

A10

2014 - 2019



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

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

| | Note | 2019 | 2018 |
|---|------|-----------------|------------------|
| | | \$ | \$ |
| Revenue | | | |
| Interest received | | 1,592.61 | 1,708.03 |
| Rent Received | | 43,017.60 | 43,614.59 |
| Total revenue | | 44,610.21 | 45,322.62 |
| 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 | | 36,792.08 | 30,512.90 |
| Benefits Accrued as a Result of Operations Before Income Tax | | 7,818.13 | 14,809.72 |
| Income tax expense | | 2,221.50 | 2,221.50 |
| Benefits Accrued as a Result of Operations | | 7,818.13 | 12,588.22 |

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 | | 45,000.00 | 45,000.00 |
| 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 | | 740,595.86 | 765,492.49 |
| Total assets | | 785,595.86 | 810,492.49 |
| 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 | | 293,766.89 | 303,481.65 |
| Net Assets Available to Pay Benefits | | 491,828.97 | 507,010.84 |
| Represented by: | | | |
| Liability for Accrued Members' Benefits | | | |
| Allocated to members' accounts | | 491,828.97 | 507,010.84 |
| | | 491,828.97 | 507,010.84 |

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 |
|---|-------------|-------------|
| | \$ | \$ |
| <hr/> | | |
| 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 | 491,828.97 | 507,010.84 |
| | | |
| 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 | <u>(23,000.00)</u> | <u>(10,100.00)</u> |
| Amount allocatable to members | <u><u>(15,181.87)</u></u> | <u><u>2,488.22</u></u> |
| Allocation to members | | |
| Joyce Anne Pulford (Accumulation) | <u>(15,181.87)</u> | <u>2,488.22</u> |
| Total allocation | <u>(15,181.87)</u> | <u>2,488.22</u> |
| Yet to be allocated | <u><u>(15,181.87)</u></u> | <u><u>2,488.22</u></u> |
| Members Balances | | |
| Joyce Anne Pulford (Accumulation) | <u>491,828.97</u> | <u>507,010.84</u> |
| Allocated to members accounts | <u>491,828.97</u> | <u>507,010.84</u> |
| Yet to be allocated | <u>491,828.97</u> | <u>507,010.84</u> |
| Liability for accrued members benefits | <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
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?

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.

Use Agent Trust Account? N

B Financial institution account details for tax refunds

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 C Y

Fund benefit structure B A Code

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

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

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

Have all tax lodgment and payment obligations been met? Y

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

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 <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> |
| Tax losses deducted | M1 <input type="text"/> | | |

TOTAL DEDUCTIONS
N
 (Total A1 to M1)

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

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

TOTAL SMSF EXPENSES
Z
 (N plus Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important: Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2019 on how to complete the calculation statement.

#Taxable income **A**
 (an amount must be included even if it is zero)

#Tax on taxable income **T1**
 (an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J**
 (an amount must be included even if it is zero)

Gross tax **B**
 (T1 plus J)

| | | | |
|---------------------------|--------------------------------|---|--|
| Foreign income tax offset | C1 <input type="text"/> | Non-refundable non-carry forward tax offsets | C <input type="text" value="0.00"/> |
| Rebates and tax offsets | C2 <input type="text"/> | | |

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

| | | | | |
|---|--------------------------------|---|--|------------------------------|
| Early stage venture capital limited partnership tax offset | D1 <input type="text"/> | Non-refundable carry forward tax offsets | D <input type="text" value="0.00"/> | |
| Early stage venture capital limited partnership tax offset carried forward from previous year | D2 <input type="text"/> | | | (D1 plus D2 plus D3 plus D4) |
| Early stage investor tax offset | D3 <input type="text"/> | | | |
| Early stage investor tax offset carried forward from previous year | D4 <input type="text"/> | | | |

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

| | | | | |
|---|--------------------------------|-------------------------------|--|------------------------------|
| Complying fund's franking credits tax offset | E1 <input type="text"/> | Refundable tax offsets | E <input type="text" value="0.00"/> | |
| No-TFN tax offset | E2 <input type="text"/> | | | (E1 plus E2 plus E3 plus E4) |
| National rental affordability scheme tax offset | E3 <input type="text"/> | | | |
| Exploration credit tax offset | E4 <input type="text"/> | | | |

#TAX PAYABLE T5
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

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

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets).
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

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

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

| | Net capital losses brought forward from prior years | Net capital losses carried forward to later income years |
|------------------|---|--|
| Non-Collectables | <input type="text"/> | <input type="text"/> |
| Collectables | <input type="text"/> | <input type="text"/> |

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
 Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

| | | | |
|-------------------|------------|--|----------------|
| | | See the Privacy note in the Declaration. | Member Number |
| Title | EF | Member'sTFN | 484 523 693 |
| Family name | Pulford | | 1 |
| First given name | Stephen | | Account status |
| Other given names | Lawrence | | C Code |
| 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

TOTAL CONTRIBUTIONS **N**

(Sum of labels A to M)

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

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

T

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

M

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses

O

Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Code

Code

Lump Sum payment

R1

Income stream payment

R2

CLOSING ACCOUNT BALANCE **S**

S1 plus S2 plus S3

Accumulation phase value

X1

Retirement phase value

X2

Outstanding limited recourse borrowing arrangement amount

Y

See the Privacy note in the Declaration.

