

A70 2014 - 219



Australian Government
Australian Taxation Office

Agent LORLENE MENDOZA
Client THE TRUSTEE FOR STEPHEN &
JOY PULFORD PRIVATE PENSION
FUND
ABN 13 368 742 043
TFN 910 054 177

Income tax 551

Date generated	27/11/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **01 July 2014** to **27 November 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
22 Nov 2016	21 Nov 2016	Payment received		\$900.00	\$0.00
26 Oct 2016	21 Nov 2016	Penalty for failure to lodge Tax return Self Man Superfund on time for the period from 01 Jul 14 to 30 Jun 15	\$900.00		\$900.00 DR
3 Aug 2015	1 Jul 2015	General interest charge			\$0.00
6 Jul 2015	4 Aug 2015	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 12 to 30 Jun 13		\$0.00	\$0.00
2 Jul 2015	15 May 2015	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 13 to 30 Jun 14	\$3,857.15		\$0.00
17 Jun 2015	16 Jun 2015	Payment received		\$3,857.15	\$3,857.15 CR

✓ 388

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Jan 2015	28 Jul 2014	Client initiated amended Activity Statement for the period ending 30 Jun 14 - PAYG Withholding	\$392.00 ✓		\$392.00 DR
28 Jan 2015	28 Apr 2014	Client initiated amended Activity Statement for the period ending 31 Mar 14		\$0.00	\$0.00
14 Oct 2014	28 Oct 2014	Original Activity Statement for the period ending 30 Sep 14		\$0.00	\$0.00
27 Sep 2014	27 Sep 2014	General interest charge			\$0.00
26 Aug 2014	25 Aug 2014	Payment		✓ \$2,422.00	\$0.00
23 Aug 2014	23 Aug 2014	General interest charge			\$2,422.00 DR
29 Jul 2014	28 Jul 2014	Payment		✓ \$2,422.00	\$2,422.00 DR
19 Jul 2014	19 Jul 2014	General interest charge			\$4,844.00 DR
19 Jul 2014	1 Jul 2014	General interest charge			\$4,844.00 DR
3 Jul 2014	28 Jul 2014	Original Activity Statement for the period ending 30 Jun 14 - PAYG Instalments	\$2,422.00		\$4,844.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Mar 2015	21 Feb 2015	General interest charge (GIC) remission adjustment due to GIC amendment	\$2.94		\$24.67 DR
28 Mar 2015	24 Jan 2015	General interest charge (GIC) remission adjustment due to GIC amendment	\$19.11		\$21.73 DR
28 Mar 2015	23 Aug 2014	General interest charge (GIC) remission adjustment due to GIC amendment	\$0.95		\$2.62 DR
28 Mar 2015	19 Jul 2014	General interest charge (GIC) remission adjustment due to GIC amendment	\$1.67		\$1.67 DR
26 Feb 2015	26 Feb 2015	General interest charge			\$0.00
26 Feb 2015	28 Jul 2014	Client initiated amended Activity Statement for the period ending 30 Jun 14 - PAYG Withholding		\$392.00 ✓	\$0.00
26 Feb 2015	28 Apr 2014	Client initiated amended Activity Statement for the period ending 31 Mar 14		\$0.00	\$392.00 DR
26 Feb 2015	25 Nov 2013	Client initiated amended Activity Statement for the period ending 30 Sep 13		\$0.00	\$392.00 DR
21 Feb 2015	21 Feb 2015	General interest charge			\$392.00 DR
21 Feb 2015	24 Jan 2015	General interest charge			\$392.00 DR
29 Jan 2015	28 Feb 2014	Original Activity Statement for the period ending 31 Dec 13		\$0.00	\$392.00 DR
29 Jan 2015	25 Nov 2013	Original Activity Statement for the period ending 30 Sep 13		\$0.00	\$392.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Nov 2019	25 Nov 2015	Original Activity Statement for the period ending 30 Sep 15 - PAYG Instalments	\$2,140.00	✓	\$2,140.00 DR
18 Jun 2018	27 Aug 2018	Original Activity Statement for the period ending 30 Jun 18		\$0.00	\$0.00
16 Jun 2018	16 Jun 2018	General interest charge		\$143.05	\$0.00
16 Jun 2018	6 Jun 2018	Amended general interest charge (GIC)	\$143.05		\$143.05 DR
6 Jun 2018	29 May 2018	Original Activity Statement for the period ending 31 Mar 18 - PAYG Instalments		\$4,322.00 ✓	\$0.00
6 Jun 2018	28 Feb 2018	Original Activity Statement for the period ending 31 Dec 17 - PAYG Instalments	\$2,161.00 ✓		\$4,322.00 DR
6 Jun 2018	27 Nov 2017	Original Activity Statement for the period ending 30 Sep 17 - PAYG Instalments	\$2,161.00 ✓		\$2,161.00 DR
22 Oct 2015	25 Aug 2015	Original Activity Statement for the period ending 30 Jun 15		\$0.00	\$0.00
11 May 2015	26 May 2015	Original Activity Statement for the period ending 31 Mar 15		\$0.00	\$0.00
11 May 2015	3 Mar 2015	Original Activity Statement for the period ending 31 Dec 14		\$0.00	\$0.00
11 May 2015	28 Oct 2014	Client initiated amended Activity Statement for the period ending 30 Sep 14		\$0.00	\$0.00
28 Mar 2015	26 Feb 2015	General interest charge		\$24.67	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
28 Nov 2019	28 Feb 2019	Original Activity Statement for the period ending 31 Dec 18 - PAYG Instalments	\$2,202.00 ✓		\$21,440.00 DR
28 Nov 2019	26 Nov 2018	Original Activity Statement for the period ending 30 Sep 18 - PAYG Instalments	\$2,202.00 ✓		\$19,238.00 DR
28 Nov 2019	25 Aug 2017	Original Activity Statement for the period ending 30 Jun 17 - PAYG Instalments	\$2,119.00 ✓		\$17,036.00 DR
28 Nov 2019	29 May 2017	Original Activity Statement for the period ending 31 Mar 17 - PAYG Instalments	\$2,119.00 ✓		\$14,917.00 DR
28 Nov 2019	28 Feb 2017	Original Activity Statement for the period ending 31 Dec 16 - PAYG Instalments	\$2,119.00 ✓		\$12,798.00 DR
28 Nov 2019	25 Nov 2016	Original Activity Statement for the period ending 30 Sep 16 - PAYG Instalments	\$2,119.00 ✓		\$10,679.00 DR
28 Nov 2019	25 Aug 2016	Original Activity Statement for the period ending 30 Jun 16 - PAYG Instalments	\$2,140.00 ✓		\$8,560.00 DR
28 Nov 2019	30 May 2016	Original Activity Statement for the period ending 31 Mar 16 - PAYG Instalments	\$2,140.00 ✓		\$6,420.00 DR
28 Nov 2019	29 Feb 2016	Original Activity Statement for the period ending 31 Dec 15 - PAYG Instalments	\$2,140.00 ✓		\$4,280.00 DR

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Apr 2020	1 Apr 2020	General interest charge calculated from 10 Feb 20 to 31 Mar 20	\$356.53		\$32,529.13 DR
10 Feb 2020	10 Feb 2020	General interest charge calculated from 01 Jan 20 to 09 Feb 20	\$276.89		\$32,172.60 DR
10 Feb 2020	1 Jan 2020	General interest charge calculated from 14 Dec 19 to 31 Dec 19	\$125.26		\$31,895.71 DR
14 Dec 2019	14 Dec 2019	General interest charge			\$31,770.45 DR
30 Nov 2019	30 Nov 2019	General interest charge (GIC)	\$242.15		\$31,770.45 DR
30 Nov 2019	26 Oct 2019	Amended general interest charge (GIC)	\$810.83		\$31,528.30 DR
30 Nov 2019	1 Jul 2019	Amended general interest charge (GIC)	\$2,065.07		\$30,717.47 DR
30 Nov 2019	1 Jul 2018	Amended general interest charge (GIC)	\$1,631.05		\$28,652.40 DR
30 Nov 2019	1 Jul 2017	Amended general interest charge (GIC)	\$970.71		\$27,021.35 DR
30 Nov 2019	1 Jul 2016	Amended general interest charge (GIC)	\$206.64		\$26,050.64 DR
28 Nov 2019	25 Nov 2019	Original Activity Statement for the period ending 30 Sep 19		\$0.00	\$25,844.00 DR
28 Nov 2019	26 Aug 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$2,202.00 ✓		\$25,844.00 DR
28 Nov 2019	28 May 2019	Original Activity Statement for the period ending 31 Mar 19 - PAYG Instalments	\$2,202.00 ✓		\$23,642.00 DR



Australian Government
Australian Taxation Office

Agent LORLENE MENDOZA
Client THE TRUSTEE FOR STEPHEN &
JOY PULFORD PRIVATE PENSION
FUND
ABN 13 368 742 043
TFN 910 054 177

Activity statement 001

Date generated	27/11/2020
Overdue	\$33,981.03 DR
Not yet due	\$0.00
Balance	\$33,981.03 DR

Transactions

63 results found - from **01 July 2014** to **27 November 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Nov 2020	2 Nov 2020	General interest charge calculated from 01 Oct 20 to 01 Nov 20	\$210.26		\$33,981.03 DR
1 Oct 2020	1 Oct 2020	General interest charge calculated from 03 Aug 20 to 30 Sep 20	\$384.27		\$33,770.77 DR
3 Aug 2020	3 Aug 2020	General interest charge calculated from 01 Jul 20 to 02 Aug 20	\$213.02		\$33,386.50 DR
1 Jul 2020	1 Jul 2020	General interest charge calculated from 01 Jun 20 to 30 Jun 20	\$213.82		\$33,173.48 DR
1 Jun 2020	1 Jun 2020	General interest charge calculated from 01 May 20 to 31 May 20	\$219.50		\$32,959.66 DR
12 May 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19		\$0.00	\$32,740.16 DR
1 May 2020	1 May 2020	General interest charge calculated from 01 Apr 20 to 30 Apr 20	\$211.03		\$32,740.16 DR

Account + Tax Returns

2019.



Stephen & Joy Pulford Private Pension Fund

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

Stephen & Joy Pulford Private Pension Fund

Contents

Detailed Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Member's Information Statement

Comparative Trial Balance

Stephen & Joy Pulford Private Pension Fund
Detailed Operating Statement
For the year ended 30 June 2019

	Note	2019 \$	2018 \$
<hr/>			
Revenue			
Interest received		1,592.61	1,708.03
Rent Received		43,017.60	43,614.59
Total revenue		<u>44,610.21</u>	<u>45,322.62</u>
Expenses			
Accountancy			220.00
Amortisation Expense		48.69	362.72
Filing Fees		912.00	581.00
Insurance		2,261.88	2,700.73
Interest expense		17,979.65	16,521.21
Management agent fees		3,670.00	4,045.31
Rates and taxes		3,664.96	3,170.38
Repairs and Maintenance		8,254.90	2,911.55
Total expenses		<u>36,792.08</u>	<u>30,512.90</u>
Benefits Accrued as a Result of Operations Before Income Tax		<u>7,818.13</u>	<u>14,809.72</u>
Income tax expense			<u>2,221.50</u>
Benefits Accrued as a Result of Operations		<u><u>7,818.13</u></u>	<u><u>12,588.22</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Statement of Financial Position as at 30 June 2019

	Note	2019 \$	2018 \$
Investments			
Other investments		45,000.00	45,000.00
Total Investments		<u>45,000.00</u>	<u>45,000.00</u>
Other Assets			
BOQ Savings #21636031		101,692.07	102,168.53
ANZ #190091387		31,299.75	55,933.83
Rent Receivable		(713.62)	(976.22)
3 Sunbird Court, Rocky Point		607,030.66	607,030.66
Borrowing expenses		1,813.60	1,813.60
Less: Accumulated amortisation		(1,813.60)	(1,764.91)
Formation Expenses		1,287.00	1,287.00
Total other assets		<u>740,595.86</u>	<u>765,492.49</u>
Total assets		<u>785,595.86</u>	<u>810,492.49</u>
Liabilities			
Income tax payable		(28,961.75)	(13,554.35)
PAYGI Payable		25,844.00	17,036.00
ANZ Loan #385277659		296,884.64	300,000.00
Total liabilities		<u>293,766.89</u>	<u>303,481.65</u>
Net Assets Available to Pay Benefits		<u><u>491,828.97</u></u>	<u><u>507,010.84</u></u>
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members' accounts		491,828.97	507,010.84
		<u><u>491,828.97</u></u>	<u><u>507,010.84</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue on ***Insert the date the Trustees Statement was signed on: View > Notes to the Financial Statements*** by the director of the trustee company.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

(b) Cash and Cash Equivalents

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

(c) Revenue

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

(e) Income Tax

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

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

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

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

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

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

(f) Goods and Services Tax (GST)

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2019

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

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

(g) Critical Accounting Estimates and Judgements

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

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

Stephen & Joy Pulford Private Pension Fund
Notes to the Financial Statements
For the year ended 30 June 2019

2019

2018

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2019

	2019 \$	2018 \$
Joyce Anne Pulford (Accumulation)		
Opening balance - Members fund	507,010.84	504,522.62
Allocated earnings	7,818.13	14,809.72
Income tax expense - earnings		(2,221.50)
Benefits paid	(23,000.00)	(10,100.00)
Balance as at 30 June 2019	<u>491,828.97</u>	<u>507,010.84</u>
Withdrawal benefits at the beginning of the year	507,010.84	504,522.62
Withdrawal benefits at 30 June 2019	491,828.97	507,010.84

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2019

	2019 \$	2018 \$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	7,818.13	12,588.22
Benefits paid	(23,000.00)	(10,100.00)
Amount allocatable to members	<u>(15,181.87)</u>	<u>2,488.22</u>
Allocation to members		
Joyce Anne Pulford (Accumulation)	(15,181.87)	2,488.22
Total allocation	(15,181.87)	2,488.22
Yet to be allocated	<u>(15,181.87)</u>	<u>2,488.22</u>
Members Balances		
Joyce Anne Pulford (Accumulation)	491,828.97	507,010.84
Allocated to members accounts	491,828.97	507,010.84
Yet to be allocated	<u>491,828.97</u>	<u>507,010.84</u>
Liability for accrued members benefits	<u>491,828.97</u>	<u>507,010.84</u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2019

		2019	2019	2018	2018
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0575	Interest received		1,592.61		1,708.03
0700	Rent Received		43,017.60		43,614.59
Expenses					
1510	Accountancy			220.00	
1525	Amortisation Expense	48.69		362.72	
1685	Filing Fees	912.00		581.00	
1987	Insurance	2,261.88		2,700.73	
1989	Interest expense	17,979.65		16,521.21	
1991	Management agent fees	3,670.00		4,045.31	
1994	Rates and taxes	3,664.96		3,170.38	
1995	Repairs and Maintenance	8,254.90		2,911.55	
1998.02	Income tax expense - earnings			2,221.50	
Current Assets					
2000	BOQ Savings #21636031	101,692.07		102,168.53	
2002	ANZ #190091387	31,299.75		55,933.83	
2104	Rent Receivable		713.62		976.22
Non Current Assets					
2700	1946 Ford Super Deluxe Convertible	45,000.00		45,000.00	
2815	3 Sunbird Court, Rocky Point	607,030.66		607,030.66	
2980	Borrowing expenses	1,813.60		1,813.60	
2989	Less: Accumulated amortisation		1,813.60		1,764.91
2990	Formation Expenses	1,287.00		1,287.00	
Current Liabilities					
3325	Taxation	24,117.75		8,710.35	
3327	PAYGI Raised	4,844.00		4,844.00	
3396	PAYGI Payable		25,844.00		17,036.00
Non Current Liabilities					
3630	ANZ Loan #385277659		296,884.64		300,000.00
Equity					
4000.02	Opening balance - Members fund		507,010.84		504,522.62
4080.02	Benefits paid	23,000.00		10,100.00	

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2019

	2019	2019	2018	2018
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
	<u>876,876.91</u>	<u>876,876.91</u>	<u>869,622.37</u>	<u>869,622.37</u>
Net Profit		7,818.13		12,588.22

The accompanying notes form part of these financial statements.



Australian Government
Australian Taxation Office

PAYG Instalments report 2019

Tax Agent 26033350

Last Updated 21/11/2020

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
910054177	THE TRUSTEE FOR STEPHEN & JOY PULFORD PRIVATE PENSION FUND	2,202.00	2,202.00	2,202.00	2,202.00	8,808.00

Total No of Clients: 1

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number 910 054 177

Year 2019

Name of partnership,
trust, fund or entity Stephen & Joy Pulford 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 S & J Pulford Private Pension Fund

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 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?

☐ N

Postal address

Date audit was completed

☒ A

Was Part A of the audit report qualified ?

☒ B ☐ N

Was Part B of the audit report qualified ?

☒ C ☐ N

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)

124001

Fund account number

21636031

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

S & J Pulford Private Pension Fund

I would like my tax refunds made to this account.

☒ Y

Print Y for yes
or N for no.

If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account?

☐ 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.

Fund's tax file number (TFN) 910 054 177

8 Status of SMSF

Australian superannuation fund

☒ A☐ Y

Fund benefit structure

☒ B☐ A

Code

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

☒ C☐ Y**9 Was the fund wound up during the income year?**☐ N

Print Y for yes
or N for no.

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

Day Month Year

Have all tax lodgment
and payment
obligations been met?

☐**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members
in the income year?

☐ Y

Print Y for yes
or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under
the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes

Exempt current pension income amount

☒ A

44,610

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

Segregated assets method

☒ B☐ X

Unsegregated assets method

☒ C

Was an actuarial certificate obtained?

☒ D

Print Y for yes

Did the fund have any other income that was assessable?

☒ E☐ N

Print Y for yes
or N for no.

If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions.
If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list
these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G ☒ **N** ☐

Print Y for yes or N for no

Have you applied an exemption or rollover?

M ☒

Print Y for yes or N for no.

Code

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

Net capital gain

A

Gross rent and other leasing and hiring income

B

Gross interest

C

Forestry managed investment scheme income

X

Gross foreign income

D1

Net foreign income

D

Loss

Australian franking credits from a New Zealand company

E

Transfers from foreign funds

F

N

Gross payments where ABN not quoted

H

Gross distribution from partnerships

I

Loss

* Unfranked dividend amount

J

* Franked dividend amount

K

* Dividend franking credit

L

* Gross trust distributions

M

Code

Calculation of assessable contributions

Assessable employer contributions

R1 0

plus Assessable personal contributions

R2 0

plus * No-TFN-quoted contributions

R3 0

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

less Transfer of liability to life insurance company or PST

R6 0

Assessable contributions (R1 plus R2 plus R3 less R6)

R 0

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

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 0

Loss

Section C: Deductions and non-deductible expenses**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text" value="17,980"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
Death benefit increase	G1 <input type="text"/>		
SMSF auditor fee	H1 <input type="text"/>	H2 <input type="text"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text"/>	J2 <input type="text" value="912"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> <small>Code</small>	L2 <input type="text" value="17,900"/> <small>Code</small> <input type="text" value="O"/>	
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS N <input type="text" value="0"/> (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y <input type="text" value="36,792"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O <input type="text" value="0"/> <small>Loss</small> <input type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z <input type="text" value="36,792"/> (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 <input type="text" value="0"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	T1 <input type="text" value="0.00"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	J <input type="text" value="0.00"/>
(an amount must be included even if it is zero)	
Gross tax	B <input type="text" value="0.00"/>
(T1 plus J)	

Foreign income tax offset

C1

Rebates and tax offsets

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

0.00

(C1 plus C2)

SUBTOTAL 1

T2

0.00

(B less C –cannot be less than zero)

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

Early stage investor tax offset

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

0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3

0.00

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

National rental affordability scheme tax offset

E3

Exploration credit tax offset

E4

Refundable tax offsets

E

0.00

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**

0.00

(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

H6Credit 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

8,808.00

Supervisory levy

L

259.00

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

Total amount of tax refundable

S

8,549.00

(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 yearsNet capital losses carried forward
to later income years

Non-Collectables

Collectables

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.

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

See the Privacy note in the Declaration.		Member Number
Title	EF	Member's TFN 484 523 693
Family name	Pulford	Account status
First given name	Stephen	C Code
Other given names	Lawrence	
Date of birth	13/07/1960	If deceased, date of death
		20/03/2014

Contributions

OPENING ACCOUNT BALANCE 0.00

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

0.00

Retirement phase account balance - Non CDBIS

S2

0.00

Retirement phase account balance - CDBIS

S3

0.00

0 TRIS Count

Allocated earnings or losses

O

Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Code

Lump Sum payment

R1

Code

Income stream payment

R2

CLOSING ACCOUNT BALANCE S 0.00

S1 plus S2 plus S3

Accumulation phase value

X1

0.00

Retirement phase value

X2

Outstanding limited recourse borrowing arrangement amount

Y

Sensitive (when completed)

Fund's tax file number (TFN) 910 054 177

Title	Mrs	See the Privacy note in the Declaration.	Member Number	2
Family name	Pulford	Member's TFN	483 683 879	
First given name	Joyce			Account status
Other given names	Anne			<input type="radio"/> Code
Date of birth	29/03/1958	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 507,010.88

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

0.00

Retirement phase account balance - Non CDBIS

S2

491,829.01

Retirement phase account balance - CDBIS

S3

0.00

0 TRIS Count

Allocated earnings or losses O 7,818.13

Loss

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1

Income stream payment R2 23,000.00

Code

Code

M

CLOSING ACCOUNT BALANCE S 491,829.01

S1 plus S2 plus S3

Accumulation phase value X1

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y

491,829.01

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A** Unlisted trusts **B** Insurance policy **C** Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E** 132,992Debt securities **F** Loans **G** Listed shares **H** Unlisted shares **I**

Limited recourse borrowing arrangements

Australian residential real property

J1 607,031

Australian non-residential real property

J2 0

Overseas real property

J3 0

Australian shares

J4 0

Overseas shares

J5 0

Other

J6 0Limited recourse borrowing arrangements **J** 607,031Non-residential real property **K** 0Residential real property **L** Collectables and personal use assets **M** 45,000Other assets **O** 3,691

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P** Overseas non-residential real property **Q** Overseas residential real property **R** Overseas managed investments **S** Other overseas assets **T** **TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** 788,714
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in,
related parties (known as in-house assets)
at the end of the income year**N**

15f Limited recourse borrowing arrangements

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements			
V1	296,885		
Permissible temporary borrowings			
V2	0		
Other borrowings			
V3	0		
Borrowings V		296,885	
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W			491,829
Reserve accounts X			
Other liabilities Y			0
TOTAL LIABILITIES Z			788,714

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.

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

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

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

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)



Australian Government
Australian Taxation Office

PAYG Instalments report 2019

Tax Agent 26033350
Last Updated 30/05/2020

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
910054177	THE TRUSTEE FOR STEPHEN & JOY PULFORD PRIVATE PENSION FUND	2,202.00	2,202.00	2,202.00	2,202.00	8,808.00

Total No of Clients: 1

Stephen and Joyce Pulford PPF
Financial Year Ending 30 June 2019

30/06/2019

	Name	Stephen Pulford	Joyce Pulford
Date of Birth		13/07/1960	29/03/1958
Service Date		2/10/2009	2/10/2009
	Total	Member 1	Member 2
Member Opening Taxable		-	277,668.66
Member Opening Tax Free		-	229,342.22
Total Opening Bal	507,010.88	-	507,010.88
Percentage		0.00%	100.00%
Change in MV of Assets	-	0.00%	0.00%
Tax Free Income	-	-	-
Taxable Income	44,610.21	-	44,610.21
Deductable Expenses	36,792.08	-	36,792.08
Earnings (Not Rounded)	7,818.13	-	7,818.13
Tax on Rounded Earnings	-	-	-
Employers taxable contribs	-	-	-
Members Taxable Contribs	-	-	-
Members Undeducted Contribs	-	-	-
Government Co-contributions	-	-	-
Pension Drawn	-	-	-
Member Specific Expense	-	-	-
Earnings	7,818.13	-	7,818.13
Change in MV of Assets	-	-	-
Tax Free Income	-	-	-
As per Operating Statement	7,818.13	-	7,818.13
Less Tax - Contributions	-	-	-
Less Tax - Earnings	-	-	-
Total Tax	-	-	-
Roll In's - Taxed	-	-	-
Roll In's - Tax Free	-	-	-
Roll Out's	-	-	-
Benefits Paid	-	-	23,000.00
Forfeited Benefits	-	-	-
Ledger Allocated Earnings	7,818.13	-	7,818.13
Member Closing 'Taxable	272,890.65	-	272,890.65
Member Closing 'Tax Free'	218,938.36	-	218,938.36
Total Closing Balance	491,829.01	-	491,829.01

Stephen & Joy Pulford Private Pension Fund

Page 1 of 6

Ledger Entries Report for the year ending 30 June, 2019

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0002 - ****Rental****							
02/07/2018	000000002	R	bs			3,015.45	(3,015.45)
31/07/2018	000000008	R	bs			3,163.65	(6,179.10)
03/09/2018	000000012	R	bs			3,278.05	(9,457.15)
28/09/2018	000000015	R	bs			3,278.05	(12,735.20)
01/11/2018	000000019	R	bs			3,093.05	(15,828.25)
31/12/2018	000000023	R	bs			3,004.20	(18,832.45)
01/02/2019	000000027	R	bs			3,278.05	(22,110.50)
01/03/2019	000000030	R	bs			3,224.15	(25,334.65)
29/03/2019	000000032	R	bs			1,936.35	(27,271.00)
30/04/2019	000000038	R	bs			3,278.05	(30,549.05)
31/05/2019	000000043	R	bs			3,278.05	(33,827.10)
30/06/2019	000000053	J	as per agent summary		34,089.70		262.60
30/06/2019	000000061	J				262.60	0.00
Total					34,089.70	34,089.70	
Account number 0575 - Interest received							
31/07/2018	000000007	R	bs			6.92	(6.92)
31/07/2018	000000047	R	bs			134.49	(141.41)
31/08/2018	000000011	R	bs			6.67	(148.08)
31/08/2018	000000048	R	bs			134.67	(282.75)
28/09/2018	000000016	R	bs			5.40	(288.15)
30/09/2018	000000049	R	bs			130.50	(418.65)
31/10/2018	000000018	R	bs			6.52	(425.17)
31/10/2018	000000050	R	bs			133.76	(558.93)
30/11/2018	000000021	R	bs			6.06	(564.99)
30/11/2018	000000052	R	bs			124.31	(689.30)
31/12/2018	000000024	R	bs			6.05	(695.35)
31/12/2018	000000054	R				128.44	(823.79)
31/01/2019	000000026	R	bs			6.21	(830.00)
31/01/2019	000000055	R				128.61	(958.61)
28/02/2019	000000029	R	bs			5.77	(964.38)
28/02/2019	000000056	R				116.31	(1,080.69)
29/03/2019	000000033	R	bs			6.13	(1,086.82)
31/03/2019	000000057	R				128.92	(1,215.74)
30/04/2019	000000039	R	bs			5.48	(1,221.22)
30/04/2019	000000058	R				124.92	(1,346.14)
31/05/2019	000000044	R	bs			4.12	(1,350.26)
31/05/2019	000000059	R				129.24	(1,479.50)
28/06/2019	000000046	R	bs			3.74	(1,483.24)
30/06/2019	000000060	R				109.37	(1,592.61)

