

**Compliance Workpapers**  
**FBT Self Managed Super Fund**  
**Financial Year - 2023**



**Fund Details**

<b>Fund Name</b>	FBT Self Managed Super Fund
<b>Contact no</b>	
<b>Financial Year</b>	2023
<b>Established Date</b>	01/07/2019
<b>ABN</b>	63 609 895 500
<b>TFN</b>	556169896
<b>Trustee Type</b>	Corporate
<b>Trustees</b>	FBT Pty Ltd
<b>ACN</b>	633682998

## Review Points

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
<b>Other Assets</b>	0.00	184,682.75	134,338.58	50,344.17	37.48	
<b>Cash At Bank</b>	0.00	184,682.75	134,338.58	50,344.17	37.48	
Peoples Choice Credit Union	0.00	184,682.75	134,338.58	50,344.17	37.48	<a href="#">WP-1</a>
<b>Total Assets</b>	0.00	184,682.75	134,338.58	50,344.17	37.48	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	2,259.00	-2,363.30	4,622.30	195.59	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
Income Tax Instalments Paid	0.00	-6,093.00	-7,967.00	1,874.00	23.52	<a href="#">WP-1</a>
Provision for Income Tax	0.00	8,352.00	5,603.70	2,748.30	49.04	
<b>Total Liabilities</b>	0.00	2,259.00	-2,363.30	4,622.30	195.59	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	182,423.75	136,701.88	45,721.87	33.45	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Mr Ben Thilthorpe</b>	0.00	70,550.91	52,847.92	17,702.99	33.50	
Accumulation	0.00	70,550.91	52,847.92	17,702.99	33.50	
<b>Mr Francesco Barbaro</b>	0.00	70,531.27	52,847.89	17,683.38	33.46	
Accumulation	0.00	70,531.27	52,847.89	17,683.38	33.46	
<b>Mrs Claudine Thilthorpe</b>	0.00	21,658.59	16,444.49	5,214.10	31.71	
Accumulation	0.00	21,658.59	16,444.49	5,214.10	31.71	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
<b>Mrs Joanne Barbaro</b>	0.00	19,682.98	14,561.58	5,121.40	35.17	
Accumulation	0.00	19,682.98	14,561.58	5,121.40	35.17	
<b>Total Member Entitlements</b>	0.00	182,423.75	136,701.88	45,721.87	33.45	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
<b>Member Receipts</b>	57,995.87	38,937.16	19,058.71	48.95	
<b>Contributions</b>	57,995.87	38,937.16	19,058.71	48.95	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a>
<b>Employer</b>	57,975.87	38,937.16	19,038.71	48.90	
Mr Ben Thilthorpe	22,430.78	16,739.28	5,691.50	34.00	
Mr Francesco Barbaro	22,430.78	16,739.28	5,691.50	34.00	
Mrs Claudine Thilthorpe	6,639.31	3,458.56	3,180.75	91.97	
Mrs Joanne Barbaro	6,475.00	2,000.04	4,474.96	223.74	
<b>Member</b>	20.00	0.00	20.00	100.00	
<b>Personal Non-Concessional</b>	20.00	0.00	20.00	100.00	
Mr Ben Thilthorpe	20.00	0.00	20.00	100.00	
<b>Other Income</b>	0.00	1.33	-1.33	100.00	
ATO Interest Payments	0.00	1.33	-1.33	100.00	
<b>Total Income</b>	57,995.87	38,938.49	19,057.38	48.94	
Expenses	2023	2022	Change (\$)	Change (%)	
<b>Other Expenses</b>	3,922.00	1,580.50	2,341.50	148.15	
Accountancy Fee	1,100.00	935.00	165.00	17.65	<a href="#">WP-1</a>
ASIC Fee	56.00	0.00	56.00	100.00	<a href="#">WP-1</a>
Auditor Fee	330.00	385.00	-55.00	14.29	

Expenses	2023	2022	Change (\$)	Change (%)	
<b>Bank Fees</b>	0.00	1.50	-1.50	100.00	
<b>Cash At Bank</b>	0.00	1.50	-1.50	100.00	
Peoples Choice Credit Union	0.00	1.50	-1.50	100.00	
Establishment Fee	1,540.00	0.00	1,540.00	100.00	<a href="#">WP-1</a>
Fine	87.00	0.00	87.00	100.00	
General Expense	550.00	0.00	550.00	100.00	<a href="#">WP-1</a>
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
<b>Total Expenses</b>	3,922.00	1,580.50	2,341.50	148.15	
Income Tax	2023	2022	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	8,352.00	5,603.70	2,748.30	49.04	<a href="#">WP-1</a> <a href="#">WP-2</a>
Income Tax Expense	8,352.00	5,603.70	2,748.30	49.04	
<b>Total Income Tax</b>	8,352.00	5,603.70	2,748.30	49.04	
<b>Net Profit(Loss) Total</b>	45,721.87	31,754.29			

## Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.



**Preservation Components**

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<i>Mrs Claudine Thilthorpe (Age: 41 at 30/06/2023)</i>									
Accumulation	Accumulation	16,444.49	0.00	0.00	21,658.59	0.00	0.00		
<i>Mr Ben Thilthorpe (Age: 44 at 30/06/2023)</i>									
Accumulation	Accumulation	52,847.92	0.00	0.00	70,550.91	0.00	0.00		
<i>Mr Francesco Barbaro (Age: 41 at 30/06/2023)</i>									
Accumulation	Accumulation	52,847.89	0.00	0.00	70,531.27	0.00	0.00		
<i>Mrs Joanne Barbaro (Age: 37 at 30/06/2023)</i>									
Accumulation	Accumulation	14,561.58	0.00	0.00	19,682.98	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mrs Claudine Thilthorpe (Age: 41 at 30/06/2023)				
	Accumulation		0.00	0.00
Mr Ben Thilthorpe (Age: 44 at 30/06/2023)				
🚩	Accumulation		0.00	20.00
Mr Francesco Barbaro (Age: 41 at 30/06/2023)				
	Accumulation		0.00	0.00
Mrs Joanne Barbaro (Age: 37 at 30/06/2023)				
	Accumulation		213.75	213.75

## Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
<p>Mr Ben Thilthorpe Date of Birth: 20/08/1978 (Age: 43 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		39,243.40	0.00
	Maximum cap available		66,743.40	110,000.00
	Contributions made (to this fund)		22,430.78	20.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		22,430.78	20.00
	Amount above caps		0.00	0.00
<p>Mrs Claudine Thilthorpe Date of Birth: 10/01/1982 (Age: 40 at 30/06/2023)</p>				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		82,673.77	0.00
	Maximum cap available		110,173.77	110,000.00
	Contributions made (to this fund)		6,639.31	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		6,639.31	0.00
	Amount above caps		0.00	0.00

Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
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Mr Francesco Barbaro

Date of Birth: 16/07/1981 (Age: 40 at 30/06/2023)

Caps	27,500.00	110,000.00
Cumulative available unused cap	39,243.40	0.00
Maximum cap available	66,743.40	110,000.00
Contributions made (to this fund)	22,430.78	0.00
Contributions made (to other fund)	0.00	0.00
Contributions as allocated	22,430.78	0.00
Amount above caps	0.00	0.00

Mrs Joanne Barbaro

Date of Birth: 27/03/1986 (Age: 36 at 30/06/2023)

Caps	27,500.00	110,000.00
Cumulative available unused cap	85,175.03	0.00
Maximum cap available	112,675.03	110,000.00
Contributions made (to this fund)	6,475.00	0.00
Contributions made (to other fund)	0.00	0.00
Contributions as allocated	6,475.00	0.00
Amount above caps	0.00	0.00

## Negative Balance - Good to Go

Great news! After review there is nothing that requires your attention.