Title Mrs Member's TFN 483 683 879 Member Number

Family name Pulford Account status Code

First given name Joyce

Other given names Anne

Date of birth 29/03/1958 If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

ABN of principal employer

Personal contributions

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

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

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

TOTAL CONTRIBUTIONS 0.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance 0.00

Retirement phase account balance - Non CDBIS 491,829.01

Retirement phase account balance - CDBIS 0.00

Allocated earnings or losses 7,818.13

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payment

Income stream payment 23,000.00

TRIS Count

CLOSING ACCOUNT BALANCE 491,829.01

S1 plus S2 plus S3

Accumulation phase value

Retirement phase value 491,829.01

Outstanding limited recourse borrowing arrangement amount

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"/> |

15b Australian direct investments

| | | |
|------------------------|----------|--------------------------------------|
| Cash and term deposits | E | <input type="text" value="132,992"/> |
| Debt securities | F | <input type="text"/> |
| Loans | G | <input type="text"/> |
| Listed shares | H | <input type="text"/> |
| Unlisted shares | I | <input type="text"/> |

| | |
|--|--------------------------------------|
| Limited recourse borrowing arrangements | |
| Australian residential real property | |
| J1 | <input type="text" value="607,031"/> |
| Australian non-residential real property | |
| J2 | <input type="text" value="0"/> |
| Overseas real property | |
| J3 | <input type="text" value="0"/> |
| Australian shares | |
| J4 | <input type="text" value="0"/> |
| Overseas shares | |
| J5 | <input type="text" value="0"/> |
| Other | |
| J6 | <input type="text" value="0"/> |

| | | |
|---|----------|--------------------------------------|
| Limited recourse borrowing arrangements | J | <input type="text" value="607,031"/> |
|---|----------|--------------------------------------|

| | | |
|--------------------------------------|----------|-------------------------------------|
| Non-residential real property | K | <input type="text" value="0"/> |
| Residential real property | L | <input type="text"/> |
| Collectables and personal use assets | M | <input type="text" value="45,000"/> |
| Other assets | O | <input type="text" value="3,691"/> |

15c Other investments

| | | |
|-----------------|----------|----------------------|
| Crypto-Currency | N | <input type="text"/> |
|-----------------|----------|----------------------|

15d Overseas direct investments

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

| | | |
|---|----------|--------------------------------------|
| TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T) | U | <input type="text" value="788,714"/> |
|---|----------|--------------------------------------|

15e In-house assets

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

15f Limited recourse borrowing arrangements

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

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

| | | | |
|--|-----------|---------|------------------------------|
| Borrowings for limited recourse borrowing arrangements | 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

[Signature box]

Date 18/11/2019

Preferred trustee or director contact details:

Title Mrs

Family name Pulford

First given name Joyce

Other given names Anne

Phone number 07 32560058

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, LORLENE MATA MENDOZA

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 Mr

Family name Bowker

First given name Neil

Other given names

Tax agent's practice LORLENE MATA MENDOZA

Tax agent's phone number 07 38652990

Tax agent number 26033350

Reference number PULF9007



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

| | Stephen Pulford | | Joyce Pulford | |
|-----------------------------------|-------------------|-----------|-------------------|-----------|
| Name | 13/07/1960 | 2/10/2009 | 29/03/1958 | 2/10/2009 |
| Date of Birth | | | | |
| Service Date | Member 1 | Member 2 | Member 1 | Member 2 |
| Total | | | | |
| 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
Ledger Entries Report for the year ending 30 June, 2019

| 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
Ledger Entries Report for the year ending 30 June, 2019

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| 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
Ledger Entries Report for the year ending 30 June, 2019

| 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 | bs | | 128.44 | | 100,954.70 |
| 31/01/2019 | 000000055 | R | bs | | 128.61 | | 101,083.31 |
| 28/02/2019 | 000000056 | R | bs | | 116.31 | | 101,199.62 |
| 31/03/2019 | 000000057 | R | bs | | 128.92 | | 101,328.54 |
| 30/04/2019 | 000000058 | R | bs | | 124.92 | | 101,453.46 |
| 31/05/2019 | 000000059 | R | bs | | 129.24 | | 101,582.70 |
| 30/06/2019 | 000000060 | R | bs | | 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
Ledger Entries Report for the year ending 30 June, 2019

| 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 |
|------------|-----------|---|-----------------|--|-----------|--|-----------|

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2019

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| 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
Ledger Entries Report for the year ending 30 June, 2019

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| 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 AND 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

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

| | Note | 2018 \$ | 2017 \$ |
|---|------|-------------------------|-------------------------|
| 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 | | 2,221.50 | 1,990.50 |
| Benefits Accrued as a Result of Operations | | <u><u>12,588.22</u></u> | <u><u>10,379.30</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 2018

| | Note | 2018 \$ | 2017 \$ |
|--|------|-------------------|-------------------|
| Investments | | | |
| Other investments | | 45,000.00 | 45,000.00 |
| Total Investments | | 45,000.00 | 45,000.00 |
| 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 | | 765,492.49 | 760,782.77 |
| Total assets | | 810,492.49 | 805,782.77 |
| 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 | | 303,481.65 | 301,260.15 |
| Net Assets Available to Pay Benefits | | 507,010.84 | 504,522.62 |
| Represented by: | | | |
| Liability for Accrued Members' Benefits | | | |
| Allocated to members' accounts | | 507,010.84 | 504,522.62 |
| | | 507,010.84 | 504,522.62 |

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 | <u>(10,100.00)</u> | <u>(3,500.00)</u> |
| Amount allocatable to members | <u>2,488.22</u> | <u>6,879.30</u> |
| Allocation to members | | |
| Joyce Anne Pulford (Accumulation) | <u>2,488.22</u> | <u>6,879.30</u> |
| Total allocation | 2,488.22 | 6,879.30 |
| Yet to be allocated | <u>2,488.22</u> | <u>6,879.30</u> |
| Members Balances | | |
| Joyce Anne Pulford (Accumulation) | <u>507,010.84</u> | <u>504,522.62</u> |
| Allocated to members accounts | 507,010.84 | 504,522.62 |
| Yet to be allocated | <u>507,010.84</u> | <u>504,522.62</u> |
| Liability for accrued members benefits | <u>507,010.84</u> | <u>504,522.62</u> |

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 |
| 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 \$ Dr | 2018 \$ Cr | 2017 \$ Dr | 2017 \$ Cr |
|---------------|---------------|---------------|---------------|---------------|
| Equity | | | | |
| 4000.02 | | 504,522.62 | | 497,643.32 |
| | | | 3,500.00 | |
| 4080.02 | 10,100.00 | | | |
| | 869,622.37 | 869,622.37 | 858,652.92 | 858,652.92 |
| | | | | |
| | | 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

Year

Name of partnership, trust, fund or entity

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

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director

Date

PART B Electronic funds transfer consent

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

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

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

Agent's reference number

Account Name

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

Signature

Date

Self-managed superannuation fund annual return 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)

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 2018 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 N

Was Part B of the audit report qualified? B N

If the audit report was qualified, have the reported compliance issues been rectified? C 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) Fund account number

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

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

N Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A

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

Segregated assets method B

Unsegregated assets method C

Was an actuarial certificate obtained? D Print Y for yes

Did the fund have any other income that was assessable?

