit 002221 SBSCH 450000881677		410.40	\$49,769.43 CR			
01 Dec	Credit Interest		61.34	\$49,830.77 CR			
01 Dec	Direct Credit 002221 SBSCH 430000813497		551.00	\$50,381.77 CR			
05 Dec	Transfer from xx7264 NetBank Dec Hino Pmt		1,000.00	\$51,381.77 CR			
22 Dec	Transfer from xx7264 NetBank Jan 18 Hino Pmt		1,000.00	\$52,381.77 CR			
22 Dec	Transfer from xx7264 NetBank Iveco Down Pmt		41,200.00	\$93,581.77 CR			
22 Dec	Wdl Branch Fulham Gardens	91,315.00		\$2,266.77 CR			
22 Dec	Transfer to CBA A/c NetBank DP refund	2,000.00		\$266.77 CR			
01 Jan	Credit Interest		44.18	\$310.95 CR			
04 Jan	Direct Credit 002221 SBSCH 480000741308		440.80	\$751.75 CR			
02 Feb	2018 CLOSING BALANCE			\$751.75 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$51,089.38 CR			\$200,392.08		\$150,054.45		\$751.75 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.



# Your Statement

Statement 4 (Page 1 of 2)

Account Number 06 4000 14646729

Statement Period 3 Feb 2018 - 2 Aug 2018

Closing Balance \$4,304.10 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



037

TRUSTEE  
 UNIT 12 8 RUSSELL ST  
 EVERTON PARK QLD 4053

## Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: CHARLENE URSULA LISANNE FUCHS AND  
 JONATHAN THOMAS FUCHS AS TRUSTEES FOR T  
 HE FUCHS & CHESTERFIELD PRIVATE PENSION  
 FUND

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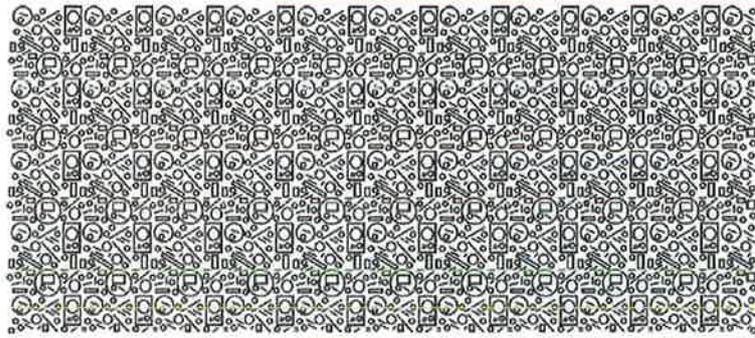
Date	Transaction	Debit	Credit	Balance
03 Feb 2018	OPENING BALANCE			\$751.75 CR
05 Feb	Direct Credit 002221 SBSCH 480000748963		551.00	\$1,302.75 CR
09 Feb	Direct Credit 002221 SBSCH 480000750138		665.00	\$1,967.75 CR
06 Mar	Direct Credit 012721 ATO ATO84319030172K004		15,586.00	\$17,553.75 CR
06 Mar	Direct Credit 012721 ATO ATO84319030172K004		2,966.00	\$20,519.75 CR
06 Mar	Transfer to CBA A/c NetBank Iveco Reimb	19,000.00		\$1,519.75 CR
16 Mar	Direct Credit 012721 ATO ATO008000009354107		440.80	\$1,960.55 CR
22 Mar	CASH/CHEQUE DEPOSIT CBA ATM EVERTON PARK B QLD 411002 AUS ato refund		111.15	\$2,071.70 CR
20 Apr	Direct Credit 012721 ATO ATO006000009347808		440.80	\$2,512.50 CR
12 May	Direct Credit 012721 ATO ATO003000009391250		440.80	\$2,953.30 CR
25 May	Direct Credit 012721 ATO ATO002000009584655		1,330.00	\$4,283.30 CR
05 Jun	Transfer to xx4081 NetBank QLD TMR	933.50		\$3,349.80 CR



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 ZZ258R3 0303 SL.R3.S931.D214.O.V06.00.25

Account Number

06 4000 14646729



Date	Transaction	Debit	Credit	Balance
19 Jun	Transfer to other Bank NetBank PPF Audit Shield	370.00		\$2,979.80 CR
22 Jun	Direct Credit 012721 ATO ATO003000009465152		551.00	\$3,530.80 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$466.02			
10 Jul	Direct Credit 012721 ATO ATO007000009265447		332.50	\$3,863.30 CR
12 Jul	Direct Credit 012721 ATO ATO003000009533550		440.80	\$4,304.10 CR
02 Aug	2018 CLOSING BALANCE			\$4,304.10 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$751.75 CR		\$20,303.50		\$23,855.85		\$4,304.10 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.

# Financial Year Summary



1 JULY 2017 - 30 JUNE 2018

Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2018
Shares	2823906	MR JONATHAN THOMAS FUCHS + MS CHARLENE URSULA LISANNE CHESTERFIELD <FUCHS & CHESTERFIELD A/C>	\$0.00
CDIA	14646729	The Trustee for the Fuchs	\$3,530.80
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$3,530.80</b>

## Allocation as at 30 June 2018

### Shares in your portfolio

No Data Available

## Estimated Interest & Dividends

## 2017-2018 Financial Year

Est. Franked Dividends	\$0.00
Est. Unfranked Dividends	\$0.00
Est. Franking Credits	\$0.00
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$466.02
<b>TOTAL INCOME</b>	<b>\$466.02</b>

## Fees & Charges

## 2017-2018 Financial Year

Total Brokerage (inc. GST)	\$0.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$0.00</b>

### Sectors in your portfolio

No Data Available

# Financial Year Summary



1 JULY 2017 - 30 JUNE 2018

This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CRA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

# Portfolio Valuation

30 JUNE 2018



SHARES - 2823906 - HIN 75162928

MR JONATHAN THOMAS FUCHS + MS CHARLENE URSULA LISANNE CHESTERFIELD <FUCHS & CHESTERFIELD A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
No Data Available				
<b>Sub Total</b>			<b>\$0.00</b>	<b>0.00%</b>

Cash Accounts	Portfolio Value	% of Portfolio
CDIA - 06400014646729	\$3,530.80	100.00%
<b>TOTAL</b>	<b>\$3,530.80</b>	<b>100.00%</b>

# Portfolio Valuation

30 JUNE 2018

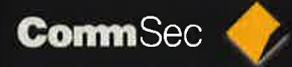


This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

# Transaction Summary

1 JULY 2017 - 30 JUNE 2018



SHARES - 2823906 - HIN 75162928

MR JONATHAN THOMAS FUCHS + MS CHARLENE  
URSULA LISANNE CHESTERFIELD <FUCHS &  
CHESTERFIELD A/C>

## Total Buys and Sells

## 2017 - 2018 Financial Year

Total Buys (inc. Brokerage + GST)

\$0.00

Total Sells (inc. Brokerage + GST)

\$0.00

No data available

# Transaction Summary



1 JULY 2017 - 30 JUNE 2018

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored Holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below.