### Contra Bank Entries - Good to Go

Great news! After review there is nothing that requires your attention.

### Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.



## Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

### Market Value - Not Applicable

The system did not find any data to process.

### Pension Limit - Not Applicable

The system did not find any data to process.

### Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

### Income Comparison - Not Applicable

The system did not find any data to process.

### Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.



General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Employer / Mr Ben Thilthorpe</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	22,430.78	22,430.78
30/06/2023	Closing Balance	0.00	0.00	0.00	22,430.78
<b>Member Receipts / Contributions / Employer / Mr Francesco Barbaro</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	22,430.78	22,430.78
30/06/2023	Closing Balance	0.00	0.00	0.00	22,430.78
<b>Member Receipts / Contributions / Employer / Mrs Claudine Thilthorpe</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/01/2023	ATO 127721 ATO001000018003495	0.00	0.00	119.49	119.49
03/04/2023	ATO 012721 ATO001100017319893	0.00	0.00	44.82	164.31
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	6,475.00	6,639.31
30/06/2023	Closing Balance	0.00	0.00	0.00	6,639.31
<b>Member Receipts / Contributions / Employer / Mrs Joanne Barbaro</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	6,475.00	6,475.00
30/06/2023	Closing Balance	0.00	0.00	0.00	6,475.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Personal Non-Concessional / Mr Ben Thilthorpe</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
18/08/2022	PAYGI paid personally	0.00	0.00	20.00	20.00
30/06/2023	Closing Balance	0.00	0.00	0.00	20.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	1,100.00	0.00	1,100.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,100.00
<b>Other Expenses / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/08/2022	bpay payment asic 1319	0.00	56.00	0.00	56.00
30/06/2023	Closing Balance	0.00	0.00	0.00	56.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	330.00	0.00	330.00
30/06/2023	Closing Balance	0.00	0.00	0.00	330.00
<b>Other Expenses / Establishment Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/04/2023	OSKO TFR TO SMSF Australia Pty Ltd INV-1312	0.00	1,540.00	0.00	1,540.00
30/06/2023	Closing Balance	0.00	0.00	0.00	1,540.00
<b>Other Expenses / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/08/2022	bpay payment asic 1319	0.00	87.00	0.00	87.00
30/06/2023	Closing Balance	0.00	0.00	0.00	87.00
<b>Other Expenses / General Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/04/2023	OSKO TFR TO Sai Aust Co Pty Ltd Building Inspection	0.00	550.00	0.00	550.00
30/06/2023	Closing Balance	0.00	0.00	0.00	550.00
<b>Other Expenses / SMSF Supervisory Levy</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
24/04/2023	Fund Income Tax Payment	0.00	259.00	0.00	259.00
30/06/2023	Closing Balance	0.00	0.00	0.00	259.00
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/01/2023	Fund Income Tax	0.00	17.92	0.00	17.92
03/04/2023	Fund Income Tax	0.00	6.72	0.00	24.64
12/04/2023	Fund Income Tax	0.00	8,671.74	0.00	8,696.38

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Fund Income Tax	0.00	0.00	344.38	8,352.00
30/06/2023	Closing Balance	0.00	0.00	0.00	8,352.00
<b>Cash At Bank - Peoples Choice Credit Union</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	134,338.58
16/08/2022	bpay payment asic 1319	0.00	0.00	143.00	134,195.58
21/09/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	0.00	2,011.00	132,184.58
26/10/2022	FBT Lawyers Pty Ltd qtr 1 super	0.00	11,075.42	0.00	143,260.00
15/12/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	0.00	2,031.00	141,229.00
19/01/2023	ATO 127721 ATO001000018003495	0.00	119.49	0.00	141,348.49
30/01/2023	FBT Lawyers Pty Ltd Superannuation pay	0.00	11,694.06	0.00	153,042.55
03/04/2023	ATO 012721 ATO001100017319893	0.00	44.82	0.00	153,087.37
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	35,042.08	0.00	188,129.45
19/04/2023	OSKO TFR TO Sai Aust Co Pty Ltd Building Inspection	0.00	0.00	550.00	187,579.45
24/04/2023	ATO 012721 ATO003000017922457	0.00	73.30	0.00	187,652.75
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	0.00	1,430.00	186,222.75
26/04/2023	OSKO TFR TO SMSF Australia Pty Ltd INV-1312	0.00	0.00	1,540.00	184,682.75
30/06/2023	Closing Balance	0.00	0.00	0.00	184,682.75
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Ben Thilthorpe</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
18/08/2022	PAYGI paid personally	0.00	20.00	0.00	20.00
15/12/2022	Contribution Received	0.00	0.00	20.00	0.00
12/04/2023	Contribution Received	0.00	0.00	22,430.78	22,430.78
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	22,430.78	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Francesco Barbaro</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/04/2023	Contribution Received	0.00	0.00	22,430.78	22,430.78
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	22,430.78	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Claudine Thilthorpe</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/01/2023	ATO 127721 ATO001000018003495	0.00	119.49	0.00	119.49
19/01/2023	Contribution Received	0.00	0.00	119.49	0.00
03/04/2023	ATO 012721 ATO001100017319893	0.00	44.82	0.00	44.82
03/04/2023	Contribution Received	0.00	0.00	44.82	0.00
12/04/2023	Contribution Received	0.00	0.00	6,475.00	6,475.00
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	6,475.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Joanne Barbaro</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
12/04/2023	Contribution Received	0.00	0.00	6,475.00	6,475.00
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	6,475.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	0.00	1,100.00	1,100.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	1,100.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / ASIC Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/08/2022	bpay payment asic 1319	0.00	0.00	56.00	56.00
16/08/2022	bpay payment asic 1319	0.00	56.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	0.00	330.00	330.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	330.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Establishment Fee</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
26/04/2023	OSKO TFR TO SMSF Australia Pty Ltd INV-1312	0.00	0.00	1,540.00	1,540.00
26/04/2023	OSKO TFR TO SMSF Australia Pty Ltd INV-1312	0.00	1,540.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Fine</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/08/2022	bpay payment asic 1319	0.00	0.00	87.00	87.00
16/08/2022	bpay payment asic 1319	0.00	87.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / General Expense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
19/04/2023	OSKO TFR TO Sai Aust Co Pty Ltd Building Inspection	0.00	0.00	550.00	550.00
19/04/2023	OSKO TFR TO Sai Aust Co Pty Ltd Building Inspection	0.00	550.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/04/2023	Fund Income Tax Payment	0.00	0.00	73.30	73.30
24/04/2023	Fund Income Tax Payment	0.00	0.00	2,031.00	2,104.30
24/04/2023	Fund Income Tax Payment	0.00	2,104.30	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	2,363.30	0.00	2,363.30
24/04/2023	Fund Income Tax Payment	0.00	0.00	2,363.30	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	5,603.70
01/07/2022	Fund Tax Finalisation	0.00	5,603.70	0.00	0.00
19/01/2023	Tax Effect Of Income	0.00	0.00	17.92	17.92
03/04/2023	Tax Effect Of Income	0.00	0.00	6.72	24.64
12/04/2023	Tax Effect Of Income	0.00	0.00	8,671.74	8,696.38
30/06/2023	Tax Effect Of Income	0.00	344.38	0.00	8,352.00
30/06/2023	Closing Balance	0.00	0.00	0.00	8,352.00
<b>Income Tax Payable / Income Tax Instalments Paid</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	7,967.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	7,967.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/09/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	2,031.00	0.00	2,031.00
31/12/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	2,031.00	0.00	4,062.00
31/03/2023	Fund Activity Statement	0.00	2,031.00	0.00	6,093.00
30/06/2023	Closing Balance	0.00	0.00	0.00	6,093.00
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
21/09/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	2,011.00	0.00	2,011.00
30/09/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	0.00	2,031.00	20.00
15/12/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	20.00	0.00	0.00
15/12/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	2,031.00	0.00	2,031.00
31/12/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	0.00	2,031.00	0.00
31/03/2023	Fund Activity Statement	0.00	0.00	2,031.00	2,031.00
24/04/2023	Fund Activity Statement	0.00	2,031.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Peoples Choice Credit Union</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/08/2022	bpay payment asic 1319	0.00	0.00	56.00	56.00
16/08/2022	bpay payment asic 1319	0.00	0.00	87.00	143.00
16/08/2022	bpay payment asic 1319	0.00	143.00	0.00	0.00
21/09/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	0.00	2,011.00	2,011.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	2,011.00	0.00	0.00
26/10/2022	FBT Lawyers Pty Ltd qtr 1 super	0.00	0.00	11,075.42	11,075.42
15/12/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	0.00	2,031.00	13,106.42
15/12/2022	BPAY TAX OFFICE PAYMENTS 1319	0.00	2,031.00	0.00	11,075.42
19/01/2023	ATO 127721 ATO001000018003495	0.00	0.00	119.49	11,194.91
19/01/2023	ATO 127721 ATO001000018003495	0.00	119.49	0.00	11,075.42
30/01/2023	FBT Lawyers Pty Ltd Superannuation pay	0.00	0.00	11,694.06	22,769.48
03/04/2023	ATO 012721 ATO001100017319893	0.00	0.00	44.82	22,814.30
03/04/2023	ATO 012721 ATO001100017319893	0.00	44.82	0.00	22,769.48
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	11,075.42	33,844.90
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	11,694.06	45,538.96
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	35,042.08	80,581.04
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	57,811.56	0.00	22,769.48
12/04/2023	FBT Lawyers Pty Ltd qtr 1 super	0.00	11,075.42	0.00	11,694.06
12/04/2023	FBT Lawyers Pty Ltd Superannuation pay	0.00	11,694.06	0.00	0.00
19/04/2023	OSKO TFR TO Sai Aust Co Pty Ltd Building Inspection	0.00	0.00	550.00	550.00
19/04/2023	OSKO TFR TO Sai Aust Co Pty Ltd Building Inspection	0.00	550.00	0.00	0.00
24/04/2023	ATO 012721 ATO003000017922457	0.00	0.00	73.30	73.30
24/04/2023	ATO 012721 ATO003000017922457	0.00	73.30	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	0.00	330.00	330.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	0.00	1,100.00	1,430.00
26/04/2023	OSKO TFR TO Bartley Partners Pty Ltd INV-8869	0.00	1,430.00	0.00	0.00
26/04/2023	OSKO TFR TO SMSF Australia Pty Ltd INV-1312	0.00	0.00	1,540.00	1,540.00
26/04/2023	OSKO TFR TO SMSF Australia Pty Ltd INV-1312	0.00	1,540.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