Stephen & Joy Pulford Private Pension Fund

Page 2 of 6

Ledger Entries Report for the year ending 30 June, 2019

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total						1,592.61	
Account number 0700 - Rent Received							
30/06/2019	000000053	J	as per agent summary			43,017.60	(43,017.60)
Total						43,017.60	
Account number 1525 - Amortisation Expense							
30/06/2019	000000063	J	amortisation		48.69		48.69
Total					48.69		
Account number 1685 - Filing Fees							
16/07/2018	000000004	P	bs		254.00		254.00
15/05/2019	000000041	P	bs		658.00		912.00
Total					912.00		
Account number 1987 - Insurance							
20/07/2018	000000006	P	bs		2,261.88		2,261.88
Total					2,261.88		
Account number 1989 - Interest expense							
20/07/2018	000000005	P	bs		1,370.96		1,370.96
21/08/2018	000000009	P	bs		1,416.65		2,787.61
20/09/2018	000000014	P	bs		1,830.74		4,618.35
22/10/2018	000000017	P	bs		1,830.74		6,449.09
20/11/2018	000000020	P	bs		1,830.74		8,279.83
20/12/2018	000000022	P	bs		1,830.74		10,110.57
22/01/2019	000000025	P	bs		1,830.74		11,941.31
20/02/2019	000000028	P	bs		1,830.74		13,772.05
20/03/2019	000000031	P	bs		1,830.74		15,602.79
24/04/2019	000000037	P	bs		1,830.74		17,433.53
21/05/2019	000000042	P	bs		1,830.74		19,264.27
20/06/2019	000000045	P	bs		1,830.74		21,095.01
30/06/2019	000000068	J	Reconcile to ANZ			3,115.36	17,979.65
Total					21,095.01	3,115.36	
Account number 1991 - Management agent fees							
30/06/2019	000000053	J	as per agent summary		121.00		121.00
30/06/2019	000000053	J	as per agent summary		3,549.00		3,670.00
Total					3,670.00		
Account number 1994 - Rates and taxes							
10/09/2018	000000013	P	bs		1,832.48		1,832.48
01/04/2019	000000034	P	bs		1,832.48		3,664.96

Stephen & Joy Pulford Private Pension Fund

Page 3 of 6

Ledger Entries Report for the year ending 30 June, 2019

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					3,664.96		
Account number 1995 - Repairs and Maintenance							
10/05/2019	000000040	P	bs		2,997.00		2,997.00
30/06/2019	000000053	J	as per agent summary		114.40		3,111.40
30/06/2019	000000053	J	as per agent summary		4,958.50		8,069.90
30/06/2019	000000053	J	as per agent summary		185.00		8,254.90
Total					8,254.90		
Account number 2000 - BOQ Savings #21636031							
01/07/2018	000000069	J	Opening balance		102,168.53		102,168.53
31/07/2018	000000047	R	bs		134.49		102,303.02
31/08/2018	000000048	R	bs		134.67		102,437.69
30/09/2018	000000049	R	bs		130.50		102,568.19
31/10/2018	000000050	R	bs		133.76		102,701.95
02/11/2018	000000051	P	bs			2,000.00	100,701.95
30/11/2018	000000052	R	bs		124.31		100,826.26
31/12/2018	000000054	R			128.44		100,954.70
31/01/2019	000000055	R			128.61		101,083.31
28/02/2019	000000056	R			116.31		101,199.62
31/03/2019	000000057	R			128.92		101,328.54
30/04/2019	000000058	R			124.92		101,453.46
31/05/2019	000000059	R			129.24		101,582.70
30/06/2019	000000060	R			109.37		101,692.07
Total					103,692.07	2,000.00	
Account number 2002 - ANZ #190091387							
01/07/2018	000000069	J	Opening balance		55,933.83		55,933.83
02/07/2018	000000002	R	bs		3,015.45		58,949.28
02/07/2018	000000003	P	bs			5,000.00	53,949.28
16/07/2018	000000004	P	bs			254.00	53,695.28
20/07/2018	000000005	P	bs			1,370.96	52,324.32
20/07/2018	000000006	P	bs			2,261.88	50,062.44
31/07/2018	000000007	R	bs		6.92		50,069.36
31/07/2018	000000008	R	bs		3,163.65		53,233.01
21/08/2018	000000009	P	bs			1,416.65	51,816.36
30/08/2018	000000010	P	bs			6,000.00	45,816.36
31/08/2018	000000011	R	bs		6.67		45,823.03
03/09/2018	000000012	R	bs		3,278.05		49,101.08
10/09/2018	000000013	P	bs			1,832.48	47,268.60

Stephen & Joy Pulford Private Pension Fund

Page 4 of 6

Ledger Entries Report for the year ending 30 June, 2019

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
20/09/2018	000000014	P	bs			1,830.74	45,437.86
28/09/2018	000000015	R	bs		3,278.05		48,715.91
28/09/2018	000000016	R	bs		5.40		48,721.31
22/10/2018	000000017	P	bs			1,830.74	46,890.57
31/10/2018	000000018	R	bs		6.52		46,897.09
01/11/2018	000000019	R	bs		3,093.05		49,990.14
20/11/2018	000000020	P	bs			1,830.74	48,159.40
30/11/2018	000000021	R	bs		6.06		48,165.46
20/12/2018	000000022	P	bs			1,830.74	46,334.72
31/12/2018	000000023	R	bs		3,004.20		49,338.92
31/12/2018	000000024	R	bs		6.05		49,344.97
22/01/2019	000000025	P	bs			1,830.74	47,514.23
31/01/2019	000000026	R	bs		6.21		47,520.44
01/02/2019	000000027	R	bs		3,278.05		50,798.49
20/02/2019	000000028	P	bs			1,830.74	48,967.75
28/02/2019	000000029	R	bs		5.77		48,973.52
01/03/2019	000000030	R	bs		3,224.15		52,197.67
20/03/2019	000000031	P	bs			1,830.74	50,366.93
29/03/2019	000000032	R	bs		1,936.35		52,303.28
29/03/2019	000000033	R	bs		6.13		52,309.41
01/04/2019	000000034	P	bs			1,832.48	50,476.93
08/04/2019	000000035	P	bs			10,000.00	40,476.93
23/04/2019	000000036	P	bs			6,599.40	33,877.53
24/04/2019	000000037	P	bs			1,830.74	32,046.79
30/04/2019	000000038	R	bs		3,278.05		35,324.84
30/04/2019	000000039	R	bs		5.48		35,330.32
10/05/2019	000000040	P	bs			2,997.00	32,333.32
15/05/2019	000000041	P	bs			658.00	31,675.32
21/05/2019	000000042	P	bs			1,830.74	29,844.58
31/05/2019	000000043	R	bs		3,278.05		33,122.63
31/05/2019	000000044	R	bs		4.12		33,126.75
20/06/2019	000000045	P	bs			1,830.74	31,296.01
28/06/2019	000000046	R	bs		3.74		31,299.75
Total					89,830.00	58,530.25	

Account number 2104 - Rent Receivable

01/07/2018	000000069	J	Opening balance			976.22	(976.22)
30/06/2019	000000061	J			262.60		(713.62)
Total					262.60	976.22	

Account number 2700 - 1946 Ford Super Deluxe Convertible

01/07/2018	000000069	J	Opening balance		45,000.00		45,000.00
------------	-----------	---	-----------------	--	-----------	--	-----------

Ledger Entries Report for the year ending 30 June, 2019

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					45,000.00		
Account number 2815 - 3 Sunbird Court, Rocky Point							
01/07/2018	000000069	J	Opening balance		607,030.66		607,030.66
Total					607,030.66		
Account number 2980 - Borrowing expenses							
01/07/2018	000000069	J	Opening balance		1,813.60		1,813.60
Total					1,813.60		
Account number 2989 - Less: Accumulated amortisation							
01/07/2018	000000069	J	Opening balance			1,764.91	(1,764.91)
30/06/2019	000000063	J	amortisation			48.69	(1,813.60)
Total						1,813.60	
Account number 2990 - Formation Expenses							
01/07/2018	000000069	J	Opening balance		1,287.00		1,287.00
Total					1,287.00		
Account number 3325 - Taxation							
01/07/2018	000000069	J	Opening balance		8,710.35		8,710.35
26/11/2018	000000064	J			2,202.00		10,912.35
28/02/2019	000000065	J			2,202.00		13,114.35
23/04/2019	000000036	P	bs		6,599.40		19,713.75
28/05/2019	000000066	J			2,202.00		21,915.75
30/06/2019	000000067	J			2,202.00		24,117.75
Total					24,117.75		
Account number 3327 - PAYGI Raised							
01/07/2018	000000069	J	Opening balance		4,844.00		4,844.00
Total					4,844.00		
Account number 3396 - PAYGI Payable							
01/07/2018	000000069	J	Opening balance			17,036.00	(17,036.00)
26/11/2018	000000064	J				2,202.00	(19,238.00)
28/02/2019	000000065	J				2,202.00	(21,440.00)
28/05/2019	000000066	J				2,202.00	(23,642.00)
30/06/2019	000000067	J				2,202.00	(25,844.00)
Total						25,844.00	

Stephen & Joy Pulford Private Pension Fund

Page 6 of 6

02/12/2020

12:12

Ledger Entries Report for the year ending 30 June, 2019

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3630 - ANZ Loan #385277659							
01/07/2018	000000069	J	Opening balance			300,000.00	(300,000.00)
30/06/2019	000000068	J	Reconcile to ANZ		3,115.36		(296,884.64)
Total					3,115.36	300,000.00	
Account number 4000.02 - Opening balance - Members fund							
01/07/2018	000000069	J	Opening balance			507,010.84	(507,010.84)
Total						507,010.84	
Account number 4080.02 - Benefits paid							
02/07/2018	000000003	P	bs		5,000.00		5,000.00
30/08/2018	000000010	P	bs		6,000.00		11,000.00
02/11/2018	000000051	P	bs		2,000.00		13,000.00
08/04/2019	000000035	P	bs		10,000.00		23,000.00
Total					23,000.00		

ACCOUNT PRO TAX RETURN

2018.



Stephen & Joy Pulford Private Pension Fund

**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

Stephen & Joy Pulford Private Pension Fund

Contents

Detailed Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Member's Information Statement

Comparative Trial Balance

Stephen & Joy Pulford Private Pension Fund
Detailed Operating Statement
For the year ended 30 June 2018

	Note	2018 \$	2017 \$
<hr/>			
Revenue			
Interest received		1,708.03	1,844.94
Rent Received		43,614.59	40,420.60
Total revenue		<u>45,322.62</u>	<u>42,265.54</u>
 Expenses			
Accountancy		220.00	220.00
Amortisation Expense		362.72	362.72
Filing Fees		581.00	571.00
Fines			900.00
Insurance		2,700.73	2,650.69
Interest expense		16,521.21	14,798.05
Management agent fees		4,045.31	3,743.72
Rates and taxes		3,170.38	3,050.16
Repairs and Maintenance		2,911.55	3,599.40
Total expenses		<u>30,512.90</u>	<u>29,895.74</u>
Benefits Accrued as a Result of Operations Before Income Tax		14,809.72	12,369.80
Income tax expense		<u>2,221.50</u>	<u>1,990.50</u>
Benefits Accrued as a Result of Operations		<u>12,588.22</u>	<u>10,379.30</u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Statement of Financial Position as at 30 June 2018

	Note	2018 \$	2017 \$
Investments			
Other investments		45,000.00	45,000.00
Total Investments		<u>45,000.00</u>	<u>45,000.00</u>
Other Assets			
BOQ Savings #21636031		102,168.53	101,052.76
ANZ #190091387		55,933.83	51,306.81
Rent Receivable		(976.22)	(305.87)
3 Sunbird Court, Rocky Point		607,030.66	607,030.66
Borrowing expenses		1,813.60	1,813.60
Less: Accumulated amortisation		(1,764.91)	(1,402.19)
Formation Expenses		1,287.00	1,287.00
Total other assets		<u>765,492.49</u>	<u>760,782.77</u>
Total assets		<u>810,492.49</u>	<u>805,782.77</u>
Liabilities			
Income tax payable		(13,554.35)	(15,775.85)
PAYGI Payable		17,036.00	17,036.00
ANZ Loan #385277659		300,000.00	300,000.00
Total liabilities		<u>303,481.65</u>	<u>301,260.15</u>
Net Assets Available to Pay Benefits		<u><u>507,010.84</u></u>	<u><u>504,522.62</u></u>
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members' accounts		507,010.84	504,522.62
		<u><u>507,010.84</u></u>	<u><u>504,522.62</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue on ***Insert the date the Trustees Statement was signed on: View > Notes to the Financial Statements*** by the director of the trustee company.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

(b) Cash and Cash Equivalents

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

(c) Revenue

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

(e) Income Tax

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

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

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

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

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

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

(f) Goods and Services Tax (GST)

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2018

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

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

(g) Critical Accounting Estimates and Judgements

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

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

Stephen & Joy Pulford Private Pension Fund
Notes to the Financial Statements
For the year ended 30 June 2018

2018

2017

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2018

	2018 \$	2017 \$
<hr/>		
Stephen Lawrence Pulford (Accumulation)		
 Allocated earnings		1,990.50
Income tax expense - earnings		(1,990.50)
Balance as at 30 June 2018	<hr/>	<hr/>
	<hr/>	<hr/>

Withdrawal benefits at the beginning of the year

Withdrawal benefits at 30 June 2018

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund

Member's Information Statement

For the year ended 30 June 2018

	2018	2017
	\$	\$
<hr/>		
Joyce Anne Pulford (Accumulation)		
Opening balance - Members fund	504,522.62	497,643.32
Allocated earnings	14,809.72	10,379.30
Income tax expense - earnings	(2,221.50)	
Benefits paid	(10,100.00)	(3,500.00)
Balance as at 30 June 2018	<u>507,010.84</u>	<u>504,522.62</u>
Withdrawal benefits at the beginning of the year	504,522.62	497,643.32
Withdrawal benefits at 30 June 2018	507,010.84	504,522.62

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund

Member's Information Statement

For the year ended 30 June 2018

	2018	2017
	\$	\$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	12,588.22	10,379.30
Benefits paid	(10,100.00)	(3,500.00)
Amount allocatable to members	2,488.22	6,879.30
Allocation to members		
Joyce Anne Pulford (Accumulation)	2,488.22	6,879.30
Total allocation	2,488.22	6,879.30
Yet to be allocated	2,488.22	6,879.30
Members Balances		
Joyce Anne Pulford (Accumulation)	507,010.84	504,522.62
Allocated to members accounts	507,010.84	504,522.62
Yet to be allocated		
Liability for accrued members benefits	507,010.84	504,522.62

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2018

		2018	2018	2017	2017
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0575	Interest received		1,708.03		1,844.94
0700	Rent Received		43,614.59		40,420.60
Expenses					
1510	Accountancy	220.00		220.00	
1525	Amortisation Expense	362.72		362.72	
1685	Filing Fees	581.00		571.00	
1690	Fines			900.00	
1987	Insurance	2,700.73		2,650.69	
1989	Interest expense	16,521.21		14,798.05	
1991	Management agent fees	4,045.31		3,743.72	
1994	Rates and taxes	3,170.38		3,050.16	
1995	Repairs and Maintenance	2,911.55		3,599.40	
1998.01	Income tax expense - earnings			1,990.50	
1998.02	Income tax expense - earnings	2,221.50			
Current Assets					
2000	BOQ Savings #21636031	102,168.53		101,052.76	
2002	ANZ #190091387	55,933.83		51,306.81	
2104	Rent Receivable		976.22		305.87
Non Current Assets					
2700	1946 Ford Super Deluxe Convertible	45,000.00		45,000.00	
2815	3 Sunbird Court, Rocky Point	607,030.66		607,030.66	
2980	Borrowing expenses	1,813.60		1,813.60	
2989	Less: Accumulated amortisation		1,764.91		1,402.19
2990	Formation Expenses	1,287.00		1,287.00	
Current Liabilities					
3325	Taxation	8,710.35		10,931.85	
3327	PAYGI Raised	4,844.00		4,844.00	
3396	PAYGI Payable		17,036.00		17,036.00
Non Current Liabilities					
3630	ANZ Loan #385277659		300,000.00		300,000.00

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2018

		2018	2018	2017	2017
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Equity					
4000.02	Opening balance - Members fund		504,522.62		497,643.32
4080.02	Benefits paid	10,100.00		3,500.00	
		869,622.37	869,622.37	858,652.92	858,652.92
	Net Profit		12,588.22		10,379.30

The accompanying notes form part of these financial statements.

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number 910 054 177

Year 2018

Name of partnership,
trust, fund or entity Stephen & Joy Pulford 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 S & J Pulford Private Pension Fu

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)**

910 054 177

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)

Stephen & Joy Pulford Private Pension
Fund

3 Australian business number (ABN)

13 368 742 043

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

Charles

SMSF Auditor Number

100 264 453

Auditor's phone number

0409 690359

Use Agent
address details?

☐ N**Postal address**

PO Box 145

Kedron

QLD

4031

Date audit was completed☒ A

11/11/2019

Was Part B of the audit report qualified ?☒ B☐ N

If 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)

124001

Fund account number

2163601

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

S & J Pulford Private Pension Fu

B Financial institution details for tax refunds only

Use Agent Trust Account?

N

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

Fund BSB number
(must be six digits)

Account number

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

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund

A

Y

Fund benefit structure

B

A

Code

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

C

Y

9 Was the fund wound up during the income year?

Day Month Year

N

Print Y for yes
or N for no.

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

Have all tax lodgment
and payment
obligations been met?

N

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

N

Print Y for yes
or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes

Exempt current pension income amount

A

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

Segregated assets method

B

Unsegregated assets method

C

Was an actuarial certificate obtained?

D

Print Y for yes

Did the fund have any other income that was assessable?

E

Print Y for yes
or N for no.

If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G ☒ **N** ☐

Print Y for yes or N for no.

Have you applied an exemption or rollover?

M ☒

Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

Net capital gain

A

Gross rent and other leasing and hiring income

B

Gross interest

C

Forestry managed investment scheme income

X

Gross foreign income

D1

Net foreign income

D

Loss

Australian franking credits from a New Zealand company

E

Transfers from foreign funds

F

Nil

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

Assessable contributions (R1 plus R2 plus R3 less R6)

R

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus * No-TFN-quoted contributions

R3

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

less Transfer of liability to life insurance company or PST

R6

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income

S

Code

* Assessable income due to changed tax status of fund

T

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

U

#This is a mandatory label

* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U)

W

Loss

Exempt current pension income

Y

TOTAL ASSESSABLE INCOME (W less Y)

V

Loss

Section C: Deductions and non-deductible expenses**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 16,521	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	I2	
Management and administration expenses	J1 801	J2	
Forestry managed investment scheme expense	U1	U2	
Other amounts	L1 13,191	L2	
Tax losses deducted	M1		
TOTAL DEDUCTIONS N 30,513 (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y 0 (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O 14,810 <small>Loss</small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z 30,513 (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	14,810
(an amount must be included even if it is zero)		
#Tax on taxable income	T1	2,221.50
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	J	0.00
(an amount must be included even if it is zero)		
Gross tax	B	2,221.50
(T1 plus J)		

Foreign income tax offset

C1

Rebates and tax offsets

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

0.00

(C1 plus C2)

SUBTOTAL 1

T2

2,221.50

(B less C –cannot be less than zero)

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

Early stage investor tax offset

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

0.00

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3

2,221.50

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

National rental affordability scheme tax offset

E3

Exploration credit tax offset

E4

Refundable tax offsets

E

0.00

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**

2,221.50

(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

H6Credit 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

0.00

Supervisory levy

L

259.00

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

Total amount of tax payable

S

2,480.50

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

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000,
complete and attach a Losses
schedule 2018.Tax losses carried forward
to later income years**U**Net capital losses carried
forward to later income years**V**Net capital losses brought forward
from prior yearsNet capital losses carried forward
to later income years

Non-Collectables

Collectables

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.

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

See the Privacy note in the Declaration.

Title	EF	Member's TFN	484 523 693	Member Number	1
Family name	Pulford			Account status	C Code
First given name	Stephen				
Other given names	Lawrence				
Date of birth	13/07/1960	If deceased, date of death	20/03/2014		

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	0.00
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	0.00	
Retirement phase account balance - Non CDBIS	S2	0.00	
Retirement phase account balance - CDBIS	S3	0.00	
0 TRIS Count			
Allocated earnings or losses	O		Loss
Inward rollovers and transfers	P		
Outward rollovers and transfers	Q		Code
Lump Sum payment	R1		Code
Income stream payment	R2		
CLOSING ACCOUNT BALANCE	S	0.00	S1 plus S2 plus S3
Accumulation phase value	X1		
Retirement phase value	X2		

See the Privacy note in the Declaration.

Title	Mrs	Member's TFN	483 683 879	Member Number	2
Family name	Pulford			Account status	<input type="radio"/> Code
First given name	Joyce				
Other given names	Anne				
Date of birth	29/03/1958	If deceased, date of death			

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	504,522.62
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	507,010.88	
Retirement phase account balance - Non CDBIS	S2	0.00	
Retirement phase account balance - CDBIS	S3	0.00	
<input type="text"/> 1 TRIS Count			
Allocated earnings or losses	O	12,588.26	Loss <input type="checkbox"/>
Inward rollovers and transfers	P		
Outward rollovers and transfers	Q		Code <input type="text"/>
Lump Sum payment	R1		Code <input type="text"/>
Income stream payment	R2	10,100.00	<input type="radio"/>
CLOSING ACCOUNT BALANCE	S	507,010.88	
		S1 plus S2 plus S3	
Accumulation phase value	X1	507,010.88	
Retirement phase value	X2		

Section H: Assets and liabilities**15 ASSETS****15a Australian managed investments**

Listed trusts	A	<input type="text"/>
Unlisted trusts	B	<input type="text"/>
Insurance policy	C	<input type="text"/>
Other managed investments	D	<input type="text"/>

Sensitive (when completed)

15b Australian direct investments

Cash and term deposits **E** 158,102

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements

Australian residential real property

J1 607,031

Australian non-residential real property

J2 0

Overseas real property

J3 0

Australian shares

J4 0

Overseas shares

J5 0

Other

J6 0Limited recourse borrowing arrangements **J** 607,031Non-residential real property **K** 0Residential real property **L**Collectables and personal use assets **M** 45,000Other assets **O** 359

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** 810,492
 (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 ☒ YPrint 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 ☐ NPrint Y for yes
or N for no.

16 LIABILITIES

Borrowings for limited recourse
borrowing arrangements**V1** 300,000

Permissible temporary borrowings

V2

Other borrowings

V3Borrowings **V** 300,000

Total member closing account balances **W** 507,010
 (total of all CLOSING ACCOUNT BALANCES from Sections F and G)

Reserve accounts **X**Other liabilities **Y** 3,482**TOTAL LIABILITIES** **Z** 810,492

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** Total TOFA losses **I** **Section J: Other information****Family trust election status**

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2017–18 income year, write 2018).

A

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2018.

B **Interposed entity election status**

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2018 for each election

C

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

D **Section K: Declarations**

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

Important

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

Privacy

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

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date Day Month Year **Preferred trustee or director contact details:**Title MrsFamily name PulfordFirst given name JoyceOther given names AnneArea code 07 Number 32560058Phone number Email address Non-individual trustee name (if applicable) ABN of non-individual trustee Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:I,

declare that the Self-managed superannuation fund annual return 2018 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date

Day Month Year

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code

Number

Tax agent number

Reference number



Australian Government
Australian Taxation Office

PAYG Instalments report 2018

Tax Agent 26033350
Last Updated 30/05/2020

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
910054177	THE TRUSTEE FOR STEPHEN & JOY PULFORD PRIVATE PENSION FUND	2,161.00	2,161.00	4,322.00-	0.00	0.00

Total No of Clients: 1

Stephen and Joyce Pulford PPF
Financial Year Ending 30 June 2018

30/06/2018

	Name	Stephen Pulford	Joyce Pulford
Date of Birth	13/07/1960	29/03/1958	
Service Date	2/10/2009	2/10/2009	
	Member 1	Member 2	
Total	-	270,495.43	
Member Opening Taxable	-	234,027.19	
Member Opening Tax Free	-	504,522.62	
Total Opening Bal	504,522.62	100.00%	0.00%
Percentage	0.00%	0.00%	0.00%
Change in MV of Assets	-	-	-
Tax Free Income	-	-	-
Taxable Income	45,322.62	-	-
Deductable Expenses	30,512.90	-	-
Earnings (Not Rounded)	14,809.72	-	14,809.72
Tax on Rounded Earnings	2,221.46	-	-
Employers taxable contribs	-	-	-
Members Taxable Contribs	-	-	-
Members Undeducted Contribs	-	-	-
Government Co-contributions	-	-	-
Pension Drawn	-	-	-
Member Specific Expense	-	-	-
Earnings	14,809.72	-	14,809.72
Change in MV of Assets	-	-	-
Tax Free Income	-	-	-
As per Operating Statement	14,809.72	14,809.72	
Less Tax - Contributions	-	-	-
Less Tax - Earnings	2,221.46	-	2,221.46
Total Tax	2,221.46	-	2,221.46
Roll In's - Taxed	-	-	-
Roll In's - Tax Free	-	-	-
Roll Out's	-	-	-
Benefits Paid	-	-	10,100.00
Forfeited Benefits	-	-	-
Ledger Allocated Earnings	12,588.26	-	12,588.26
Member Closing 'Taxable	277,668.66	-	277,668.66
Member Closing 'Tax Free'	229,342.22	-	229,342.22
Total Closing Balance	507,010.88	-	507,010.88

Stephen & Joy Pulford Private Pension Fund

Page 1 of 7

Ledger Entries Report for the year ending 30 June, 2018

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0002 - ****Rental****							
03/07/2017	000000003	R	bs			3,370.72	(3,370.72)
02/08/2017	000000008	R	bs			2,893.57	(6,264.29)
01/09/2017	000000012	R	bs			3,240.82	(9,505.11)
02/10/2017	000000015	R	bs			3,370.72	(12,875.83)
01/11/2017	000000022	R	bs			3,370.72	(16,246.55)
01/12/2017	000000025	R	bs			3,370.72	(19,617.27)
29/12/2017	000000027	R	bs			1,877.42	(21,494.69)
01/02/2018	000000031	R	bs			3,269.79	(24,764.48)
28/02/2018	000000034	R	bs			3,170.25	(27,934.73)
03/04/2018	000000039	R	bs			3,035.25	(30,969.98)
01/05/2018	000000042	R	bs			3,080.05	(34,050.03)
31/05/2018	000000044	R	bs			3,278.05	(37,328.08)
30/06/2018	000000061	J	as per agent summary		36,657.73		(670.35)
30/06/2018	000000062	J					(670.35)
30/06/2018	000000063	J			670.35		0.00
Total					37,328.08	37,328.08	

Account number 0575 - Interest received

31/07/2017	000000007	R	bs			8.97	(8.97)
31/07/2017	000000049	R	bs			137.32	(146.29)
31/08/2017	000000011	R	bs			8.91	(155.20)
31/08/2017	000000048	R	bs			137.50	(292.70)
29/09/2017	000000014	R	bs			8.64	(301.34)
30/09/2017	000000050	R	bs			133.25	(434.59)
31/10/2017	000000021	R	bs			9.46	(444.05)
31/10/2017	000000051	R	bs			137.87	(581.92)
30/11/2017	000000024	R	bs			8.27	(590.19)
30/11/2017	000000053	R	bs			133.32	(723.51)
29/12/2017	000000028	R	bs			6.78	(730.29)
31/12/2017	000000054	R	bs			137.56	(867.85)
31/01/2018	000000030	R	bs			7.79	(875.64)
31/01/2018	000000055	R	bs			137.75	(1,013.39)
28/02/2018	000000035	R	bs			6.32	(1,019.71)
28/02/2018	000000056	R	bs			124.58	(1,144.29)
29/03/2018	000000038	R	bs			6.21	(1,150.50)
31/03/2018	000000057	R	bs			138.10	(1,288.60)
30/04/2018	000000041	R	bs			6.95	(1,295.55)
30/04/2018	000000058	R	bs			133.83	(1,429.38)
31/05/2018	000000045	R	bs			6.98	(1,436.36)
31/05/2018	000000059	R	bs			134.70	(1,571.06)
29/06/2018	000000047	R	bs			6.98	(1,578.04)