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Security Transfer Registrars (<https://www.securitytransfer.com.au/>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

# Interest & Estimated Dividend Summary

1 JULY 2017 - 30 JUNE 2018



SHARES - 2823906 - HIN 75162928

MR JONATHAN THOMAS FUCHS + MS CHARLENE URSULA LISANNE CHESTERFIELD <FUCHS & CHESTERFIELD A/C>

## ESTIMATED DIVIDEND SUMMARY

No data available

TOTAL

\$0.00

## ESTIMATED INTEREST RECEIVED

No data available

TOTAL

\$0.00

## INTEREST INCOME SUMMARY

Account

Interest

CDIA - 14646729

\$466.02

TOTAL

\$466.02

# Interest & Estimated Dividend Summary



1 JULY 2017 - 30 JUNE 2018

This statement only provides information for CDIA accounts that have been designated as the settlement account for your trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

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Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | [www.commssec.com.au](http://www.commssec.com.au)

# Interest & Estimated Dividend Summary

1 JULY 2017 - 30 JUNE 2018



GLOSSARY

Units



**Fuchs and Chesterfield Super Fund**

Financial Year Ending 30 June 2018

	Jon Fuchs		Ursula		Harvey McKibbin		David Machin	
	Chesterfield		Chesterfield		Chesterfield		Chesterfield	
Name	Date of Birth	Service Date	Date of Birth	Service Date	Date of Birth	Service Date	Date of Birth	Service Date
Member Opening Taxable	30/09/1982	19/07/2016	9/10/1986	19/07/2016	29/05/1970	15/03/2017	31/01/1977	15/03/2017
Member Opening Tax Free	Member 1	Member 2	Member 1	Member 3	Member 2	Member 4	Member 3	Member 4
Total	40,239.39	39,037.61	40,239.39	81.23	153,711.05	-	-	-
Member Opening Tax Free	22.00	81.23	-	-	-	-	-	-
Total Opening Bal	233,091.29	40,261.39	39,118.84	153,711.05	-	-	-	-
Percentage	100.00%	17.27%	16.78%	65.94%	0.00%	0.00%	0.00%	0.00%
Change in MV of Assets	-	0.00%	0.00%	0.00%	-	-	-	-
Tax Free Income	-	0.00%	0.00%	0.00%	-	-	-	-
Taxable Income	11,510.95	-	-	-	-	-	-	-
Deductible Expenses	370.00	-	-	-	-	-	-	-
Earnings (Not Rounded)	11,140.95	1,924.35	1,869.74	7,346.85	-	-	-	-
Tax on Rounded Earnings	1,671.14	-	-	-	-	-	-	-
Employers taxable contribs	9,514.63	-	9,514.63	-	-	-	-	-
Members Taxable Contribs	-	-	-	-	-	-	-	-
Members Undeducted Contribs	-	-	-	-	-	-	-	-
Government Co-contributions	-	-	-	-	-	-	-	-
Pension Drawn	-	-	-	-	-	-	-	-
Member Specific Expense	-	-	-	-	-	-	-	-
Earnings	-	-	-	-	-	-	-	-
Change in MV of Assets	-	-	-	-	-	-	-	-
Tax Free Income	-	-	-	-	-	-	-	-
<b>As per Operating Statement</b>	<b>20,655.58</b>	-	-	-	-	-	-	-
Less Tax - Contributions	1,427.19	-	1,427.19	-	-	-	-	-
Less Tax - Earnings	1,671.20	288.65	280.46	1,102.09	-	-	-	-
Total Tax	3,098.40	288.65	1,707.66	1,102.09	-	-	-	-
Roll In's - Taxable	-	-	-	-	-	-	99,918.77	-
Roll In's - Tax Free	-	-	-	-	-	-	81.23	-
Roll Out's	-	-	-	-	-	-	-	-
Benefits Paid	-	-	-	-	-	-	-	-
Forfeited Benefits	-	-	-	-	-	-	-	-
Ledger Allocated Earnings	1,797.79	1,635.70	9,676.72	6,244.76	-	-	-	-
Member Closing 'Taxable'	90,589.43	41,875.09	48,714.33	159,955.82	-	-	99,918.77	-
Member Closing 'Tax Free'	103.23	22.00	81.23	-	-	-	81.23	-
Total Closing Balance	90,692.66	41,897.09	48,795.56	159,955.82	-	-	100,000.00	-



**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](http://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](http://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 986 131 943

Year 2018

Name of partnership, trust, fund or entity The Fuchs &amp; Chesterfield 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 26033350

Account Name Fuchs and Chesterfield PPF

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)**

986 131 943

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)**

The Fuchs & Chesterfield Private  
Pension Fund

**3 Australian business number (ABN)**

84 319 030 172

**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

Laurence

Other given names

SMSF Auditor Number

100 264 453

Auditor's phone number

0409 690359

Use Agent  
address details? 

Postal address

PO Box 145

Kedron

QLD

4031

Date audit was completed

 A

Was Part B of the audit report qualified?

 B  YIf 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)  Fund account number

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

**B Financial institution details for tax refunds only**

Use Agent Trust Account?

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  
 C  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?

**9 Was the fund wound up during the income year?**

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?  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 (CGI) 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**  Number

Gross payments where ABN not quoted **H**  Loss

Gross distribution from partnerships **I**

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**

Assessable employer contributions

**R1**

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**

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

**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	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text"/>	<b>H2</b> <input type="text"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="370"/>	<b>J2</b> <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/>	<b>L2</b> <input type="text"/>	
Tax losses deducted	<b>M1</b> <input type="text"/>		

**TOTAL DEDUCTIONS**  
**N**   
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y**   
 (Total A2 to L2)

**#TAXABLE INCOME OR LOSS**  Loss  
**O**   
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z**   
 (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**   
 (an amount must be included even if it is zero)  
 #Tax on taxable income **T1**   
 (an amount must be included even if it is zero)  
 #Tax on no-TFN-quoted contributions **J**   
 (an amount must be included even if it is zero)  
**Gross tax B**   
 (T1 plus J)

Foreign income tax offset

**C1**

Rebates and tax offsets

**C2**

**Non-refundable non-carry forward tax offsets**

**C**   
(C1 plus C2)

**SUBTOTAL 1**

**T2**

(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

**D3**

Early stage investor tax offset carried forward from previous year

**D4**

**Non-refundable carry forward tax offsets**

**D**   
(D1 plus D2 plus D3 plus D4)

**SUBTOTAL 2**

**T3**

(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**   
(E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5**

(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**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

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

**#Tax offset refunds**  
(Remainder of refundable tax offsets).

**I**

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

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax payable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 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 years

Net capital losses carried forward to later income years

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

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.