**Member Entitlement Accounts / Mr Ben Thilthorpe / Accumulation**

01/07/2022	Opening Balance	0.00	0.00	0.00	52,847.92
18/08/2022	PAYGI paid personally	0.00	0.00	20.00	52,867.92
12/04/2023	Contribution Tax Withheld	0.00	3,364.62	0.00	49,503.30
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	22,430.78	71,934.08
30/06/2023	Income Taxes Allocated	0.00	0.00	133.15	72,067.23
30/06/2023	Investment Profit or Loss	0.00	1,516.32	0.00	70,550.91
30/06/2023	Closing Balance	0.00	0.00	0.00	70,550.91

**Member Entitlement Accounts / Mr Francesco Barbaro / Accumulation**

01/07/2022	Opening Balance	0.00	0.00	0.00	52,847.89
12/04/2023	Contribution Tax Withheld	0.00	3,364.62	0.00	49,483.27
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	22,430.78	71,914.05

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Income Taxes Allocated	0.00	0.00	133.11	72,047.16
30/06/2023	Investment Profit or Loss	0.00	1,515.89	0.00	70,531.27
30/06/2023	Closing Balance	0.00	0.00	0.00	70,531.27
<b>Member Entitlement Accounts / Mrs Claudine Thilthorpe / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	16,444.49
19/01/2023	ATO 127721 ATO001000018003495	0.00	0.00	119.49	16,563.98
19/01/2023	Contribution Tax Withheld	0.00	17.92	0.00	16,546.06
03/04/2023	ATO 012721 ATO001100017319893	0.00	0.00	44.82	16,590.88
03/04/2023	Contribution Tax Withheld	0.00	6.72	0.00	16,584.16
12/04/2023	Contribution Tax Withheld	0.00	971.25	0.00	15,612.91
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	6,475.00	22,087.91
30/06/2023	Contribution Tax	0.00	0.01	0.00	22,087.90
30/06/2023	Income Taxes Allocated	0.00	0.00	41.33	22,129.23
30/06/2023	Investment Profit or Loss	0.00	470.64	0.00	21,658.59
30/06/2023	Closing Balance	0.00	0.00	0.00	21,658.59
<b>Member Entitlement Accounts / Mrs Joanne Barbaro / Accumulation</b>					
01/07/2022	Opening Balance	0.00	0.00	0.00	14,561.58
12/04/2023	Contribution Tax Withheld	0.00	971.25	0.00	13,590.33
12/04/2023	FBT LAWYERS PTY 165074 BT Lawyers	0.00	0.00	6,475.00	20,065.33
30/06/2023	Income Taxes Allocated	0.00	0.00	36.80	20,102.13

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Investment Profit or Loss	0.00	419.15	0.00	19,682.98
30/06/2023	Closing Balance	0.00	0.00	0.00	19,682.98

## Permanent Documents

<a href="#">OCR_(D) Application for Membership.pdf</a>
<a href="#">FBTSMSF_ASIC Extract.pdf</a>
<a href="#">OCR_(A) Trust Deed.pdf</a>
<a href="#">OCR_(E) Binding Death Benefit Nominations.pdf</a>
<a href="#">OCR_(F) ATO Trustee Declarations.pdf</a>
<a href="#">OCR_(G) Investment Strategy.pdf</a>
<a href="#">OCR_FBT SMSF Pty Ltd 2022 Annual ASIC Statement.pdf</a>

# Self-managed superannuation fund annual return **2023**

## 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 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (NAT 3036).

## To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

**Australian Taxation Office**  
**GPO Box 9845**  
**[insert the name and postcode**  
**of your capital city]**

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

**1 Tax file number (TFN)**

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ! The ATO 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)**

FBT Self Managed Super Fund

**3 Australian business number (ABN) (if applicable)**

**4 Current postal address**

322 Glen Osmond Road

Suburb/town

Myrtle Bank

State/territory

SA

Postcode

5064

**5 Annual return status**

Is this an amendment to the SMSF's 2023 return?

**A** No  Yes

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

**B** No  Yes

Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No  Yes 

Was Part B of the audit report qualified?

C No  Yes 

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

D No  Yes **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 805050

Fund account number 99921319

Fund account name

FBT Pty Ltd ATF FBT Self Managed Super Fund

I would like my tax refunds made to this account.  Go to C.**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

Account name

**C Electronic service address alias**

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

smsfdataflow



Fund's tax file number (TFN)

**8 Status of SMSF** Australian superannuation fund **A** No  Yes  Fund benefit structure **B**  Code  
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No  Yes

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

No  Yes  If yes, provide the date on which the fund was wound up  Have all tax lodgment and payment obligations been met? No  Yes

**10 Exempt current pension income**

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

⊖ 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**.