E Print Y for yes or N for no.

If Yes, go to Section B: Income

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print Y for yes or N for no.

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

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

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Net

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

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

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

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

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

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

Calculation of non-arm's length income

* Net non-arm's length private company dividends **U1**

plus * Net non-arm's length trust distributions **U2**

plus * Net other non-arm's length income **U3**

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

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

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

GROSS INCOME (Sum of labels A to U) **W** Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V** Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

| DEDUCTIONS | | NON-DEDUCTIBLE EXPENSES | |
|--|--|-------------------------|---------------------|
| Interest expenses within Australia | A1 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 <small>Code O</small> | L2 | <small>Code</small> |
| 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 Loss
O 14,810
(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 <input type="text"/> | Non-refundable non-carry forward tax offsets |
| Rebates and tax offsets | C2 <input type="text"/> | |
| | | C <input type="text" value="0.00"/> (C1 plus C2) |

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

| | | |
|---|--------------------------------|--|
| Early stage venture capital limited partnership tax offset | D1 <input type="text"/> | Non-refundable carry forward tax offsets |
| Early stage venture capital limited partnership tax offset carried forward from previous year | D2 <input type="text"/> | |
| Early stage investor tax offset | D3 <input type="text"/> | |
| Early stage investor tax offset carried forward from previous year | D4 <input type="text"/> | |
| | | D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4) |

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

| | | |
|---|--------------------------------|--|
| Complying fund's franking credits tax offset | E1 <input type="text"/> | Refundable tax offsets |
| No-TFN tax offset | E2 <input type="text"/> | |
| National rental affordability scheme tax offset | E3 <input type="text"/> | |
| Exploration credit tax offset | E4 <input type="text"/> | |
| | | E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4) |

#TAX PAYABLE T5
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest

H1

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

H2

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

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

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

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

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax payable **S**

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

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

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

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

Net capital losses brought forward from prior years

Net capital losses carried forward to later income years

Non-Collectables
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 |
| TRIS Count | 0 | |

| | | |
|---------------------------------|----|------|
| TOTAL CONTRIBUTIONS | N | 0.00 |
| 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 |
| 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"/> TRIS Count | | |

| | | | |
|---------------------------------|-----------|------------|-----------------------|
| TOTAL CONTRIBUTIONS | N | 0.00 | |
| Allocated earnings or losses | O | 12,588.26 | Loss |
| Inward rollovers and transfers | P | | |
| Outward rollovers and transfers | Q | | Code |
| Lump Sum payment | R1 | | Code |
| 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 | |
| Unlisted trusts | B | |
| Insurance policy | C | |
| Other managed investments | D | |

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 0

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

Non-residential real property **K** 0
 Residential real property **L**
 Collectables and personal use assets **M** 45,000
 Other 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** 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** 507,010

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

[Signature box]

Date Day Month Year []

Preferred trustee or director contact details:

Title Mrs []

Family name Pulford []

First given name Joyce []

Other given names Anne []

Area code Number Phone number 07 32560058 []

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 | <input type="text"/> | Date | <input type="text" value="18/11/2019"/> |
| Title | <input type="text" value="Mr"/> | | |
| Family name | <input type="text" value="Bowker"/> | | |
| First given name | <input type="text" value="Neil"/> | | |
| Other given names | <input type="text"/> | | |
| Tax agent's practice | <input type="text" value="Renbar Trading"/> | | |
| Tax agent's phone number | Area code <input type="text" value="07"/> | Number <input type="text" value="38652990"/> | |
| Tax agent number | <input type="text" value="26033350"/> | Reference number | <input type="text" value="PULF9007"/> |



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

| | Stephen Pulford | | Joyce Pulford | |
|-----------------------------------|------------------|---------------|------------------|---------------|
| | Name | Date of Birth | Name | Date of Birth |
| | | 13/07/1960 | Stephen Pulford | 29/03/1958 |
| | | 2/10/2009 | Joyce Pulford | 2/10/2009 |
| | Total | Member 1 | Member 2 | |
| Member Opening Taxable | | - | 270,495.43 | |
| Member Opening Tax Free | | - | 234,027.19 | |
| Total Opening Bal | 504,522.62 | - | 504,522.62 | |
| Percentage | | 0.00% | 100.00% | |
| Change in MV of Assets | - | 0.00% | 0.00% | |
| Tax Free Income | | | 0.00% | |
| 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
Ledger Entries Report for the year ending 30 June, 2018

| 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

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| 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 | |

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

| 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

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

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| 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

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

| 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

RETURNS 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

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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 | | 45,000.00 | 45,000.00 |
| 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 | | 760,782.77 | 751,912.97 |
| Total assets | | 805,782.77 | 796,912.97 |
| 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 | | 301,260.15 | 299,269.65 |
| Net Assets Available to Pay Benefits | | 504,522.62 | 497,643.32 |
| Represented by: | | | |
| Liability for Accrued Members' Benefits | | | |
| Allocated to members' accounts | | 504,522.62 | 497,643.32 |
| | | 504,522.62 | 497,643.32 |

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 | 504,522.62 | 497,643.32 |
| | | |
| 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 | 6,879.30 | 107,864.66 |
| Allocation to members | | |
| Joyce Anne Pulford (Accumulation) | 6,879.30 | 107,864.66 |
| Total allocation | 6,879.30 | 107,864.66 |
| Yet to be allocated | 6,879.30 | 107,864.66 |
| Members Balances | | |
| Joyce Anne Pulford (Accumulation) | 504,522.62 | 497,643.32 |
| Allocated to members accounts | 504,522.62 | 497,643.32 |
| Yet to be allocated | 504,522.62 | 497,643.32 |
| Liability for accrued members benefits | 504,522.62 | 497,643.32 |

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 \$ Dr | 2017 \$ Cr | 2016 \$ Dr | 2016 \$ Cr |
|--|---------------|------------------|---------------|-------------------|
| 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 | | | |
| | 858,652.92 | 858,652.92 | 839,001.32 | 839,001.32 |
| 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 address

C/- 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 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 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?