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2018

Page 2 of 7
02/12/2020
12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/06/2018	000000060	R	bs			129.99	(1,708.03)
30/06/2018	000000073	J	Year end closing entry		1,708.03		0.00
Total					1,708.03	1,708.03	
Account number 0700 - Rent Received							
30/06/2018	000000061	J	as per agent summary			43,614.59	(43,614.59)
30/06/2018	000000073	J	Year end closing entry		43,614.59		0.00
Total					43,614.59	43,614.59	
Account number 1510 - Accountancy							
03/07/2017	000000004	P	bs		220.00		220.00
30/06/2018	000000073	J	Year end closing entry			220.00	0.00
Total					220.00	220.00	
Account number 1525 - Amortisation Expense							
30/06/2018	000000065	J	amortisation		362.72		362.72
30/06/2018	000000073	J	Year end closing entry			362.72	0.00
Total					362.72	362.72	
Account number 1685 - Filing Fees							
08/08/2017	000000009	P	bs		327.00		327.00
30/10/2017	000000020	P	bs		254.00		581.00
30/06/2018	000000073	J	Year end closing entry			581.00	0.00
Total					581.00	581.00	
Account number 1987 - Insurance							
21/07/2017	000000006	P	bs		2,700.73		2,700.73
30/06/2018	000000073	J	Year end closing entry			2,700.73	0.00
Total					2,700.73	2,700.73	

Ledger Entries Report for the year ending 30 June, 2018

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1989 - Interest expense							
20/07/2017	000000005	P	bs		1,257.54		1,257.54
22/08/2017	000000010	P	bs		1,371.28		2,628.82
20/09/2017	000000013	P	bs		1,416.66		4,045.48
20/10/2017	000000018	P	bs		1,370.96		5,416.44
21/11/2017	000000023	P	bs		1,416.66		6,833.10
20/12/2017	000000026	P	bs		1,370.96		8,204.06
22/01/2018	000000029	P	bs		1,416.65		9,620.71
20/02/2018	000000033	P	bs		1,416.66		11,037.37
20/03/2018	000000037	P	bs		1,279.56		12,316.93
20/04/2018	000000040	P	bs		1,416.66		13,733.59
22/05/2018	000000043	P	bs		1,370.96		15,104.55
20/06/2018	000000046	P	bs		1,416.66		16,521.21
30/06/2018	000000073	J	Year end closing entry			16,521.21	0.00
Total					16,521.21	16,521.21	
Account number 1991 - Management agent fees							
30/06/2018	000000061	J	as per agent summary		143.00		143.00
30/06/2018	000000061	J	as per agent summary		3,902.31		4,045.31
30/06/2018	000000073	J	Year end closing entry			4,045.31	0.00
Total					4,045.31	4,045.31	
Account number 1994 - Rates and taxes							
09/10/2017	000000017	P	bs		1,585.19		1,585.19
12/03/2018	000000036	P	bs		1,585.19		3,170.38
30/06/2018	000000073	J	Year end closing entry			3,170.38	0.00
Total					3,170.38	3,170.38	
Account number 1995 - Repairs and Maintenance							
30/06/2018	000000061	J	as per agent summary		90.00		90.00
30/06/2018	000000061	J	as per agent summary		129.90		219.90
30/06/2018	000000061	J	as per agent summary		2,016.50		2,236.40
30/06/2018	000000061	J	as per agent summary		477.15		2,713.55
30/06/2018	000000061	J	as per agent summary		198.00		2,911.55
30/06/2018	000000073	J	Year end closing entry			2,911.55	0.00
Total					2,911.55	2,911.55	

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2018

Page 4 of 7
02/12/2020
12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1998.02 - Income tax expense - earnings							
30/06/2018	000000071	J	ITE 2018		2,221.50		2,221.50
30/06/2018	000000073	J	Year end closing entry			2,221.50	0.00
Total					2,221.50	2,221.50	
Account number 2000 - BOQ Savings #21636031							
01/07/2017	000000072	J	Opening balance		101,052.76		101,052.76
31/07/2017	000000049	R	bs		137.32		101,190.08
31/08/2017	000000048	R	bs		137.50		101,327.58
30/09/2017	000000050	R	bs		133.25		101,460.83
31/10/2017	000000051	R	bs		137.87		101,598.70
17/11/2017	000000052	P	bs			500.00	101,098.70
30/11/2017	000000053	R	bs		133.32		101,232.02
31/12/2017	000000054	R	bs		137.56		101,369.58
31/01/2018	000000055	R	bs		137.75		101,507.33
28/02/2018	000000056	R	bs		124.58		101,631.91
31/03/2018	000000057	R	bs		138.10		101,770.01
30/04/2018	000000058	R	bs		133.83		101,903.84
31/05/2018	000000059	R	bs		134.70		102,038.54
30/06/2018	000000060	R	bs		129.99		102,168.53
Total					102,668.53	500.00	
Account number 2002 - ANZ #190091387							
01/07/2017	000000072	J	Opening balance		51,306.81		51,306.81
03/07/2017	000000003	R	bs		3,370.72		54,677.53
03/07/2017	000000004	P	bs			220.00	54,457.53
20/07/2017	000000005	P	bs			1,257.54	53,199.99
21/07/2017	000000006	P	bs			2,700.73	50,499.26
31/07/2017	000000007	R	bs		8.97		50,508.23
02/08/2017	000000008	R	bs		2,893.57		53,401.80
08/08/2017	000000009	P	bs			327.00	53,074.80
22/08/2017	000000010	P	bs			1,371.28	51,703.52
31/08/2017	000000011	R	bs		8.91		51,712.43
01/09/2017	000000012	R	bs		3,240.82		54,953.25
20/09/2017	000000013	P	bs			1,416.66	53,536.59
29/09/2017	000000014	R	bs		8.64		53,545.23
02/10/2017	000000015	R	bs		3,370.72		56,915.95
03/10/2017	000000016	P	bs			1,000.00	55,915.95
09/10/2017	000000017	P	bs			1,585.19	54,330.76
20/10/2017	000000018	P	bs			1,370.96	52,959.80
26/10/2017	000000019	P	bs			600.00	52,359.80

Stephen & Joy Pulford Private Pension Fund

Page 5 of 7

Ledger Entries Report for the year ending 30 June, 2018

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/10/2017	000000020	P	bs			254.00	52,105.80
31/10/2017	000000021	R	bs		9.46		52,115.26
01/11/2017	000000022	R	bs		3,370.72		55,485.98
21/11/2017	000000023	P	bs			1,416.66	54,069.32
30/11/2017	000000024	R	bs		8.27		54,077.59
01/12/2017	000000025	R	bs		3,370.72		57,448.31
20/12/2017	000000026	P	bs			1,370.96	56,077.35
29/12/2017	000000027	R	bs		1,877.42		57,954.77
29/12/2017	000000028	R	bs		6.78		57,961.55
22/01/2018	000000029	P	bs			1,416.65	56,544.90
31/01/2018	000000030	R	bs		7.79		56,552.69
01/02/2018	000000031	R	bs		3,269.79		59,822.48
13/02/2018	000000032	P	bs			8,000.00	51,822.48
20/02/2018	000000033	P	bs			1,416.66	50,405.82
28/02/2018	000000034	R	bs		3,170.25		53,576.07
28/02/2018	000000035	R	bs		6.32		53,582.39
12/03/2018	000000036	P	bs			1,585.19	51,997.20
20/03/2018	000000037	P	bs			1,279.56	50,717.64
29/03/2018	000000038	R	bs		6.21		50,723.85
03/04/2018	000000039	R	bs		3,035.25		53,759.10
20/04/2018	000000040	P	bs			1,416.66	52,342.44
30/04/2018	000000041	R	bs		6.95		52,349.39
01/05/2018	000000042	R	bs		3,080.05		55,429.44
22/05/2018	000000043	P	bs			1,370.96	54,058.48
31/05/2018	000000044	R	bs		3,278.05		57,336.53
31/05/2018	000000045	R	bs		6.98		57,343.51
20/06/2018	000000046	P	bs			1,416.66	55,926.85
29/06/2018	000000047	R	bs		6.98		55,933.83
Total					88,727.15	32,793.32	

Account number 2104 - Rent Receivable

01/07/2017	000000072	J	Opening balance			305.87	(305.87)
30/06/2018	000000062	J					(305.87)
30/06/2018	000000063	J				670.35	(976.22)
Total						976.22	

Account number 2700 - 1946 Ford Super Deluxe Convertible

01/07/2017	000000072	J	Opening balance		45,000.00		45,000.00
Total					45,000.00		

Account number 2815 - 3 Sunbird Court, Rocky Point

01/07/2017	000000072	J	Opening balance		607,030.66		607,030.66
------------	-----------	---	-----------------	--	------------	--	------------

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2018

Page 6 of 7
02/12/2020
12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					607,030.66		
Account number 2980 - Borrowing expenses							
01/07/2017	000000072	J	Opening balance		1,813.60		1,813.60
Total					1,813.60		
Account number 2989 - Less: Accumulated amortisation							
01/07/2017	000000072	J	Opening balance			1,402.19	(1,402.19)
30/06/2018	000000065	J	amortisation			362.72	(1,764.91)
Total						1,764.91	
Account number 2990 - Formation Expenses							
01/07/2017	000000072	J	Opening balance		1,287.00		1,287.00
Total					1,287.00		
Account number 3325 - Taxation							
01/07/2017	000000072	J	Opening balance		10,931.85		10,931.85
27/11/2017	000000067	J			2,161.00		13,092.85
28/02/2018	000000068	J			2,161.00		15,253.85
29/05/2018	000000069	J				4,322.00	10,931.85
30/06/2018	000000071	J	ITE 2018			2,221.50	8,710.35
Total					15,253.85	6,543.50	
Account number 3327 - PAYGI Raised							
01/07/2017	000000072	J	Opening balance		4,844.00		4,844.00
Total					4,844.00		
Account number 3396 - PAYGI Payable							
01/07/2017	000000072	J	Opening balance			17,036.00	(17,036.00)
27/11/2017	000000067	J				2,161.00	(19,197.00)
28/02/2018	000000068	J				2,161.00	(21,358.00)
29/05/2018	000000069	J			4,322.00		(17,036.00)
Total					4,322.00	21,358.00	
Account number 3630 - ANZ Loan #385277659							
01/07/2017	000000072	J	Opening balance			300,000.00	(300,000.00)
Total						300,000.00	
Account number 4000.02 - Opening balance - Members fund							
01/07/2017	000000072	J	Opening balance			504,522.62	(504,522.62)
30/06/2018	000000074	J	Year end closing entry			2,488.22	(507,010.84)

Stephen & Joy Pulford Private Pension Fund

Page 7 of 7

Ledger Entries Report for the year ending 30 June, 2018

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total						507,010.84	
Account number 4049.02 -							
30/06/2018	000000074	J	Year end closing entry			2,488.22	(2,488.22)
30/06/2018	000000074	J	Year end closing entry		2,488.22		0.00
Total					2,488.22	2,488.22	
Account number 4080.02 - Benefits paid							
03/10/2017	000000016	P	bs		1,000.00		1,000.00
26/10/2017	000000019	P	bs		600.00		1,600.00
17/11/2017	000000052	P	bs		500.00		2,100.00
13/02/2018	000000032	P	bs		8,000.00		10,100.00
30/06/2018	000000073	J	Year end closing entry			10,100.00	0.00
Total					10,100.00	10,100.00	
Account number 4199 - Funds yet to be allocated							
30/06/2018	000000073	J	Year end closing entry			2,488.22	(2,488.22)
30/06/2018	000000074	J	Year end closing entry		2,488.22		0.00
Total					2,488.22	2,488.22	

ACCOUNT AND TAX

RETURN 2017



Stephen & Joy Pulford Private Pension Fund

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

Stephen & Joy Pulford Private Pension Fund

Contents

Detailed Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Member's Information Statement

Comparative Trial Balance

Stephen & Joy Pulford Private Pension Fund
Detailed Operating Statement
For the year ended 30 June 2017

	Note	2017 \$	2016 \$
Revenue			
Employers contributions			5,000.00
Members contributions			89,214.90
Interest received		1,844.94	2,017.99
Rent Received		40,420.60	43,390.30
Total revenue		<u>42,265.54</u>	<u>139,623.19</u>
Expenses			
Accountancy		220.00	220.00
Amortisation Expense		362.72	362.72
Bank Fees And Charges			30.00
Filing Fees		571.00	
Fines		900.00	
Body Corporate Fees			222.00
Insurance		2,650.69	2,709.35
Interest expense		14,798.05	15,031.15
Management agent fees		3,743.72	3,707.61
Rates and taxes		3,050.16	4,330.40
Repairs and Maintenance		3,599.40	1,854.30
Total expenses		<u>29,895.74</u>	<u>28,467.53</u>
Benefits Accrued as a Result of Operations Before Income Tax		12,369.80	111,155.66
Income tax expense		1,990.50	3,291.00
Benefits Accrued as a Result of Operations		<u>10,379.30</u>	<u>107,864.66</u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Statement of Financial Position as at 30 June 2017

	Note	2017 \$	2016 \$
Investments			
Other investments		45,000.00	45,000.00
Total Investments		<u>45,000.00</u>	<u>45,000.00</u>
Other Assets			
BOQ Savings #21636031		101,052.76	102,329.90
ANZ #190091387		51,306.81	37,172.95
Rent Receivable		(305.87)	3,318.33
3 Sunbird Court, Rocky Point		607,030.66	607,030.66
Borrowing expenses		1,813.60	1,813.60
Less: Accumulated amortisation		(1,402.19)	(1,039.47)
Formation Expenses		1,287.00	1,287.00
Total other assets		<u>760,782.77</u>	<u>751,912.97</u>
Total assets		<u>805,782.77</u>	<u>796,912.97</u>
Liabilities			
Income tax payable		(15,775.85)	(9,290.35)
PAYGI Payable		17,036.00	8,560.00
ANZ Loan #385277659		300,000.00	300,000.00
Total liabilities		<u>301,260.15</u>	<u>299,269.65</u>
Net Assets Available to Pay Benefits		<u><u>504,522.62</u></u>	<u><u>497,643.32</u></u>
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members' accounts		504,522.62	497,643.32
		<u><u>504,522.62</u></u>	<u><u>497,643.32</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2017

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue on ***Insert the date the Trustees Statement was signed on: View > Notes to the Financial Statements*** by the director of the trustee company.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

(b) Cash and Cash Equivalents

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

(c) Revenue

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2017

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

(e) Income Tax

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

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

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

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

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

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

(f) Goods and Services Tax (GST)

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2017

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

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

(g) Critical Accounting Estimates and Judgements

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

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

Stephen & Joy Pulford Private Pension Fund
Notes to the Financial Statements
For the year ended 30 June 2017

2017

2016

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2017

	2017	2016
	\$	\$
<hr/>		
Stephen Lawrence Pulford (Accumulation)		
Allocated earnings	1,990.50	750.00
Income tax expense - earnings	<u>(1,990.50)</u>	<u>(750.00)</u>
Balance as at 30 June 2017	<u><u> </u></u>	<u><u> </u></u>

Withdrawal benefits at the beginning of the year

Withdrawal benefits at 30 June 2017

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund

Member's Information Statement

For the year ended 30 June 2017

	2017	2016
	\$	\$
<hr/>		
Joyce Anne Pulford (Accumulation)		
Opening balance - Members fund	497,643.32	389,778.66
Allocated earnings	10,379.30	16,190.76
Employers contributions		5,000.00
Members contributions		89,214.90
Income tax expense - earnings		(2,541.00)
Benefits paid	(3,500.00)	
Balance as at 30 June 2017	<u>504,522.62</u>	<u>497,643.32</u>
Withdrawal benefits at the beginning of the year	497,643.32	389,778.66
Withdrawal benefits at 30 June 2017	504,522.62	497,643.32

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2017

	2017 \$	2016 \$
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	10,379.30	107,864.66
Benefits paid	(3,500.00)	
Amount allocatable to members	<u>6,879.30</u>	<u>107,864.66</u>
Allocation to members		
Joyce Anne Pulford (Accumulation)	<u>6,879.30</u>	<u>107,864.66</u>
Total allocation	6,879.30	107,864.66
Yet to be allocated	<u>6,879.30</u>	<u>107,864.66</u>
Members Balances		
Joyce Anne Pulford (Accumulation)	<u>504,522.62</u>	<u>497,643.32</u>
Allocated to members accounts	504,522.62	497,643.32
Yet to be allocated	<u>504,522.62</u>	<u>497,643.32</u>
Liability for accrued members benefits	<u>504,522.62</u>	<u>497,643.32</u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2017

		2017	2017	2016	2016
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0575	Interest received		1,844.94		2,017.99
0700	Rent Received		40,420.60		43,390.30
0716.02	Employers contributions				5,000.00
0750.02	Members contributions				89,214.90
Expenses					
1510	Accountancy	220.00		220.00	
1525	Amortisation Expense	362.72		362.72	
1545	Bank Fees And Charges			30.00	
1685	Filing Fees	571.00			
1690	Fines	900.00			
1986	Body Corporate Fees			222.00	
1987	Insurance	2,650.69		2,709.35	
1989	Interest expense	14,798.05		15,031.15	
1991	Management agent fees	3,743.72		3,707.61	
1994	Rates and taxes	3,050.16		4,330.40	
1995	Repairs and Maintenance	3,599.40		1,854.30	
1998.01	Income tax expense - earnings	1,990.50		750.00	
1998.02	Income tax expense - earnings			2,541.00	
Current Assets					
2000	BOQ Savings #21636031	101,052.76		102,329.90	
2002	ANZ #190091387	51,306.81		37,172.95	
2104	Rent Receivable		305.87	3,318.33	
Non Current Assets					
2700	1946 Ford Super Deluxe Convertible	45,000.00		45,000.00	
2815	3 Sunbird Court, Rocky Point	607,030.66		607,030.66	
2980	Borrowing expenses	1,813.60		1,813.60	
2989	Less: Accumulated amortisation		1,402.19		1,039.47
2990	Formation Expenses	1,287.00		1,287.00	
Current Liabilities					
3325	Taxation	10,931.85		4,446.35	
3327	PAYGI Raised	4,844.00		4,844.00	
3396	PAYGI Payable		17,036.00		8,560.00

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2017

		2017	2017	2016	2016
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
<hr/>					
	Non Current Liabilities				
3630	ANZ Loan #385277659		300,000.00		300,000.00
	Equity				
4000.02	Opening balance - Members fund		497,643.32		389,778.66
4080.02	Benefits paid	3,500.00			
		<hr/>	<hr/>	<hr/>	<hr/>
		858,652.92	858,652.92	839,001.32	839,001.32
<hr/>					
	Net Profit		10,379.30		107,864.66

The accompanying notes form part of these financial statements.

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number 910 054 177

Year 2017

Name of partnership,
trust, fund or entity Stephen & Joy Pulford 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 J & J Pulford Private Pension Fu

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

Signature

Date

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)**

910 054 177

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)Stephen & Joy Pulford Private Pension
Fund**3 Australian business number (ABN)**

13 368 742 043

4 Current postal addressC/- Lorlene Mendoza
Post Office Box 101
Virginia

QLD

4014

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 ☐ N**6 SMSF auditor**

Auditor's name

Title

Mr

Family name

Bushell

First given name

Laurence

Other given names

Charles

SMSF Auditor Number

100 264 453

Auditor's phone number

0409 690359

Use Agent
address details?☐ N

Postal address

PO Box 145

Kedron

QLD

4031

Date audit was completed

☒ A

Was Part B of the audit report qualified ?

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

7 Electronic funds transfer (EFT)

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

A Financial institution details for super payments and tax refunds

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

Fund BSB number
(must be six digits)

124001

Fund account number

21636031

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

J & J Pulford Private Pension Fu

B Financial institution details for tax refunds only

Use Agent Trust Account?

N

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

Fund BSB number
(must be six digits)

Account number

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

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund

A

Y

Fund benefit structure

B

A

Code

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

C

Y

9 Was the fund wound up during the income year?

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?

Y

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.)

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?

G ☒ **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 ☒

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

Code

Net capital gain

A

Gross rent and other leasing and hiring income

B

40,421

Gross interest

C

1,845

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 Y

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

0

plus Assessable personal contributions

R2

0

plus * No-TFN-quoted contributions

R3

0

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

less Transfer of liability to life insurance company or PST

R6

0

Assessable contributions (R1 plus R2 plus R3 less R6)

R

0

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income

S

Code

* Assessable income due to changed tax status of fund

T

Net non-arm's length income (subject to 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

42,266

Loss

Section C: Deductions and non-deductible expenses**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 14,798	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	I2	
Management and administration expenses	J1 220	J2	
Forestry managed investment scheme expense	U1	U2	
Other amounts	L1 13,978	L2 900	
Tax losses deducted	M1		
TOTAL DEDUCTIONS N 28,996 (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y 900 (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O 13,270 <small>Loss</small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z 29,896 (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	13,270	(an amount must be included even if it is zero)
#Tax on taxable income	T1	1,990.50	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	0.00	(an amount must be included even if it is zero)
Gross tax	B	1,990.50	(T1 plus J)

Foreign income tax offset

C1

Rebates and tax offsets

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

0.00

(C1 plus C2)

SUBTOTAL 1

T2

1,990.50

(B less C –cannot be less than zero)

Early stage venture capital
limited partnership tax offset**D1**

Early stage investor tax offset

D2Non-refundable carry
forward tax offsets**D**

0.00

(D1 plus D2)

SUBTOTAL 2

T3

1,990.50

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

National rental affordability scheme tax offset

E3

Exploration credit tax offset

E4

Refundable tax offsets

E

0.00

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**

1,990.50

(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**

8,476.00

Supervisory levy**L**

259.00

**Supervisory levy adjustment
for wound up funds****M****Supervisory levy adjustment
for new funds****N****Total amount of tax refundable****S**

6,226.50

(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 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

Non-Collectables

Collectables

Net capital losses carried forward
to later income years

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's TFN 484 523 693	Member Number	1	
	Family name		Pulford	Account status	C Code
	First given name		Stephen		
	Other given names				
Date of birth		13/07/1960	If deceased, date of death	20/03/2014	

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE		0.00
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	
TOTAL CONTRIBUTIONS	N	0.00
Other transactions		
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	0.00

Title Family name First given name Other given names	Mrs	See the Privacy note in the Declaration. Member's TFN 483 683 879	Member Number	2
	Pulford		Account status	0 Code
	Joyce			
	Anne			
Date of birth		29/03/1958	If deceased, date of death	

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE	497,642.53
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
TOTAL CONTRIBUTIONS	N 0.00

Other transactions

Allocated earnings or losses	O	10,379.33	Loss
Inward rollovers and transfers	P		
Outward rollovers and transfers	Q		
Lump Sum payment	R1		Code
Income stream payment	R2	3,500.00	Code O
CLOSING ACCOUNT BALANCE	S	504,521.86	

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	607,031
Australian non-residential real property	
J2	0
Overseas real property	
J3	0
Australian shares	
J4	0
Overseas shares	
J5	0
Other	
J6	0

Cash and term deposits	E	152,359
Debt securities	F	
Loans	G	
Listed shares	H	
Unlisted shares	I	

Limited recourse borrowing arrangements	J	607,031
---	----------	---------

Non-residential real property	K	
Residential real property	L	
Collectables and personal use assets	M	45,000
Other assets	O	1,392

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 (Sum of labels A to T)	U	805,782
---	----------	---------

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

<input type="checkbox"/>	
--------------------------	--

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

A	Y
----------	---

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	N
----------	---

Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	
V1	300,000
Permissible temporary borrowings	
V2	
Other borrowings	
V3	

Borrowings	V	300,000
------------	----------	---------

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W	504,521
--	----------	---------

Reserve accounts	X	
------------------	----------	--

Other liabilities	Y	1,261
-------------------	----------	-------

TOTAL LIABILITIES	Z	805,782
--------------------------	----------	---------

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.**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 MrsFamily name PulfordFirst given name JoyceOther given names AnneArea code 07 Number 32560058Phone 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 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

Day Month Year

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



Australian Government
Australian Taxation Office

PAYG Instalments report 2017

Tax Agent 26033350
Last Updated 30/05/2020

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
910054177	THE TRUSTEE FOR STEPHEN & JOY PULFORD PRIVATE PENSION FUND	2,119.00	2,119.00	2,119.00	2,119.00	8,476.00

Total No of Clients: 1

Stephen and Joyce Pulford PPF
Financial Year Ending 30 June 2017

30/06/2017

	Name	Stephen Pulford	Joyce Pulford
Date of Birth	13/07/1960	29/03/1958	
Service Date	2/10/2009	2/10/2009	
	Member 1	Member 2	
Total	-	261,957.73	
Member Opening Taxable		235,684.80	
Member Opening Tax Free		497,642.53	
Total Opening Bal	497,642.53	-	497,642.53
Percentage	0.00%	100.00%	
Change in MV of Assets	-	0.00%	
Tax Free Income	-	0.00%	
Taxable Income	42,265.54		
Deductable Expenses	29,895.74		
Earnings (Not Rounded)	12,369.80	-	12,369.80
Tax on Rounded Earnings	1,855.47		
Employers taxable contribs	-	-	-
Members Taxable Contribs	-	-	-
Members Undeducted Contribs	-	-	-
Government Co-contributions	-	-	-
Pension Drawn	-	-	-
Member Specific Expense	-	-	-
Earnings	12,369.80	-	12,369.80
Change in MV of Assets	-	-	-
Tax Free Income	-	-	-
As per Operating Statement	12,369.80	-	12,369.80
Less Tax - Contributions	-	-	-
Less Tax - Earnings	1,990.47	-	1,990.47
Total Tax	1,990.47	-	1,990.47
Roll In's - Taxed	-	-	-
Roll In's - Tax Free	-	-	-
Roll Out's	-	-	-
Benefits Paid	-	-	3,500.00
Forfeited Benefits	-	-	-
Ledger Allocated Earnings	10,379.33	-	10,379.33
Member Closing 'Taxable	270,495.43	-	270,495.43
Member Closing 'Tax Free'	234,027.19	-	234,027.19
Total Closing Balance	504,522.62	-	504,522.62
		-	6,880.09

Ledger Entries Report for the year ending 30 June, 2017

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0002 - ****Rental****							
01/08/2016	000000007	R	bs			3,149.20	(3,149.20)
31/08/2016	000000009	R	bs			2,391.20	(5,540.40)
30/09/2016	000000016	R	bs			3,271.72	(8,812.12)
02/11/2016	000000020	R	bs			3,178.22	(11,990.34)
30/11/2016	000000023	R	bs			3,129.82	(15,120.16)
30/12/2016	000000026	R	bs			2,088.92	(17,209.08)
31/01/2017	000000029	R	bs			3,370.72	(20,579.80)
16/03/2017	000000034	R	bs			3,370.72	(23,950.52)
31/03/2017	000000036	R	bs			3,178.22	(27,128.74)
05/04/2017	000000038	R	bs			203.50	(27,332.24)
01/05/2017	000000041	R	bs			3,381.72	(30,713.96)
01/06/2017	000000044	R	bs			2,673.52	(33,387.48)
30/06/2017	000000060	J	as per agent summary		33,077.48		(310.00)
30/06/2017	000000061	J			310.00		0.00
Total					33,387.48	33,387.48	