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$  .00

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** Yes

Did the fund have any other income that was assessable?

**E** Yes  Go to Section B: Income.

No  Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. 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.

Fund's tax file number (TFN)

## 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** No  Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover? **M** No  Yes  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 <b>D1</b> \$ <input type="text" value="0-00"/>	Net foreign income <b>D</b> \$ <input type="text" value="0-00"/>	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$  Number

Gross payments where ABN not quoted **H** \$

Calculation of assessable contributions	
Assessable employer contributions <b>R1</b> \$ <input type="text" value="57975-00"/>	
plus Assessable personal contributions <b>R2</b> \$ <input type="text" value="0-00"/>	
plus <b>R3</b> \$ <input type="text" value="0-00"/>	<small>**No-TFN-quoted contributions (an amount must be included even if it is zero)</small>
less Transfer of liability to life insurance company or PST <b>R6</b> \$ <input type="text" value="0-00"/>	

Gross distribution from partnerships <b>I</b> \$ <input type="text" value="0-00"/>	Loss <input type="checkbox"/>
*Unfranked dividend amount <b>J</b> \$ <input type="text" value="0-00"/>	
*Franked dividend amount <b>K</b> \$ <input type="text" value="0-00"/>	
*Dividend franking credit <b>L</b> \$ <input type="text" value="0-00"/>	
*Gross trust distributions <b>M</b> \$ <input type="text" value="0-00"/>	Code <input type="text"/>
<b>Assessable contributions (R1 plus R2 plus R3 less R6)</b> <b>R</b> \$ <input type="text" value="57975-00"/>	

Calculation of non-arm's length income	
*Net non-arm's length private company dividends <b>U1</b> \$ <input type="text" value="0-00"/>	
plus *Net non-arm's length trust distributions <b>U2</b> \$ <input type="text" value="0-00"/>	
plus *Net other non-arm's length income <b>U3</b> \$ <input type="text" value="0-00"/>	

*Other income <b>S</b> \$ <input type="text" value="0-00"/>	Code <input type="text"/>
*Assessable income due to changed tax status of fund <b>T</b> \$ <input type="text" value="0-00"/>	
<b>Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)</b> <b>U</b> \$ <input type="text" value="0-00"/>	

#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.

<b>GROSS INCOME (Sum of labels A to U)</b> <b>W</b> \$ <input type="text" value="57975-00"/>	Loss <input type="checkbox"/>
Exempt current pension income <b>Y</b> \$ <input type="text" value="0-00"/>	
<b>TOTAL ASSESSABLE INCOME (W less Y)</b> <b>V</b> \$ <input type="text" value="57975-00"/>	Loss <input type="checkbox"/>

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="0"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="330"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="0"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="1156"/> -00	<b>J2</b> \$ <input type="text" value="1540"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="809"/> -00 <input type="text" value="0"/>	<b>L2</b> \$ <input type="text" value="87"/> -00 <input type="text" value="0"/>	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**  
**O** \$ -00  Loss  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) \*\*\*\*\*

## 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 2023* on how to complete the calculation statement.

#Taxable income	<b>A</b>	\$	<input type="text" value="55680"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	<b>T1</b>	\$	<input type="text" value="8352"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	<b>J</b>	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

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

Foreign income tax offset	<b>C1</b>	\$	<input type="text" value="0"/>	
Rebates and tax offsets	<b>C2</b>	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets	<b>C</b>	\$	<input type="text" value="0"/>	
<i>(C1 plus C2)</i>				

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

Early stage venture capital limited partnership tax offset	<b>D1</b>	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3</b>	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets	<b>D</b>	\$	<input type="text" value="0"/>	
<i>(D1 plus D2 plus D3 plus D4)</i>				

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

Complying fund's franking credits tax offset	<b>E1</b>	\$	<input type="text"/>	
No-TFN tax offset	<b>E2</b>	\$	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	\$	<input type="text"/>	
Exploration credit tax offset	<b>E4</b>	\$	<input type="text"/>	
Refundable tax offsets	<b>E</b>	\$	<input type="text" value="0"/>	
<i>(E1 plus E2 plus E3 plus E4)</i>				

#TAX PAYABLE **T5** \$   
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge  
**G** \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
<b>H2 \$</b>	<input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
<b>H3 \$</b>	<input type="text"/>
Credit for TFN amounts withheld from payments from closely held trusts	
<b>H5 \$</b>	<input type="text"/>
Credit for interest on no-TFN tax offset	
<b>H6 \$</b>	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
<b>H8 \$</b>	<input type="text"/>
<b>Eligible credits</b>	
<b>H \$</b>	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

<b>#Tax offset refunds</b> <small>(Remainder of refundable tax offsets)</small>	<b>I \$</b>	<input type="text" value="0"/>
<small>(unused amount from label <b>E</b> – an amount must be included even if it is zero)</small>		

<b>PAYG instalments raised</b>	
<b>K \$</b>	<input type="text" value="6093"/>
<b>Supervisory levy</b>	
<b>L \$</b>	<input type="text" value="259"/>
<b>Supervisory levy adjustment for wound up funds</b>	
<b>M \$</b>	<input type="text"/>
<b>Supervisory levy adjustment for new funds</b>	
<b>N \$</b>	<input type="text"/>

<b>AMOUNT DUE OR REFUNDABLE</b> <small>A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.</small>	<b>S \$</b>	<input type="text" value="2518"/>
<small>(T5 plus G less H less I less K plus L less M plus N)</small>		

#This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

Tax losses carried forward to later income years	<b>U \$</b>	<input type="text" value="0"/>	<b>-00</b>
Net capital losses carried forward to later income years	<b>V \$</b>	<input type="text" value="0"/>	<b>-00</b>

Fund's tax file number (TFN) \*\*\*\*\*

## Section F: Member information

### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day Month Year

**H1**

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 Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N** \$

(Sum of labels **A** to **M**)

### Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

Day Month Year

**H1**

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 Amounts)

**M** \$

**TOTAL CONTRIBUTIONS N** \$

(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Code

Income stream payments

**R2** \$

Code

Accumulation phase account balance

**S1** \$

Retirement phase account balance - Non CDBIS

**S2** \$

Retirement phase account balance - CDBIS

**S3** \$

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

**MEMBER 3**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

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

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$

Receipt date  (Day Month Year)  
**H1**

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 Amounts)  
**M** \$

**TOTAL CONTRIBUTIONS N** \$   
(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

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

Retirement phase account balance - CDBIS  
**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$



Fund's tax file number (TFN)

**MEMBER 4**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

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

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$

Receipt date  (Day Month Year)  
**H1**

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 Amounts)  
**M** \$

**TOTAL CONTRIBUTIONS N** \$   
(Sum of labels **A** to **M**)

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Inward rollovers and transfers **P** \$

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

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS  
**S3** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

**CLOSING ACCOUNT BALANCE S** \$   
(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

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** \$   
 Property count  
**J7**

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 Other investments**

Crypto-Currency **N** \$

**15d Overseas direct investments**

Overseas shares **P** \$   
 Overseas non-residential real property **Q** \$   
 Overseas residential real property **R** \$   
 Overseas managed investments **S** \$   
 Other overseas assets **T** \$

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

**15e In-house assets**

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?  
**A** No  Yes  \$

Fund's tax file number (TFN)

**15f Limited recourse borrowing arrangements**

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No  Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No  Yes

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="182423"/>
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
Other liabilities			<b>Y</b> \$	<input type="text" value="2259"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="184682"/>

**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 2022–23 income year, write **2023**). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

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

**Important**

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

**Privacy**

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

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date      Day      /      Month      /      Year

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date      Day      /      Month      /      Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