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**

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 r

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) **U**
(U1 plus U2 plus U3)

#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 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 <small>Code O</small> | L2 900 <small>Code O</small> | |
| 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 Loss
O 13,270
(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 <input type="text"/> | Non-refundable non-carry forward tax offsets |
| Rebates and tax offsets | C2 <input type="text"/> | |
| | | C <input type="text" value="0.00"/> |
| | | (C1 plus C2) |

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

| | | |
|--|--------------------------------|---|
| Early stage venture capital limited partnership tax offset | D1 <input type="text"/> | Non-refundable carry forward tax offsets |
| Early stage investor tax offset | D2 <input type="text"/> | |
| | | D <input type="text" value="0.00"/> |
| | | (D1 plus D2) |

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

| | | |
|---|--------------------------------|--|
| Complying fund's franking credits tax offset | E1 <input type="text"/> | Refundable tax offsets |
| No-TFN tax offset | E2 <input type="text"/> | |
| National rental affordability scheme tax offset | E3 <input type="text"/> | |
| Exploration credit tax offset | E4 <input type="text"/> | |
| | | E <input type="text" value="0.00"/> |
| | | (E1 plus E2 plus E3 plus E4) |

#TAX PAYABLE T5
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest

H1

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

H2

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

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

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

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

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

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable **S**

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

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

| Net capital losses brought forward from prior years | | Net capital losses carried forward to later income years | |
|---|----------------------|--|----------------------|
| Non-Collectables | <input type="text"/> | | <input type="text"/> |
| Collectables | <input type="text"/> | | <input type="text"/> |

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
 Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

See the Privacy note in the Declaration.

| | | | | | |
|-------------------|------------|----------------------------|-------------|---------------|---|
| Title | Mr | Member's TFN | 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 | Code |
| Lump Sum payment | R1 | Code |
| Income stream payment | R2 | Code |
| CLOSING ACCOUNT BALANCE | S | 0.00 |

See the Privacy note in the Declaration.

| | | | | | |
|-------------------|---------|-------------|-------------|----------------------------|--------|
| Title | Mrs | Member'sTFN | 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 | 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 | 10,379.33 | Loss |
| Inward rollovers and transfers | P | |
| Outward rollovers and transfers | Q | |
| Lump Sum payment | R1 | Code |
| Income stream payment | 3,500.00 | Code 0 |
| 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

Australian non-residential real property
J2

Overseas real property
J3

Australian shares
J4

Overseas shares
J5

Other
J6

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
 (Sum of labels A to T)

15d In-house assets

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

15e Limited recourse borrowing arrangements

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

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements
V1

Permissible temporary borrowings
V2

Other borrowings
V3

Borrowings **V**

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

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

Section J: Other information

Family trust election status

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

Family name

First given name

Other given names

Phone number Area code Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

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 18/11/2019 |
|-----------------------|--|-------------|------------------------------|

Title

Family name

First given name

Other given names

Tax agent's practice

| | | |
|--------------------------|-----------------|--------------------|
| Tax agent's phone number | Area code 07 | Number 38652990 |
|--------------------------|-----------------|--------------------|

| | | | |
|------------------|----------|------------------|----------|
| Tax agent number | 26033350 | Reference number | PULF9007 |
|------------------|----------|------------------|----------|



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

100

Stephen and Joyce Pulford PPF
Financial Year Ending 30 June 2017

| | Stephen Pulford | | Joyce Pulford | |
|-----------------------------------|------------------|------------|------------------|-----------|
| Name | 13/07/1960 | 29/03/1958 | 2/10/2009 | 2/10/2009 |
| Date of Birth | Member 1 | Member 2 | Member 1 | Member 2 |
| Service Date | 261,957.73 | 235,684.80 | 12,369.80 | |
| Total | 497,642.53 | 497,642.53 | | |
| Member Opening Taxable | | 100.00% | | |
| Member Opening Tax Free | | 0.00% | | |
| Total Opening Bal | 497,642.53 | 497,642.53 | | |
| Percentage | | | | |
| 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 |

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2017

| 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
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 | |

Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2017

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

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

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

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| 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
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

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

| | Note | 2016 \$ | 2015 \$ |
|---|------|--------------------------|-------------------------|
| 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 | | 111,155.66 | 22,174.47 |
| Income tax expense | | 3,291.00 | 2,257.80 |
| Benefits Accrued as a Result of Operations | | <u>107,864.66</u> | <u>19,916.67</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 | | 45,000.00 | 45,000.00 |
| 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 | | 751,912.97 | 640,757.31 |
| Total assets | | 796,912.97 | 685,757.31 |
| 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 | | 299,269.65 | 295,978.65 |
| Net Assets Available to Pay Benefits | | 497,643.32 | 389,778.66 |
| Represented by: | | | |
| Liability for Accrued Members' Benefits | | | |
| Allocated to members' accounts | | 497,643.32 | 389,778.66 |
| | | 497,643.32 | 389,778.66 |

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)

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

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) | |
| Balance as at 30 June 2016 | <u> </u> | <u> </u> |

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

The accompanying notes form part of these financial statements.

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

| | 2016 \$ Dr | 2016 \$ Cr | 2015 \$ Dr | 2015 \$ 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 \$ Dr | 2016 \$ Cr | 2015 \$ Dr | 2015 \$ Cr |
|--|---------------|-------------------|---------------|------------------|
| 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 |
| | 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 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 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 C Y

Fund benefit structure

B A

Code

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

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

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

Have all tax lodgment and payment obligations been met? 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** Nil or

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

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Calculation of assessable contributions

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

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

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

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

Calculation of non-arm's length income

* Net non-arm's length private company dividends **U1**

plus * Net non-arm's length trust distributions **U2**

plus * Net other non-arm's length income **U3**

* Other income **S** Code

*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 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 **W** Loss
(Sum of labels A to U)

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME **V** Loss
(W less Y)