Account number 0575 - Interest received

31/07/2016	000000047	R	bs			169.47	(169.47)
01/08/2016	000000006	R	bs			17.10	(186.57)
31/08/2016	000000010	R	bs			13.96	(200.53)
31/08/2016	000000048	R	bs			154.31	(354.84)
30/09/2016	000000017	R	bs			9.66	(364.50)
30/09/2016	000000049	R	bs			143.43	(507.93)
31/10/2016	000000019	R	bs			10.12	(518.05)
31/10/2016	000000050	R	bs			148.42	(666.47)
30/11/2016	000000024	R	bs			10.16	(676.63)
30/11/2016	000000051	R	bs			143.84	(820.47)
30/12/2016	000000027	R	bs			10.54	(831.01)
31/12/2016	000000052	R	bs			148.84	(979.85)
31/01/2017	000000030	R	bs			10.78	(990.63)
31/01/2017	000000053	R	bs			145.38	(1,136.01)
28/02/2017	000000032	R	bs			7.03	(1,143.04)
28/02/2017	000000054	R	bs			126.89	(1,269.93)
31/03/2017	000000037	R	bs			7.60	(1,277.53)
31/03/2017	000000056	R	bs			140.26	(1,417.79)
28/04/2017	000000040	R	bs			7.46	(1,425.25)
30/04/2017	000000057	R	bs			132.36	(1,557.61)
31/05/2017	000000043	R	bs			9.12	(1,566.73)
31/05/2017	000000058	R	bs			136.95	(1,703.68)
30/06/2017	000000046	R	bs			8.55	(1,712.23)
30/06/2017	000000059	R	bs			132.71	(1,844.94)

Stephen & Joy Pulford Private Pension Fund

Page 2 of 7

02/12/2020

12:12

Ledger Entries Report for the year ending 30 June, 2017

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/06/2017	000000072	J	Year end closing entry		1,844.94		0.00
Total					1,844.94	1,844.94	
Account number 0700 - Rent Received							
30/06/2017	000000060	J	as per agent summary			40,420.60	(40,420.60)
30/06/2017	000000072	J	Year end closing entry		40,420.60		0.00
Total					40,420.60	40,420.60	
Account number 1510 - Accountancy							
27/09/2016	000000013	P	bs		220.00		220.00
30/06/2017	000000072	J	Year end closing entry			220.00	0.00
Total					220.00	220.00	
Account number 1525 - Amortisation Expense							
30/06/2017	000000063	J	amortisation		362.72		362.72
30/06/2017	000000072	J	Year end closing entry			362.72	0.00
Total					362.72	362.72	
Account number 1685 - Filing Fees							
09/07/2016	000000005	P	bs		322.00		322.00
27/09/2016	000000014	P	bs		249.00		571.00
30/06/2017	000000072	J	Year end closing entry			571.00	0.00
Total					571.00	571.00	
Account number 1690 - Fines							
26/10/2016	000000065	J	as per ATO		900.00		900.00
30/06/2017	000000072	J	Year end closing entry			900.00	0.00
Total					900.00	900.00	
Account number 1987 - Insurance							
20/07/2016	000000004	P	bs		2,650.69		2,650.69
30/06/2017	000000072	J	Year end closing entry			2,650.69	0.00
Total					2,650.69	2,650.69	

Ledger Entries Report for the year ending 30 June, 2017

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1989 - Interest expense							
20/07/2016	000000003	P	bs		1,218.08		1,218.08
22/08/2016	000000008	P	bs		1,251.78		2,469.86
20/09/2016	000000012	P	bs		1,228.11		3,697.97
20/10/2016	000000018	P	bs		1,188.49		4,886.46
22/11/2016	000000022	P	bs		1,228.11		6,114.57
20/12/2016	000000025	P	bs		1,190.47		7,305.04
20/01/2017	000000028	P	bs		1,248.49		8,553.53
21/02/2017	000000031	P	bs		1,248.50		9,802.03
21/03/2017	000000035	P	bs		1,127.67		10,929.70
20/04/2017	000000039	P	bs		1,287.53		12,217.23
22/05/2017	000000042	P	bs		1,269.86		13,487.09
20/06/2017	000000045	P	bs		1,310.96		14,798.05
30/06/2017	000000072	J	Year end closing entry			14,798.05	0.00
Total					14,798.05	14,798.05	
Account number 1991 - Management agent fees							
30/06/2017	000000060	J	as per agent summary		110.00		110.00
30/06/2017	000000060	J	as per agent summary		3,633.72		3,743.72
30/06/2017	000000072	J	Year end closing entry			3,743.72	0.00
Total					3,743.72	3,743.72	
Account number 1994 - Rates and taxes							
13/09/2016	000000011	P	bs		1,525.08		1,525.08
02/03/2017	000000033	P	bs		1,525.08		3,050.16
30/06/2017	000000072	J	Year end closing entry			3,050.16	0.00
Total					3,050.16	3,050.16	
Account number 1995 - Repairs and Maintenance							
30/06/2017	000000060	J	as per agent summary		1,163.90		1,163.90
30/06/2017	000000060	J	as per agent summary		2,270.50		3,434.40
30/06/2017	000000060	J	as per agent summary		165.00		3,599.40
30/06/2017	000000072	J	Year end closing entry			3,599.40	0.00
Total					3,599.40	3,599.40	
Account number 1998.01 - Income tax expense - earnings							
30/06/2017	000000070	J	ITE 2017		1,990.50		1,990.50
30/06/2017	000000072	J	Year end closing entry			1,990.50	0.00

Stephen & Joy Pulford Private Pension Fund

Page 4 of 7

02/12/2020

12:12

Ledger Entries Report for the year ending 30 June, 2017

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					1,990.50	1,990.50	
Account number 2000 - BOQ Savings #21636031							
01/07/2016	000000071	J	Opening balance		102,329.90		102,329.90
31/07/2016	000000047	R	bs		169.47		102,499.37
31/08/2016	000000048	R	bs		154.31		102,653.68
30/09/2016	000000049	R	bs		143.43		102,797.11
31/10/2016	000000050	R	bs		148.42		102,945.53
30/11/2016	000000051	R	bs		143.84		103,089.37
31/12/2016	000000052	R	bs		148.84		103,238.21
31/01/2017	000000053	R	bs		145.38		103,383.59
28/02/2017	000000054	R	bs		126.89		103,510.48
28/03/2017	000000055	P	bs			3,000.00	100,510.48
31/03/2017	000000056	R	bs		140.26		100,650.74
30/04/2017	000000057	R	bs		132.36		100,783.10
31/05/2017	000000058	R	bs		136.95		100,920.05
30/06/2017	000000059	R	bs		132.71		101,052.76
Total					104,052.76	3,000.00	
Account number 2002 - ANZ #190091387							
01/07/2016	000000002	R	bs		3,314.20		3,314.20
01/07/2016	000000071	J	Opening balance		37,172.95		40,487.15
09/07/2016	000000005	P	bs			322.00	40,165.15
20/07/2016	000000003	P	bs			1,218.08	38,947.07
20/07/2016	000000004	P	bs			2,650.69	36,296.38
01/08/2016	000000006	R	bs		17.10		36,313.48
01/08/2016	000000007	R	bs		3,149.20		39,462.68
22/08/2016	000000008	P	bs			1,251.78	38,210.90
31/08/2016	000000009	R	bs		2,391.20		40,602.10
31/08/2016	000000010	R	bs		13.96		40,616.06
13/09/2016	000000011	P	bs			1,525.08	39,090.98
20/09/2016	000000012	P	bs			1,228.11	37,862.87
27/09/2016	000000013	P	bs			220.00	37,642.87
27/09/2016	000000014	P	bs			249.00	37,393.87
27/09/2016	000000015	P	bs			500.00	36,893.87
30/09/2016	000000016	R	bs		3,271.72		40,165.59
30/09/2016	000000017	R	bs		9.66		40,175.25
20/10/2016	000000018	P	bs			1,188.49	38,986.76
31/10/2016	000000019	R	bs		10.12		38,996.88
02/11/2016	000000020	R	bs		3,178.22		42,175.10
21/11/2016	000000021	P	bs			900.00	41,275.10
22/11/2016	000000022	P	bs			1,228.11	40,046.99

Stephen & Joy Pulford Private Pension Fund

Page 5 of 7

Ledger Entries Report for the year ending 30 June, 2017

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/11/2016	000000023	R	bs		3,129.82		43,176.81
30/11/2016	000000024	R	bs		10.16		43,186.97
20/12/2016	000000025	P	bs			1,190.47	41,996.50
30/12/2016	000000026	R	bs		2,088.92		44,085.42
30/12/2016	000000027	R	bs		10.54		44,095.96
20/01/2017	000000028	P	bs			1,248.49	42,847.47
31/01/2017	000000029	R	bs		3,370.72		46,218.19
31/01/2017	000000030	R	bs		10.78		46,228.97
21/02/2017	000000031	P	bs			1,248.50	44,980.47
28/02/2017	000000032	R	bs		7.03		44,987.50
02/03/2017	000000033	P	bs			1,525.08	43,462.42
16/03/2017	000000034	R	bs		3,370.72		46,833.14
21/03/2017	000000035	P	bs			1,127.67	45,705.47
31/03/2017	000000036	R	bs		3,178.22		48,883.69
31/03/2017	000000037	R	bs		7.60		48,891.29
05/04/2017	000000038	R	bs		203.50		49,094.79
20/04/2017	000000039	P	bs			1,287.53	47,807.26
28/04/2017	000000040	R	bs		7.46		47,814.72
01/05/2017	000000041	R	bs		3,381.72		51,196.44
22/05/2017	000000042	P	bs			1,269.86	49,926.58
31/05/2017	000000043	R	bs		9.12		49,935.70
01/06/2017	000000044	R	bs		2,673.52		52,609.22
20/06/2017	000000045	P	bs			1,310.96	51,298.26
30/06/2017	000000046	R	bs		8.55		51,306.81
Total					73,996.71	22,689.90	

Account number 2104 - Rent Receivable

01/07/2016	000000002	R	bs			3,314.20	(3,314.20)
01/07/2016	000000071	J	Opening balance		3,318.33		4.13
30/06/2017	000000061	J				310.00	(305.87)
Total					3,318.33	3,624.20	

Account number 2700 - 1946 Ford Super Deluxe Convertible

01/07/2016	000000071	J	Opening balance		45,000.00		45,000.00
Total					45,000.00		

Account number 2815 - 3 Sunbird Court, Rocky Point

01/07/2016	000000071	J	Opening balance		607,030.66		607,030.66
Total					607,030.66		

Account number 2980 - Borrowing expenses

01/07/2016	000000071	J	Opening balance		1,813.60		1,813.60
------------	-----------	---	-----------------	--	----------	--	----------

Stephen & Joy Pulford Private Pension Fund

Page 6 of 7

Ledger Entries Report for the year ending 30 June, 2017

02/12/2020

12:12

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					1,813.60		
Account number 2989 - Less: Accumulated amortisation							
01/07/2016	000000071	J	Opening balance			1,039.47	(1,039.47)
30/06/2017	000000063	J	amortisation			362.72	(1,402.19)
Total						1,402.19	
Account number 2990 - Formation Expenses							
01/07/2016	000000071	J	Opening balance		1,287.00		1,287.00
Total					1,287.00		
Account number 3325 - Taxation							
01/07/2016	000000071	J	Opening balance		4,446.35		4,446.35
26/10/2016	000000065	J	as per ATO			900.00	3,546.35
21/11/2016	000000021	P	bs		900.00		4,446.35
25/11/2016	000000066	J			2,119.00		6,565.35
28/02/2017	000000067	J			2,119.00		8,684.35
29/05/2017	000000068	J			2,119.00		10,803.35
30/06/2017	000000069	J			2,119.00		12,922.35
30/06/2017	000000070	J	ITE 2017			1,990.50	10,931.85
Total					13,822.35	2,890.50	
Account number 3327 - PAYGI Raised							
01/07/2016	000000071	J	Opening balance		4,844.00		4,844.00
Total					4,844.00		
Account number 3396 - PAYGI Payable							
01/07/2016	000000071	J	Opening balance			8,560.00	(8,560.00)
25/11/2016	000000066	J				2,119.00	(10,679.00)
28/02/2017	000000067	J				2,119.00	(12,798.00)
29/05/2017	000000068	J				2,119.00	(14,917.00)
30/06/2017	000000069	J				2,119.00	(17,036.00)
Total						17,036.00	
Account number 3630 - ANZ Loan #385277659							
01/07/2016	000000071	J	Opening balance			300,000.00	(300,000.00)
Total						300,000.00	
Account number 4000.02 - Opening balance - Members fund							
01/07/2016	000000071	J	Opening balance			497,643.32	(497,643.32)
30/06/2017	000000073	J	Year end closing entry			6,879.30	(504,522.62)

Stephen & Joy Pulford Private Pension Fund

Page 7 of 7

02/12/2020

12:12

Ledger Entries Report for the year ending 30 June, 2017

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total						504,522.62	
Account number 4049.02 -							
30/06/2017	000000073	J	Year end closing entry			6,879.30	(6,879.30)
30/06/2017	000000073	J	Year end closing entry		6,879.30		0.00
Total					6,879.30	6,879.30	
Account number 4080.02 - Benefits paid							
27/09/2016	000000015	P	bs		500.00		500.00
28/03/2017	000000055	P	bs		3,000.00		3,500.00
30/06/2017	000000072	J	Year end closing entry			3,500.00	0.00
Total					3,500.00	3,500.00	
Account number 4199 - Funds yet to be allocated							
30/06/2017	000000072	J	Year end closing entry			6,879.30	(6,879.30)
30/06/2017	000000073	J	Year end closing entry		6,879.30		0.00
Total					6,879.30	6,879.30	

ACCOUNT AND TAX

RETURN 2017



Stephen & Joy Pulford Private Pension Fund

**Financial Statements
For the year ended 30 June 2016**

Pearson Group Nominees Pty Ltd

Accountants - Corporate Advisors

38 Radley Street

Virginia 4014

Email: admin@pearson-group.com.au

Stephen & Joy Pulford Private Pension Fund

Contents

Detailed Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Member's Information Statement

Comparative Trial Balance

Stephen & Joy Pulford Private Pension Fund
Detailed Operating Statement
For the year ended 30 June 2016

	Note	2016 \$	2015 \$
<hr/>			
Revenue			
Employers contributions		5,000.00	
Members contributions		89,214.90	7,122.55
Interest received		2,017.99	301.73
Rent Received		43,390.30	42,674.84
Total revenue		<u>139,623.19</u>	<u>50,099.12</u>
 Expenses			
Accountancy		220.00	1,980.00
Amortisation Expense		362.72	
Audit fees			935.00
ATO SMSF Annual Fee			388.00
Bank Fees And Charges		30.00	
Borrowing Expenses			362.72
Filing Fees			236.00
Body Corporate Fees		222.00	338.00
Insurance		2,709.35	1,483.71
Interest expense		15,031.15	15,192.74
Management agent fees		3,707.61	3,652.70
Rates and taxes		4,330.40	1,395.98
Repairs and Maintenance		1,854.30	1,959.80
Total expenses		<u>28,467.53</u>	<u>27,924.65</u>
Benefits Accrued as a Result of Operations Before Income Tax		<u>111,155.66</u>	<u>22,174.47</u>
Income tax expense		<u>3,291.00</u>	<u>2,257.80</u>
Benefits Accrued as a Result of Operations		<u><u>107,864.66</u></u>	<u><u>19,916.67</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Statement of Financial Position as at 30 June 2016

	Note	2016 \$	2015 \$
Investments			
Other investments		45,000.00	45,000.00
Total Investments		<u>45,000.00</u>	<u>45,000.00</u>
Other Assets			
BOQ Savings #21636031		102,329.90	6,350.89
ANZ #190091387		37,172.95	21,807.93
Rent Receivable		3,318.33	3,143.98
3 Sunbird Court, Rocky Point		607,030.66	607,030.66
Borrowing expenses		1,813.60	1,813.60
Less: Accumulated amortisation		(1,039.47)	(676.75)
Formation Expenses		1,287.00	1,287.00
Total other assets		<u>751,912.97</u>	<u>640,757.31</u>
Total assets		<u>796,912.97</u>	<u>685,757.31</u>
Liabilities			
Income tax payable		(9,290.35)	(4,021.35)
PAYGI Payable		8,560.00	
ANZ Loan #385277659		300,000.00	300,000.00
Total liabilities		<u>299,269.65</u>	<u>295,978.65</u>
Net Assets Available to Pay Benefits		<u><u>497,643.32</u></u>	<u><u>389,778.66</u></u>
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members' accounts		497,643.32	389,778.66
		<u><u>497,643.32</u></u>	<u><u>389,778.66</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2016

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue on ***Insert the date the Trustees Statement was signed on: View > Notes to the Financial Statements*** by the director of the trustee company.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

(b) Cash and Cash Equivalents

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

(c) Revenue

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2016

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

(e) Income Tax

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

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

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

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

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

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

(f) Goods and Services Tax (GST)

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2016

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

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

(g) Critical Accounting Estimates and Judgements

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

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

Stephen & Joy Pulford Private Pension Fund
Notes to the Financial Statements
For the year ended 30 June 2016

2016

2015

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2016

	2016	2015
	\$	\$
<hr/>		
Stephen Lawrence Pulford (Accumulation)		
Allocated earnings	750.00	
Income tax expense - earnings	(750.00)	
	<hr/>	<hr/>
Balance as at 30 June 2016	<hr/>	<hr/>

Withdrawal benefits at the beginning of the year

Withdrawal benefits at 30 June 2016

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund

Member's Information Statement

For the year ended 30 June 2016

	2016	2015
	\$	\$
<hr/>		
Joyce Anne Pulford (Accumulation)		
Opening balance - Members fund	389,778.66	364,196.00
Increase in members benefits		5,665.99
Allocated earnings	16,190.76	15,051.92
Employers contributions	5,000.00	
Members contributions	89,214.90	7,122.55
Income tax expense - earnings	(2,541.00)	(2,257.80)
Balance as at 30 June 2016	<u>497,643.32</u>	<u>389,778.66</u>
Withdrawal benefits at the beginning of the year	389,778.66	364,196.00
Withdrawal benefits at 30 June 2016	497,643.32	389,778.66

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2016

	2016 \$	2015 \$
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	107,864.66	19,916.67
Increase in members benefits	<u>5,665.99</u>	<u>5,665.99</u>
Amount allocatable to members	<u><u>107,864.66</u></u>	<u><u>25,582.66</u></u>
Allocation to members		
Joyce Anne Pulford (Accumulation)	<u>107,864.66</u>	<u>25,582.66</u>
Total allocation	<u>107,864.66</u>	<u>25,582.66</u>
Yet to be allocated	<u><u>107,864.66</u></u>	<u><u>25,582.66</u></u>
Members Balances		
Joyce Anne Pulford (Accumulation)	<u>497,643.32</u>	<u>389,778.66</u>
Allocated to members accounts	<u>497,643.32</u>	<u>389,778.66</u>
Yet to be allocated	<u><u>497,643.32</u></u>	<u><u>389,778.66</u></u>
Liability for accrued members benefits	<u><u>497,643.32</u></u>	<u><u>389,778.66</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2016

		2016	2016	2015	2015
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0575	Interest received		2,017.99		301.73
0700	Rent Received		43,390.30		42,674.84
0716.02	Employers contributions		5,000.00		
0750.02	Members contributions		89,214.90		7,122.55
Expenses					
1510	Accountancy	220.00		1,980.00	
1525	Amortisation Expense	362.72			
1535	Audit fees			935.00	
1537	ATO SMSF Annual Fee			388.00	
1545	Bank Fees And Charges	30.00			
1550	Borrowing Expenses			362.72	
1685	Filing Fees			236.00	
1986	Body Corporate Fees	222.00		338.00	
1987	Insurance	2,709.35		1,483.71	
1989	Interest expense	15,031.15		15,192.74	
1991	Management agent fees	3,707.61		3,652.70	
1994	Rates and taxes	4,330.40		1,395.98	
1995	Repairs and Maintenance	1,854.30		1,959.80	
1998.01	Income tax expense - earnings	750.00			
1998.02	Income tax expense - earnings	2,541.00		2,257.80	
Current Assets					
2000	BOQ Savings #21636031	102,329.90		6,350.89	
2002	ANZ #190091387	37,172.95		21,807.93	
2104	Rent Receivable	3,318.33		3,143.98	
Non Current Assets					
2700	1946 Ford Super Deluxe Convertible	45,000.00		45,000.00	
2815	3 Sunbird Court, Rocky Point	607,030.66		607,030.66	
2980	Borrowing expenses	1,813.60		1,813.60	
2989	Less: Accumulated amortisation		1,039.47		676.75
2990	Formation Expenses	1,287.00		1,287.00	
Current Liabilities					
3325	Taxation	4,446.35			822.65
3327	PAYGI Raised	4,844.00		4,844.00	
3396	PAYGI Payable		8,560.00		

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2016

		2016	2016	2015	2015
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
<hr/>					
	Non Current Liabilities				
3630	ANZ Loan #385277659		300,000.00		300,000.00
	Equity				
4000.02	Opening balance - Members fund		389,778.66		364,196.00
4001.02	Increase in members benefits				5,665.99
		<hr/>	<hr/>	<hr/>	<hr/>
		839,001.32	839,001.32	721,460.51	721,460.51
	Net Profit		107,864.66		19,916.67

The accompanying notes form part of these financial statements.

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number 910 054 177

Year 2016

Name of partnership,
trust, fund or entity Stephen & Joy Pulford 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 S & J Pulford Private Pension Fu

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

Signature

Date

Self-managed superannuation fund annual return

2016**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 2016 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2016 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

910 054 177

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)

Stephen & Joy Pulford Private Pension
Fund

3 Australian business number (ABN)

13 368 742 043

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 2016 return?

☒ A ☐ N

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

☒ B ☐ N**6 SMSF auditor**

Auditor's name

Title

Mrs

Family name

Firth

First given name

Deanne

Other given names

SMSF Auditor Number

100 017 696

Auditor's phone number

03 52222006

Use Agent
address details?☐ N

Postal address

PO Box 7013

Geelong West

VIC

3218

Date audit was completed

☒ A

Was Part B of the audit report qualified?

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

7 Electronic funds transfer (EFT)

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

A Financial institution details for super payments and tax refunds

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

Fund BSB number
(must be six digits)

124001

Fund account number

21636031

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

S & J Pulford Private Pension Fu

Use Agent Trust Account? ☐ N

B Financial institution details for tax refunds only

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

Fund BSB number
(must be six digits)

Account number

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

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund

☒ A ☐ Y

Fund benefit structure

☒ B ☐ A

Code

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

☒ C ☐ Y**9 Was the fund wound up during the income year?**

☐ 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?

☐ N**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.)

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? **G** ☒ **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 2016.

Have you applied an exemption or rollover? **M** ☒

Print Y for yes or N for no.

Code

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 ☐ or ☐

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss ☐

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code ☐

Calculation of assessable contributions

Assessable employer contributions

R1

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 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** Loss ☐

Section C: Deductions and non-deductible expenses**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 15,031	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	I2	
Management and administration expenses	J1 220	J2	
Forestry managed investment scheme expense	U1	U2	
Other amounts	L1 13,217	L2	
Tax losses deducted	M1		
TOTAL DEDUCTIONS N 28,468 (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y 0 (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O 21,940 <small>Loss</small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z 28,468 (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 2016 on how to complete the calculation statement.

#Taxable income	A	21,940	(an amount must be included even if it is zero)
#Tax on taxable income	T1	3,291.00	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	0.00	(an amount must be included even if it is zero)
Gross tax	B	3,291.00	(T1 plus J)

Foreign income tax offset

C1

Rebates and tax offsets

C2

Non-refundable non-carry forward tax offsets

C

0.00

(C1 plus C2)

Complying fund's franking credits tax offset

E1

No-TFN tax offset

E2

National rental affordability scheme tax offset

E3

Exploration credit tax offset

E4SUBTOTAL **T2** 3,291.00

(B less C - cannot be less than zero)

Refundable tax offsets

E

0.00

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** 3,291.00

(T2 less E - cannot be less than zero)

Credit for interest on early payments – amount of interest

H1

Credit for tax withheld – foreign resident withholding

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

Section 102AAM interest charge

G

Eligible credits

H

0.00

(H1 plus H2 plus H3 plus H5 plus H6)

#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

8,560.00

Supervisory levy

L

259.00

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable

S

5,010.00

(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 2016.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V

F

Net capital losses brought forward from prior years

Non-Collectables

Collectables

Net capital losses carried forward to later income years

Sensitive (when completed)

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's TFN	484 523 693	Member Number	1
Family name	Pulford			Account status	C Code
First given name	Stephen				
Other given names					
Date of birth	13/07/1960	If deceased, date of death	20/03/2014		

ContributionsRefer to instructions
for completing these
labels.

OPENING ACCOUNT BALANCE		0.00
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	
TOTAL CONTRIBUTIONS	N	0.00
Other transactions		
Allocated earnings or losses	O	Loss
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	Code
Lump Sum payment	R1	Code
Income stream payment	R2	Code
CLOSING ACCOUNT BALANCE	S	0.00

Title	Mrs	See the Privacy note in the Declaration. Member's TFN	483 683 879	Member Number	2
Family name	Pulford			Account status	<input type="radio"/> Code
First given name	Joyce				
Other given names	Anne				
Date of birth		If deceased, date of death			

Contributions

Refer to instructions
for completing these
labels.

OPENING ACCOUNT BALANCE		389,777.87
Employer contributions	A	5,000.00
ABN of principal employer	A1	
Personal contributions	B	89,214.90
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	
TOTAL CONTRIBUTIONS	N	94,214.90
Other transactions		
Allocated earnings or losses	O	13,649.76
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
Lump Sum payment	R1	
Income stream payment	R2	
CLOSING ACCOUNT BALANCE	S	497,642.53

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	607,031
Australian non-residential real property	
J2	
Overseas real property	
J3	
Australian shares	
J4	
Overseas shares	
J5	
Other	
J6	

Cash and term deposits	E	139,502
Debt securities	F	
Loans	G	
Listed shares	H	
Unlisted shares	I	

Limited recourse borrowing arrangements	J	607,031
---	----------	---------

Non-residential real property	K	
Residential real property	L	
Collectables and personal use assets	M	45,000
Other assets	O	14,669

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 (Sum of labels A to T)	U	806,202
---	----------	---------

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

A	<input type="checkbox"/>	
----------	--------------------------	--

16 LIABILITIES

Borrowings	V	300,000
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W	497,642
Reserve accounts	X	
Other liabilities	Y	8,560
TOTAL LIABILITIES	Z	806,202

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 2015–16 income year, write 2016).

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 2016.

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 2016 for each election

C	
----------	--

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2016.