## FBT Self Managed Super Fund

### Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax	2023 \$
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>54,073.87</b>
<b><u>ADD:</u></b>	
Non-Deductible Expenses	1,627.00
<b><u>LESS:</u></b>	
Non-Taxable Contributions	20.00
Rounding	0.87
<b>Taxable Income or Loss</b>	<b>55,680.00</b>

	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	55,680.00	8,352.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>	<b>8,352.00</b>	<b>8,352.00</b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>8,352.00</b>
<b>Income Tax Expense</b>	<b>8,352.00</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>8,352.00</b>
<b><u>LESS:</u></b>	
Income Tax Instalments Paid	6,093.00
<b>Income Tax Payable (Receivable)</b>	<b>2,259.00</b>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

**FBT Self Managed Super Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2022 to 30 June 2023**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Total Gross Interest</b>			<b>C</b>	<b>0.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>
<b>Assessable Employer Contributions</b>				
FBT LAWYERS PTY 165074 BT Lawyers	1: Ben Thilthorpe	12 Apr 2023	R1	22,430.78
ATO 127721 ATO001000018003495	2: Claudine Thilthorpe	19 Jan 2023	R1	119.49
ATO 012721 ATO001100017319893	2: Claudine Thilthorpe	03 Apr 2023	R1	44.82
FBT LAWYERS PTY 165074 BT Lawyers	2: Claudine Thilthorpe	12 Apr 2023	R1	6,475.00
FBT LAWYERS PTY 165074 BT Lawyers	3: Francesco Barbaro	12 Apr 2023	R1	22,430.78
FBT LAWYERS PTY 165074 BT Lawyers	4: Joanne Barbaro	12 Apr 2023	R1	6,475.00
<i>Less Rounding</i>			R1	(0.87)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>57,975.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>57,975.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>

**FBT Self Managed Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Assessable Income</b>				<b>57,975.00</b>
<b>Deductions</b>				<b>Section C</b>
Total Interest Expenses within Australia			<b>A</b>	0.00
Total Interest Expenses Overseas			<b>B</b>	0.00
Total Capital Works Deductions			<b>D</b>	0.00
Total Deduction for Decline in Value of Depreciating Assets			<b>E</b>	0.00
Total Death or Disability Premiums			<b>F</b>	0.00
Total Death Benefit Increase			<b>G</b>	0.00
<b>Approved Auditor Fee</b>				
OSKO TFR TO Bartley Partners Pty Ltd INV-8869		26 Apr 2023	H	330.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>330.00</b>
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
bpay payment asic 1319		16 Aug 2022	J	56.00
OSKO TFR TO Bartley Partners Pty Ltd INV-8869		26 Apr 2023	J	1,100.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,156.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
OSKO TFR TO Sai Aust Co Pty Ltd Building Inspection		19 Apr 2023	L	550.00
Fund Income Tax Payment		24 Apr 2023	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>809.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>2,295.00</b>
<b>Taxable Income or Loss</b>			(V - N) <b>O</b>	<b>55,680.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	8,352.00
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00

<b>Total Gross Tax</b>				<b>8,352.00</b>
------------------------	--	--	--	-----------------

<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>0.00</b>
--	--	--	-----------	-------------

<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
---	--	--	-----------	-------------

<b>Rebates and Offsets</b>			<b>C</b>	<b>0.00</b>
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**FBT Self Managed Super Fund**  
**Statement of Taxable Income**  
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>SUBTOTAL</b>				<b>8,352.00</b>
Total Credit: Refundable Franking Credits			<b>E1</b>	0.00
Total Credit: No-TFN Tax Offset			<b>E2</b>	0.00
Total Credit: Refundable National Rental Affordability Scheme Tax Offset			<b>E3</b>	0.00
Total Credit: Interest on Early Payments			<b>H1</b>	0.00
Total Credit: Foreign Resident Withholding			<b>H2</b>	0.00
Total Credit: ABN/TFN Not Quoted (Non-Individual)			<b>H3</b>	0.00
Total Credit: Interest on No-TFN Tax Offset			<b>H6</b>	0.00
<b>Total Eligible Credits</b>				<b>0.00</b>
<b>Net Tax Payable</b>				<b>8,352.00</b>
<b>PAYG Instalments Raised</b>				
BPAY TAX OFFICE PAYMENTS 1319		30 Sep 2022	K	2,031.00
BPAY TAX OFFICE PAYMENTS 1319		31 Dec 2022	K	2,031.00
Fund Activity Statement		31 Mar 2023	K	2,031.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>6,093.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
<b>Total Amount Due / (Refundable)</b>				<b>2,518.00</b>



## FBT Self Managed Super Fund

### Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mr Ben Thilthorpe</b>											
28 Orchard Avenue Everard Park SA 5035											
Accumulation <b>Accumulation</b>	52,847.92	22,450.78	0.00	(1,516.32)	0.00	(3,231.47)	0.00	0.00	0.00	0.00	70,550.91
	52,847.92	22,450.78	0.00	(1,516.32)	0.00	(3,231.47)	0.00	0.00	0.00	0.00	70,550.91
<b>Mrs Claudine Thilthorpe</b>											
28 Orchard Avenue Everard Park SA 5035											
Accumulation <b>Accumulation</b>	16,444.49	6,639.31	0.00	(470.64)	0.00	(954.57)	0.00	0.00	0.00	0.00	21,658.59
	16,444.49	6,639.31	0.00	(470.64)	0.00	(954.57)	0.00	0.00	0.00	0.00	21,658.59
<b>Mr Francesco Barbaro</b>											
69 Schulze Road Athelstone SA 5076											
Accumulation <b>Accumulation</b>	52,847.89	22,430.78	0.00	(1,515.89)	0.00	(3,231.51)	0.00	0.00	0.00	0.00	70,531.27
	52,847.89	22,430.78	0.00	(1,515.89)	0.00	(3,231.51)	0.00	0.00	0.00	0.00	70,531.27
<b>Mrs Joanne Barbaro</b>											
69 Schulze Road Athelstone SA 5076											
Accumulation <b>Accumulation</b>	14,561.58	6,475.00	0.00	(419.15)	0.00	(934.45)	0.00	0.00	0.00	0.00	19,682.98
	14,561.58	6,475.00	0.00	(419.15)	0.00	(934.45)	0.00	0.00	0.00	0.00	19,682.98
	136,701.88	57,995.87	0.00	(3,922.00)	0.00	(8,352.00)	0.00	0.00	0.00	0.00	182,423.75

**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 28 Orchard Avenue Everard Park, SA 5035
<b>Member</b>	Date of Birth: 20 August 1978
Number: 1	Date Joined Fund: 1 July 2019
<b>Mr Ben Patrick Thilthorpe</b>	Eligible Service Date: 1 July 2019
	Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	52,847.92
<b>Total as at 1 Jul 2022</b>	<b>52,847.92</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	70,550.91
<b>Total as at 30 Jun 2023</b>	<b>70,550.91</b>

**Your Tax Components**

Tax Free	20.00
Taxable - Taxed	70,530.91
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	70,550.91
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Claudine Stella Louise Thilthorpe  
Wife  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Riley James Thilthorpe  
Son  
33.34%

Lila Michelle Thilthorpe  
Daughter  
33.33%

Haylee Claudine Thilthorpe  
Daughter  
33.33%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035

**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 28 Orchard Avenue Everard Park, SA 5035
<b>Member</b> Number: 1	Date of Birth: 20 August 1978
<b>Mr Ben Patrick Thilthorpe</b>	Date Joined Fund: 1 July 2019
<b>Accumulation Account</b>	Eligible Service Date: 1 July 2019
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>52,847.92</b>
<i>Increases to your account:</i>	
Employer Contributions	22,430.78
Member Contributions	20.00
Tax on Net Fund Income	133.15
<b>Total Increases</b>	<b>22,583.93</b>
<i>Decreases to your account:</i>	
Contributions Tax	3,364.62
Share Of Net Fund Income	1,516.32
<b>Total Decreases</b>	<b>4,880.94</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b>70,550.91</b>