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 <small>Code O</small> | L2 | <small>Code</small> |
| 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 Loss
O 21,940 Code
 (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 <input type="text"/> | Non-refundable non-carry forward tax offsets C <input type="text"/> 0.00 (C1 plus C2) |
| Rebates and tax offsets C2 <input type="text"/> | |

| | |
|---|---|
| Complying fund's franking credits tax offset E1 <input type="text"/> | Refundable tax offsets E <input type="text"/> 0.00 (E1 plus E2 plus E3 plus E4) |
| No-TFN tax offset E2 <input type="text"/> | |
| National rental affordability scheme tax offset E3 <input type="text"/> | |
| Exploration credit tax offset E4 <input type="text"/> | |

SUBTOTAL T2 3,291.00
 (B less C - cannot be less than zero)

#TAX PAYABLE T5 3,291.00
 (T2 less E - cannot be less than zero)

| | |
|--|--|
| Credit for interest on early payments – amount of interest H1 <input type="text"/> | Section 102AAM interest charge G <input type="text"/> |
| Credit for tax withheld – foreign resident withholding H2 <input type="text"/> | |

| | |
|--|---|
| Credit for tax withheld – where ABN or TFN not quoted (non-individual) H3 <input type="text"/> | Eligible credits H <input 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 type="text"/> | |

| | |
|--|--|
| Credit for interest on no-TFN tax offset H6 <input type="text"/> | #Tax offset refunds (Remainder of refundable tax offsets). I <input type="text"/> 0.00 (unused amount from label E - an amount must be included even if it is zero) PAYG instalments raised K <input type="text"/> 8,560.00 Supervisory levy L <input type="text"/> 259.00 Supervisory levy adjustment for wound up funds M <input type="text"/> Supervisory levy adjustment for new funds N <input type="text"/> |
|--|--|

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 | Net capital losses carried forward to later income years |
|------------------|---|--|
| Non-Collectables | <input type="text"/> | <input type="text"/> |
| Collectables | <input type="text"/> | <input type="text"/> |

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.

See the Privacy note in the Declaration.

| | | | | | |
|-------------------|------------|----------------------------|-------------|----------------|--------|
| Title | Mr | Member'sTFN | 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 | Code |
| Lump Sum payment | R1 | Code |
| Income stream payment | R2 | Code |
| CLOSING ACCOUNT BALANCE | S | 0.00 |

See the Privacy note in the Declaration.

Title Member's TFN Member Number

Family name Account status Code

First given name

Other given names

Date of birth If deceased, date of death

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE

Employer contributions **A**

ABN of principal employer **A1**

Personal contributions **B**

CGT small business retirement exemption **C**

CGT small business 15-year exemption amount **D**

Personal injury election **E**

Spouse and child contributions **F**

Other third party contributions **G**

Assessable foreign superannuation fund amount **I**

Non-assessable foreign superannuation fund amount **J**

Transfer from reserve: assessable amount **K**

Transfer from reserve: non-assessable amount **L**

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

Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M**

TOTAL CONTRIBUTIONS **N**

Allocated earnings or losses **O** Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1** Code

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE **S**

Other transactions

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 | 139,502 |
| 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 |
| Overseas real property | J3 |
| Australian shares | J4 |
| Overseas shares | J5 |
| Other | J6 |

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 **U** 806,202
(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 **A**

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).

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.

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

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

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 / /

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

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Tax agent number Reference number

Stephen and Joyce Pulford PPF
Financial Year Ending 30 June 2016

| | Stephen Pulford | | Joyce Pulford | |
|-----------------------------------|------------------|-----------|------------------|-----------|
| Name | 13/07/1960 | 2/10/2009 | 29/03/1958 | 2/10/2009 |
| Date of Birth | | | | |
| Service Date | Member 1 | Member 2 | Member 1 | Member 2 |
| Total | | | | |
| Member Opening Taxable | - | - | 243,307.97 | - |
| Member Opening Tax Free | - | - | 146,469.90 | - |
| Total Opening Bal | - | - | 389,777.87 | - |
| Percentage | 0.00% | 0.00% | 100.00% | 0.00% |
| Change in MV of Assets | 0.00% | 0.00% | 0.00% | 0.00% |
| Tax Free Income | - | - | - | - |
| 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

20/03/14
 13/07/60
 29/03/2018.
 29/03/18.

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 |

مستند
موجوده

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

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| 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

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| 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 | |

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

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| 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

| 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
Ledger Entries Report for the year ending 30 June, 2016

| 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
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 | |

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

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| 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

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| 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

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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 | | 2,257.80 | 8,313.15 |
| Benefits Accrued as a Result of Operations | | <u>19,916.67</u> | <u>141,541.52</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 | 389,778.66 | 364,196.00 |
| | | |
| 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 | 25,582.66 | (43,715.48) |
| 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 | 25,582.66 | (43,715.48) |
| Yet to be allocated | 25,582.66 | (43,715.48) |
| Members Balances | | |
| Stephen Lawrence Pulford (Accumulation) | | 5,665.99 |
| Joyce Anne Pulford (Accumulation) | 389,778.66 | 364,196.00 |
| Allocated to members accounts | 389,778.66 | 369,861.99 |
| Yet to be allocated | | |
| Liability for accrued members benefits | 389,778.66 | 369,861.99 |