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 about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

--

Date	Day	Month	Year
	/	/	

Preferred trustee or director contact details:

Title

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

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 2016 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date

Day Month Year

Title

Family name

First given name

Other given names

Tax agent's practice

Area code

Number

Tax agent's phone number

Tax agent number

Reference number

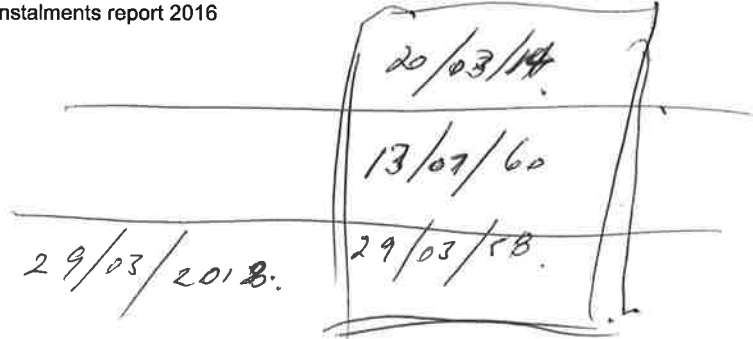
Stephen and Joyce Pulford PPF
Financial Year Ending 30 June 2016

30/06/2016

	Name	Stephen Pulford	Joyce Pulford
Date of Birth	13/07/1960	29/03/1958	
Service Date	2/10/2009	2/10/2009	
	Total	Member 1	Member 2
Member Opening Taxable		-	243,307.97
Member Opening Tax Free		-	146,469.90
Total Opening Bal	389,777.87	-	389,777.87
Percentage		0.00%	100.00%
Change in MV of Assets	-	0.00%	0.00%
Tax Free Income			0.00%
Taxable Income	45,408.29		
Deductable Expenses	28,467.53		
Earnings (Not Rounded)	16,940.76	-	16,940.76
Tax on Rounded Earnings	2,541.11		
Employers taxable contribs	5,000.00	-	5,000.00
Members Taxable Contribs	-		
Members Undeducted Contribs	89,214.90		89,214.90
Government Co-contributions	-	-	-
Pension Drawn	-	-	-
Member Specific Expense	-	-	-
Earnings	16,940.76	-	16,940.76
Change in MV of Assets	-	-	-
Tax Free Income	-	-	-
As per Operating Statement	21,940.76	-	21,940.76
Less Tax - Contributions	750.00	-	750.00
Less Tax - Earnings	2,541.00	-	2,541.00
Total Tax	3,291.00	-	3,291.00
Roll In's - Taxed	-	-	-
Roll In's - Tax Free	-	-	-
Roll Out's	-	-	-
Benefits Paid	-	-	-
Forfeited Benefits	-	-	-
Ledger Allocated Earnings	13,649.76	-	13,649.76
Member Closing 'Taxable	261,957.73	-	261,957.73
Member Closing 'Tax Free'	235,684.80	-	235,684.80
Total Closing Balance	497,642.53	-	497,642.53



Australian Government
Australian Taxation Office



PAYG Instalments report 2016

Tax Agent 26033350
Last Updated 30/05/2020

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
910054177	THE TRUSTEE FOR STEPHEN & JOY PULFORD PRIVATE PENSION FUND	2,140.00	2,140.00	2,140.00	2,140.00	8,560.00

Total No of Clients: 1

0002 3147⁹⁸
2109.

0002 2117⁷⁸
2109 2117⁷⁸

0002
2109

0002
2109.

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2016

Page 1 of 8
02/12/2020
12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0002 - ****Rental****							
03/08/2015	000000007	R	bs			2,208.28	(2,208.28)
01/09/2015	000000012	R	bs			3,268.28	(5,476.56)
01/10/2015	000000016	R	bs			3,314.20	(8,790.76)
02/11/2015	000000019	R	bs			3,314.20	(12,104.96)
30/11/2015	000000022	R	bs			3,314.20	(15,419.16)
04/01/2016	000000025	R	bs			3,314.20	(18,733.36)
01/02/2016	000000028	R	bs			2,976.40	(21,709.76)
07/03/2016	000000031	R	bs			3,314.20	(25,023.96)
01/04/2016	000000035	R	bs			3,314.20	(28,338.16)
02/05/2016	000000038	R	bs			3,022.70	(31,360.86)
01/06/2016	000000042	R	bs			3,314.20	(34,675.06)
30/06/2016	000000070	J	as per agent summary		37,993.39		3,318.33
30/06/2016	000000071	J				3,318.33	0.00
Total					37,993.39	37,993.39	
Account number 0575 - Interest received							
31/07/2015	000000006	R	bs			17.86	(17.86)
31/07/2015	000000050	R	bs			13.88	(31.74)
31/08/2015	000000011	R	bs			16.60	(48.34)
31/08/2015	000000051	R	bs			107.65	(155.99)
30/09/2015	000000015	R	bs			15.99	(171.98)
30/09/2015	000000055	R	bs			104.62	(276.60)
30/10/2015	000000018	R	bs			15.86	(292.46)
31/10/2015	000000056	R	bs			108.97	(401.43)
30/11/2015	000000021	R	bs			17.35	(418.78)
30/11/2015	000000060	R	bs			163.31	(582.09)
31/12/2015	000000024	R	bs			18.87	(600.96)
31/12/2015	000000061	R	bs			197.40	(798.36)
29/01/2016	000000027	R	bs			18.77	(817.13)
31/01/2016	000000062	R	bs			197.78	(1,014.91)
28/02/2016	000000063	R	bs			178.99	(1,193.90)
29/02/2016	000000030	R	bs			21.35	(1,215.25)
31/03/2016	000000034	R	bs			21.68	(1,236.93)
31/03/2016	000000066	R	bs			197.10	(1,434.03)
29/04/2016	000000037	R	bs			21.77	(1,455.80)
30/04/2016	000000067	R	bs			184.08	(1,639.88)
31/05/2016	000000041	R	bs			20.68	(1,660.56)
31/05/2016	000000068	R	bs			176.59	(1,837.15)
30/06/2016	000000044	R	bs			17.10	(1,854.25)
30/06/2016	000000069	R	bs			163.74	(2,017.99)

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2016

Page 2 of 8
02/12/2020
12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
30/06/2016	000000083	J	Year end closing entry		2,017.99		0.00
Total					2,017.99	2,017.99	
Account number 0700 - Rent Received							
30/06/2016	000000070	J	as per agent summary			43,390.30	(43,390.30)
30/06/2016	000000083	J	Year end closing entry		43,390.30		0.00
Total					43,390.30	43,390.30	
Account number 0716.02 - Employers contributions							
30/06/2016	000000081	J				5,000.00	(5,000.00)
30/06/2016	000000083	J	Year end closing entry		5,000.00		0.00
Total					5,000.00	5,000.00	
Account number 0750.02 - Members contributions							
27/07/2015	000000045	R	bs			48,750.00	(48,750.00)
27/07/2015	000000046	P	bs		48,750.00		0.00
27/07/2015	000000047	R	bs			48,750.00	(48,750.00)
22/09/2015	000000052	R	bs			464.90	(49,214.90)
09/11/2015	000000057	R	bs			15,000.00	(64,214.90)
10/11/2015	000000058	R	bs			30,000.00	(94,214.90)
30/06/2016	000000081	J			5,000.00		(89,214.90)
30/06/2016	000000083	J	Year end closing entry		89,214.90		0.00
Total					142,964.90	142,964.90	
Account number 1510 - Accountancy							
23/05/2016	000000040	P	bs		220.00		220.00
30/06/2016	000000083	J	Year end closing entry			220.00	0.00
Total					220.00	220.00	
Account number 1525 - Amortisation Expense							
30/06/2016	000000073	J	amortisation		362.72		362.72
30/06/2016	000000083	J	Year end closing entry			362.72	0.00
Total					362.72	362.72	

Ledger Entries Report for the year ending 30 June, 2016

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1545 - Bank Fees And Charges							
31/07/2015	000000048	P	bs		2.50		2.50
31/07/2015	000000049	P	bs		1.00		3.50
30/09/2015	000000053	P	bs		2.50		6.00
30/09/2015	000000054	P	bs		1.00		7.00
30/11/2015	000000059	P	bs		2.50		9.50
02/03/2016	000000064	P	bs		18.00		27.50
31/03/2016	000000065	P	bs		2.50		30.00
30/06/2016	000000083	J	Year end closing entry			30.00	0.00
Total					30.00	30.00	
Account number 1986 - Body Corporate Fees							
10/08/2015	000000008	P	bs		150.50		150.50
30/09/2015	000000014	P	bs		71.50		222.00
30/06/2016	000000083	J	Year end closing entry			222.00	0.00
Total					222.00	222.00	
Account number 1987 - Insurance							
20/07/2015	000000004	P	bs		2,709.35		2,709.35
30/06/2016	000000083	J	Year end closing entry			2,709.35	0.00
Total					2,709.35	2,709.35	
Account number 1989 - Interest expense							
21/07/2015	000000005	P	bs		1,153.97		1,153.97
20/08/2015	000000009	P	bs		1,212.41		2,366.38
22/09/2015	000000013	P	bs		1,261.23		3,627.61
20/10/2015	000000017	P	bs		1,220.55		4,848.16
20/11/2015	000000020	P	bs		1,261.23		6,109.39
22/12/2015	000000023	P	bs		1,263.46		7,372.85
20/01/2016	000000026	P	bs		1,307.09		8,679.94
22/02/2016	000000029	P	bs		1,307.10		9,987.04
22/03/2016	000000033	P	bs		1,222.77		11,209.81
20/04/2016	000000036	P	bs		1,307.09		12,516.90
20/05/2016	000000039	P	bs		1,255.56		13,772.46
21/06/2016	000000043	P	bs		1,258.69		15,031.15
30/06/2016	000000083	J	Year end closing entry			15,031.15	0.00
Total					15,031.15	15,031.15	

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2016

Page 4 of 8
02/12/2020
12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1991 - Management agent fees							
30/06/2016	000000070	J	as per agent summary		3,575.61		3,575.61
30/06/2016	000000070	J	as per agent summary		132.00		3,707.61
30/06/2016	000000083	J	Year end closing entry			3,707.61	0.00
Total					3,707.61	3,707.61	
Account number 1994 - Rates and taxes							
24/08/2015	000000010	P	bs		2,879.14		2,879.14
09/03/2016	000000032	P	bs		1,451.26		4,330.40
30/06/2016	000000083	J	Year end closing entry			4,330.40	0.00
Total					4,330.40	4,330.40	
Account number 1995 - Repairs and Maintenance							
17/07/2015	000000003	P	bs		165.00		165.00
30/06/2016	000000070	J	as per agent summary		1,689.30		1,854.30
30/06/2016	000000083	J	Year end closing entry			1,854.30	0.00
Total					1,854.30	1,854.30	
Account number 1998.01 - Income tax expense - earnings							
30/06/2016	000000080	J			750.00		750.00
30/06/2016	000000083	J	Year end closing entry			750.00	0.00
Total					750.00	750.00	
Account number 1998.02 - Income tax expense - earnings							
30/06/2016	000000080	J	ITE 2016		2,541.00		2,541.00
30/06/2016	000000083	J	Year end closing entry			2,541.00	0.00
Total					2,541.00	2,541.00	

Stephen & Joy Pulford Private Pension Fund

Page 5 of 8

Ledger Entries Report for the year ending 30 June, 2016

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2000 - BOQ Savings #21636031							
01/07/2015	000000082	J	Opening balance		6,350.89		6,350.89
27/07/2015	000000045	R	bs		48,750.00		55,100.89
27/07/2015	000000046	P	bs			48,750.00	6,350.89
27/07/2015	000000047	R	bs		48,750.00		55,100.89
31/07/2015	000000048	P	bs			2.50	55,098.39
31/07/2015	000000049	P	bs			1.00	55,097.39
31/07/2015	000000050	R	bs		13.88		55,111.27
31/08/2015	000000051	R	bs		107.65		55,218.92
22/09/2015	000000052	R	bs		464.90		55,683.82
30/09/2015	000000053	P	bs			2.50	55,681.32
30/09/2015	000000054	P	bs			1.00	55,680.32
30/09/2015	000000055	R	bs		104.62		55,784.94
31/10/2015	000000056	R	bs		108.97		55,893.91
09/11/2015	000000057	R	bs		15,000.00		70,893.91
10/11/2015	000000058	R	bs		30,000.00		100,893.91
30/11/2015	000000059	P	bs			2.50	100,891.41
30/11/2015	000000060	R	bs		163.31		101,054.72
31/12/2015	000000061	R	bs		197.40		101,252.12
31/01/2016	000000062	R	bs		197.78		101,449.90
28/02/2016	000000063	R	bs		178.99		101,628.89
02/03/2016	000000064	P	bs			18.00	101,610.89
31/03/2016	000000065	P	bs			2.50	101,608.39
31/03/2016	000000066	R	bs		197.10		101,805.49
30/04/2016	000000067	R	bs		184.08		101,989.57
31/05/2016	000000068	R	bs		176.59		102,166.16
30/06/2016	000000069	R	bs		163.74		102,329.90
Total					151,109.90	48,780.00	

Account number 2002 - ANZ #190091387

01/07/2015	000000002	R	bs		3,143.98		3,143.98
01/07/2015	000000082	J	Opening balance		21,807.93		24,951.91
17/07/2015	000000003	P	bs			165.00	24,786.91
20/07/2015	000000004	P	bs			2,709.35	22,077.56
21/07/2015	000000005	P	bs			1,153.97	20,923.59
31/07/2015	000000006	R	bs		17.86		20,941.45
03/08/2015	000000007	R	bs		2,208.28		23,149.73
10/08/2015	000000008	P	bs			150.50	22,999.23
20/08/2015	000000009	P	bs			1,212.41	21,786.82
24/08/2015	000000010	P	bs			2,879.14	18,907.68
31/08/2015	000000011	R	bs		16.60		18,924.28

Stephen & Joy Pulford Private Pension Fund

Page 6 of 8

02/12/2020

12:11

Ledger Entries Report for the year ending 30 June, 2016

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
01/09/2015	000000012	R	bs		3,268.28		22,192.56
22/09/2015	000000013	P	bs			1,261.23	20,931.33
30/09/2015	000000014	P	bs			71.50	20,859.83
30/09/2015	000000015	R	bs		15.99		20,875.82
01/10/2015	000000016	R	bs		3,314.20		24,190.02
20/10/2015	000000017	P	bs			1,220.55	22,969.47
30/10/2015	000000018	R	bs		15.86		22,985.33
02/11/2015	000000019	R	bs		3,314.20		26,299.53
20/11/2015	000000020	P	bs			1,261.23	25,038.30
30/11/2015	000000021	R	bs		17.35		25,055.65
30/11/2015	000000022	R	bs		3,314.20		28,369.85
22/12/2015	000000023	P	bs			1,263.46	27,106.39
31/12/2015	000000024	R	bs		18.87		27,125.26
04/01/2016	000000025	R	bs		3,314.20		30,439.46
20/01/2016	000000026	P	bs			1,307.09	29,132.37
29/01/2016	000000027	R	bs		18.77		29,151.14
01/02/2016	000000028	R	bs		2,976.40		32,127.54
22/02/2016	000000029	P	bs			1,307.10	30,820.44
29/02/2016	000000030	R	bs		21.35		30,841.79
07/03/2016	000000031	R	bs		3,314.20		34,155.99
09/03/2016	000000032	P	bs			1,451.26	32,704.73
22/03/2016	000000033	P	bs			1,222.77	31,481.96
31/03/2016	000000034	R	bs		21.68		31,503.64
01/04/2016	000000035	R	bs		3,314.20		34,817.84
20/04/2016	000000036	P	bs			1,307.09	33,510.75
29/04/2016	000000037	R	bs		21.77		33,532.52
02/05/2016	000000038	R	bs		3,022.70		36,555.22
20/05/2016	000000039	P	bs			1,255.56	35,299.66
23/05/2016	000000040	P	bs			220.00	35,079.66
31/05/2016	000000041	R	bs		20.68		35,100.34
01/06/2016	000000042	R	bs		3,314.20		38,414.54
21/06/2016	000000043	P	bs			1,258.69	37,155.85
30/06/2016	000000044	R	bs		17.10		37,172.95
Total					59,850.85	22,677.90	

Account number 2104 - Rent Receivable

01/07/2015	000000002	R	bs			3,143.98	(3,143.98)
01/07/2015	000000082	J	Opening balance		3,143.98		0.00
30/06/2016	000000071	J			3,318.33		3,318.33
Total					6,462.31	3,143.98	

Page 7 of 8
02/12/2020
12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2700 - 1946 Ford Super Deluxe Convertible							
01/07/2015	000000082	J	Opening balance		45,000.00		45,000.00
Total					45,000.00		
Account number 2815 - 3 Sunbird Court, Rocky Point							
01/07/2015	000000082	J	Opening balance		607,030.66		607,030.66
Total					607,030.66		
Account number 2980 - Borrowing expenses							
01/07/2015	000000082	J	Opening balance		1,813.60		1,813.60
Total					1,813.60		
Account number 2989 - Less: Accumulated amortisation							
01/07/2015	000000082	J	Opening balance			676.75	(676.75)
30/06/2016	000000073	J	amortisation			362.72	(1,039.47)
Total						1,039.47	
Account number 2990 - Formation Expenses							
01/07/2015	000000082	J	Opening balance		1,287.00		1,287.00
Total					1,287.00		
Account number 3325 - Taxation							
01/07/2015	000000082	J	Opening balance			822.65	(822.65)
25/11/2015	000000075	J	as per ATO		2,140.00		1,317.35
29/02/2016	000000076	J	as per ATO		2,140.00		3,457.35
30/05/2016	000000077	J			2,140.00		5,597.35
30/06/2016	000000078	J			2,140.00		7,737.35
30/06/2016	000000080	J	ITE 2016			3,291.00	4,446.35
Total					8,560.00	4,113.65	
Account number 3327 - PAYGI Raised							
01/07/2015	000000082	J	Opening balance		4,844.00		4,844.00
Total					4,844.00		
Account number 3396 - PAYGI Payable							
25/11/2015	000000075	J	as per ATO			2,140.00	(2,140.00)
29/02/2016	000000076	J	as per ATO			2,140.00	(4,280.00)
30/05/2016	000000077	J				2,140.00	(6,420.00)
30/06/2016	000000078	J				2,140.00	(8,560.00)
Total						8,560.00	

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2016

Page 8 of 8

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 3630 - ANZ Loan #385277659							
01/07/2015	000000082	J	Opening balance			300,000.00	(300,000.00)
Total						300,000.00	
Account number 4000.02 - Opening balance - Members fund							
01/07/2015	000000082	J	Opening balance			389,778.66	(389,778.66)
30/06/2016	000000084	J	Year end closing entry			107,864.66	(497,643.32)
Total						497,643.32	
Account number 4049.02 -							
30/06/2016	000000084	J	Year end closing entry			107,864.66	(107,864.66)
30/06/2016	000000084	J	Year end closing entry		107,864.66		0.00
Total					107,864.66	107,864.66	
Account number 4199 - Funds yet to be allocated							
30/06/2016	000000083	J	Year end closing entry			107,864.66	(107,864.66)
30/06/2016	000000084	J	Year end closing entry		107,864.66		0.00
Total					107,864.66	107,864.66	

ACCOUNTS AND TAX RETURNS

2015



Stephen & Joy Pulford Private Pension Fund

Financial Statements
For the year ended 30 June 2015

Pearson Group Nominees Pty Ltd

Accountants - Corporate Advisors

38 Radley Street

Virginia 4014

Email: admin@pearson-group.com.au

Stephen & Joy Pulford Private Pension Fund

Contents

Detailed Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Member's Information Statement

Comparative Trial Balance

Stephen & Joy Pulford Private Pension Fund
Detailed Operating Statement
For the year ended 30 June 2015

	Note	2015 \$	2014 \$
Revenue			
Employers contributions			25,000.00
Employers contributions			25,000.00
Members contributions		7,122.55	97,798.93
Changes in NMV - Other			(10,000.00)
Insurance recoveries			278.64
Interest received		301.73	3,505.56
Rent Received		42,674.84	36,059.56
Total revenue		<u>50,099.12</u>	<u>177,642.69</u>
Expenses			
Accountancy		1,980.00	935.00
Amortisation Expense			858.00
Audit fees		935.00	423.50
ATO SMSF Annual Fee		388.00	321.00
Bank Fees And Charges			19.85
Borrowing Expenses		362.72	314.03
Filing Fees		236.00	220.00
Bank Fees and Charges			375.00
Body Corporate Fees		338.00	299.28
Insurance		1,483.71	1,334.49
Interest expense		15,192.74	12,942.18
Management agent fees		3,652.70	3,095.91
Rates and taxes		1,395.98	2,361.53
Repairs and Maintenance		1,959.80	4,288.25
Total expenses		<u>27,924.65</u>	<u>27,788.02</u>
Benefits Accrued as a Result of Operations Before Income Tax		<u>22,174.47</u>	<u>149,854.67</u>
Income tax expense		<u>2,257.80</u>	<u>8,313.15</u>
Benefits Accrued as a Result of Operations		<u><u>19,916.67</u></u>	<u><u>141,541.52</u></u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Statement of Financial Position as at 30 June 2015

	Note	2015 \$	2014 \$
Investments			
Other investments		45,000.00	45,000.00
Total Investments		45,000.00	45,000.00
Other Assets			
BOQ Savings #21636031		6,350.89	7,265.49
ANZ #190091387		21,807.93	12,922.75
Rent Receivable		3,143.98	3,169.67
3 Sunbird Court, Rocky Point		607,030.66	607,030.66
Borrowing expenses		1,813.60	1,813.60
Less: Accumulated amortisation		(676.75)	(314.03)
Formation Expenses		1,287.00	1,287.00
Total other assets		640,757.31	633,175.14
Total assets		685,757.31	678,175.14
Liabilities			
Income tax payable		(4,021.35)	3,469.15
PAYGI Payable			4,844.00
ANZ Loan #385277659		300,000.00	300,000.00
Total liabilities		295,978.65	308,313.15
Net Assets Available to Pay Benefits		389,778.66	369,861.99
Represented by:			
Liability for Accrued Members' Benefits			
Allocated to members' accounts		389,778.66	369,861.99
		389,778.66	369,861.99

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2015

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue on ***Insert the date the Trustees Statement was signed on: View > Notes to the Financial Statements*** by the director of the trustee company.

(a) Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

(b) Cash and Cash Equivalents

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

(c) Revenue

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2015

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

(d) Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

(e) Income Tax

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

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

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

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

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

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

(f) Goods and Services Tax (GST)

Stephen & Joy Pulford Private Pension Fund

Notes to the Financial Statements

For the year ended 30 June 2015

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

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

(g) Critical Accounting Estimates and Judgements

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

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

Stephen & Joy Pulford Private Pension Fund
Notes to the Financial Statements
For the year ended 30 June 2015

2015

2014

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2015

	2015	2014
	\$	\$
<hr/>		
Stephen Lawrence Pulford (Accumulation)		
Opening balance - Members fund		154,174.75
Increase in members benefits		250,000.00
Allocated earnings		1,010.59
Employers contributions		25,000.00
Income tax expense - earnings		(769.35)
Income tax expense - contrib'n		(3,750.00)
Benefits paid		(420,000.00)
Balance as at 30 June 2015	<hr/>	<hr/>
	<hr/>	<hr/>
		5,665.99
Withdrawal benefits at the beginning of the year		154,174.75
Withdrawal benefits at 30 June 2015		5,665.99

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2015

	2015	2014
	\$	\$
<hr/> Joyce Anne Pulford (Accumulation)		
Opening balance - Members fund	364,196.00	
Increase in members benefits	5,665.99	244,754.87
Allocated earnings	15,051.92	436.00
Employers contributions		25,000.00
Members contributions	7,122.55	97,798.93
Income tax expense - earnings	(2,257.80)	(43.80)
Income tax expense - contrib'n		(3,750.00)
Balance as at 30 June 2015	<u>389,778.66</u>	<u>364,196.00</u>
 Withdrawal benefits at the beginning of the year	 364,196.00	
Withdrawal benefits at 30 June 2015	389,778.66	364,196.00

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund

Member's Information Statement

For the year ended 30 June 2015

	2015	2014
	\$	\$
<hr/>		
Joyce Anne Pulford (Transition to Retirement)		
Opening balance - Members fund		259,402.72
Increase in members benefits		(244,754.87)
Allocated earnings		609.15
Benefits paid		(15,257.00)
Balance as at 30 June 2015	<hr/>	<hr/>
	<hr/>	<hr/>
Withdrawal benefits at the beginning of the year		259,402.72
Withdrawal benefits at 30 June 2015		

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 Joyce Anne Pulford or write to The Trustee, Stephen & Joy Pulford Private Pension Fund.

Stephen & Joy Pulford Private Pension Fund
Member's Information Statement
For the year ended 30 June 2015

	2015 \$	2014 \$
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	19,916.67	141,541.52
Increase in members benefits		250,000.00
Increase in members benefits	5,665.99	244,754.87
Increase in members benefits		(244,754.87)
Benefits paid		(420,000.00)
Benefits paid		(15,257.00)
Amount allocatable to members	<u>25,582.66</u>	<u>(43,715.48)</u>
Allocation to members		
Stephen Lawrence Pulford (Accumulation)		(148,508.76)
Joyce Anne Pulford (Accumulation)	25,582.66	364,196.00
Joyce Anne Pulford (Transition to Retirement)		(259,402.72)
Total allocation	<u>25,582.66</u>	<u>(43,715.48)</u>
Yet to be allocated	<u>25,582.66</u>	<u>(43,715.48)</u>
Members Balances		
Stephen Lawrence Pulford (Accumulation)		5,665.99
Joyce Anne Pulford (Accumulation)	<u>389,778.66</u>	<u>364,196.00</u>
Allocated to members accounts	389,778.66	369,861.99
Yet to be allocated		
Liability for accrued members benefits	<u>389,778.66</u>	<u>369,861.99</u>

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2015

		2015	2015	2014	2014
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income					
0570.01	Insurance recoveries				278.64
0575	Interest received		301.73		3,505.56
0700	Rent Received		42,674.84		36,059.56
0716.01	Employers contributions				25,000.00
0716.02	Employers contributions				25,000.00
0750.02	Members contributions		7,122.55		97,798.93
0890	Changes in NMV - Other			10,000.00	
Expenses					
1510	Accountancy	1,980.00		935.00	
1525	Amortisation Expense			858.00	
1535	Audit fees	935.00		423.50	
1537	ATO SMSF Annual Fee	388.00		321.00	
1545	Bank Fees And Charges			19.85	
1550	Borrowing Expenses	362.72		314.03	
1685	Filing Fees	236.00		220.00	
1985	Bank Fees and Charges			375.00	
1986	Body Corporate Fees	338.00		299.28	
1987	Insurance	1,483.71		1,334.49	
1989	Interest expense	15,192.74		12,942.18	
1991	Management agent fees	3,652.70		3,095.91	
1994	Rates and taxes	1,395.98		2,361.53	
1995	Repairs and Maintenance	1,959.80		4,288.25	
1998.01	Income tax expense - earnings			769.35	
1998.02	Income tax expense - earnings	2,257.80		43.80	
1999.01	Income tax expense - contrib'n			3,750.00	
1999.02	Income tax expense - contrib'n			3,750.00	
Current Assets					
2000	BOQ Savings #21636031	6,350.89		7,265.49	
2002	ANZ #190091387	21,807.93		12,922.75	
2104	Rent Receivable	3,143.98		3,169.67	
Non Current Assets					
2700	1946 Ford Super Deluxe Convertible	45,000.00		45,000.00	
2815	3 Sunbird Court, Rocky Point	607,030.66		607,030.66	
2980	Borrowing expenses	1,813.60		1,813.60	
2989	Less: Accumulated amortisation		676.75		314.03
2990	Formation Expenses	1,287.00		1,287.00	

The accompanying notes form part of these financial statements.