Your Tax Components		
Tax Free	0.0283 %	20.00
Taxable - Taxed		70,530.91
Taxable - Untaxed		-

Your Preservation Components	
Preserved	70,550.91
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**  
**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Claudine Stella Louise Thilthorpe  
Wife  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Riley James Thilthorpe  
Son  
33.34%

Lila Michelle Thilthorpe  
Daughter  
33.33%

Haylee Claudine Thilthorpe  
Daughter  
33.33%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035



**Trustee**

The Trustee of the Fund is as follows:

FBT Pty Ltd

The directors of the Trustee company are:

Ben Thilthorpe,  
Joanne Barbaro,  
Francesco Barbaro and  
Claudine Thilthorpe

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Ben Thilthorpe  
Director - FBT Pty Ltd

.....  
Joanne Barbaro  
Director - FBT Pty Ltd

.....  
Francesco Barbaro  
Director - FBT Pty Ltd

.....  
Claudine Thilthorpe  
Director - FBT Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail **FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035**

**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 28 Orchard Avenue Everard Park, SA 5035
<b>Member</b>	Date of Birth: 10 January 1982
Number: 2	Date Joined Fund: 1 July 2019
<b>Mrs Claudine Stella Louise Thilthorpe</b>	Eligible Service Date: 1 July 2019
	Tax File Number Held: Yes

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

<b>Your Accounts</b>	
<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	16,444.49
<b>Total as at 1 Jul 2022</b>	<b>16,444.49</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	21,658.59
<b>Total as at 30 Jun 2023</b>	<b>21,658.59</b>

<b>Your Tax Components</b>	
Tax Free	-
Taxable - Taxed	21,658.59
Taxable - Untaxed	-

<b>Your Preservation Components</b>	
Preserved	21,658.59
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Ben Patrick Thilthorpe  
Husband  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Riley James Thilthorpe  
Son  
33.34%

Lila Michelle Thilthorpe  
Daughter  
33.33%

Haylee Claudine Thilthorpe  
Daughter  
33.33%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035

**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 28 Orchard Avenue Everard Park, SA 5035
<b>Member</b> Number: 2	Date of Birth: 10 January 1982
<b>Mrs Claudine Stella Louise Thilthorpe</b>	Date Joined Fund: 1 July 2019
<b>Accumulation Account</b>	Eligible Service Date: 1 July 2019
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>16,444.49</b>
<i>Increases to your account:</i>	
Employer Contributions	6,639.31
Tax on Net Fund Income	41.33
<u>Total Increases</u>	<u>6,680.64</u>
<i>Decreases to your account:</i>	
Contributions Tax	995.90
Share Of Net Fund Income	470.64
<u>Total Decreases</u>	<u>1,466.54</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>21,658.59</u></b>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	21,658.59
Taxable - Untaxed	-

Your Preservation Components	
Preserved	21,658.59
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Ben Patrick Thilthorpe  
Husband  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Riley James Thilthorpe  
Son  
33.34%

Lila Michelle Thilthorpe  
Daughter  
33.33%

Haylee Claudine Thilthorpe  
Daughter  
33.33%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035



## Trustee

The Trustee of the Fund is as follows:

FBT Pty Ltd

The directors of the Trustee company are:

Ben Thilthorpe,  
Joanne Barbaro,  
Francesco Barbaro and  
Claudine Thilthorpe

## Availability of Other Fund Information

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

## Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....  
Ben Thilthorpe  
Director - FBT Pty Ltd

.....  
Joanne Barbaro  
Director - FBT Pty Ltd

.....  
Francesco Barbaro  
Director - FBT Pty Ltd

.....  
Claudine Thilthorpe  
Director - FBT Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035

**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: 69 Schulze Road Athelstone, SA 5076
Member	Number: 3
Mr Francesco Barbaro	Date of Birth: 16 July 1981 Date Joined Fund: 1 July 2019 Eligible Service Date: 1 July 2019
	Tax File Number Held: Yes

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

Your Accounts	
<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	52,847.89
<b>Total as at 1 Jul 2022</b>	<b>52,847.89</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	70,531.27
<b>Total as at 30 Jun 2023</b>	<b>70,531.27</b>

Your Tax Components	
Tax Free	-
Taxable - Taxed	70,531.27
Taxable - Untaxed	-

Your Preservation Components	
Preserved	70,531.27
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Joanne Barbaro  
Wife  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Mariella Barbaro  
Daughter  
50%

Francesca Barbaro  
Daughter  
50%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035



**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 69 Schulze Road Athelstone, SA 5076
<b>Member</b> Number: 3	Date of Birth: 16 July 1981
<b>Mr Francesco Barbaro</b>	Date Joined Fund: 1 July 2019
<b>Accumulation Account</b>	Eligible Service Date: 1 July 2019
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>52,847.89</b>
<i>Increases to your account:</i>	
Employer Contributions	22,430.78
Tax on Net Fund Income	133.11
<u>Total Increases</u>	<u>22,563.89</u>
<i>Decreases to your account:</i>	
Contributions Tax	3,364.62
Share Of Net Fund Income	1,515.89
<u>Total Decreases</u>	<u>4,880.51</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>70,531.27</u></b>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	70,531.27
Taxable - Untaxed	-

Your Preservation Components	
Preserved	70,531.27
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Joanne Barbaro  
Wife  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Mariella Barbaro  
Daughter  
50%

Francesca Barbaro  
Daughter  
50%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035



**Trustee**

The Trustee of the Fund is as follows:

FBT Pty Ltd

The directors of the Trustee company are:

Ben Thilthorpe,  
Joanne Barbaro,  
Francesco Barbaro and  
Claudine Thilthorpe

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Ben Thilthorpe  
Director - FBT Pty Ltd

.....  
Joanne Barbaro  
Director - FBT Pty Ltd

.....  
Francesco Barbaro  
Director - FBT Pty Ltd

.....  
Claudine Thilthorpe  
Director - FBT Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035

**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 69 Schulze Road Athelstone, SA 5076
<b>Member</b>	Date of Birth: 27 March 1986
Number: 4	Date Joined Fund: 1 July 2019
<b>Mrs Joanne Barbaro</b>	Eligible Service Date: 1 July 2019
	Tax File Number Held: Yes

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

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2022</b>	
Accumulation	14,561.58
<b>Total as at 1 Jul 2022</b>	<b>14,561.58</b>

<b>Withdrawal Benefit as at 30 Jun 2023</b>	
Accumulation	19,682.98
<b>Total as at 30 Jun 2023</b>	<b>19,682.98</b>

**Your Tax Components**

Tax Free	213.75
Taxable - Taxed	19,469.23
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	19,682.98
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Francesco Barbaro  
Husband  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Mariella Barbaro  
Daughter  
50%

Francesca Barbaro  
Daughter  
50%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035

**FBT Self Managed Super Fund**  
(ABN: 63 609 895 500)

**Member Benefit Statement**

Period	Member Account Details
<b>1 July 2022 - 30 June 2023</b>	Residential Address: 69 Schulze Road Athelstone, SA 5076
<b>Member</b> Number: 4	Date of Birth: 27 March 1986
<b>Mrs Joanne Barbaro</b>	Date Joined Fund: 1 July 2019
<b>Accumulation Account</b>	Eligible Service Date: 1 July 2019
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2022	<b>14,561.58</b>
<i>Increases to your account:</i>	
Employer Contributions	6,475.00
Tax on Net Fund Income	36.80
<u>Total Increases</u>	<u>6,511.80</u>
<i>Decreases to your account:</i>	
Contributions Tax	971.25
Share Of Net Fund Income	419.15
<u>Total Decreases</u>	<u>1,390.40</u>
<b>Withdrawal Benefit</b> as at 30 Jun 2023	<b><u>19,682.98</u></b>