Title	Mr	Member's TFN	368 294 602	Member Number	1
Family name	Fuchs	Account status	<input type="radio"/>	Code	
First given name	Jonathan				
Other given names	Thomas				
Date of birth	30/09/1982	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	40,261.39
Employer contributions	<b>A</b>
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b>
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>

**Other transactions**

Accumulation phase account balance	<b>S1</b>	41,897.09
Retirement phase account balance - Non CDBIS	<b>S2</b>	0.00
Retirement phase account balance - CDBIS	<b>S3</b>	0.00
<input type="text" value="0"/> TRIS Count		

TOTAL CONTRIBUTIONS	0.00
Allocated earnings or losses	1,635.70
Inward rollovers and transfers	<b>P</b>
Outward rollovers and transfers	<b>Q</b>
Lump Sum payment	<b>R1</b>
Income stream payment	<b>R2</b>
CLOSING ACCOUNT BALANCE	41,897.09
	S1 plus S2 plus S3
Accumulation phase value	41,897.09
Retirement phase value	<b>X2</b>

Fund

See the Privacy note in the Declaration.

Title	Mrs	Member's TFN	404 105 040	Member Number	2
Family name	Chesterfield			Account status	<input type="radio"/> Code
First given name	Ursula				
Other given names					
Date of birth	09/10/1986	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE		39,118.84
Employer contributions	<b>A</b>	9,514.63
ABN of principal employer	<b>A1</b>	
Personal contributions	<b>B</b>	
CGT small business retirement exemption	<b>C</b>	
CGT small business 15-year exemption amount	<b>D</b>	
Personal injury election	<b>E</b>	
Spouse and child contributions	<b>F</b>	
Other third party contributions	<b>G</b>	
Assessable foreign superannuation fund amount	<b>I</b>	
Non-assessable foreign superannuation fund amount	<b>J</b>	
Transfer from reserve: assessable amount	<b>K</b>	
Transfer from reserve: non-assessable amount	<b>L</b>	
Contributions from non-complying funds and previously non-complying funds	<b>T</b>	
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>	

**Other transactions**

Accumulation phase account balance	<b>S1</b>	48,795.56
Retirement phase account balance - Non CDBIS	<b>S2</b>	0.00
Retirement phase account balance - CDBIS	<b>S3</b>	0.00
<input type="text" value="0"/> TRIS Count		

TOTAL CONTRIBUTIONS	<b>N</b>	9,514.63
Allocated earnings or losses	<b>O</b>	162.09
Inward rollovers and transfers	<b>P</b>	
Outward rollovers and transfers	<b>Q</b>	
Lump Sum payment	<b>R1</b>	
Income stream payment	<b>R2</b>	
CLOSING ACCOUNT BALANCE	<b>S</b>	48,795.56
		S1 plus S2 plus S3

Accumulation phase value	<b>X1</b>	48,795.56
Retirement phase value	<b>X2</b>	

Fund See the Privacy note in the Declaration.

Title	Mr	Member's TFN	381 862 075	Member Number	3
Family name	Machin	Account status	0	Code	
First given name	David				
Other given names					
Date of birth	31/01/1977	If deceased, date of death			

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	
Employer contributions	<b>A</b>
ABN of principal employer	<b>A1</b>
Personal contributions	<b>B</b>
CGT small business retirement exemption	<b>C</b>
CGT small business 15-year exemption amount	<b>D</b>
Personal injury election	<b>E</b>
Spouse and child contributions	<b>F</b>
Other third party contributions	<b>G</b>
Assessable foreign superannuation fund amount	<b>I</b>
Non-assessable foreign superannuation fund amount	<b>J</b>
Transfer from reserve: assessable amount	<b>K</b>
Transfer from reserve: non-assessable amount	<b>L</b>
Contributions from non-complying funds and previously non-complying funds	<b>T</b>
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	<b>M</b>

**Other transactions**

Accumulation phase account balance	<b>S1</b>	100,000.00
Retirement phase account balance - Non CDBIS	<b>S2</b>	0.00
Retirement phase account balance - CDBIS	<b>S3</b>	0.00
0 TRIS Count		

TOTAL CONTRIBUTIONS	<b>N</b>		0.00
Allocated earnings or losses	<b>O</b>		Loss
Inward rollovers and transfers	<b>P</b>	100,000.00	
Outward rollovers and transfers	<b>Q</b>		Code
Lump Sum payment	<b>R1</b>		Code
Income stream payment	<b>R2</b>		
CLOSING ACCOUNT BALANCE	<b>S</b>	100,000.00	S1 plus S2 plus S3

Accumulation phase value	<b>X1</b>		100,000.00
Retirement phase value	<b>X2</b>		

Fund

See the Privacy note in the Declaration.

Title  Member's TFN  Member Number

Family name  Account status  Code

First given name

Other given names

Date of birth  If deceased, date of death

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE

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**

Retirement phase account balance - Non CDBIS **S2**

Retirement phase account balance - CDBIS **S3**

TRIS Count

TOTAL CONTRIBUTIONS **N**

Allocated earnings or losses **O**  Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**  Code

Income stream payment **R2**  Code

CLOSING ACCOUNT BALANCE **S**  S1 plus S2 plus S3

Accumulation phase value **X1**

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

**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  
**J6**

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential 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**   
 (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  
**V3**

Borrowings **V**

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

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H**

Total TOFA losses **I**

**Section J: Other information**

**Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 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](http://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  Mr

Family name  Fuchs

First given name  Jonathan

Other given names

Area code  04 Number  09719112

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

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





**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](http://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](http://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

Year

Name of partnership, trust, fund or entity

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

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

Signature

Date

# Self-managed superannuation fund annual return

# 2019

## Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2019 (NAT 71287)

 Return year 

The Self-managed superannuation fund annual return instructions 2019 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT3036).