Stephen & Joy Pulford Private Pension Fund
Comparative Trial Balance as at 30 June 2015

		2015	2015	2014	2014
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Current Liabilities					
3325	Taxation		822.65		8,313.15
3327	PAYGI Raised	4,844.00		4,844.00	
3396	PAYGI Payable				4,844.00
Non Current Liabilities					
3630	ANZ Loan #385277659		300,000.00		300,000.00
Equity					
4000.01	Opening balance - Members fund				154,174.75
4000.02	Opening balance - Members fund		364,196.00		
4000.03	Opening balance - Members fund				259,402.72
4001.01	Increase in members benefits				250,000.00
4001.02	Increase in members benefits		5,665.99		244,754.87
4001.03	Increase in members benefits			244,754.87	
4080.01	Benefits paid			420,000.00	
4080.03	Benefits paid			15,257.00	
		721,460.51	721,460.51	1,409,446.21	1,409,446.21
Net Profit					
			19,916.67		141,541.52

The accompanying notes form part of these financial statements.

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

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number 910 054 177

Year 2015

Name of partnership,
trust, fund or entity Stephen & Joy Pulford 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 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 S & J Private Pension Fund

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

Signature

Date

Self-managed superannuation fund annual return

2015**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 2015 (NAT 71287).

The Self-managed superannuation fund annual return instructions 2015 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

910 054 177

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)

Stephen & Joy Pulford Private Pension
Fund

3 Australian business number (ABN)

13 368 742 043

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 2015 return?

☒ A ☐ N

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

☒ B ☐ N**6 SMSF auditor**

Auditor's name

Title

Mrs

Family name

Firth

First given name

Deanne

Other given names

SMSF Auditor Number

100 017 696

Auditor's phone number

03 52222006

Use Agent
address details?☐ N

Postal address

PO Box 7013

Geelong West

VIC

3218

Date audit was completed

☒ A

Was Part B of the audit report qualified?

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

Use Agent Trust Account? ☐ N**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)

124001

Fund account number

21636031

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

S & J Private Pension Fund

Use Agent Trust Account? ☐ N**B Financial institution details for tax refunds only**

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

Fund BSB number
(must be six digits)

Account number

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

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund

☒ A☐ Y

Fund benefit structure

☒ B☐ A

Code

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

☒ C☐ Y**9 Was the fund wound up during the income year?**☐ NPrint 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?☐ N**10 Exempt current pension income**Did the fund pay an income stream to one or more members in the income year? ☐ NPrint 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?

☒ EPrint 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.)

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?

G ☒ **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 2015.

Have you applied an exemption or rollover?

M ☒

Print Y for yes or N for no.

Code

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 Y

Gross payments where ABN not quoted

H

Gross distribution from partnerships

I

Loss

* Unfranked dividend amount

J

* Franked dividend amount

K

* Dividend franking credit

L

* Gross trust distributions

M

Code

Assessable contributions (R1 plus R2 plus R3 less R6)

R

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus * No-TFN-quoted contributions

R3

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

less Transfer of liability to life insurance company or PST

R6

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income

S

Code

* Assessable income due to changed tax status of fund

T

Net non-arm's length income (subject to 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

Loss

Section C: Deductions and non-deductible expenses**12 Deductions and non-deductible expenses**

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 15,193	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 935	H2	
Investment expenses	I1	I2	
Management and administration expenses	J1 2,216	J2	
Forestry managed investment scheme expense	U1	U2	
Other amounts	L1 9,581 <small>Code O</small>	L2	<small>Code</small>
Tax losses deducted	M1		
TOTAL DEDUCTIONS N 27,925 (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y 0 (Total A2 to L2)	
#TAXABLE INCOME OR LOSS O 15,052 <small>Loss</small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z 27,925 (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 2015 on how to complete the calculation statement.

#Taxable income	A	15,052	(an amount must be included even if it is zero)
#Tax on taxable income	T1	2,257.80	(an amount must be included even if it is zero)
#Tax on no-TFN-quoted contributions	J	0.00	(an amount must be included even if it is zero)
Gross tax	B	2,257.80	(T1 plus J)

Foreign income tax offset C1 <input style="width: 150px;" type="text"/>	<div style="border: 1px solid black; padding: 5px;"> Non-refundable non-carry forward tax offsets C <input style="width: 100px;" type="text"/> 0.00 (C1 plus C2) </div>
Rebates and tax offsets C2 <input style="width: 150px;" type="text"/>	
Complying fund's franking credits tax offset E1 <input style="width: 150px;" type="text"/>	SUBTOTAL T2 <input style="width: 100px;" type="text"/> 2,257.80 (B less C - cannot be less than zero)
No-TFN tax offset E2 <input style="width: 150px;" type="text"/>	
National rental affordability scheme tax offset E3 <input style="width: 150px;" type="text"/>	<div style="border: 1px solid black; padding: 5px;"> Refundable tax offsets E <input style="width: 100px;" type="text"/> 0.00 (E1 plus E2 plus E3) </div>
#TAX PAYABLE T5 <input style="width: 100px;" type="text"/> 2,257.80 (T2 less E - cannot be less than zero)	
Credit for interest on early payments – amount of interest H1 <input style="width: 150px;" type="text"/>	Section 102AAM interest charge G <input style="width: 150px;" type="text"/>
Credit for tax withheld – foreign resident withholding H2 <input style="width: 150px;" type="text"/>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual) H3 <input style="width: 150px;" type="text"/>	Eligible credits H <input style="width: 100px;" type="text"/> 0.00 (H1 plus H2 plus H3 plus H5 plus H6)
Credit for TFN amounts withheld from payments from closely held trusts H5 <input style="width: 150px;" type="text"/>	<div style="border: 1px solid black; padding: 5px;"> #Tax offset refunds (Remainder of refundable tax offsets). I <input style="width: 100px;" type="text"/> 0.00 (unused amount from label E – an amount must be included even if it is zero) </div>
Credit for interest on no-TFN tax offset H6 <input style="width: 150px;" type="text"/>	PAYG instalments raised K <input style="width: 150px;" type="text"/>
	Supervisory levy L <input style="width: 100px;" type="text"/> 259.00
	Supervisory levy adjustment for wound up funds M <input style="width: 150px;" type="text"/>
	Supervisory levy adjustment for new funds N <input style="width: 150px;" type="text"/>
Total amount of tax payable S <input style="width: 100px;" type="text"/> 2,516.80 (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 2015.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V**F**

Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables <input style="width: 100px;" type="text"/>	<input style="width: 100px;" type="text"/>
Collectables <input style="width: 100px;" type="text"/>	<input style="width: 100px;" 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.

Title Family name First given name Other given names	EF	See the Privacy note in the Declaration. Member's TFN	484 523 693	Member Number	1
	Pulford			Account status	C Code
	Stephen				
	Lawrence				
	Date of birth	13/07/1960	If deceased, date of death	20/03/2014	

ContributionsRefer to instructions
for completing these
labels.

OPENING ACCOUNT BALANCE	5,665.99
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
TOTAL CONTRIBUTIONS	N 0.00
Other transactions	
Allocated earnings or losses	O
Inward rollovers and transfers	P
Outward rollovers and transfers	Q
Lump Sum payment	R1 5,665.99
Income stream payment	R2
CLOSING ACCOUNT BALANCE	S 0.00

Title		Mrs	See the Privacy note in the Declaration. Member's TFN		483 683 879	Member Number	2
Family name		Pulford				Account status	0 Code
First given name		Joyce					
Other given names		Anne					
Date of birth					29/03/1958	If deceased, date of death	

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE		364,196.00
Employer contributions	A	
ABN of principal employer	A1	
Personal contributions	B	7,122.55
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	
TOTAL CONTRIBUTIONS	N	7,122.55
Other transactions		
Allocated earnings or losses	O	12,794.13
Inward rollovers and transfers	P	5,665.99
Outward rollovers and transfers	Q	
Lump Sum payment	R1	
Income stream payment	R2	
CLOSING ACCOUNT BALANCE	S	389,778.67

Section H: Assets and liabilities**15 ASSETS****15a Australian managed investments**

Listed trusts	A	0
Unlisted trusts	B	0
Insurance policy	C	0
Other managed investments	D	0

15b Australian direct investments

Limited recourse borrowing arrangements	
Australian residential real property	
J1	607,030
Australian non-residential real property	
J2	
Overseas real property	
J3	
Australian shares	
J4	
Overseas shares	
J5	
Other	
J6	

Cash and term deposits	E	28,159
Debt securities	F	
Loans	G	0
Listed shares	H	
Unlisted shares	I	

Limited recourse borrowing arrangements	J	607,030
---	----------	---------

Non-residential real property	K	0
Residential real property	L	0
Collectables and personal use assets	M	45,000
Other assets	O	9,589

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 (Sum of labels A to T)	U	689,778
---	----------	---------

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

A	<input type="checkbox"/>
----------	--------------------------

16 LIABILITIES

Borrowings	V	300,000
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W	389,778
Reserve accounts	X	
Other liabilities	Y	

TOTAL LIABILITIES	Z	689,778
--------------------------	----------	---------

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Did you make a gain, loss or transitional balancing adjustment from a financial arrangement subject to the TOFA rules?

G	<input type="checkbox"/> N
----------	----------------------------

Print Y for yes
or N for no

Total TOFA gains	H	
------------------	----------	--

Total TOFA losses	I	
-------------------	----------	--

TOFA transitional balancing adjustment	J	
--	----------	--

Loss

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 2014–15 income year, write 2015).

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 2015.

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 2015 for each election

C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2015.

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 about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date

Day	Month	Year
/	/	

Preferred trustee or director contact details:

Title

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
<input type="text"/>

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 2015 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date

Day Month Year

Title

Family name

First given name

Other given names

Tax agent's practice

Area code

Number

Tax agent's phone number

Tax agent number

Reference number

Stephen and Joyce Pulford PPF
Financial Year Ending 30 June 2015

30/06/2015

	Name	Stephen Pulford	Joyce Pulford
Date of Birth		13/07/1960	29/03/1958
Service Date		2/10/2009	2/10/2009
	Total	Member 1	Member 2
Member Opening Taxable		5,665.19	224,848.65
Member Opening Tax Free		-	139,347.35
Total Opening Bal	369,861.19	5,665.19	364,196.00
Percentage		1.53%	98.47%
Change in MV of Assets	-	0.00%	0.00%
Tax Free Income			0.00%
Taxable Income	42,976.57		
Deductable Expenses	27,924.65		
Earnings (Not Rounded)	15,051.92	-	15,051.92
Tax on Rounded Earnings	2,257.79		
Employers taxable contribs	-	-	-
Members Taxable Contribs	-		
Members Undeducted Contribs	7,122.55		7,122.55
Government Co-contributions	-	-	-
Pension Drawn	-	-	
Member Specific Expense	-	-	-
Earnings	15,051.92	-	15,051.92
Change in MV of Assets	-	-	-
Tax Free Income	-	-	-
As per Operating Statement	-	-	-
Less Tax - Contributions	-	-	-
Less Tax - Earnings	2,257.79	-	2,257.79
Total Tax	2,257.79	-	2,257.79
Roll In's - Taxed	5,665.19	-	5,665.19
Roll In's - Tax Free	-	-	-
Roll Out's	5,665.19	5,665.19	
Benefits Paid	-	-	
Forfeited Benefits	-		
Ledger Allocated Earnings	12,794.13	-	12,794.13
Member Closing 'Taxable	243,307.97	-	243,307.97
Member Closing 'Tax Free'	146,469.90	-	146,469.90
Total Closing Balance	389,777.87	-	389,777.87

Stephen & Joy Pulford Private Pension Fund

Page 1 of 7

Ledger Entries Report for the year ending 30 June, 2015

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0002 - ****Rental****							
01/08/2014	000000006	R	bs			3,169.67	(3,169.67)
01/09/2014	000000010	R	bs			3,169.67	(6,339.34)
01/10/2014	000000014	R	bs			3,268.28	(9,607.62)
03/11/2014	000000018	R	bs			3,268.28	(12,875.90)
01/12/2014	000000022	R	bs			3,120.78	(15,996.68)
02/01/2015	000000025	R	bs			3,268.28	(19,264.96)
02/02/2015	000000029	R	bs			3,268.28	(22,533.24)
02/03/2015	000000032	R	bs			3,268.28	(25,801.52)
01/04/2015	000000037	R	bs			3,268.28	(29,069.80)
01/05/2015	000000041	R	bs			3,268.28	(32,338.08)
01/06/2015	000000045	R	bs			3,268.28	(35,606.36)
30/06/2015	000000055	J	as per agent summary		38,750.34		3,143.98
30/06/2015	000000056	J				3,143.98	0.00
Total					38,750.34	38,750.34	
Account number 0575 - Interest received							
18/07/2014	000000003	R	bs			21.31	(21.31)
18/08/2014	000000007	R	bs			22.64	(43.95)
18/09/2014	000000012	R	bs			20.51	(64.46)
17/10/2014	000000015	R	bs			20.34	(84.80)
31/10/2014	000000017	R	bs			10.05	(94.85)
28/11/2014	000000021	R	bs			23.21	(118.06)
31/12/2014	000000024	R	bs			28.47	(146.53)
30/01/2015	000000028	R	bs			27.84	(174.37)
27/02/2015	000000031	R	bs			26.41	(200.78)
31/03/2015	000000036	R	bs			29.28	(230.06)
30/04/2015	000000040	R	bs			26.94	(257.00)
29/05/2015	000000044	R	bs			23.60	(280.60)
30/06/2015	000000051	R	bs			21.13	(301.73)
30/06/2015	000000066	J	Year end closing entry		301.73		0.00
Total					301.73	301.73	
Account number 0700 - Rent Received							
30/06/2015	000000055	J	as per agent summary			42,674.84	(42,674.84)
30/06/2015	000000066	J	Year end closing entry		42,674.84		0.00
Total					42,674.84	42,674.84	

Stephen & Joy Pulford Private Pension Fund

Page 2 of 7

02/12/2020

12:11

Ledger Entries Report for the year ending 30 June, 2015

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0750.02 - Members contributions							
29/07/2014	000000060	J	as per ATO			2,422.00	(2,422.00)
26/08/2014	000000061	J	as per ATO			2,422.00	(4,844.00)
18/09/2014	000000011	P	bs		500.00		(4,344.00)
11/11/2014	000000053	P	bs		693.60		(3,650.40)
27/01/2015	000000027	P	bs		400.00		(3,250.40)
28/01/2015	000000062	J	as per ATO		392.00		(2,858.40)
26/02/2015	000000063	J	as per ATO			392.00	(3,250.40)
17/06/2015	000000059	J	as per ATO			3,857.15	(7,107.55)
22/06/2015	000000054	R	bs			15.00	(7,122.55)
30/06/2015	000000066	J	Year end closing entry		7,122.55		0.00
Total					9,108.15	9,108.15	
Account number 1510 - Accountancy							
23/06/2015	000000049	P	bs		1,980.00		1,980.00
30/06/2015	000000066	J	Year end closing entry			1,980.00	0.00
Total					1,980.00	1,980.00	
Account number 1535 - Audit fees							
23/06/2015	000000048	P	bs		935.00		935.00
30/06/2015	000000066	J	Year end closing entry			935.00	0.00
Total					935.00	935.00	
Account number 1537 - ATO SMSF Annual Fee							
17/06/2015	000000059	J	as per ATO		388.00		388.00
30/06/2015	000000066	J	Year end closing entry			388.00	0.00
Total					388.00	388.00	
Account number 1550 - Borrowing Expenses							
30/06/2015	000000057	J	amortisation		362.72		362.72
30/06/2015	000000066	J	Year end closing entry			362.72	0.00
Total					362.72	362.72	
Account number 1685 - Filing Fees							
15/07/2014	000000052	P	bs		236.00		236.00
30/06/2015	000000066	J	Year end closing entry			236.00	0.00
Total					236.00	236.00	
Account number 1986 - Body Corporate Fees							
05/05/2015	000000042	P	bs		338.00		338.00
30/06/2015	000000066	J	Year end closing entry			338.00	0.00

Stephen & Joy Pulford Private Pension Fund

Page 3 of 7

Ledger Entries Report for the year ending 30 June, 2015

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					338.00	338.00	
Account number 1987 - Insurance							
21/07/2014	000000004	P	bs		1,483.71		1,483.71
30/06/2015	000000066	J	Year end closing entry			1,483.71	0.00
Total					1,483.71	1,483.71	
Account number 1989 - Interest expense							
22/07/2014	000000005	P	bs		1,277.26		1,277.26
20/08/2014	000000019	P	bs		1,319.83		2,597.09
22/09/2014	000000013	P	bs		1,319.84		3,916.93
21/10/2014	000000016	P	bs		1,277.26		5,194.19
20/11/2014	000000020	P	bs		1,319.84		6,514.03
22/12/2014	000000023	P	bs		1,277.26		7,791.29
20/01/2015	000000026	P	bs		1,319.83		9,111.12
20/02/2015	000000030	P	bs		1,305.45		10,416.57
20/03/2015	000000033	P	bs		1,134.58		11,551.15
21/04/2015	000000039	P	bs		1,256.14		12,807.29
20/05/2015	000000043	P	bs		1,193.01		14,000.30
22/06/2015	000000047	P	bs		1,192.44		15,192.74
30/06/2015	000000066	J	Year end closing entry			15,192.74	0.00
Total					15,192.74	15,192.74	
Account number 1991 - Management agent fees							
30/06/2015	000000055	J	as per agent summary		3,520.70		3,520.70
30/06/2015	000000055	J			132.00		3,652.70
30/06/2015	000000066	J	Year end closing entry			3,652.70	0.00
Total					3,652.70	3,652.70	
Account number 1994 - Rates and taxes							
25/08/2014	000000008	P	bs		1,395.98		1,395.98
30/06/2015	000000066	J	Year end closing entry			1,395.98	0.00
Total					1,395.98	1,395.98	

Ledger Entries Report for the year ending 30 June, 2015

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 1995 - Repairs and Maintenance							
27/03/2015	000000034	P	bs		1,600.00		1,600.00
31/03/2015	000000035	R	bs			1,600.00	0.00
02/04/2015	000000038	P	bs		1,600.00		1,600.00
24/06/2015	000000050	P	bs		88.00		1,688.00
30/06/2015	000000055	J	as per agent summary		271.80		1,959.80
30/06/2015	000000066	J	Year end closing entry			1,959.80	0.00
Total					3,559.80	3,559.80	
Account number 1998.02 - Income tax expense - earnings							
30/06/2015	000000064	J	ITE 2015		2,257.80		2,257.80
30/06/2015	000000066	J	Year end closing entry			2,257.80	0.00
Total					2,257.80	2,257.80	
Account number 2000 - BOQ Savings #21636031							
01/07/2014	000000065	J	Opening balance		7,265.49		7,265.49
15/07/2014	000000052	P	bs			236.00	7,029.49
11/11/2014	000000053	P	bs			693.60	6,335.89
22/06/2015	000000054	R	bs		15.00		6,350.89
Total					7,280.49	929.60	
Account number 2002 - ANZ #190091387							
01/07/2014	000000002	R	bs		3,169.67		3,169.67
01/07/2014	000000065	J	Opening balance		12,922.75		16,092.42
18/07/2014	000000003	R	bs		21.31		16,113.73
21/07/2014	000000004	P	bs			1,483.71	14,630.02
22/07/2014	000000005	P	bs			1,277.26	13,352.76
01/08/2014	000000006	R	bs		3,169.67		16,522.43
18/08/2014	000000007	R	bs		22.64		16,545.07
20/08/2014	000000019	P	bs			1,319.83	15,225.24
25/08/2014	000000008	P	bs			1,395.98	13,829.26
25/08/2014	000000009	P	bs			2,422.00	11,407.26
01/09/2014	000000010	R	bs		3,169.67		14,576.93
18/09/2014	000000011	P	bs			500.00	14,076.93
18/09/2014	000000012	R	bs		20.51		14,097.44
22/09/2014	000000013	P	bs			1,319.84	12,777.60
01/10/2014	000000014	R	bs		3,268.28		16,045.88
17/10/2014	000000015	R	bs		20.34		16,066.22
21/10/2014	000000016	P	bs			1,277.26	14,788.96
31/10/2014	000000017	R	bs		10.05		14,799.01

Stephen & Joy Pulford Private Pension Fund

Page 5 of 7

Ledger Entries Report for the year ending 30 June, 2015

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
03/11/2014	000000018	R	bs		3,268.28		18,067.29
20/11/2014	000000020	P	bs			1,319.84	16,747.45
28/11/2014	000000021	R	bs		23.21		16,770.66
01/12/2014	000000022	R	bs		3,120.78		19,891.44
22/12/2014	000000023	P	bs			1,277.26	18,614.18
31/12/2014	000000024	R	bs		28.47		18,642.65
02/01/2015	000000025	R	bs		3,268.28		21,910.93
20/01/2015	000000026	P	bs			1,319.83	20,591.10
27/01/2015	000000027	P	bs			400.00	20,191.10
30/01/2015	000000028	R	bs		27.84		20,218.94
02/02/2015	000000029	R	bs		3,268.28		23,487.22
20/02/2015	000000030	P	bs			1,305.45	22,181.77
27/02/2015	000000031	R	bs		26.41		22,208.18
02/03/2015	000000032	R	bs		3,268.28		25,476.46
20/03/2015	000000033	P	bs			1,134.58	24,341.88
27/03/2015	000000034	P	bs			1,600.00	22,741.88
31/03/2015	000000035	R	bs		1,600.00		24,341.88
31/03/2015	000000036	R	bs		29.28		24,371.16
01/04/2015	000000037	R	bs		3,268.28		27,639.44
02/04/2015	000000038	P	bs			1,600.00	26,039.44
21/04/2015	000000039	P	bs			1,256.14	24,783.30
30/04/2015	000000040	R	bs		26.94		24,810.24
01/05/2015	000000041	R	bs		3,268.28		28,078.52
05/05/2015	000000042	P	bs			338.00	27,740.52
20/05/2015	000000043	P	bs			1,193.01	26,547.51
29/05/2015	000000044	R	bs		23.60		26,571.11
01/06/2015	000000045	R	bs		3,268.28		29,839.39
16/06/2015	000000046	P	bs			3,857.15	25,982.24
22/06/2015	000000047	P	bs			1,192.44	24,789.80
23/06/2015	000000048	P	bs			935.00	23,854.80
23/06/2015	000000049	P	bs			1,980.00	21,874.80
24/06/2015	000000050	P	bs			88.00	21,786.80
30/06/2015	000000051	R	bs		21.13		21,807.93
Total					53,600.51	31,792.58	

Account number 2104 - Rent Receivable

01/07/2014	000000002	R	bs			3,169.67	(3,169.67)
01/07/2014	000000065	J	Opening balance		3,169.67		0.00
30/06/2015	000000056	J			3,143.98		3,143.98
Total					6,313.65	3,169.67	

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2015

Page 6 of 7

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2700 - 1946 Ford Super Deluxe Convertible							
01/07/2014	000000065	J	Opening balance		45,000.00		45,000.00
Total					45,000.00		
Account number 2815 - 3 Sunbird Court, Rocky Point							
01/07/2014	000000065	J	Opening balance		607,030.66		607,030.66
Total					607,030.66		
Account number 2980 - Borrowing expenses							
01/07/2014	000000065	J	Opening balance		1,813.60		1,813.60
Total					1,813.60		
Account number 2989 - Less: Accumulated amortisation							
01/07/2014	000000065	J	Opening balance			314.03	(314.03)
30/06/2015	000000057	J	amortisation			362.72	(676.75)
Total						676.75	
Account number 2990 - Formation Expenses							
01/07/2014	000000065	J	Opening balance		1,287.00		1,287.00
Total					1,287.00		
Account number 3325 - Taxation							
01/07/2014	000000065	J	Opening balance			8,313.15	(8,313.15)
25/08/2014	000000009	P	bs		2,422.00		(5,891.15)
16/06/2015	000000046	P	bs		3,857.15		(2,034.00)
17/06/2015	000000059	J	as per ATO		3,469.15		1,435.15
30/06/2015	000000064	J	ITE 2015			2,257.80	(822.65)
Total					9,748.30	10,570.95	
Account number 3327 - PAYGI Raised							
01/07/2014	000000065	J	Opening balance		4,844.00		4,844.00
Total					4,844.00		
Account number 3394 - PAYGW Payable							
28/01/2015	000000062	J	as per ATO			392.00	(392.00)
26/02/2015	000000063	J	as per ATO		392.00		0.00
Total					392.00	392.00	
Account number 3396 - PAYGI Payable							
01/07/2014	000000065	J	Opening balance			4,844.00	(4,844.00)
29/07/2014	000000060	J	as per ATO		2,422.00		(2,422.00)
26/08/2014	000000061	J	as per ATO		2,422.00		0.00

Stephen & Joy Pulford Private Pension Fund

Page 7 of 7

Ledger Entries Report for the year ending 30 June, 2015

02/12/2020

12:11

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Total					4,844.00	4,844.00	
Account number 3630 - ANZ Loan #385277659							
01/07/2014	000000065	J	Opening balance			300,000.00	(300,000.00)
Total						300,000.00	
Account number 4000.01 - Opening balance - Members fund							
01/07/2014	000000058	J			5,665.99		5,665.99
01/07/2014	000000065	J	Opening balance			5,665.99	0.00
Total					5,665.99	5,665.99	
Account number 4000.02 - Opening balance - Members fund							
01/07/2014	000000065	J	Opening balance			364,196.00	(364,196.00)
30/06/2015	000000067	J	Year end closing entry			25,582.66	(389,778.66)
Total						389,778.66	
Account number 4001.02 - Increase in members benefits							
01/07/2014	000000058	J				5,665.99	(5,665.99)
30/06/2015	000000066	J	Year end closing entry		5,665.99		0.00
Total					5,665.99	5,665.99	
Account number 4049.02 -							
30/06/2015	000000067	J	Year end closing entry			25,582.66	(25,582.66)
30/06/2015	000000067	J	Year end closing entry		25,582.66		0.00
Total					25,582.66	25,582.66	
Account number 4199 - Funds yet to be allocated							
30/06/2015	000000066	J	Year end closing entry			25,582.66	(25,582.66)
30/06/2015	000000067	J	Year end closing entry		25,582.66		0.00
Total					25,582.66	25,582.66	



Australian Government
Australian Taxation Office

Agent LORLENE MENDOZA
Client THE TRUSTEE FOR STEPHEN &
JOY PULFORD PRIVATE PENSION
FUND
ABN 13 368 742 043

2013-14 Self-managed super fund

Original

Fund Information

1	Tax File Number (TFN)	A	910054177
2	Name of self managed superannuation fund	STEPHEN & JOY PULFORD PRIVATE PENSION FUND	
3	Australian business number	B	13368742043
4	Current postal address		
	Address Line 1	PEARSON PARTNERS	
	Address Line 2	P O BOX 191	
	Suburb or town	CLAYFIELD	
	State	QLD	
	Postcode	4011	
6	SMSF Auditor		
	Is this the first required return for a newly registered SMSF?	B	N
	Auditor's Title	Mrs	
	Auditor's Family Name	FIRTH	
	Auditor's First given name	DEANNE	
	SMSF auditor number (SAN)	100017696	
	Auditor's telephone area code	03	
	Auditor's telephone number	52222006	
	Auditor's Postal Address Line 1	PO BOX 7013	
	Auditor's Postal Address Suburb or town	GEELONG WEST	