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 | | | | 278.64 |
| 0575 | | 301.73 | | 3,505.56 |
| 0700 | | 42,674.84 | | 36,059.56 |
| 0716.01 | | | | 25,000.00 |
| 0716.02 | | | | 25,000.00 |
| 0750.02 | | 7,122.55 | | 97,798.93 |
| 0890 | | | 10,000.00 | |
| Expenses | | | | |
| 1510 | 1,980.00 | | 935.00 | |
| 1525 | | | 858.00 | |
| 1535 | 935.00 | | 423.50 | |
| 1537 | 388.00 | | 321.00 | |
| 1545 | | | 19.85 | |
| 1550 | 362.72 | | 314.03 | |
| 1685 | 236.00 | | 220.00 | |
| 1985 | | | 375.00 | |
| 1986 | 338.00 | | 299.28 | |
| 1987 | 1,483.71 | | 1,334.49 | |
| 1989 | 15,192.74 | | 12,942.18 | |
| 1991 | 3,652.70 | | 3,095.91 | |
| 1994 | 1,395.98 | | 2,361.53 | |
| 1995 | 1,959.80 | | 4,288.25 | |
| 1998.01 | | | 769.35 | |
| 1998.02 | 2,257.80 | | 43.80 | |
| 1999.01 | | | 3,750.00 | |
| 1999.02 | | | 3,750.00 | |
| Current Assets | | | | |
| 2000 | 6,350.89 | | 7,265.49 | |
| 2002 | 21,807.93 | | 12,922.75 | |
| 2104 | 3,143.98 | | 3,169.67 | |
| Non Current Assets | | | | |
| 2700 | 45,000.00 | | 45,000.00 | |
| 2815 | 607,030.66 | | 607,030.66 | |
| 2980 | 1,813.60 | | 1,813.60 | |
| 2989 | | 676.75 | | 314.03 |
| 2990 | 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 \$ Dr | 2015 \$ Cr | 2014 \$ Dr | 2014 \$ Cr |
|--------------------------------|---------------|------------------|---------------|-------------------|
| Current Liabilities | | | | |
| 3325 | | 822.65 | | 8,313.15 |
| 3327 | 4,844.00 | | 4,844.00 | |
| 3396 | | | | 4,844.00 |
| Non Current Liabilities | | | | |
| 3630 | | 300,000.00 | | 300,000.00 |
| Equity | | | | |
| 4000.01 | | | | 154,174.75 |
| 4000.02 | | 364,196.00 | | |
| 4000.03 | | | | 259,402.72 |
| 4001.01 | | | | 250,000.00 |
| 4001.02 | | 5,665.99 | | 244,754.87 |
| 4001.03 | | | 244,754.87 | |
| 4080.01 | | | 420,000.00 | |
| 4080.03 | | | 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)

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)

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

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 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)** Use Agent Trust Account? N
We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Financial institution details for super payments and tax refunds

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

Fund BSB number (must be six digits) Fund account number
Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

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 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. Code

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

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**

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 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 | | TOTAL NON-DEDUCTIBLE EXPENSES | |
| N 27,925 (Total A1 to M1) | | Y 0 (Total A2 to L2) | |
| #TAXABLE INCOME OR LOSS | | TOTAL SMSF EXPENSES | |
| O 15,052 <small>Loss</small> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS) | | 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 type="text"/> | Non-refundable non-carry forward tax offsets |
| Rebates and tax offsets C2 <input type="text"/> | |
| | C <input type="text" value="0.00"/> (C1 plus C2) |

| | |
|---|---|
| Complying fund's franking credits tax offset E1 <input type="text"/> | SUBTOTAL T2 <input type="text" value="2,257.80"/> (B less C - cannot be less than zero) |
| No-TFN tax offset E2 <input type="text"/> | |
| National rental affordability scheme tax offset E3 <input type="text"/> | Refundable tax offsets |
| | E <input type="text" value="0.00"/> (E1 plus E2 plus E3) |

#TAX PAYABLE T5
(T2 less E - cannot be less than zero)

| | |
|--|---------------------------------------|
| Credit for interest on early payments – amount of interest H1 <input type="text"/> | Section 102AAM interest charge |
| Credit for tax withheld – foreign resident withholding H2 <input type="text"/> | |

| | |
|--|--|
| Credit for tax withheld – where ABN or TFN not quoted (non-individual) H3 <input type="text"/> | Eligible credits |
| Credit for TFN amounts withheld from payments from closely held trusts H5 <input type="text"/> | |
| Credit for interest on no-TFN tax offset H6 <input type="text"/> | H <input type="text" value="0.00"/> (H1 plus H2 plus H3 plus H5 plus H6) |

| |
|--|
| #Tax offset refunds (Remainder of refundable tax offsets). I <input type="text" value="0.00"/> (unused amount from label E - an amount must be included even if it is zero) |
| PAYG instalments raised K <input type="text"/> |
| Supervisory levy L <input type="text" value="259.00"/> |
| Supervisory levy adjustment for wound up funds M <input type="text"/> |
| Supervisory levy adjustment for new funds N <input type="text"/> |

Total amount of tax payable **S**
(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 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 type="text"/> | <input type="text"/> |
| Collectables | <input type="text"/> | <input type="text"/> |

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

| | | | | | |
|-------------------|------------|--|-------------|----------------|--------|
| | | See the Privacy note in the Declaration. | | Member Number | 1 |
| Title | EF | Member's TFN | 484 523 693 | Account status | C Code |
| Family name | Pulford | | | | |
| 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 | 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 | Loss | |
| Inward rollovers and transfers | P | | |
| Outward rollovers and transfers | Q | | |
| Lump Sum payment | R1 | 5,665.99 | Code C |
| Income stream payment | R2 | | Code |
| CLOSING ACCOUNT BALANCE | S 0.00 | | |

See the Privacy note in the Declaration.

| | | | | | |
|-------------------|------------|----------------------------|-------------|---------------|---|
| Title | Mrs | 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 | A | 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 | Loss |
| Inward rollovers and transfers | P | 5,665.99 | |
| Outward rollovers and transfers | Q | | |
| Lump Sum payment | R1 | | Code |
| Income stream payment | R2 | | Code |
| 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

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

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

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 **U** 689,778
(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 **A**

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** **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).

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.

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

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

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 / /

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 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

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

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 | 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
Ledger Entries Report for the year ending 30 June, 2015

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| 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
Ledger Entries Report for the year ending 30 June, 2015