## Section A: Fund information

### 1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

### 2 Name of self-managed superannuation fund (SMSF)



### 3 Australian business number (ABN)

### 4 Current postal address






### 5 Annual return status

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

 A  N

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

 B  N

### 6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent  
address details?

Postal address





Date audit was completed

 A 

Was Part A of the audit report qualified?

 B

 Y

Was Part B of the audit report qualified?

 C

 Y

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

 D

**7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

**A Fund's financial institution account details**

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits)  Fund account number

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

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

**B Financial institution account details for tax refunds**

Use Agent Trust Account?  N

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

BSB number  Account number

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

**C Electronic service address alias**

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

**8 Status of SMSF**

Australian superannuation fund

A  Y

Fund's tax file number (TFN) 986 131 943

Fund benefit structure  B  A Code

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

C  Y

**9 Was the fund wound up during the income year?**

N Print Y for yes or N for no.

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

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 2019

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

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

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

Transfers from foreign funds **F**  N

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

**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**

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

**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	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text"/>	<b>H2</b> <input type="text"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text"/>	<b>J2</b> <input type="text"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> <small>Code</small>	<b>L2</b> <input type="text"/> <small>Code</small>	
Tax losses deducted	<b>M1</b> <input type="text"/>		

**TOTAL DEDUCTIONS**  
**N**   
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y**   
 (Total A2 to L2)

**#TAXABLE INCOME OR LOSS** Loss  
**O**   
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z**   
 (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. If you leave these labels blank you will have specified a zero amount

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

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

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

**SUBTOTAL 1**

**T2**

(B less C –cannot be less than zero)

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

**SUBTOTAL 2**

**T3**

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	<b>E1</b> <input type="text"/>	<b>Refundable tax offsets</b>
No-TFN tax offset	<b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b> <input type="text"/>	
Exploration credit tax offset	<b>E4</b> <input type="text"/>	
		<b>E</b> <input type="text" value="0.00"/>
		(E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5**

(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**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

Eligible credits

**H**  0.00

(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**

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**  3,751.00

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years

**U**

Net capital losses carried forward to later income years

**V**

Net capital losses brought forward from prior years

Net 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.

Title	Mr	See the Privacy note in the Declaration.	Member Number	1
Family name	Fuchs	Member'sTFN	368 294 602	Account status
First given name	Jonathan			<input type="radio"/> Code
Other given names	Thomas			
Date of birth	30/09/1982	If deceased, date of death		

**Contributions**

OPENING ACCOUNT BALANCE 41,897.09

Refer to instructions for completing these labels

Employer contributions  
**A**

ABN of principal employer  
**A1**

Personal contributions  
**B**

CGT small business retirement exemption  
**C**

CGT small business 15-year exemption amount  
**D**

Personal injury election  
**E**

Spouse and child contributions  
**F**

Other third party contributions  
**G**

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

Proceeds from primary residence disposal

**H**

Receipt date  
**H**

Assessable foreign superannuation fund amount  
**I**

Non-assessable foreign superannuation fund amount  
**J**

Transfer from reserve: assessable amount  
**K**

Transfer from reserve: non-assessable amount  
**L**

Contributions from non-complying funds and previously non-complying funds  
**T**

Any other contributions (including Super Co-contributions and low Income Super Contributions)  
**M**

**Other transactions**

Accumulation phase account balance  
**S1** 0.00

Retirement phase account balance - Non CDBIS  
**S2** 0.00

Retirement phase account balance - CDBIS  
**S3** 0.00

TRIS Count

Allocated earnings or losses **O** 2,014.20  Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**  Code

Income stream payment **R2**  Code

CLOSING ACCOUNT BALANCE **S** 43,911.29  
 S1 plus S2 plus S3

Accumulation phase value **X1** 43,911.29

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

See the Privacy note in the Declaration.

Title Mrs  
 Family name Chesterfield  
 First given name Ursula  
 Other given names  
 Date of birth 09/10/1986  
 If deceased, date of death

Member's TFN 404 105 040  
 Member Number 2  
 Account status  Code

**Contributions** OPENING ACCOUNT BALANCE 48,795.56

Refer to instructions for completing these labels

Employer contributions <b>A</b> 3,314.68	Proceeds from primary residence disposal <b>H</b>
ABN of principal employer <b>A1</b>	Receipt date <b>H</b>
Personal contributions <b>B</b>	Assessable foreign superannuation fund amount <b>I</b>
CGT small business retirement exemption <b>C</b>	Non-assessable foreign superannuation fund amount <b>J</b>
CGT small business 15-year exemption amount <b>D</b>	Transfer from reserve: assessable amount <b>K</b>
Personal injury election <b>E</b>	Transfer from reserve: non-assessable amount <b>L</b>
Spouse and child contributions <b>F</b>	Contributions from non-complying funds and previously non-complying funds <b>T</b>
Other third party contributions <b>G</b>	Any other contributions (including Super Co-contributions and low income Super Contributions) <b>M</b>
<b>TOTAL CONTRIBUTIONS N</b> 3,314.68 (Sum of labels A to M)	

**Other transactions**

Accumulation phase account balance <b>S1</b> 53,955.88	Allocated earnings or losses <b>O</b> 1,848.64 <input type="checkbox"/> Loss
Retirement phase account balance - Non CDBIS <b>S2</b> 0.00	Inward rollovers and transfers <b>P</b>
Retirement phase account balance - CDBIS <b>S3</b> 0.00	Outward rollovers and transfers <b>Q</b>
<input type="checkbox"/> TRIS Count	Lump Sum payment <b>R1</b> <input type="checkbox"/> Code
	Income stream payment <b>R2</b> <input type="checkbox"/> Code
<b>CLOSING ACCOUNT BALANCE S</b> 53,958.88 S1 plus S2 plus S3	

Accumulation phase value **X1** 53,955.88  
 Retirement phase value **X2**  
 Outstanding limited recourse borrowing arrangement amount **Y**

See the Privacy note in the Declaration.		Member Number
Title	Mr	Member's TFN 861 602 249
Family name	Mckibbon	3
First given name	Harvey	Account status
Other given names		<input type="radio"/> Code
Date of birth	29/05/1970	If deceased, date of death