Fund Information

Auditor's Postal Address State		VIC
Auditor's Postal Address Postcode		3218
Date audit was completed	A	2015-06-11
Was Part B of the audit report qualified?	B	Y
If the audit report was qualified, have the reported compliance issues been rectified?	C	N

8 Status of SMSF

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

10 Exempt current pension income

Did the fund pay an income stream to one or more members in the income year?		Y
Exempt current pension income	A	22289
Method used to calculate exempt current pension income		Unsegregated assets method
Was an actuarial certificate obtained?	D	Y
Did the fund have any other income that was assessable?		Y

Income**11 Income**

Did you have a CGT event during the year?	G	N
Gross rent and other leasing and hiring income	B	36060
Gross Interest	C	3505
Assessable employer contributions	R1	50000
No-TFN quoted contributions	R3	0
Assessable contributions	R	50000

Income

Other income	S	279
Other income - type of income		Rebate or refund of death or disability premiums
Net non-arm's length income	U	0
Gross income	W	89844
Exempt current pension income	Y	22289
Total assessable income	V	67555

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

Deductions - Interest expenses within Australia	A1	5651
Non-deductible expenses - Interest expenses within Australia	A2	7291
Deductions - SMSF auditor fee	H1	185
Non-deductible expenses - SMSF auditor fee	H2	238
Deductions - Investment expenses	I1	5270
Non-deductible expenses - Investment expenses	I2	6759
Deductions - Management and administration expenses	J1	1028
Non-deductible expenses - Management and administration expenses	J2	1326
Total Deductions	N	12134
Taxable income or loss	O	55421
Total SMSF expenses	Z	12134

Calculation Statement and Losses**13 Calculation statement**

Taxable income	A	55421
Tax on taxable income	T1	8313.15
Tax on no-TFN quoted contributions	J	0.00

Calculation Statement and Losses

Gross tax	B	8313.15
Subtotal	T2	8313.15
Refundable tax offsets	E	0.00
Tax payable	T5	8313.15
Eligible credits	H	0.00
Tax offset refunds	I	0.00
PAYG instalments raised	K	4844
Supervisory levy	L	388.00
Amount due (+) or refundable (-)	S	3857.15

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

Member record	1
Title	Executor for
Family Name	PULFORD
First given name	STEPHEN
Other given names	LAWRENCE
Account Status	Open
Member's TFN	484523693
Date of birth	1960-07-13
Date of death	2014-03-20

Contributions

Employer contributions	A	25000.00
Total contributions	N	25000.00

Other Transactions

Allocated earnings or losses	O	-3508.76
Inward rollovers and transfers	P	250000.00

Member and Supplementary Member Information

Lump sum payment	R1	420000.00
Lump sum payment - code		Death benefit (to a dependant)
Closing account balance	S	5665.99

Record 2

Member record		2
Title		Mrs
Family Name		PULFORD
First given name		JOYCE
Other given names		ANNE
Account Status		Open
Member's TFN		483683879
Date of birth		1958-03-29

Contributions

Employer contributions	A	25000.00
Personal contributions	B	97798.93
Total contributions	N	122798.93

Other Transactions

Allocated earnings or losses	O	-2748.65
Income stream payment	R2	15257.00
Income stream payment - code		Transition to retirement
Closing account balance	S	364196.00

Assets and liabilities**15B Australian direct investments**

Cash and term deposits	E	20188
Australian residential real property	J1	608530
Limited recourse borrowing arrangements	J	608530

Assets and liabilities

Collectables and personal use assets	M	45000
Other assets	O	4457

15C Overseas direct investments

Total Australian and overseas assets	U	678175
--------------------------------------	---	--------

16 Liabilities

Borrowings	V	300000
Total member account balances	W	369861
Other liabilities	Y	8314
Total liabilities	Z	678175

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

Gain, loss or balancing adjustment made from a financial arrangement subject to the TOFA rules?	G	N
---	---	---

Declaration**Preferred trustee or director contact details**

Title	Mrs
Family name	PULFORD
First given name	JOYCE
Other given names	ANNE
Telephone area code	07
Telephone number	32560058

Tax agent contact details

Title	Mister
Family name	SIMMONS
First given name	BARRY
Tax agent's practice	RENBAR TRADING
Tax agent's telephone area code	07

Declaration

Tax agent's telephone number	32560058
Tax agent's reference number	PULF9007
Tax agent number	57001006

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

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



PO Box 552 WEIPA QLD 4874

Phone: (07) 4069 9921

Fax: (07) 4069 9721

Email: geoff.bryant@weiparealestate.com.au

Website: www.weiparealestate.com.au

22/11/2019

Pulford Custodian Pty Ltd
Attention Joy Pulford.

To whom it may concern:

RE: NO 3 LOT 86 SUNBIRD COURT, GOLF LINKS ESTATE , WEIPA QLD 4874

It is my opinion that the above mentioned property currently has a market value between \$590,000.00 and \$600,000.00.

Similar Sales:

No 8 Kookaburra Court,, Golf Links Estate, settled 12/02/2019, sale price \$600,000.00.

No 15 Anzac Avenue , Golf Links Estate, settled 09/04/2019, Sale Price \$610,000.00.

No 7 Fairway Avenue, Golf Links Estate, settled 23/09/2019, Sale Price \$585,000.00.

Trusting that this is the information required.

Yours Sincerely

Geoff Bryant
Licence No 3224339
Principal Weipa Real Estate

WVZ3HKJJ2G-TP06

BOQ

Pay Anyone Payment Requested

Receipt Number	35288834
Account Number	21636031
Account Type	Superannuation Savings
Payee Name	WEIPA PEST CONTROL
Payee BSB	704640
Payee Account Number	452368
Payee Account Name	WEIPA PEST CONTROL
Payee Reference	INV7801 PULFORD
Payment Amount	\$319.00 ✓
Payment Frequency	Once Only
Payment Date	12/06/2013 ✓
SMS Alert Notification	N

Your payment has been processed.
Click "Print" to print a receipt without displaying the account balance.

2815

WEIPA PEST CONTROL PTY. LTD.
 POST OFFICE BOX 648
 WEIPA QLD 4874
 PHONE/FAX 07 40699144
 email:weipapes@bigpond.net.au

Tax Invoice

A.B.N.: 13 078 825 822
 A.C.N.: 078 825 822

Invoice #: 00007801
 Date: 11/06/2013
 Ship Via:
 Page: 1

Bill To:

Ship To:

Steven Pullford

Steven Pullford

2012/2013
 Capitalised exp.

Description
 CARRY OUT PREPURCHASE INSPECTION OF THE RESIDENCE AT 3 SUNBIRD COURT,
 PAYMENT TO BE MADE BEFORE REPORT IS RELEASED

Amount Code
 \$319.00 GST

BANKING DETAILS:
 WEIPA PEST CONTROL PTY.LTD.
 QUEENSLAND COUNTRY CREDIT
 BSB 704640
 ACCOUNT 452368

Your Order #:	Customer ABN:			Freight:	\$0.00 GST
Shipping Date:	Terms: C.O.D.			GST:	\$29.00
COMMENT	CODE	RATE	GST	SALE AMOUNT	Total Inc GST:
	GST	10%	\$29.00	\$290.00	Amount Applied:
					\$0.00
				Balance Due:	\$319.00 ✓

2815

PEARSON PARTNERS

Accountants and Business Advisers

A.B.N. 66 984 219 960

Suite 5, 764 Sandgate Road & Collins Street, Clayfield QLD 4011

PO Box 191, Clayfield QLD 4011

Phone: (07) 3256 0058 Fax: (07) 3256 0027 Mobile: 0417 855 233 – John Pearson

Email: johnpearson@pearsonpartners.com.au ; arunkalwadia@pearsonpartners.com.au

hongsy@pearsonpartners.com.au ; janpearson@pearsonpartners.com.au

camilleleslie@pearsonpartners.com.au ; amy@pearsonpartners.com.au

Website: www.pearsonpartners.com.au

Stephen & Joy Pulford
PO Box 7252
Redland Bay QLD 4165

Tax Invoice

2012/766

REF: PULF9000

Date: 17th May 2013

Description	Amount
Professional Fees & Outlays	
Establishment of New Company - Pulford Custodian Pty Ltd	\$ 1000.00
Application of ABN & TFN - Pulford Custodian Pty Ltd	\$ 100.00
Establishment of Bare Trust Sunbird Street Weipa Bare Trust	\$ 850.00
Subtotal	\$ 1950.00
Add GST	\$ 195.00
TERMS: 7 DAYS	
Amount Due	\$ 2145.00

Please detach the portion below and forward with your payment

REMITTANCE ADVICE

Stephen & Joy Pulford

Cheque ☐ Visa ☐ Mastercard ☐ Bankcard ☐

Card Number

Cardholder Signature Expiry Date

Direct Deposit ☐ Please deposit or transfer monies into the account detailed below:

Pearson Partners Unit Trust

Account Details BSB: 084 255 Account Number: 589 143 767

Invoice: 2012/766

REF: PULF9000

Date: 17th May 2013

Amount Due: \$2145.00



an offence to give false or misleading information under the Transport Operations (Road Use Management) Act 1995.
Maximum penalty may exceed \$6000.

Seller's Copy

Part B. Proof of Transfer/Notice of Disposal: Seller to keep.

1 Vehicle details

Registration/Plate number

20041H

Check digit

Expiry date

29/10/13

2 The vehicle is to be transferred from:-

Note: If registered in joint names all disposers details must be completed below.

First Disposer's details

Disposer's Customer Reference Number (CRN)

The CRN is your Qld Driver Licence number, Adult Proof of Age Card number or your reference number issued by TMR.

038782234

Disposer's name (please print)

JOANNE CASSAR

Second Disposer's details (if applicable)

Disposer's CRN

Disposer's name (please print)

3 Acquirer's identification details

As the Disposer of this vehicle, you must positively identify the person who will now be responsible for the vehicle.

The vehicle is to be transferred to:-

Private individual/s ☐ Organisation ☒

Note: The vehicle may be transferred into one or two names.

First Registered operator's details

Full name and residential/business address (please PRINT)

S + J Pulford Private Pension Fund
9 MACADAMIA Street
Victoria Point Q Postcode 4165

Postal address (if same as above write 'AS ABOVE')

AS ABOVE

Postcode

Does the above individual or organisation have a CRN?

The CRN is your Qld Driver Licence number, Adult Proof of Age Card number or your reference number issued by TMR.

No ☐ Complete a New Customer Application (form F3503)

Yes ☒ CRN

024623845

The registered operator above is (tick one box)

Private Individual/s ☒ Go to 4 Registered Company ☐

Business/Trust ☐ Other/Legal entities ☐

Company/Business details

ACN/BN

910054177

You must nominate one proprietor/trustee of the business or trust as the second registered operator.

5 continued...

Details must be those of an individual or the proprietor/trustee of the business/trust.

Full name (please print)

6 Qld Safety OR Qld Inspection Certificate details (if applicable)

Important: It is an offence for a Disposer to fail to produce a Qld Safety or Qld Inspection Certificate on transfer of registration.

Qld Safety/Qld Inspection Certificate number Issue date

LV-K 940981 8 19/12/13

Date of disposal

2011

Dutiable Value

\$55,000

7 Is this vehicle fitted with an odometer (speedo)?

No ☐ Yes ☒ What is the reading on day of disposal

11104

8 Certification - All Acquirer/s must sign, however, future transactions will require only one signature.

I/We declare that the information provided is correct and that the true Dutiable Value has been declared.

Acquirer/s signature/s

[Signature]

Date

2012/12/13

Disposer/s signature/s - if currently in joint names the signature of only one disposer is required

[Signature]

Date

2012/12/13

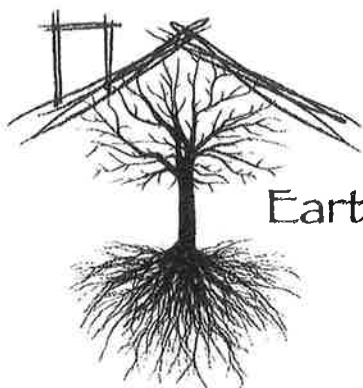
Read the following:

Part A & B of this form should be separated and completed in full and signed by both parties. The Disposer must keep the 'Seller's Copy' and a copy of the Qld Safety or Qld Inspection Certificate until the vehicle is transferred from their name. You need to do this for your own protection as you could innocently become accountable for offences committed by the Acquirer/s. If you reasonably believe the Acquirer has not applied for transfer of the vehicle's registration within 14 days, you may lodge the 'Seller's Copy' and a copy of the Qld Safety or Qld Inspection Certificate with the department.

Seller's checklist

Make sure:

- you have obtained a Qld Safety Certificate or Qld COI
- the Qld Safety Certificate identifies the issuing AIS
- the current Qld Safety Certificate is attached to a conspicuous part of the vehicle when it is offered for sale
- if the vehicle runs on gas or is fitted with gas appliances, fittings or systems the vehicle has a Gas Certificate. The certificate must not be more than three months old and be from an authorised gas installer
- a Transfer of Vehicle Registration Application (form F3520) is completed and signed by both the person/s selling the vehicle and person/s buying the vehicle
- you keep part B (seller's copy) of the Transfer Application and the yellow copy of the Qld Safety Certificate as proof of transfer until the



Earthbound Constructions

2815

PO BOX 1294
WEIPA QLD 4874
PH: 0402 682 522
E: earthboundconstructions@gmail.com
W: www.earthboundconstructions.com
LIC: 1192339
ABN: 29791895629

INVOICE TO: Pulford Custodian Pty Ltd	
DATE: 17/06/13	
INVOICE NUMBER: 265	
JOB REFERENCE: N/A	
JOB ADDRESS: 3 Sunbird crt, Rocky Point, Weipa, 4874	
JOB DESCRIPTION :	
Pre purchase building inspection	
Subtotal -	\$ 300.00
GST -	\$ 30.00
Total -	\$ 330.00 ✓

2012/2013 Capitalised Exp.

STRICTLY 7 DAYS FROM THE DATE OF THE INVOICE. SHOULD YOUR ACCOUNT EXCEED OUR TRADING TERMS AND BE PASSED ON FOR COLLECTION ALL COSTS INCLUDING DEBT COLLECTION COMMISSION, SOLICITOR FEES AND ANY OUT OF POCKET EXPENSES WILL BE AT THE LIABILITY OF THE CUSTOMER. THIS INVOICE IS A PAYMENT CLAIM MADE UNDER THE BUILDING AND CONSTRUCTION INDUSTRY PAYMENT ACT 2004. ALL ITEMS REMAIN THE PROPERTY OF EARTHBOUND CONSTRUCTIONS UNTIL FULL PAYMENT HAS BEEN RECEIVED. ALL WORK COMPLIES WITH THE QLD BUILDING SERVICES ACT 1991.

THANK YOU FOR USING EARTHBOUND CONSTRUCTIONS

PAYMENT DETAILS

BANK: CBA

ACC NAME: Earthbound Constructions

BSB: 064 449

ACC: 1035 9853 ,

F9FLGX3W24-TP06

BOQ

Pay Anyone Payment Requested

Receipt Number	08544019
Account Number	[REDACTED]
Account Type	Superannuation Savings
Payee Name	EARTHBOUND CONSTRUCT
Payee BSB	064449
Payee Account Number	10359853
Payee Account Name	EARTHBOUND CONSTRUCTIONS
Payee Reference	PULFORD CUSTODIAN
Payment Amount	\$330.00 ✓
Payment Frequency	Once Only
Payment Date	18/06/2013 ✓
SMS Alert Notification	N

Your payment has been processed.
Click "Print" to print a receipt without displaying the account balance.



Australian Government
Australian Taxation Office

PAYG payment summary – superannuation income stream



709870214

4080.03
WP 17.5

You must complete all sections of this form. For help completing this form,
visit our website at ato.gov.au/paymentsummaries

Payment summary for year ending 30 June 2014

If you are amending a payment summary
you have already sent, place X in this box ☐

Section A: Payee details

Tax file number

483 683 879

Surname or family name

PULFORD

Given name(s)

JOYCE ANNE

Residential address

9 MACADAMIA STREET

Suburb/town/locality

VICTORIA POINT

State/territory

QLD

Postcode

4165

Date of birth (if known)

Day / Month / Year

Section B: Payment details

Period during which payments were made

Day / Month / Year to Day / Month / Year
01 / 07 / 2013 to 30 / 06 / 2014

TOTAL TAX WITHHELD \$

392.00

Taxable component

Taxed element

\$ 1,914.00

Untaxed element

\$ 0.00

Tax-free component

\$ 13,735.00

Tax offset amount

\$ 0.00

Lump sum in arrears – taxable component

Taxed element

\$ 0.00

Untaxed element

\$ 0.00

Lump sum in arrears –
tax free component

\$ 0.00

Section C: Payer details

Australian business number (ABN) or withholding payer number (WPN)

You must also complete this section

13 368 742 043

Branch
number

00

Name (use the same name that appears on your activity statement)

STEPHEN & JOY PULFORD PRIVATE PENSION

FUND

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of
authorised
person

[Signature]

Date

Day / Month / Year
23 / 01 / 2015

ATO original

3394 &

4080.03

WP 18

Stephen & Joy Pulford Private Pension Fund
for the year ended 30 June 2014
PAYGW on Transition to Retirement Income Stream

Joyce's Other net taxable income	26,288.00
Joyce's taxable Benefits Paid	1,522.00
Total	<u>27,810.00</u>

**Gross up Taxable
Benefits Paid**

$$\$1,522 / (1 - 0.205) = 1,914.00$$

Income bracket	Tax rate (including medicare levy)	Tax payable
\$18,201-\$37,000	20.50%	392.00
Total		<u>392.00</u>

Net Benefits Paid	15,257.00
Tax Withheld	392.00
Gross Benefits Paid	<u>15,649.00</u>

	Tax-Free Component	Taxable Component	Total	Balance
30/06/2013	232,695.11	26,707.61	259,402.72	259,402.72
06/09/2013	-4.49	-0.51	-5.00	259,397.72
10/02/2014	1,358.50		1,358.50	260,756.22
24/03/2014	-3,590.31	-409.69	-4,000.00	256,756.22
05/04/2014	-6,337.80	-723.20	-7,061.00	249,695.22
29/04/2014	26,440.43		26,440.43	276,135.65
07/05/2014	-3,802.85	-388.15	-4,191.00	271,944.65
10/06/2014	70,000.00	25,000.00	95,000.00	366,944.65
30/06/2014		-2,748.65	-2,748.65	364,196.00
	316,758.59	47,437.41	364,196.00	
Benefits Paid Rounding	0.45	-0.45		
PAYGW on taxable benefits paid		-392.00		
	316,759.04	47,044.96	363,804.00	
Benefits Paid	-13,735.00	-1,522.00	-15,257.00	
PAYGW on taxable benefits paid		-392		
	-13,735.00	-1,914.00	-15,649.00	

TRUSTDEED.COM.AU**DEEDS YOU CAN TRUST**

DEED DOT COM DOT AU PTY LTD ABN: 32 123 929 984
 Unit 4, 287 Victoria Road, Quantum Corporate Park Rydalmere NSW- 2116 PO Box 1010 Dundas NSW-2117
 Phone (02) 9684 4199 Fax: (02) 9638 3060 Email: sales@trustdeed.com.au

Ms Hong Sy
 Pearson Partners

22 January 2015

**Estimated Exempt Pension Income
 for Stephen & Joy Pulford Private Pension Fund
 for period commencing on 1 July 2013 and ending on 30 June 2014**

Background

This document provides a summary of data that you have entered to receive section 295-390 actuarial certificate for the Stephen & Joy Pulford Private Pension Fund. You have requested a certificate for the period commencing on 1 July 2013 and ending on 30 June 2014.

Please check the data of the fund below and the key accounting data on the next page. This information will appear in the official actuarial certificate. If you want to make any changes to the data in this document, please phone our support team on 02 9684 4199.

Instructions

Instructions have been provided by; Ms H Sy of Pearson Partners

The Participants

Fund Name: Stephen & Joy Pulford Private Pension Fund

Trustees: Vintage Asset Management Services Pty Ltd

ACN : 160429069

Members:

Fund Members					
	Type of Pension	Active on 1 July 2013	Active on 30 June 2014	Account Start Date	Account End Date
<u>Stephen Lawrence Pulford</u> (DOB : 13-07-1960) Accumulation		yes	yes	n/a	n/a
<u>Joyce Anne Pulford</u> (DOB : 29-03-1958) Accumulation Pension	TRIS	yes no	no no	n/a 01-07-2013	n/a 30-06-2014
Types of pension accounts – AB are Account Based Pensions and TRIS are Transition to Retirement Income Streams.					

Key Accounting Data

The following table contains a summary of the accounting data provided for the preparation of the actuarial certificate.

Stephen & Joy Pulford Private Pension Fund Key Accounting Data			
	Pension Accounts	Accumulation Accounts	Total
Accrued Benefits 1 July 2013		\$413,577.47	\$413,577.47
Income (allocated to member accounts)			
Concessional Contributions		\$50,000.00	\$50,000.00
Non Concessional Contributions		\$97,798.93	\$97,798.93
Transfers and rollovers in		\$250,000.00	\$250,000.00
Internal Transfers	\$259,402.72	\$243,753.72	
Expenses (drawn from member accounts)			
Pensions Paid	(\$15,649.00)		(\$15,649.00)
Lump Sum Benefits Paid		(\$420,000.00)	(\$420,000.00)
Transfers out and rollovers out			
Internal Transfers	(\$243,753.72)	(\$259,402.72)	
Insurance Premiums			
Member Expenses			
Income (at Fund level)	--	--	\$39,843.76
Unrealised Gain or Loss	--	--	(\$10,000.00)
Expenses (at Fund level)	--	--	(\$27,788.02)
Taxation provision	--	--	
Accrued Benefits 30 June 2014	--	--	\$377,783.14

Member's Exempt and Taxable Proportions

The following exempt and taxed proportions of income have been calculated by us based on the data provided by you and provisions of Section 295-390 of ITAA. We have sent all your information to the actuary to be checked for an official actuarial certificate to be issued to the trustees of the fund. You can use the below percentages of exempt pension income on a provisional basis; however the below percentages are not final proportions of exempt pension income.

Please allow one working day (usually the same day) for the actuary to check your application and calculate exempt pension income proportion for the above named fund. We will automatically email you the official actuarial certificate once we receive it from the actuary.

Member's Proportions				
	Stephen Lawrence Pulford	Joyce Anne Pulford	Reserve Account	Total
Exempt	0%	56.336%		56.336%
Taxed	41.188%	2.476%	--	43.664%

Warning: The above percentage of exempt pension income should NOT be used to finalize exempt pension income for the fund. The final and official proportions of exempt pension income will be emailed to you in the official actuarial certificate approved by the actuary.



TRUSTDEED.COM.AU

DEEDS YOU CAN TRUST

Hong is Logged In



Phone: Technical Support 02 9684 4199

Between 9am to 6pm AEST Mon to Fri

Please click on "Back" button at the bottom of page to move back to the previous page

Member Accounts

MemberAccounts

50%

SMSF DETAILS

MEMBER ACCOUNTS

SUMMARY OPERATING STATEMENT

CONFIRMATION

PAY

EMAIL DELIVERY

Member 1 of 2

Account 1 of 1 for Stephen Lawrence Pulford

Is this an accumulation account or Pension account?

☒ Accumulation Account ☐ Pension Account

If this member has an accumulation and one or more pension accounts, choose accumulation account first.

Did this account exist on 1st July 2013?

☒ Yes ☐ No

What was the balance of this account as on 1st July 2013?

154174.75

Enter the figure without any "\$" sign or comma and put cents after a decimal point
For example \$ 80, 569.23 enter "80569.23"

ADDITIONS TO THIS ACCOUNT

Did this account receive any Concessional contributions during the financial year ended 30th June 2014?

☒ Yes ☐ No

How many times has this account received Concessional contributions during the financial year ended 30th June 2014?

Number of times concessional contributions received

1

It is very unlikely that this account would have received more than 52 concessional contributions in one year - but if this fund has received Concessional contributions more than 52 times in a year - consolidate the contribution amount for that week, where there is more than one receipt and enter the date when the maximum amount was received for that week

Date Received 10-06-2014 (dd-mm-yyyy)

Amount Received 25000.00

Total 25000.00

Did this account receive any Non-Concessional contributions (including co-contributions) during the financial year ended 30th June 2014?

☐ Yes ☒ No

Did this account receive any amounts transferred in (such as Rollovers, roll back from pension or spouse splitting) in the account during the financial year ended 30th June 2014?

☒ Yes ☐ No

Is this "transfer in" for one or more below reasons (Tick one or more boxes)

☒ Transferred From any other fund☐ Rollback From pension account☐ Spouse Splitting

How many times has this account received amounts Rolled over from another fund during the financial year ended 30th June 2014?

Number of times Roll Over received

1

It is very unlikely that this account would have received rollover amounts more than 3 times in one year - but if this fund has received rollovers more than 3 times in a year - total two rollover amounts and use average date of receipt for two consecutive roll over's

Date Received 07-04-2014 (dd-mm-yyyy)

Amount Received 250000.00

Total 250000.00

DEDUCTIONS FROM THIS ACCOUNT

Did this account pay any Lump Sums to the member during the financial year ended 30th June 2014 ?

☒ Yes ☐ No

How many times did this account pay Lump Sums during the financial year ended 30th June 2014 ?

Number of times Lump Sum Paid

3

It is very unlikely that this account would have paid lump sum amounts more than 5 times in one year - but if this fund has paid lump sums more than 5 times in a year - total two lump sum amounts and use average date of payment of two consecutive lump sum payments.

Date Paid 08-04-2014 (dd-mm-yyyy)

Amount Paid 20000.00

Date Paid 10-06-2014 (dd-mm-yyyy)

Amount Paid 250000.00

Date Paid 11-06-2014 (dd-mm-yyyy)

Amount Paid 150000.00

Total 420000.00

Did this account transfer out or roll out any amount to another fund or split any amount to another account for another member within this fund for spouse splitting purposes, during the financial year ended 30th June 2014 ?

☐ Yes ☒ No

Did you commence a pension from this account ?

☐ Yes ☒ No

Did this account pay any insurance premium for this member during the financial year ended 30th June 2014 ?

☐ Yes ☒ No

Did this account pay any expense (relating to the member such as advisory fees etc) for this member during the financial year ended 30th June 2014 ?

☐ Yes ☒ No

Account Balance as on 30-06-2014

9174.75

If the account balance does not tally with your books, please recheck the amounts entered.

Member 2 of 2

Account 1 of 2 for Joyce Anne Pulford

Is this an accumulation account or Pension account ?

☒ Accumulation Account ☐ Pension Account

If this member has an accumulation and one or more pension accounts, choose accumulation account first.

Did this account exist on 1st July 2013 ?

☒ Yes ☐ No

What was the balance of this account as on 1st July 2013 ?

269402.72

Enter the figure without any "\$" sign or comma and put cents after a decimal point.
For example \$ 80, 569.23 enter '80569.23'**ADDITIONS TO THIS ACCOUNT**

Did this account receive any Concessional contributions during the financial year ended 30th June 2014 ?

☒ Yes ☐ No

How many times has this account received Concessional contributions during the financial year ended 30th June 2014 ?

Number of times concessional contributions received

1

It is very unlikely that this account would have received more than 52 concessional contributions in one year - but if this fund has received Concessional contributions more than 52 times in a year - consolidate the contribution amount for that week, where there is more than one receipt and enter the date when the maximum amount was received for that week.