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| 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
Ledger Entries Report for the year ending 30 June, 2015

| 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 | |

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

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| 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
Ledger Entries Report for the year ending 30 June, 2015

| 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 | |

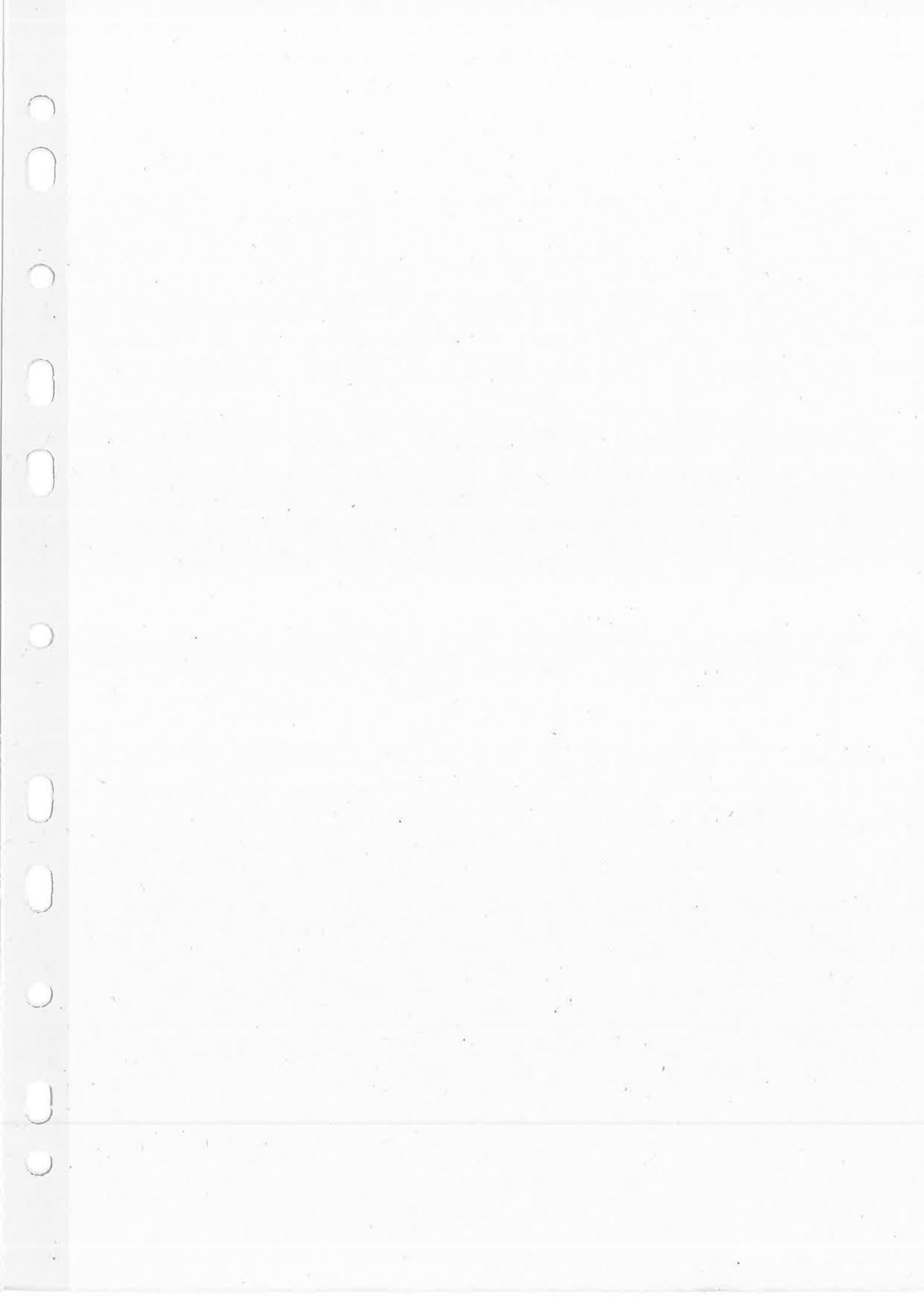
Stephen & Joy Pulford Private Pension Fund
Ledger Entries Report for the year ending 30 June, 2015

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| 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
Ledger Entries Report for the year ending 30 June, 2015

| 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

A handwritten signature in black ink, appearing to read "Geoff Bryant", is written over a light blue horizontal line.

Geoff Bryant
Licence No 3224339
Principal Weipa Real Estate



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:

Steven Pullford

Ship To:

Steven Pullford

*2012/2013
Capitalised exp.*

| Description | Amount | Code |
|---|----------|------|
| CARRY OUT PREPURCHASE INSPECTION OF THE RESIDENCE AT 3 SUNBIRD COURT, PAYMENT TO BE MADE BEFORE REPORT IS RELEASED | \$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 \$319.00 |
| | | | Amount Applied: \$0.00 |
| | | | Balance Due: \$319.00 ✓ |

2815



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 Check digit Expiry date

20041H 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

Dutiable Value

2011

\$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:

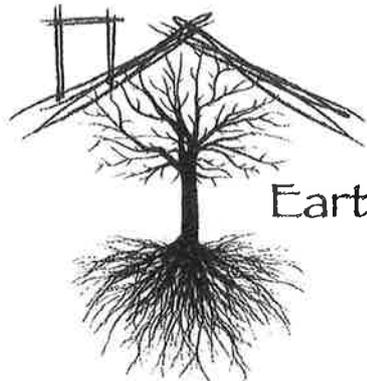
Part A & B of this form should be separated and completed in full and signed by both parties. The Disposer must keep the 'Seller's Copy' and a copy of the Qld Safety or Qld Inspection Certificate until the vehicle is transferred from their name. You need to do this for your own protection as you could 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

2815



Earthbound Constructions

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



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) / /

Section B: Payment details

Period during which payments were made / / to / /

TOTAL TAX WITHHELD \$, , **392**

Taxable component

Taxed element \$, , **1,914**

Untaxed element \$, , **000**

Tax-free component \$, , **13,735**

Tax offset amount \$, , **000**

Lump sum in arrears - taxable component

Taxed element \$, , **000**

Untaxed element \$, , **000**

Lump sum in arrears - tax free component \$, , **000**

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

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

Date

/ /

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 | 27,810.00 |

**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 | | 392.00 |

| | |
|----------------------------|------------------|
| Net Benefits Paid | 15,257.00 |
| Tax Withheld | 392.00 |
| Gross Benefits Paid | 15,649.00 |

| | 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 | |

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 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 percentages 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.



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

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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 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 (dd-mm-yyyy) Amount Paid

Date Paid (dd-mm-yyyy) Amount Paid

Date Paid (dd-mm-yyyy) Amount Paid

Total

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 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 ?

