

Fernbank Superannuation Fund
(ABN: 95 266 953 480)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: ADAM70	Date of Birth: 8 September 1943
Mr Raymond Geoffrey Adams	Date Joined Fund: 21 December 1995
	Eligible Service Date: 21 December 1995
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020	Tax Free 789,853.70
Account Based Pension 4 687,336.99	Taxable - Taxed 96,779.67
Account Based Pension '14 68.47	Taxable - Untaxed -
Account Based Pension 15 116,678.96	Your Preservation Components
2017 Pension Account 13,126.50	Preserved -
Total as at 1 Jul 2020 817,210.92	Restricted Non Preserved -
	Unrestricted Non Preserved 886,633.37
Withdrawal Benefit as at 30 Jun 2021	Your Insurance Benefits
Account Based Pension 4 744,136.44	No insurance details have been recorded
Account Based Pension '14 0.48	Your Beneficiaries
Account Based Pension 15 128,082.88	Binding Beneficiary Nomination*
2017 Pension Account 14,413.57	Nominee: 100% Lynn Margaret Phillips
Total as at 30 Jun 2021 886,633.37	Reversionary Beneficiary Nomination 100% Lynn Margaret Phillips
	* Nomination in effect from 22 April 2008

For Enquiries:
mail Fernbank Superannuation Fund, 48 Ford Street, Bellingen NSW 2454

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(ABN: 95 266 953 480)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: ADAM70	Date of Birth: 8 September 1943
Mr Raymond Geoffrey Adams	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
Account Based Pension 4	Tax File Number Held: Yes
	Account Start Date: 30 June 2010

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 687,336.99	Tax Free 87.2919 % 649,570.79
<u>Increases to your account:</u>	Taxable - Taxed 94,565.65
Share Of Net Fund Income 87,165.29	Taxable - Untaxed -
<u>Total Increases</u> 87,165.29	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 30,365.84	Restricted Non Preserved -
<u>Total Decreases</u> 30,365.84	Unrestricted Non Preserved 744,136.44
Withdrawal Benefit as at 30 Jun 2021 744,136.44	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Lynn Margaret Philips has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:
mail Fernbank Superannuation Fund, 48 Ford Street, Bellingen NSW 2454

Fernbank Superannuation Fund
(ABN: 95 266 953 480)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: ADAM70	Date of Birth: 8 September 1943
Mr Raymond Geoffrey Adams	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
Account Based Pension '14	Tax File Number Held: Yes
	Account Start Date: 1 July 2014

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 68.47	Tax Free 85.4167 % 0.41
<u>Increases to your account:</u>	Taxable - Taxed 0.07
Share Of Net Fund Income 3.88	Taxable - Untaxed -
<u>Total Increases</u> 3.88	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 71.87	Restricted Non Preserved -
<u>Total Decreases</u> 71.87	Unrestricted Non Preserved 0.48
Withdrawal Benefit as at 30 Jun 2021 0.48	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Lynn Margaret Phillips has been selected as the Reversionary Beneficiary for this Pension Account.

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mail Fernbank Superannuation Fund, 48 Ford Street, Bellingen NSW 2454

Fernbank Superannuation Fund
(ABN: 95 266 953 480)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: ADAM70	Date of Birth: 8 September 1943
Mr Raymond Geoffrey Adams	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
Account Based Pension 15	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 116,678.96	Tax Free 98.2787 % 125,878.20
<u>Increases to your account:</u>	Taxable - Taxed 2,204.68
Share Of Net Fund Income 14,903.92	Taxable - Untaxed -
<u>Total Increases</u> 14,903.92	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 3,500.00	Restricted Non Preserved -
<u>Total Decreases</u> 3,500.00	Unrestricted Non Preserved 128,082.88
Withdrawal Benefit as at 30 Jun 2021 128,082.88	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Lynn Margaret Phillips has been selected as the Reversionary Beneficiary for this Pension Account.