Date Received 10-06-2014 (dd-mm-yyyy)

Amount Received 25000.00

Total 25000.00

Did this account receive any Non-Concessional contributions (including co-contributions) during the financial year ended 30th June 2014 ?

☒ Yes ☐ No

How many times has this account received Non-Concessional contributions during the financial year ended 30th June 2014 ?

Number of times non-concessional contributions received

3

It is very unlikely that this account would have received more than 52 non-concessional contributions in one year - but if this fund has received Non-Concessional contributions more than 52 times in a year - consolidate the contribution amount for that week, where there is more than one receipt and enter the date when the maximum amount was received for that week.

Date Received 10-02-2014 (dd-mm-yyyy)

Amount Received 1358.50

Date Received 29-04-2014 (dd-mm-yyyy)

Amount Received 26440.43

Date Received 10-06-2014 (dd-mm-yyyy)

Amount Received 70000.00

Total 97798.93

Did this account receive any amounts transferred in (such as Rollovers, roll back from pension or spouse splitting) in the account during the financial year ended 30th June 2014 ?

☒ Yes ☐ No

Is this "transfer in" for one or more below reasons (Tick one or more boxes)

- ☐ Transferred From any other fund
☒ Rollback From pension account
☐ Spouse Splitting

How many times has this account received amounts rolled back from pension account during the financial year ended 30th June 2014 ?

Number of times Roll back (aka internal roll over) received

1

It is very unlikely that this account would have received rollover amounts more than 3 times in one year - but if this fund has received rollovers more than 3 times in a year - total two rollover amounts and use average date of receipt for two consecutive roll over's

Date Received 30-06-2014 (dd-mm-yyyy)

Amount Received 243753.72

Total 243753.72

DEDUCTIONS FROM THIS ACCOUNT

Did this account pay any Lump Sums to the member during the financial year ended 30th June 2014 ?

☐ Yes ☒ No

Did this account transfer out or roll out any amount to another fund or split any amount to another account for another member within this fund for spouse splitting purposes, during the financial year ended 30th June 2014 ?

☐ Yes ☒ No

Did you commence a pension from this account ?

☒ Yes ☐ No

This pension was commenced with.

☐ Whole of account balance ☒ Specific Amount

Please provide detail of pension account commenced from this accumulation account.

Enter the figure without any "\$" sign or comma and put cents after a decimal point
 For example \$ 80, 569.23 enter "80569.23"

Date Pension commenced 01-07-2013 (dd-mm-yyyy)

Purchase Price of Pension 259402.72

Did this account pay any Insurance premium for this member during the financial year ended 30th June 2014 ?

☐ Yes ☒ No

Did this account pay any expense (relating to the member such as advisory fees etc) for this member during the financial year ended 30th June 2014 ?

☐ Yes ☒ No

Account Balance as on 30-06-2014

366552.61

If the account balance does not tally with your books, please recheck the amounts entered.

Account 2 of 2 for Joyce Anne Pulford

Is this an accumulation account or Pension account?

☐ Accumulation Account ☒ Pension Account

If this member has an accumulation and one or more pension accounts, choose accumulation account first.

Did this account exist on 1st July 2013?

☐ Yes ☒ No

When did this account open?

01-07-2013

Please enter a date between 1st July 2013 to 30th June 2014

How much amount has been rolled in from accumulation account in to this pension account?

Amount transferred

259402.72

Is this pension paid as a Transition to Retirement Income Stream?

☒ Yes ☐ No

Our automated module for obtaining actuarial certificate is only for those self managed funds that are paying Account based pensions or Allocated Pensions. These two pensions can also be paid as Transition to Retirement Income streams.

If this fund is paying other types of income streams

If this fund is paying Market Linked Pensions or older Complying pensions, you can not use this automated service, please phone our office 02 9884 4199, and speak to one of our consultants who will email you data collection form and arrange for our actuary to process your application manually.

DEDUCTIONS FROM THIS ACCOUNT

Did this account pay any Pension (Income Stream) to the member during the financial year ended 30th June 2014?

☒ Yes ☐ No

How many times has this account paid a Pension (Income Stream) to the member during the financial year ended 30th June 2014?

Number of times Pension is Paid

7

It is very unlikely that this account would have paid more than 52 Income Stream payments in one year - but if this fund has paid an Income Stream more than 52 times in a year - consolidate the payment amount for that week, where there is more than one payment and enter the date when the maximum amount was paid for that week.

Date Paid	22-03-2014	(dd-mm-yyyy)	Amount Paid	2000.00
Date Paid	24-03-2014	(dd-mm-yyyy)	Amount Paid	2000.00
Date Paid	02-04-2014	(dd-mm-yyyy)	Amount Paid	6881.00
Date Paid	05-04-2014	(dd-mm-yyyy)	Amount Paid	200.00
Date Paid	07-05-2014	(dd-mm-yyyy)	Amount Paid	4191.00
Date Paid	06-06-2013	(dd-mm-yyyy)	Amount Paid	5.00
Date Paid	30-06-2014	(dd-mm-yyyy)	Amount Paid	392.00

Total 15649.00

Did this account pay any insurance premium for this member during the financial year ended 30th June 2014?

☐ Yes ☒ No

Did this account pay any direct expense (eg advice fee) for this member during the financial year ended 30th June 2014?

☐ Yes ☒ No

Did you commute this Pension (Income Stream) and transferred this amount to an accumulation account of the member during the financial year ended 30th Jun 2014?

☒ Yes ☐ No

Information

If you commute this pension account during the financial year - then you have to close this pension account and mix the balance of the fund to an accumulation account (existing or set up a new account) of the member on the same day. This is called an internal rollover and allowed

only if the fund's trust deed allows it
Pension account cannot accept new money, neither can they pay a lump sum or roll out or transfer out any money to the member or to another fund or to another member within the fund unless there is a marriage breakdown and there is a court order. In any case, a pension account has to be switched to accumulation account first. However a member can withdraw 100% of the pension account as a pension (income stream).

Please provide detail of commutation of this Pension (Income Stream) during the financial year ended 30th June 2014.

Enter the figure without any "\$" sign or comma and put cents after a decimal point
For example \$ 80, 569.23 enter "80569.23"

Date Pension
account
commuted

30-06-2014 (dd-mm-yyyy)

Amount
commuted

243753.72

Account Balance as on 30-06-2014

0.00

If the account balance does not tally with your books, please recheck the amounts entered.

Exit to Document Manager

< Back

Next >



Hong is Logged In

Phone: Technical Support 02 9684 4199
Between 9am to 6pm AEST Mon to Fri

Please click on "Back" button at the bottom of page to move back to the previous page

Operating Statement		Operating Statement	
<div>70%</div> <div> <input checked="" type="checkbox"/> SMSF DETAILS <input checked="" type="checkbox"/> MEMBER ACCOUNTS <input checked="" type="checkbox"/> SUMMARY OPERATING STATEMENT <input type="checkbox"/> CONFIRMATION <input type="checkbox"/> PAY <input type="checkbox"/> EMAIL DELIVERY </div>	What is the unrealised gain / loss on investments ? Do not add "+" or "-" before putting the figures in the below boxes. Unrealised gain / loss on investments (Increase / decrease in Market value of investments) <input type="text" value="Loss"/> <input type="text" value="10000.00"/>		
	Summary operating statement of the Fund		
	a. Income		
	Contributions Received		
	-Concessional Contributions \$50,000.00 -Non Concessional Contributions \$97,798.93 Transfer / Rollovers In \$753,156.44		
	What is the realised income of the fund ? (e.g. Dividend, interest, Rental income & realised capital gain etc.) <input type="text" value="39843.76"/>		
b. Expenses			
Pensions / Benefits Paid \$15,649.00 Lumpsums Paid \$420,000.00 Transfers / Rollovers Out \$503,156.44 Insurance Premium Paid \$0.00 Other member expenses Paid \$0.00			
What are the common (not allocated to any member) expenses of the fund ? <input type="text" value="27788.02"/>			
Income / (Loss) from operations before Income Tax <input type="text" value="-35794.33"/>			
Income Tax (Optional) <input type="text"/>			
Please enter tax provision as a positive figure and if it is a refund, enter that as a -ve figure like "-10000" Income / (Loss) from operation after Income tax <input type="text" value="-35794.33"/>			
Does the above Income / Loss from operations matches with your accounts ? <input type="radio"/> Yes <input checked="" type="radio"/> No			
Who is the Person applying for certificate ?			
Person applying for certificate		<input type="radio"/> Trustee of the fund <input checked="" type="radio"/> Accountant / Advisor of the fund	
Title *	<input type="text" value="Ms"/>		
Name of Accountant *	<input type="text" value="Hong"/>		
Name of Accounting Firm *	<input type="text" value="Sy"/>		
Address *	<input type="text" value="Pearson Partners"/>		
Suburb *	<input type="text" value="PO Box 191"/>		
State *	<input type="text" value="CLAYFIELD"/>		
Postcode *	<input type="text" value="QLD"/>		
Phone #	<input type="text" value="4011"/>		
Mobile #	<input type="text" value="0732560058"/>		
Email *	<input type="text" value="hongsy@pearsonpartners.com.au"/>		

Fields with * are compulsory

- One of these is compulsory

[Exit to Document Manager](#)

[< Back](#)

[Next >](#)


TRUSTDEED.COM.AU
DEEDS YOU CAN TRUST

Hong is Logged In


 Phone: Technical
 Support 02 9684
 4199
 Between 9am to
 6pm AEST Mon to
 Fri

Please click on "Back" button at the bottom of page to move back to the previous page

Confirmation

80%

☒ **SMSF DETAILS**
☒ **MEMBER ACCOUNTS**
☒ **SUMMARY OPERATING STATEMENT**
☒ **CONFIRMATION**
☐ **PAY**
☐ **EMAIL DELIVERY**
Confirmation
Total Cost

Actuarial Certificate Cost: \$97.50 Incl. GST

Following are the details entered by you :

The items below that have an * will be included in the actuarial certificate.

Edit

Please use the edit button to make any changes that are required to fix these entries.

Applicant for the certificate

Sy Hong *

Applicant's Firm

Pearson Partners *

Full Name of the Fund

Stephen & Joy Pulford Private Pension Fund *

Duration of the Certificate

1 July 2013 to 30 June 2014 *

Trustee

 Name
 ACN

 Vintage Asset Management Services Pty Ltd *
 160429069

Number of Fund Members

2 *

Number of Pensioners

1 *

Member 1 of 2

Following are the details of Member 1 of 2

 Name
 Date of Birth
 Number of Accounts

 Stephen Lawrence Pulford
 13-07-1980
 1

Member 2 of 2

Following are the details of Member 2 of 2

 Name
 Date of Birth
 Number of Accounts
 Type of Pension

 Joyce Anne Pulford
 29-03-1958
 2
 TRIS

Does the fund have a Reserve Account ?

no

Financial Position summary

Opening Balance as on 1st July 2013

\$413,577.47

Add Contributions received during the year

 -Concessional Contributions \$50,000.00
 -Non Concessional Contributions \$97,798.93

-Total Contributions	\$147,798.93
Rollover and Transfers In	\$763,156.44
Income of The Fund	\$39,843.76
<hr/>	
Less Lumpsums Paid	\$420,000.00
Rollover and Transfers Out	\$503,156.44
Pension Payments	\$15,649.00
Insurance	\$0.00
Member Expenses Paid	\$0.00
Common Expenses	\$27,788.02
<hr/>	
Unrealised Gain / (Loss)	(\$10,000.00)
Income Tax	(\$0.00)
Closing Balance as on 30th June 2014	\$377,783.14

Before you proceed further, you must download the member accounts summary.

[Download](#)

Are you satisfied with the member accounts summary ?

[Yes](#) [No](#)

[Exit to Document Manager](#)

[< Back](#)

[Proceed](#)

SETTLEMENT STATEMENT

Matter No: 130445
Re: Pulford Custodian Pty Ltd Purchase from T R Maher & M M Maher
Property: Weipa Golf Links Estate

Settlement Date: 19/08/2013
Adjustment Date: 19/08/2013
Contract Date: 03/07/2013
Settlement Place: Apels Mareeba
Settlement Time: 2.00pm

Contract Price	\$585,000.00
Less Deposit	<u>17,000.00</u>
	\$568,000.00
Less Release fee	<u>157.40</u>
	\$567,842.60
Plus Rates adjustment (for 01/07/2013 to 31/12/2013)	
<u>\$1,381.59 x 134 days</u>	<u>1,006.16</u>
184 days	
	\$568,848.76
Plus Administrative Fund Levy adjustment (for 01/07/2013 to 31/12/2013)	
<u>\$141.17 x 134 days</u>	<u>102.81</u>
184 days	
	\$568,951.57
Plus Sinking Fund Levy adjustment (for 01/07/2013 to 31/12/2013)	
<u>\$.55 x 134 days</u>	<u>.40</u>
184 days	
BALANCE AT SETTLEMENT	<u><u>\$568,951.97</u></u>

Collin Mckenzie

From: Caroline <caroline@conveyancingqld.com.au>
Sent: Thursday, 15 August 2013 10:13 AM
To: sjpulford@bigpond.com
Subject: Settlement statement
Attachments: Account.doc; sett fig.rtf

Hi

Please find attached your settlement statement and our calculation of anticipated Costs and Outlays for your information.

Settlement amount			\$568,951.97
Plus Costs and outlays including stamp duty if applicable	\$21,402.07		\$590,354.04
Less amount from your bank		\$298,029.00	\$292,325.04
Amount required at settlement (We allow an amount for any adjustments to the figures or the amount from the bank for minor expenses such as Bank cheque fees)		\$292,400.00	\$74.96 Please note only the amount required will be drawn

Please note the settlement figures have not been ratified by the sellers solicitors and are therefore subject to possible changes.

Please deposit as CLEARED FUNDS the amount of **\$292,400.00 by 16 August 2013** to your ANZ surplus funds account in order that we may draw the appropriate cheques at settlement for you directly from ANZ Bank as the settlement is now in Mareeba and the bank have advised they have access to your ANZ account to ensure the funds are available in North Queensland for settlement.

Regards,

Caroline Campbell
Conveyancing Manager

Bickell & Mackenzie
Solicitors
PO Box 7330
Redland Bay Qld 4165
Tel: 07 3206 8700
Fax: 07 3206 8900

This email message and enclosures are confidential, may contain privileged information and are intended solely for the addressee(s). If you receive this email in error, please notify the sender by return email and delete all copies of this message from your computer network. Any unauthorised review, use, disclosure, copying, distribution or publication of this message and enclosures is prohibited. Any views expressed in this Communication are those of the individual sender, except where the sender specifically states them to be the

views of Bickell & Mackenzie Lawyers. Except as required at law, Bickell & Mackenzie Lawyers do not represent, warrant and/or guarantee that the integrity of this communication has been maintained nor that the communication is free of errors, virus, interception or interference.

Liability limited by a scheme approved under Professional Standards Legislation.

Bickell & Mackenzie Solicitors



Principal
Gordon Russell LLB (Hon.), Dip.LP (Edin)

Liability limited by a scheme approved under
Professional Standards Legislation.

Street Address
133-149 Broadwater Terrace
REDLAND BAY QLD 4165

Postal Address
PO Box 7330
REDLAND BAY QLD 4165

TAX INVOICE

ABN 11 991 988 380

Phone: 07 3206 8700

Fax: 07 3206 8900

Email: info@conveyancingqld.com.au

TO: Pulford Custodian Pty Ltd

MEMORANDUM OF ANTICIPATED COSTS AND OUTLAYS

RE: PURCHASE FROM MAHER
PROPERTY: 3 SUNBIRD COURT, ROCKY POINT

FILE: GR:CC:130445
DATE: 19/8/2013

DESCRIPTION OF SUPPLY	OUTLAYS	FEES	GST
Professional Fees		900.00	90.00
Searches and Outlays			
Plan Search	18.55		1.86
Title Search x 2	37.69		3.77
Weipa Town Authority - Rates	152.55		15.25
Weipa Town Authority - Compliance search	238.91		23.89
Weipa Town Authority - Building search	158.94		15.90
Land Tax Clearance	37.76		3.78
Main Roads Department search	28.52		2.85
Contaminated Land Search	51.52		1.00
Bankruptcy search x 2	49.62		4.96
QCAT search	18.60		0.36
Body Corporate form 13	77.00		7.70
Body Corporate Adjudicated Orders	23.30		
Photocopying, faxes, telephone calls and sundries	40.00		4.00
Government Registration Fees - Settlement Notice	39.82		3.98
Government Stamp Duty on Contract	19,350.00		
	\$ 20,322.78	\$ 900.00	\$ 179.29
	OUTLAYS	\$ 20,322.78	
	FEES	\$ 900.00	
	GST	\$ 179.29	
	TOTAL	\$ 21,402.07	

BICKELL & MACKENZIE

Per

E & O E

REMITTANCE ADVICE

AustralianSuper



CHEQUE NUMBER : 802211
DATE : 25.06.2010
AMOUNT : \$109,184.50
REF : 36057471

ANY ATTEMPT TO ALTER OR LIFT INFORMATION OFF THIS CHEQUE WILL RESULT IN A BRUISE VISIBLE UNDER A BLACKLIGHT. ANY BRUISING IN PAYEE NAME OR AMOUNT AREA MAY INDICATE A FRAUDULENT CHEQUE



National Australia
Bank Limited

109 Wickham Terrace Brisbane QLD

[Signature]

AustralianSuper

CHEQUE NO 802211

DATE 25.06.2010

PAY STEPHEN & JOY PULFORD PRIVATE PENSION FUND-ROLLOVER-STEPHEN PULFORD OR ORDER

THE
SUM OF One hundred nine thousand one hundred eighty-four Dollars and 50 Cents***

\$109,184.50***

SUPERPARTNERS PTY LTD ABN 57 078 907 883 AS CUSTODIAN FOR AUSTRALIANSUPER PTY
LTD ABN 94 006 457 987 THE TRUSTEE OF AUSTRALIANSUPER ABN 65 714 394 898

Not Negotiable
A/c Payee Only

[Signature]

⑈802211⑈ 084⑈092⑈ 03605⑈7228⑈

Rollover Benefit Statement

Section A: Receiving Fund's details

Name and Address

Stephen & AMP; Joy Pulford Private
Pension Fund
PO Box 191
CLAYFIELD QLD 4011

THIS FORM DOES NOT HAVE
TO BE INCLUDED IN A TAX
RETURN

Receiving fund's ABN
13368742043

Receiving fund's SPIN

New member number

Section B: Individual's details

Title Given Name(s)

Mr Stephen Lawrence

Family Name

Pulford

Address

9 Macadamia Street

Suburb/Town

VICTORIA POINT

State

QLD

Postcode

4165

Daytime Telephone Number

Sex

M

Date of Birth

1 3 / 0 7 / 1 9 6 0

Email address (if applicable)

sjpulford@bigpond.com

TFN 4 8 4 5 2 3 6 9 3

SECTION C: ROLLOVER PAYMENT DETAILS**1. Service Period**

Service period start date 1 9 / 0 8 / 1 9 8 7

2. Rollover Components**Tax Free Component**

Tax free component \$ 4 3 2 9 7 . 2 5

Taxable Component

Element taxed in the fund \$ 6 5 8 8 7 . 2 5

Element untaxed in the fund \$ 0 - 0 0

3. Preservation Amounts

Preserved amount \$ 1 0 7 6 4 6 - 7 1

Restricted non-preserved amount \$ 0 - 0 0

Unrestricted non-preserved amount \$ 1 5 3 7 - 7 9

4 Contributed Amounts

Financial year ending 3 0 / 0 6 / 2 0 1 0

This rollover includes the following contributions made during the current financial year

a. Employer contributed amount \$ 0 - 0 0

b. Personal contributed amount \$ 0 - 0 0

c. Capital Gains Tax (CGT) Cap Election Amount

Small business retirement exemption amount \$ 0 - 0 0

Small business 15-year exemption amount \$ 0 - 0 0

d. Personal Injury amount \$ 0 - 0 0

e. Spouse contribution amount \$ 0 - 0 0

f. Other family and friend contribution amount \$ 0 - 0 0

g. Directed termination payments (taxable component) amount \$ 0 - 0 0

h. Assessable foreign fund amount \$ 0 - 0 0

i. Non-assessable foreign fund amount \$ 0 - 0 0

j. Transferred From Reserves Amount

Assessable amount \$ 0 - 0 0

Non-assessable amount \$ 0 - 0 0

k. All contributions received for the current year \$ 0 - 0 0

SECTION D: PAYER DETAILS

ABN

65714394898

Fund's name

AustralianSuper

Contact name

Email address (if applicable)

email@australiansuper.com

Daytime phone number

1300 300 273

Signature of the authorised person



Date of Signature

2 4 / 0 6 / 2 0 1 0

4650.02

PAYG payment summary - superannuation lump sum

Payment summary for year ending 30 June 2013

Payee details

Mrs Joy Anne Pulford
9 Macadamia Street
VICTORIA POINT QLD 4165

NOTICE TO PAYEE

If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. For more information about this payment summary or lodging your tax return, you can:

visit www.ato.gov.au

refer to *TaxPack*, or

phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

Payee's Date of Birth Day / Month / Year
29 / 03 / 1958
Date of payment 15 / 04 / 2013

Payee's tax file number 483 683 879

TOTAL TAX WITHHELD \$

1,431

Taxable component

Taxed element	\$	183,674
Untaxed element	\$	0
Tax free component	\$	32,168
Death benefit	<input type="text" value="N"/>	
Type of death benefit	<input type="text"/>	

Payer details

Payer's ABN or withholding payer number 60 905 115 063

Branch number

Payer's name QSUPER ACCUMULATION ACCOUNT

Signature of authorised person MEMBER SERVICES

Date 15 April 2013



Central Plaza Three
70 Eagle Street Brisbane
GPO Box 200 Brisbane Qld 4001
P 1300 360 750
F 1300 241 602
W qsuper.qld.gov.au

Client number: 1737399
Account number: D17323

Reference: AC 4B

15 April 2013

Mrs Joy A Pulford
9 Macadamia Street
VICTORIA POINT QLD 4165

Dear Mrs Pulford

Your application to claim your QSuper Accumulation account entitlement

Thank you for taking the time to complete and lodge a QSuper claim form. Your claim has now been processed and payment has been made as instructed on your claim form.

All information relevant to your benefit is contained in the attached Exit statement. The Exit statement contains important information and you should read it carefully, and retain it for your records.

The enclosed statement provides information about your benefit entitlements. Every effort has been made to ensure that the information on which this statement is based is accurate and up to date. However, we reserve the right to make adjustments for any errors or omissions. Your benefit entitlement is determined by the governing rules of the QSuper Fund and we are unable to pay a benefit which is not in accordance with those governing rules.

Please visit our website at qsuper.qld.gov.au, or call 1300 360 750 if you have any questions about this letter, or your superannuation in general.

Yours faithfully

Bronwyn Friend
Head of Service Delivery

QSuper Accumulation account payment summary

Member name: Joy Anne Pulford

Account number: D17323

Withdrawal entitlement calculated and payment made as at 15 April 2013

Gross payment	\$215,843.47
Less - lump sum tax	\$1,431.00

Net amount of payment	\$214,412.47
------------------------------	---------------------

As requested, \$214,412.47 has been deposited into your account as follows:

Branch (BSB) number	124-197
Account name	SL & JA PULFORD
Account number	21581465

Please find attached all documentation relevant to this payment. This documentation contains important information and you should read it carefully and retain it for your records.

Following this payment, there are no further funds held on your behalf in this Accumulation account and an Exit statement is enclosed.

Exit statement

Your superannuation entitlement from 1 July 2012 to 15 April 2013

Member name	Joy Anne Pulford	Date of birth	29/03/1958
		Preservation age (note 4)	55
Client number	1737399	Termination date	15/04/2013
Account number:		Payment date	15/04/2013
Accumulation account	D17323		

This Exit statement summarises your QSuper benefits in relation to the above Accumulation account. Details of your benefit entitlements are contained in the summary of transactions, fees and costs and the notes to this statement. You should read the *Important information* section. Then only read the notes specifically referred to in this statement.

This statement is issued by the QSuper Board of Trustees (ABN 32 125 059 006) of the QSuper Fund (ABN 60 905 115 063).

QSuper Accumulation account entitlement

Opening balance (withdrawal benefit - note 1) as at 1 July 2012 **\$72,973.36**

Plus	\$
Gross standard member contributions (note 5)	0.00
Gross salary sacrifice standard member contributions (note 5)	0.00
Gross employer contributions (note 6)	0.00
Gross voluntary contributions (note 7)	0.00
Gross late superannuation guarantee contributions (note 25)	0.00
Gross transfers/rollovers (note 10)	134,378.59
Net earnings (note 14)	8,491.52
Total additions to account	\$142,870.11

Less	\$
Provision for tax amounts (note 15)	0.00
Withdrawals (note 20)	0.00
Total deductions from account	\$0.00

Closing balance (withdrawal benefit - note 1) as at 15 April 2013 **\$215,843.47**

Preservation components	
Unrestricted non-preserved amount (note 2)	\$215,843.47
Restricted non-preserved amount (note 3)	\$0.00
Preserved amount (note 4)	\$0.00

Taxation components (note 30)	
Tax-free component	\$32,168.75
Taxable component	\$183,674.72
Total	\$215,843.47

Investment mix

At 1 July 2012 your account balance was invested as follows:

Investment option	Units held	Unit price	Value
QSuper Balanced (Default)	30,401.768410	\$2.4003	\$72,973.36

Note: The unit prices used to calculate the opening balance are the applicable unit prices as at 30 June in order to reflect the opening balance as at 1 July.

At 15 April 2013 your account balance was invested as follows:

Investment option	Units held	Unit price	Value
QSuper Balanced (Default)	81,438.073006	\$2.6504	\$215,843.47

The withdrawal benefit is calculated by multiplying the number of units held in each investment option by the unit price of that option on the date of payment, then adding together the amounts of the different options invested in. The withdrawal benefit shown on this statement is based on the amounts that applied when the benefit was withdrawn on the payment date.

Accumulation account long-term investment returns

The returns shown below are not the returns of your investment.

Compound average effective rate of net earnings as at 30 June 2012:

Member investment choice option	Last 5 yrs	Last 10 yrs
QSuper Balanced (Default)	1.86% p.a.	6.31% p.a.



Australian Government
Australian Taxation Office

Agent LORLENE MENDOZA
Client THE TRUSTEE FOR STEPHEN &
JOY PULFORD PRIVATE PENSION
FUND
TFN 910054177

COVID-19

Access ATO measures and tailored support such as JobKeeper wage subsidy

For action

Lodgments

Account	Description	Due date		
Activity statement 001	Jan 2020 - Mar 2020 Instalment activity statement	26/05/2020	Overdue	Lodge >
Income tax 551	Jul 2018 - Jun 2019 Annual Return	31/10/2019	Overdue	View >
Income tax 551	Jul 2017 - Jun 2018 Annual Return	31/10/2018	Overdue	View >
Income tax 551	Jul 2016 - Jun 2017 Annual Return	02/07/2018	Overdue	View >
Income tax 551	Jul 2015 - Jun 2016 Annual Return	31/10/2016	Overdue	View >
Income tax 551	Jul 2014 - Jun 2015 Annual Return	16/05/2016	Overdue	View >

Payments

Account	Balance		
Activity statement 001	\$32,959.66	Overdue	Payment options >

TFN 910054177



Maintain authorisations



Client details



Client addresses



Email addresses



Authorised contacts



Associates

Financial institution
details

Tax registrations

Customise quick links 