**Contributions**

OPENING ACCOUNT BALANCE 159,955.82

Refer to instructions for completing these labels

Employer contributions

**A** 133.21

ABN of principal employer

**A1**

Personal contributions

**B**

CGT small business retirement exemption

**C**

CGT small business 15-year exemption amount

**D**

Personal injury election

**E**

Spouse and child contributions

**F**

Other third party contributions

**G**

Proceeds from primary residence disposal

**H**

Receipt date

**H**

Assessable foreign superannuation fund amount

**I**

Non-assessable foreign superannuation fund amount

**J**

Transfer from reserve: assessable amount

**K**

Transfer from reserve: non-assessable amount

**L**

Contributions from non-complying funds and previously non-complying funds

**T**

Any other contributions (including Super Co-contributions and low Income Super Contributions)

**M**

TOTAL CONTRIBUTIONS **N** 133.21

(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance

**S1** 167,758.93

Retirement phase account balance - Non CDBIS

**S2** 0.00

Retirement phase account balance - CDBIS

**S3** 0.00

TRIS Count

Allocated earnings or losses **O** 7,669.90

Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Code

Income stream payment **R2**

Code

CLOSING ACCOUNT BALANCE **S** 167,758.93

S1 plus S2 plus S3

Accumulation phase value **X1** 167,758.93

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

See the Privacy note in the Declaration.		Member Number
Title	Mr	4
Family name	Machin	Account status
First given name	David	<input type="radio"/> Code
Other given names		
Date of birth	31/01/1977	If deceased, date of death

**Contributions**      OPENING ACCOUNT BALANCE      100,000.00

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

**Other transactions**

Accumulation phase account balance	Allocated earnings or losses	<b>O</b> 4,807.49	Loss
<b>S1</b> 104,807.49	Inward rollovers and transfers	<b>P</b>	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	<b>Q</b>	Code
<b>S2</b> 0.00	Lump Sum payment	<b>R1</b>	Code
Retirement phase account balance - CDBIS	Income stream payment	<b>R2</b>	Code
<b>S3</b> 0.00			
<input type="text"/> TRIS Count	<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b> 104,807.49	
		S1 plus S2 plus S3	
Accumulation phase value	<b>X1</b> 104,807.49		
Retirement phase value	<b>X2</b>		
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>		

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	<input type="text"/>
Unlisted trusts	<b>B</b>	<input type="text"/>
Insurance policy	<b>C</b>	<input type="text"/>
Other managed investments	<b>D</b>	<input type="text"/>

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="600"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text" value="376,911"/>
Listed shares	<b>H</b>	<input type="text"/>
Unlisted shares	<b>I</b>	<input type="text"/>

<b>Limited recourse borrowing arrangements</b>	
<b>J1</b>	Australian residential real property
<b>J2</b>	Australian non-residential real property
<b>J3</b>	Overseas real property
<b>J4</b>	Australian shares
<b>J5</b>	Overseas shares
<b>J6</b>	Other

Limited recourse borrowing arrangements	<b>J</b>	<input type="text" value="0"/>
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Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="935"/>

15c Other investments

Crypto-Currency	<b>N</b>	<input type="text"/>
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15d Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> (Sum of labels A to T)	<b>U</b>	<input type="text" value="378,446"/>
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15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>	
Permissible temporary borrowings	<b>V2</b> <input type="text"/>	
Other borrowings	<b>V3</b> <input type="text"/>	
		Borrowings <b>V</b> <input type="text" value="0"/>

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

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2018–19 income year, write 2019). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2019. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2019 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2019. **D**

**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](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date  Day  Month  Year

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Area code  Number

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2019 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature  Date  Day  Month  Year

**Tax agent's contact details**

Title

Family name

First given name

Other given names

Tax agent's practice

Area code  Number

Tax agent's phone number

Tax agent number

Reference number

**Sensitive (when completed)**

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Financial Statements  
For the year ended 30 June 2019**

**Pearson Group Nominees Pty Ltd**

**Accountants - Corporate Advisors**

**38 Radley Street**

**Virginia 4014**

Email: [admin@pearson-group.com.au](mailto:admin@pearson-group.com.au)

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**

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**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Detailed Operating Statement**

**For the year ended 30 June 2019**

	2019	2018
	\$	\$
<hr/>		
<b>Revenue</b>		
Employers contributions	3,447.89	9,514.63
Interest	19,778.17	11,510.95
Other income	54.05	
Total revenue	<u>23,280.11</u>	<u>21,025.58</u>
<b>Expenses</b>		
Subscriptions		370.00
Total expenses		<u>370.00</u>
<b>Benefits Accrued as a Result of Operations Before Income Tax</b>	<b>23,280.11</b>	<b>20,655.58</b>
Income tax payable	3,492.00	3,098.40
<b>Benefits Accrued as a Result of Operations</b>	<b><u>19,788.11</u></b>	<b><u>17,557.18</u></b>

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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.

**Fuchs & Chesterfield Private Pension Fund**  
**ABN 84 319 030 172**  
**Detailed Statement of Financial Position as at 30 June 2019**

	2019	2018
	\$	\$
<b>Other Assets</b>		
Cash at bank - CBA # 6729	599.87	3,530.79
Loans - Associated	395,463.71	369,252.68
Preliminary expenses	935.00	935.00
<b>Total other assets</b>	<b>396,998.58</b>	<b>373,718.47</b>
<b>Total assets</b>	<b>396,998.58</b>	<b>373,718.47</b>
<b>Liabilities</b>		
Loans - Associated	18,552.00	18,552.00
Taxation	8,010.00	4,518.00
<b>Total liabilities</b>	<b>26,562.00</b>	<b>23,070.00</b>
<b>Net Assets Available to Pay Benefits</b>	<b>370,436.58</b>	<b>350,648.47</b>
<b>Represented by:</b>		
<b>Liability for Accrued Members' Benefits</b>		
Allocated to members' accounts	370,436.58	350,648.47
	<b>370,436.58</b>	<b>350,648.47</b>

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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.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2019**

	2019	2018
	\$	\$
<hr/>		
<b>Jonathan Thomas Fuchs</b>		
<b>Opening balance - Member's Funds</b>	41,897.09	40,261.39
<b>Allocated earnings</b>	2,369.65	1,924.35
<b>Income tax expense - Earnings</b>	(355.45)	(288.65)
<b>Balance as at 30 June 2019</b>	<u>43,911.29</u>	<u>41,897.09</u>
<b>Withdrawal benefits at the beginning of the year</b>	41,897.09	40,261.39
<b>Withdrawal benefits at 30 June 2019</b>	43,911.29	41,897.09