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Fernbank Superannuation Fund
(ABN: 95 266 953 480)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: ADAM70	Date of Birth: 8 September 1943
Mr Raymond Geoffrey Adams	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
2017 Pension Account	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 13,126.50	Tax Free 99.9357 % 14,404.30
<u>Increases to your account:</u>	Taxable - Taxed 9.27
Share Of Net Fund Income 1,677.07	Taxable - Untaxed -
<u>Total Increases</u> 1,677.07	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 390.00	Restricted Non Preserved -
<u>Total Decreases</u> 390.00	Unrestricted Non Preserved 14,413.57
Withdrawal Benefit as at 30 Jun 2021 14,413.57	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Lynn Margaret Philips has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:
mail Fernbank Superannuation Fund, 48 Ford Street, Bellingen NSW 2454

Trustee

The Trustee of the Fund is as follows:

Fern Superannuation Pty Ltd

The directors of the Trustee company are:

Lynn Phillips and

Raymond Adams

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Lynn Phillips

Director - Fern Superannuation Pty Ltd

.....
Raymond Adams

Director - Fern Superannuation Pty Ltd

Statement Date: 30 June 2021

For Enquiries:

mail Fernbank Superannuation Fund, 48 Ford Street, Bellingen NSW 2454

Fernbank Superannuation Fund
(ABN: 95 266 953 480)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: PHIL52	Date of Birth: 4 August 1947
Mrs Lynn Margaret Phillips	Date Joined Fund: 21 December 1995
	Eligible Service Date: 21 December 1995
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020	Tax Free 957,972.01
Account Based Pension 4 537,606.12	Taxable - Taxed 98,624.51
Account Based 13 77,758.19	Taxable - Untaxed -
Account Based Pension '14 68,003.76	Your Preservation Components
Account Based Pension 15 177,536.29	Preserved -
2017 Pension Account 10,637.96	Restricted Non Preserved -
New Pension Account 96,052.21	Unrestricted Non Preserved 1,056,596.52
Total as at 1 Jul 2020 967,594.53	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2021	No insurance details have been recorded
Account Based Pension 4 593,070.83	Your Beneficiaries
Account Based 13 85,784.44	Binding Beneficiary Nomination*
Account Based Pension '14 64,196.72	Nominee: 100% Raymond Geoffrey Adams
Account Based Pension 15 195,848.80	Reversionary Beneficiary Nomination
2017 Pension Account 11,730.81	100% Raymond Geoffrey Adams
New Pension Account 105,964.92	* Nomination in effect from 22 April 2008
Total as at 30 Jun 2021 1,056,596.52	

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Fernbank Superannuation Fund
(ABN: 95 266 953 480)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: PHIL52	Date of Birth: 4 August 1947
Mrs Lynn Margaret Phillips	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
Account Based Pension 4	Tax File Number Held: Yes
	Account Start Date: 30 June 2010

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 537,606.12	Tax Free 86.6892 % 514,128.30
<u>Increases to your account:</u>	Taxable - Taxed 78,942.53
Share Of Net Fund Income 68,904.71	Taxable - Untaxed -
<u>Total Increases</u> 68,904.71	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 13,440.00	Restricted Non Preserved -
<u>Total Decreases</u> 13,440.00	Unrestricted Non Preserved 593,070.83
Withdrawal Benefit as at 30 Jun 2021 593,070.83	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Raymond Geoffrey Adams has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:
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(ABN: 95 266 953 480)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: PHIL52	Date of Birth: 4 August 1947
Mrs Lynn Margaret Phillips	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
Account Based 13	Tax File Number Held: Yes
	Account Start Date: 6 July 2012

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 77,758.19	Tax Free 98.0294 % 84,093.95
<u>Increases to your account:</u>	Taxable - Taxed 1,690.49
Share Of Net Fund Income 9,966.25	Taxable - Untaxed -
<u>Total Increases</u> 9,966.25	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 1,940.00	Restricted Non Preserved -
<u>Total Decreases</u> 1,940.00	Unrestricted Non Preserved 85,784.44
Withdrawal Benefit as at 30 Jun 2021 85,784.44	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Raymond Geoffrey Adams has been selected as the Reversionary Beneficiary for this Pension Account.