Your Tax Components		
Tax Free	1.0860 %	213.75
Taxable - Taxed		19,469.23
Taxable - Untaxed		-

Your Preservation Components	
Preserved	19,682.98
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**  
No insurance details have been recorded

**Your Beneficiaries**

**Non Lapsing Binding Death Nomination\***

In the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Francesco Barbaro  
Husband  
100%

However, in the event that the above beneficiary does not outlive me by 28 days or is unwilling or unable to accept the benefits of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Mariella Barbaro  
Daughter  
50%

Francesca Barbaro  
Daughter  
50%

\* Nomination in effect from 1 July 2019

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035



**Trustee**

The Trustee of the Fund is as follows:

FBT Pty Ltd

The directors of the Trustee company are:

Ben Thilthorpe,  
Joanne Barbaro,  
Francesco Barbaro and  
Claudine Thilthorpe

**Availability of Other Fund Information**

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

**Trustee Disclaimer**

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

Signed on behalf of the Trustee of the Fund

.....  
Ben Thilthorpe  
Director - FBT Pty Ltd

.....  
Joanne Barbaro  
Director - FBT Pty Ltd

.....  
Francesco Barbaro  
Director - FBT Pty Ltd

.....  
Claudine Thilthorpe  
Director - FBT Pty Ltd

Statement Date: 30 June 2023

**For Enquiries:**  
mail FBT Self Managed Super Fund, 28 Orchard Avenue, EVERARD PARK SA 5035

**FBT Self Managed Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Ben Thilthorpe**

**Date of Birth:** 20 Aug 1978  
**Age:** 44 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions** **Non-Concessional**  
 Contributions for the previous 2 years are not confirmed  
 3-year cap in effect from previous years Unknown  
 Total non-concessional contributions in previous 2 years Unknown

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	39,243.40	0.00
Contributions made (to this fund)	3	22,430.78	20.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		22,430.78	20.00
Amount above caps	4	0.00	0.00
Available		<u>44,312.62</u>	<u>109,980.00</u>

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	22,430.78
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>22,430.78</b>
<b>NonConcessional</b>	Personal	20.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>20.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
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**FBT Self Managed Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

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**Mr Ben Thilthorpe**

18/08/2022	Personal		20.00	manual
12/04/2023	Employer Mandated	22,430.78		manual
<b>Totals:</b>		<b>22,430.78</b>	<b>20.00</b>	

**FBT Self Managed Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mr Francesco Barbaro**

**Date of Birth:** 16 Jul 1981  
**Age:** 41 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	39,243.40	0.00
Contributions made (to this fund)	3	22,430.78	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		22,430.78	0.00
Amount above caps	4	0.00	0.00
Available		44,312.62	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	22,430.78
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>22,430.78</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
<b>Total Other contributions</b>	<b>0.00</b>	

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
12/04/2023	Employer Mandated	22,430.78			manual
	<b>Totals:</b>	<b>22,430.78</b>			



**FBT Self Managed Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Claudine Thilthorpe**

**Date of Birth:** 10 Jan 1982  
**Age:** 41 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	82,673.77	0.00
Contributions made (to this fund)	3	6,639.31	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		6,639.31	0.00
Amount above caps	4	0.00	0.00
Available		103,534.46	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	6,639.31
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>6,639.31</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
19/01/2023	Employer Mandated	119.49			manual
03/04/2023	Employer Mandated	44.82			manual
12/04/2023	Employer Mandated	6,475.00			manual
<b>Totals:</b>		<b>6,639.31</b>			

**FBT Self Managed Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2022 to 30 June 2023**

**Mrs Joanne Barbaro**

**Date of Birth:** 27 Mar 1986  
**Age:** 37 (at 30/06/2023)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
Contributions for the previous 2 years are not confirmed			Unknown
3-year cap in effect from previous years			Unknown
Total non-concessional contributions in previous 2 years			Unknown
<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1	27,500.00	110,000.00
Cumulative Available Unused Cap	2	85,175.03	0.00
Contributions made (to this fund)	3	6,475.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		6,475.00	0.00
Amount above caps	4	0.00	0.00
Available		106,200.03	110,000.00

**Notes**

- 1 . Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
- 2 . Member may be eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	6,475.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>6,475.00</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
12/04/2023	Employer Mandated	6,475.00			manual
	<b>Totals:</b>	<b>6,475.00</b>			



## Income tax 002

<b>Date generated</b>	22 August 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

9 results found - from **22 August 2021** to **22 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Apr 2023	24 Apr 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$73.30		\$0.00
19 Apr 2023	19 Apr 2023	Credit transferred to Integrated Client Account	\$2,031.00		\$73.30 CR
19 Apr 2023	19 Apr 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$2,104.30	\$2,104.30 CR
30 May 2022	24 Jan 2022	Credit transferred to Integrated Client Account	\$1.33		\$0.00
30 May 2022	24 Jan 2022	Credit transferred to Integrated Client Account	\$2,626.67		\$1.33 CR
27 May 2022	16 May 2022	Credit transferred to Integrated Client Account	\$1.33		\$2,628.00 CR
27 May 2022	16 May 2022	Interest for early payment of Income Tax		\$1.33	\$2,629.33 CR
25 Jan 2022	24 Jan 2022	Payment received		\$10,855.45	\$2,628.00 CR
6 Oct 2021	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$8,227.45		\$8,227.45 DR



**BARTLEY PARTNERS**  
ACCOUNTING

322 Glen Osmond Road, Myrtle Bank SA 5064  
PO Box 230, Glen Osmond SA 5064  
[www.bartleypartners.com.au](http://www.bartleypartners.com.au)  
P: 08 8338 1033  
ABN: 49 083 323 433

**Due Date: 11 Apr 2023**

**TAX INVOICE**

Trustee for FBT Self Managed Super Fund  
28 Orchard Ave  
EVERARD PARK SA 5035  
AUSTRALIA

**Invoice Number**  
INV-8869

**Invoice Date**  
04 Apr 2023

Description	GST	Amount
For Professional Services including:		
- Preparation of 2022 Financial Statements	10%	825.00
- Preparation and lodgement of 2022 Tax Return		
- Annual software subscription fee	10%	275.00
- Disbursement to independent auditor for 2022 audit	10%	330.00
	Subtotal	1,300.00
	Total GST 10%	130.00
	Invoice Total	1,430.00
	Payments Received	0.00
	<b>Amount Due</b>	<b>\$1,430.00</b>

Account payment terms are STRICTLY 7 days net  
[accounts@bartleypartners.com.au](mailto:accounts@bartleypartners.com.au)

## How to Pay



EFT directly into our bank account:  
Account: Bartley Partners Pty Ltd  
BSB: 065-124 Account No: 1043 8071  
Reference: Name and INV-8869



Credit card by phone – 8338 1033  
VISA or MasterCard Accepted  
**3% surcharge charged**



**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

FBT SMSF PTY LTD  
 BARTLEY PARTNERS PTY LTD  
 PO BOX 230  
 GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 27 Jul 22

**FBT SMSF PTY LTD**

ACN 633 682 998

Account No. 22 633682998

**Summary**

Opening Balance	\$56.00
New items	\$87.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$143.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