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2019**

	2019	2018
	\$	\$
<hr/>		
<b>Charlene Ursula Lisanne Fuchs</b>		
<b>Opening balance - Member's Funds</b>	48,795.56	39,118.84
<b>Allocated earnings</b>	2,759.82	1,869.75
<b>Employers contributions</b>	3,314.68	9,514.63
<b>Income tax expense - Earnings</b>	(413.98)	(280.46)
<b>Income tax expense - Contribution</b>	(497.20)	(1,427.20)
<b>Balance as at 30 June 2019</b>	<u>53,958.88</u>	<u>48,795.56</u>
<b>Withdrawal benefits at the beginning of the year</b>	48,795.56	39,118.84
<b>Withdrawal benefits at 30 June 2019</b>	53,958.88	48,795.56

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2019**

	2019	2018
	\$	\$
<hr/>		
<b>Harvey McKibbon</b>		
<b>Opening balance - Member's Funds</b>	159,955.82	153,711.06
<b>Allocated earnings</b>	9,046.88	7,346.85
<b>Employers contributions</b>	133.21	
<b>Income tax expense - Earnings</b>	(1,357.03)	(1,102.09)
<b>Income tax expense - Contribution</b>	(19.96)	
<b>Balance as at 30 June 2019</b>	<u>167,758.92</u>	<u>159,955.82</u>
<b>Withdrawal benefits at the beginning of the year</b>	159,955.82	153,711.06
<b>Withdrawal benefits at 30 June 2019</b>	167,758.92	159,955.82

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2019**

	2019	2018
	\$	\$
<b>David Machin</b>		
<b>Opening balance - Member's Funds</b>	100,000.00	
<b>Transfers from other funds</b>		100,000.00
<b>Allocated earnings</b>	5,655.87	
<b>Income tax expense - Earnings</b>	(848.38)	
<b>Balance as at 30 June 2019</b>	<u>104,807.49</u>	<u>100,000.00</u>
<b>Withdrawal benefits at the beginning of the year</b>	100,000.00	
<b>Withdrawal benefits at 30 June 2019</b>	104,807.49	100,000.00

**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 Jonathan Fuchs or write to The Trustee, Fuchs & Chesterfield Private Pension Fund.

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Member's Information Statement**

**For the year ended 30 June 2019**

	2019 \$	2018 \$
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	19,788.11	17,557.18
Transfers from other funds		100,000.00
Amount allocatable to members	<u>19,788.11</u>	<u>117,557.18</u>
<b>Allocation to members</b>		
Jonathan Thomas Fuchs	2,014.20	1,635.70
Charlene Ursula Lisanne Fuchs	5,163.32	9,676.72
Harvey McKibbon	7,803.10	6,244.76
David Machin	4,807.49	100,000.00
Total allocation	<u>19,788.11</u>	<u>117,557.18</u>
Yet to be allocated	<u>19,788.11</u>	<u>117,557.18</u>
<b>Members Balances</b>		
Jonathan Thomas Fuchs	43,911.29	41,897.09
Charlene Ursula Lisanne Fuchs	53,958.88	48,795.56
Harvey McKibbon	167,758.92	159,955.82
David Machin	104,807.49	100,000.00
Allocated to members accounts	<u>370,436.58</u>	<u>350,648.47</u>
Yet to be allocated		
Liability for accrued members benefits	<u>370,436.58</u>	<u>350,648.47</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.

## **Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

### **Compilation Report to Fuchs & Chesterfield Private Pension Fund**

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We have compiled the accompanying special purpose financial statements of Fuchs & Chesterfield Private Pension Fund, which comprise the balance sheet as at 30 June 2019, the profit and loss statement for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustees' declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

#### *The Responsibility of the Trustees*

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

#### *Our Responsibility*

On the basis of information provided by the trustees, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements and APES 315 Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants.

#### *Assurance Disclaimer*

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

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

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**Pearson Group Nominees Pty Ltd**

**38 Radley Street**

**Virginia**

23 September, 2020

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Trustees' Declaration**

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

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and**
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and**
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.**

Signed in accordance with a resolution of the trustees by:

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**Jonathan Fuchs , (Trustee)**

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**Charlene Ursula Lisanne Fuchs , (Trustee)**

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**Harvey McKibbon , (Trustee)**

Date

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Notes to the Financial Statements**

**For the year ended 30 June 2019**

2019

2018

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**Note 1: Statement of Significant Accounting Policies**

These financial statements are a special purpose financial report prepared for distribution to members to satisfy the accountability requirements of the Superannuation Industry (Supervision) Act 1993 and the trust deed. The trustees have determined that the fund is not a reporting entity.

The statements have been prepared in accordance with the requirements of the following accounting standards:

AASB 1031: Materiality

AASB 110: Events after the Reporting Period

No other Australian Accounting Standards, Urgent Issues Group Interpretations or other authoritative pronouncements of the Australian Accounting Standards Board have been applied.

The financial statements are prepared on an accruals basis. They are based on historical costs and do not take into account changing money values, or, except where specifically stated, current valuations of non-current assets.

The following specific accounting policies, which are consistent with the previous period unless otherwise stated, have been adopted in the preparation of these financial statements:

- **Measurement of Assets**

**Investments of the fund have been measured at market values after allowing for costs of realisation. Changes in the market value of assets are brought to account in the income statement in the periods in which they occur.**

**Market values have been determined as follows:**

- (i) shares and other securities listed on the Australian Stock Exchange by reference to the relevant market quotations at the reporting date;**
- (ii) mortgage loans by reference to the outstanding principal of the loans;**
- (iii) units in managed funds by reference to the unit redemption price at the reporting date;**
- (iv) insurance policies by reference to the surrender value of the policy; and**
- (v) property, plant and equipment at trustees' assessment of their realisable value.**

- **Liability for Accrued Benefits**

**The liability for accrued benefits is the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at reporting date.**

- **Income Tax Payable**

**The superannuation fund adopts the liability method of tax effect accounting whereby the income tax payable shown in the operating statement is based on the operating surplus or deficit adjusted for any permanent differences.**

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**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.**

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Notes to the Financial Statements**

**For the year ended 30 June 2019**

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**2019**

**2018**

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- **Superannuation Contributions Surcharge**

**The superannuation fund is recognising the superannuation contributions surcharge as an expense at the time of the receipt of an assessment from the Australian Taxation Office. The cost of the surcharge is charged to the relevant member's account.**

**Fuchs & Chesterfield Private Pension Fund**

**ABN 84 319 030 172**

**Trial Balance as at 30 June 2019**

		2019 \$ Dr	2019 \$ Cr
<b>Income</b>			
0584	Other income		54.05
0716	Employers contributions		3,447.89
0800	Interest		19,778.17
<b>Expenses</b>			
1998	Income tax expense - Earnings	2,974.84	
1999	Income tax expense - Contribution	517.16	
<b>Current Assets</b>			
2000	Cash at bank - CBA # 6729	599.87	
2140	Loans - Associated	376,911.71	
<b>Non Current Assets</b>			
2950	Preliminary expenses	935.00	
<b>Current Liabilities</b>			
3325	Taxation		8,010.00
<b>Equity</b>			
4000	Opening balance - Member's Funds		350,648.47
		<u>381,938.58</u>	<u>381,938.58</u>
	<b>Net Profit</b>		<b>19,788.11</b>

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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.