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(ABN: 95 266 953 480)

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1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: PHIL52	Date of Birth: 4 August 1947
Mrs Lynn Margaret Phillips	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
Account Based Pension '14	Tax File Number Held: Yes
	Account Start Date: 1 July 2014

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 68,003.76	Tax Free 80.4325 % 51,635.00
<u>Increases to your account:</u>	Taxable - Taxed 12,561.72
Share Of Net Fund Income 8,030.67	Taxable - Untaxed -
<u>Total Increases</u> 8,030.67	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 11,837.71	Restricted Non Preserved -
<u>Total Decreases</u> 11,837.71	Unrestricted Non Preserved 64,196.72
Withdrawal Benefit as at 30 Jun 2021 64,196.72	Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Raymond Geoffrey Adams has been selected as the Reversionary Beneficiary for this Pension Account.

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1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: PHIL52	Date of Birth: 4 August 1947
Mrs Lynn Margaret Phillips	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
Account Based Pension 15	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 177,536.29	Tax Free 98.2787 % 192,477.69
<u>Increases to your account:</u>	Taxable - Taxed 3,371.11
Share Of Net Fund Income 22,752.51	Taxable - Untaxed -
<u>Total Increases</u> 22,752.51	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 4,440.00	Restricted Non Preserved -
<u>Total Decreases</u> 4,440.00	Unrestricted Non Preserved 195,848.80
Withdrawal Benefit as at 30 Jun 2021 195,848.80	Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Raymond Geoffrey Adams has been selected as the Reversionary Beneficiary for this Pension Account.

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Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: PHIL52	Date of Birth: 4 August 1947
Mrs Lynn Margaret Phillips	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
2017 Pension Account	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 10,637.96	Tax Free 99.9199 % 11,721.41
<u>Increases to your account:</u>	Taxable - Taxed 9.40
Share Of Net Fund Income 1,362.85	Taxable - Untaxed -
<u>Total Increases</u> 1,362.85	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 270.00	Restricted Non Preserved -
<u>Total Decreases</u> 270.00	Unrestricted Non Preserved 11,730.81
Withdrawal Benefit as at 30 Jun 2021 11,730.81	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Raymond Geoffrey Adams has been selected as the Reversionary Beneficiary for this Pension Account.

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Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 48 Ford Street Bellingen, NSW 2454
Member Number: PHIL52	Date of Birth: 4 August 1947
Mrs Lynn Margaret Phillips	Date Joined Fund: 21 December 1995
Pension Account	Eligible Service Date: 21 December 1995
New Pension Account	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 96,052.21	Tax Free 98.0661 % 103,915.66
<u>Increases to your account:</u>	Taxable - Taxed 2,049.26
Share Of Net Fund Income 12,312.71	Taxable - Untaxed -
<u>Total Increases</u> 12,312.71	Your Preservation Components
<u>Decreases to your account:</u>	Preserved -
Pension Payments 2,400.00	Restricted Non Preserved -
<u>Total Decreases</u> 2,400.00	Unrestricted Non Preserved 105,964.92
Withdrawal Benefit as at 30 Jun 2021 105,964.92	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	Raymond Geoffrey Adams has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:
mail Fernbank Superannuation Fund, 48 Ford Street, Bellingen NSW 2454

Trustee

The Trustee of the Fund is as follows:

Fern Superannuation Pty Ltd

The directors of the Trustee company are:

Lynn Phillips and

Raymond Adams

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Lynn Phillips

Director - Fern Superannuation Pty Ltd

.....
Raymond Adams

Director - Fern Superannuation Pty Ltd

Statement Date: 30 June 2021

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mail Fernbank Superannuation Fund, 48 Ford Street, Bellingen NSW 2454