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 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 (dd-mm-yyyy) Amount Received

Total

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 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 | <input type="text" value="10-02-2014"/> (dd-mm-yyyy) | Amount Received | <input type="text" value="1358.50"/> |
| Date Received | <input type="text" value="29-04-2014"/> (dd-mm-yyyy) | Amount Received | <input type="text" value="26440.43"/> |
| Date Received | <input type="text" value="10-06-2014"/> (dd-mm-yyyy) | Amount Received | <input type="text" value="70000.00"/> |

Total

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 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 | <input type="text" value="30-06-2014"/> (dd-mm-yyyy) | Amount Received | <input type="text" value="243753.72"/> |
|---------------|--|-----------------|--|

Total

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 | <input type="text" value="01-07-2013"/> (dd-mm-yyyy) | Purchase Price of Pension | <input type="text" value="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 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 ?

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

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 our consultant 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 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 | (dd-mm-yyyy) | Amount Paid |
|---|---|--------------------------------------|
| <input type="text" value="22-03-2014"/> | <input type="text" value="22-03-2014"/> | <input type="text" value="2000.00"/> |
| <input type="text" value="24-03-2014"/> | <input type="text" value="24-03-2014"/> | <input type="text" value="2000.00"/> |
| <input type="text" value="02-04-2014"/> | <input type="text" value="02-04-2014"/> | <input type="text" value="6881.00"/> |
| <input type="text" value="05-04-2014"/> | <input type="text" value="05-04-2014"/> | <input type="text" value="200.00"/> |
| <input type="text" value="07-05-2014"/> | <input type="text" value="07-05-2014"/> | <input type="text" value="4191.00"/> |
| <input type="text" value="06-06-2013"/> | <input type="text" value="06-06-2013"/> | <input type="text" value="5.00"/> |
| <input type="text" value="30-06-2014"/> | <input type="text" value="30-06-2014"/> | <input type="text" value="392.00"/> |

Total

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 Jun2014 ?

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).

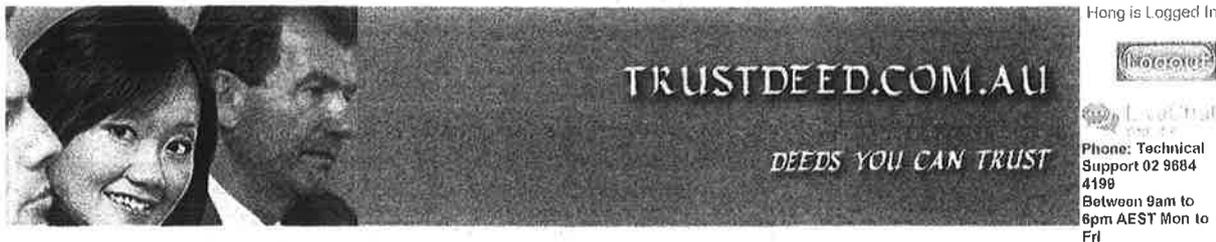
Please provide detail of commutation of this Pension (Income Stream) during the financial year ended 30th June 2014.

Enter the figure without any "\$" sign or comma and put cents after a decimal point
For example \$ 80, 869.23 enter "80869.23"

| | | | |
|-------------------------------|--|-----------------|--|
| Date Pension account commuted | <input type="text" value="30-06-2014"/> (dd-mm-yyyy) | Amount commuted | <input type="text" value="243753.72"/> |
|-------------------------------|--|-----------------|--|

| | | |
|----------------------------------|-----------------------------------|--|
| Account Balance as on 30-06-2014 | <input type="text" value="0.00"/> | If the account balance does not tally with your books, please recheck the amounts entered. |
|----------------------------------|-----------------------------------|--|

| | | |
|---|---|---|
| <input type="button" value="Exit to Document Manager"/> | <input type="button" value=" < Back"/> | <input type="button" value=" Next >"/> |
|---|---|---|



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

Operating Statement

70%

SMSF DETAILS

MEMBER ACCOUNTS

▶ SUMMARY OPERATING STATEMENT

CONFIRMATION

PAY

EMAIL DELIVERY

Operating Statement

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) | Loss <input type="text" value="v"/> |
| | <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.)

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 ?

Income / (Loss) from operations before Income Tax

Income Tax (Optional)

You may want to enter tax calculated by your software here. This figure is only to match the balance with your software generated accounts

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

Does the above Income / Loss from operations matches with your accounts ? Yes No

Who is the Person applying for certificate ?

Person applying for certificate Trustee of the fund Accountant / Advisor of the fund

| | |
|---------------------------|--|
| Title* | <input type="text" value="Ms"/> <input type="text" value="v"/> |
| Name of Accountant * | <input type="text" value="Hong"/> <input type="text" value="Sy"/> |
| Name of Accounting Firm * | <input type="text" value="Pearson Partners"/> |
| Address * | <input type="text" value="PO Box 191"/> |
| Suburb * | <input type="text" value="CLAYFIELD"/> |
| State * | <input type="text" value="QLD"/> |
| Postcode * | <input type="text" value="4011"/> |
| Phone # | <input type="text" value="0732560058"/> |
| Mobile # | <input type="text"/> |
| Email * | <input type="text" value="hongsy@pearsonpartners.com.au"/> |

Fields with * are compulsory

- One of these is compulsory

[Exit to Document Manager](#)

[< Back](#)

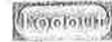
[Next >](#)



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Confirmation

Confirmation

80%

- SMSF DETAILS
- MEMBER ACCOUNTS
- SUMMARY OPERATING STATEMENT
- CONFIRMATION
- PAY
- EMAIL DELIVERY

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 | \$16,849.00 |
| 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> 184 days | <u>1,006.16</u> |
| | \$568,848.76 |
| Plus Administrative Fund Levy adjustment (for 01/07/2013 to 31/12/2013) <u>\$141.17 x 134 days</u> 184 days | <u>102.81</u> |
| | \$568,951.57 |
| Plus Sinking Fund Levy adjustment (for 01/07/2013 to 31/12/2013) <u>\$.55 x 134 days</u> 184 days | <u>.40</u> |
| 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

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Bickell & Mackenzie Solicitors



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

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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 x2 | 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



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

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

⑈802211⑈ 084⑈092⑈ 03605⑈7228⑈

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 N

Type of death benefit

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

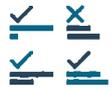
Lodgments

| 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 