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0001 - ***Suspense***</b>							
30/06/2019	000000009	J	Unknown Contribution			133.21	(133.21)
30/06/2019	000000012	J			133.21		0.00
Total					<b>133.21</b>	<b>133.21</b>	
<b>Account number 0584 - Other income</b>							
30/06/2019	000000009	J				54.05	(54.05)
Total						<b>54.05</b>	
<b>Account number 0716.02 - Employers contributions</b>							
30/06/2019	000000009	J				332.50	(332.50)
30/06/2019	000000009	J				440.80	(773.30)
30/06/2019	000000009	J				521.93	(1,295.23)
30/06/2019	000000009	J				341.69	(1,636.92)
30/06/2019	000000009	J				273.35	(1,910.27)
30/06/2019	000000009	J				522.81	(2,433.08)
30/06/2019	000000009	J				881.60	(3,314.68)
Total						<b>3,314.68</b>	
<b>Account number 0716.03 - Employers contributions</b>							
30/06/2019	000000012	J				133.21	(133.21)
Total						<b>133.21</b>	
<b>Account number 0800 - Interest</b>							
01/07/2018	000000011	J	Interest on opening @ 5.2			19,692.98	(19,692.98)
30/06/2019	000000009	J				36.58	(19,729.56)
30/06/2019	000000009	J				48.61	(19,778.17)
Total						<b>19,778.17</b>	
<b>Account number 1998.01 - Income tax expense - Earnings</b>							
30/06/2019	000000014	J	ITE 2019		355.45		355.45
Total					<b>355.45</b>		
<b>Account number 1998.02 - Income tax expense - Earnings</b>							
30/06/2019	000000014	J	ITE 2019		413.98		413.98
Total					<b>413.98</b>		
<b>Account number 1998.03 - Income tax expense - Earnings</b>							
30/06/2019	000000014	J	ITE 2019		1,357.03		1,357.03
Total					<b>1,357.03</b>		
<b>Account number 1998.04 - Income tax expense - Earnings</b>							
30/06/2019	000000014	J	ITE 2019		848.38		848.38
Total					<b>848.38</b>		

ABN 84 319 030 172

## Ledger Entries Report for the year ending 30 June, 2019

26/11/2020  
16:05

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1999.02 - Income tax expense - Contribution</b>							
30/06/2019	000000014	J	ITE 2019		497.20		497.20
Total					<b>497.20</b>		
<b>Account number 1999.03 - Income tax expense - Contribution</b>							
30/06/2019	000000014	J	ITE 2019		19.96		19.96
Total					<b>19.96</b>		
<b>Account number 2000 - Cash at bank - CBA # 6729</b>							
01/07/2018	000000013	J	Opening balance		3,530.79		3,530.79
30/06/2019	000000005	J			43,524.00		47,054.79
30/06/2019	000000006	J				43,524.00	3,530.79
30/06/2019	000000009	J				2,930.92	599.87
Total					<b>47,054.79</b>	<b>46,454.92</b>	
<b>Account number 2140 - Leased Assets (Loans - Associated)</b>							
01/07/2018	000000011	J	Interest on opening @ 5.2		19,692.98		19,692.98
01/07/2018	000000013	J	Opening balance		369,252.68		388,945.66
01/07/2018	000000013	J	Opening balance			18,552.00	370,393.66
30/06/2019	000000009	J			1,318.05		371,711.71
30/06/2019	000000009	J				82,500.00	289,211.71
30/06/2019	000000009	J			39,200.00		328,411.71
30/06/2019	000000009	J			8,000.00		336,411.71
30/06/2019	000000009	J			40,500.00		376,911.71
Total					<b>477,963.71</b>	<b>101,052.00</b>	
<b>Account number 2950 - Preliminary expenses</b>							
01/07/2018	000000013	J	Opening balance		935.00		935.00
Total					<b>935.00</b>		
<b>Account number 3325 - Taxation</b>							
01/07/2018	000000013	J	Opening balance			4,518.00	(4,518.00)
30/06/2019	000000014	J	ITE 2019			3,492.00	(8,010.00)
Total						<b>8,010.00</b>	
<b>Account number 4000.01 - Opening balance - Jonathon Fuchs</b>							
01/07/2018	000000013	J	Opening balance			41,897.09	(41,897.09)
30/06/2019	000000005	J				21,767.00	(63,664.09)
30/06/2019	000000006	J			21,767.00		(41,897.09)
Total					<b>21,767.00</b>	<b>63,664.09</b>	

**ABN 84 319 030 172**

**Ledger Entries Report for the year ending 30 June, 2019**

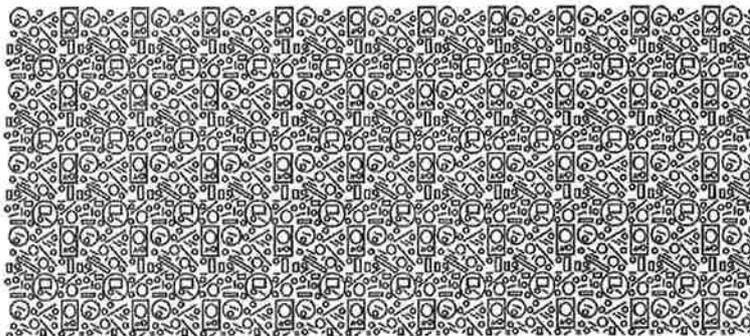
26/11/2020  
16:05

<b>Date</b>	<b>Trans No</b>	<b>Chq/Rec</b>	<b>Description</b>	<b>Code</b>	<b>Debit</b>	<b>Credit</b>	<b>Total</b>
<b>Account number 4000.02 - Opening balance - Charlene Fuchs</b>							
01/07/2018	000000013	J	Opening balance			48,795.56	(48,795.56)
30/06/2019	000000005	J				21,757.00	(70,552.56)
30/06/2019	000000006	J			21,757.00		(48,795.56)
<b>Total</b>					<b>21,757.00</b>	<b>70,552.56</b>	
<b>Account number 4000.03 - Opening balance - Harvey McKibbon</b>							
01/07/2018	000000013	J	Opening balance			159,955.82	(159,955.82)
<b>Total</b>						<b>159,955.82</b>	
<b>Account number 4000.04 - Opening balance - David Machin</b>							
01/07/2018	000000013	J	Opening balance			100,000.00	(100,000.00)
<b>Total</b>						<b>100,000.00</b>	



Account Number

06 4000 14646729



Date	Transaction	Debit	Credit	Balance
19 Jun	Transfer to other Bank NetBank PPF Audit Shield	370.00		\$2,979.80 CR
22 Jun	Direct Credit 012721 ATO ATO003000009465152		551.00	\$3,530.80 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$466.02			
10 Jul	Direct Credit 012721 ATO ATO007000009265447		332.50	\$3,863.30 CR
12 Jul	Direct Credit 012721 ATO ATO003000009533550		440.80	\$4,304.10 CR
02 Aug	2018 CLOSING BALANCE			

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$751.75 CR		\$20,303.50		\$23,855.85		\$4,304.10 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.

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# Your Statement

Statement 5 (Page 1 of 2)



037

TRUSTEE  
 5 LUDLOW ST  
 GAYTHORNE QLD 4051

Account Number 06 4000 14646729

Statement Period 3 Aug 2018 - 2 Feb 2019

Closing Balance \$5,581.48 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)

## Direct Investment Account

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: CHARLENE URSULA LISANNE FUCHS AND  
 JONATHAN THOMAS FUCHS AS TRUSTEES FOR T  
 HE FUCHS & CHESTERFIELD PRIVATE PENSION  
 FUND

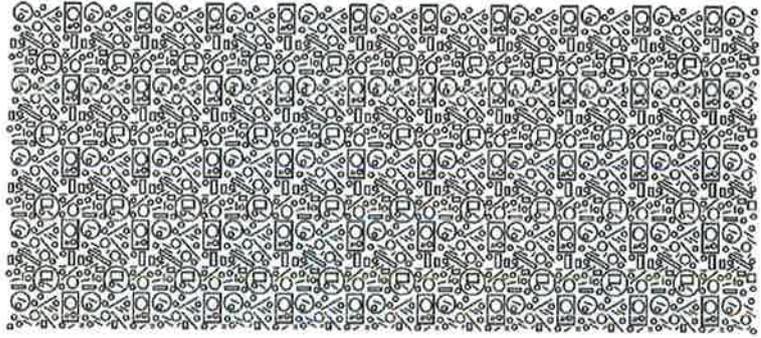
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
03 Aug 2018	OPENING BALANCE			\$4,304.10 CR
07 Aug	Direct Credit 012721 ATO ATO009000009713868		521.93	\$4,826.03 CR
03 Oct	Direct Credit 012721 ATO ATO009000010055587		341.69	\$5,167.72 CR
18 Oct	Direct Credit 012721 ATO ATO004000010020518		273.35	\$5,441.07 CR
15 Nov	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		54.05	\$5,495.12 CR
23 Nov	Direct Credit 012721 ATO ATO005000010202656		522.81	\$6,017.93 CR
16 Jan	Direct Credit 012721 ATO ATO003000010481399		881.60	\$6,899.53 CR
23 Jan	Transfer to CBA A/c NetBank	1,318.05		\$5,581.48 CR
02 Feb 2019	CLOSING BALANCE			\$5,581.48 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$4,304.10 CR		\$1,318.05		\$2,595.43		\$5,581.48 CR



\*# 10444.32 2 ZZ258R3 0303 SL R3 S931 D035 O V06.00.25



**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
02 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.50%

Note. Interest rates are effective as at the date shown but are subject to change.



# Your Statement

Statement 6 (Page 1 of 2)

Account Number 06 4000 14646729

Statement Period 3 Feb 2019 - 2 Aug 2019

Closing Balance \$1,088.31 CR

Enquiries 13 1998  
 (24 hours a day, 7 days a week)



037

TRUSTEE  
 5 LUDLOW ST  
 GAYTHORNE QLD 4051

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: CHARLENE URSULA LISANNE FUCHS AND  
 JONATHAN THOMAS FUCHS AS TRUSTEES FOR T  
 HE FUCHS & CHESTERFIELD PRIVATE PENSION  
 FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

Date	Transaction	Debit	Credit	Balance
03 Feb 2019	OPENING BALANCE			\$5,581.48 CR
14 Feb	Direct Credit 079021 379XXN PAYMENT 3133139		82,500.00	\$88,081.48 CR
18 Feb	Transfer to xx3008 NetBank JF reimb	39,200.00		\$48,881.48 CR
01 Mar	Credit Interest		36.58	\$48,918.06 CR
21 Mar	Transfer to xx3008 NetBank	8,000.00		\$40,918.06 CR
26 Mar	Transfer to xx3008 NetBank Isla	40,500.00		\$418.06 CR
01 Apr	Credit Interest		48.61	\$466.67 CR
07 May	Direct Credit 012721 ATO ATO007000010419868		133.21	\$599.88 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$85.19			
17 Jul	Direct Credit 012721 ATO ATO006000010806919		488.43	\$1,088.31 CR
02 Aug 2019	CLOSING BALANCE			\$1,088.31 CR

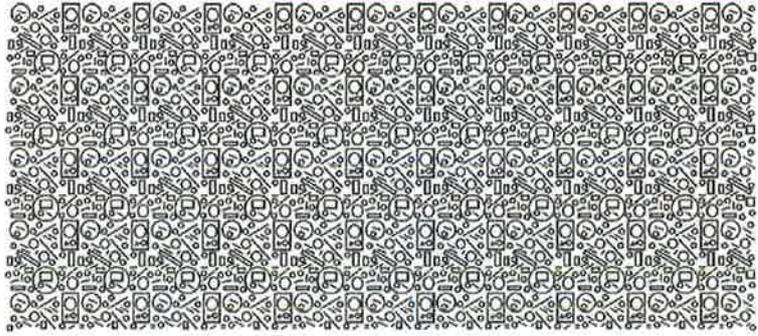
<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$5,581.48 CR		\$87,700.00		\$83,206.83		\$1,088.31 CR



\*\*# 5320.2317. ZZ256R3 0303SL.R3.S931.D214.O.V06.00.25

Account Number

06 4000 14646729



**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
02 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.90%

Note. Interest rates are effective as at the date shown but are subject to change.