**Immediately \$143.00**

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****FBT SMSF PTY LTD**

ACN 633 682 998

Account No: 22 633682998

**22 633682998****TOTAL DUE \$143.00****Immediately \$143.00**

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2296336829983



\*814 129 0002296336829983 82

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-07-27	Late Payment Fee 1	4X0003256480P A	\$87.00
	<b>Outstanding transactions</b>		
2022-05-24	Annual Review - Special Purpose Pty Co	4X0003256480P A	\$56.00
2022-07-27	Late Payment Fee 1	4X0003256480P A	\$87.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 3368 2998 382

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

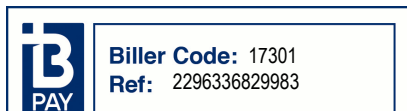
Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Billers Code:** 17301  
**Ref:** 2296336829983

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Due Date: 20 Apr 2023**

TAX INVOICE

The Trustee for FBT Self Managed Super Fund

**Invoice Number**  
INV-1312

**Invoice Date**  
13 Apr 2023

Description	GST	Amount
For Professional Services including:		
- Establishment of Bare Trust with corporate trustee including all legal, software and accounting disbursements	10%	1,002.00
On charging Australian Securities & Investment Commission (ASIC) setup fees at cost.	No GST	538.00
	Subtotal	1,448.91
	Total GST 10%	91.09
	Invoice Total	1,540.00
	Payments Received	0.00
	<b>Amount Due</b>	<b>\$1,540.00</b>

Account payment terms are STRICTLY 7 days net  
[accounts@smsfaustralia.com](mailto:accounts@smsfaustralia.com)

## How to Pay



EFT directly into our bank account:  
Account: SMSF Australia Pty Ltd  
BSB: 065-004 Account No: 1108 1117  
Reference: Name and INV-1312



Credit card payment via Stripe  
VISA or MasterCard Accepted  
**3% surcharge oncharged**



# Payroll Employee Summary

FBT Lawyers Pty Ltd

From 1 July 2022 to 30 April 2023

Employee	Earnings	Deductions	Tax	Super	Net Pay	Reimb.
Ben Thilthorpe	166,007.42	-	70,295.00	22,430.78	95,712.42	-
Claudine Thilthorpe	61,666.70	-	18,091.12	6,475.00	43,575.58	-
Demi Goldsmith	7,809.24	-	948.00	819.96	6,861.24	-
Frank Barbaro	166,007.42	-	70,295.00	22,430.78	95,712.42	-
Hamish Hill	52,769.34	-	12,416.00	5,250.00	40,353.34	-
Jasmine Daniel	75,410.78	-	22,164.00	7,741.77	53,246.78	-
Joanne Barbaro	61,666.70	-	18,091.12	6,475.00	43,575.58	-
Nikki Manthorpe	44,057.66	-	7,976.00	4,626.08	36,081.66	-
Omar Ali	12,115.39	-	2,778.00	1,272.11	9,337.39	-
Rebecca Wright	61,369.22	-	16,156.00	6,443.77	45,213.22	-
	708,879.87	-	239,210.24	83,965.25	469,669.63	-





## Activity statement 004

<b>Date generated</b>	22 August 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

22 results found - from **22 August 2021** to **22 August 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
12 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23		\$0.00	\$0.00
19 Apr 2023	19 Apr 2023	Credit transfer received from Income Tax Account		\$2,031.00	\$0.00
4 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$2,031.00		\$2,031.00 DR
16 Dec 2022	15 Dec 2022	Payment received		\$2,031.00	\$0.00
9 Dec 2022	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$2,031.00		\$2,031.00 DR
26 Sep 2022	23 Sep 2022	Payment received		\$2,011.00	\$0.00
21 Sep 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$2,031.00		\$2,011.00 DR
19 Aug 2022	18 Aug 2022	Payment received		\$20.00	\$20.00 CR
1 Jul 2022	1 Jul 2022	General interest charge			\$0.00
1 Jul 2022	30 Jun 2022	Payment received		\$5,337.67	\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Jun 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,992.00		\$5,337.67 DR
30 May 2022	1 Feb 2022	General interest charge			\$3,345.67 DR
30 May 2022	24 Jan 2022	Credit transfer received from Income Tax Account		\$1.33	\$3,345.67 DR
30 May 2022	24 Jan 2022	Credit transfer received from Income Tax Account		\$2,626.67	\$3,347.00 DR
27 May 2022	27 May 2022	General interest charge			\$5,973.67 DR
27 May 2022	16 May 2022	Credit transfer received from Income Tax Account		\$1.33	\$5,973.67 DR
1 Apr 2022	1 Apr 2022	General interest charge			\$5,975.00 DR
18 Mar 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,992.00		\$5,975.00 DR
4 Jan 2022	4 Jan 2022	General interest charge			\$3,983.00 DR
20 Dec 2021	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,355.00		\$3,983.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$2,628.00 DR
20 Sep 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$2,628.00		\$2,628.00 DR



THE TRUSTEE FOR THE FBT SELF MANAGED  
SUPER FUND  
PO BOX 230  
GLEN OSMOND SA 5064

Our reference: 7137604999604  
Phone: 13 10 20  
ABN: 63 609 895 500

3 April 2023

### **Superannuation remittance advice**

To whom it may concern

An amount of \$44.82 has been forwarded to you from the super guarantee account for THE TRUSTEE FOR THE FBT SELF MANAGED SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

### Reading your remittance advice

This remittance advice provides details of super guarantee payments credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's super guarantee payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of super guarantee being credited for a member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **9 May 2023**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

## HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at  
[www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

For other payment options, visit [www.ato.gov.au/paymentoptions](http://www.ato.gov.au/paymentoptions)

## Superannuation remittance advice

Provider: THE TRUSTEE FOR THE FBT SELF MANAGED SUPER FUND  
Tax file number: 556 169 896  
Remittance type: Super guarantee

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Claudine Thilthorpe	SMSF12233831997 3	361 259 707	10/1/1982	7029038586723	2020	\$44.82

Payment details	Description	Processed date	Credit
	Super guarantee remittance	31 March 2023	\$44.82 CR
<b>Total payment amount</b>			<b>\$44.82 CR</b>





THE TRUSTEE FOR THE FBT SELF MANAGED  
SUPER FUND  
PO BOX 230  
GLEN OSMOND SA 5064

Our reference: 7135783324009  
Phone: 13 10 20  
ABN: 63 609 895 500

19 January 2023

### **Superannuation remittance advice**

To whom it may concern

An amount of \$119.49 has been forwarded to you from the super guarantee account for THE TRUSTEE FOR THE FBT SELF MANAGED SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie  
Deputy Commissioner of Taxation

### Reading your remittance advice

This remittance advice provides details of super guarantee payments credited to you for one or more of your members.

### Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

### Remittance reference number

This is a unique identifier we assign to the remittance of a member's super guarantee payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

### Payment

This is the total amount of super guarantee being credited for a member.

### What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **24 February 2023**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

## HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.  
More info: [www.bpay.com.au](http://www.bpay.com.au)

### CREDIT OR DEBIT CARD

Pay online with your credit or debit card at  
[www.governmenteasypay.gov.au/PayATO](http://www.governmenteasypay.gov.au/PayATO)

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

### OTHER PAYMENT OPTIONS

For other payment options, visit [www.ato.gov.au/paymentoptions](http://www.ato.gov.au/paymentoptions)



## Superannuation remittance advice

Provider: THE TRUSTEE FOR THE FBT SELF MANAGED SUPER FUND  
Tax file number: 556 169 896  
Remittance type: Super guarantee 

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Claudine Thilthorpe	SMSF12233831997 3	361 259 707	10/1/1982	7028798114694	2021	\$52.15
Claudine Thilthorpe	SMSF12233831997 3	361 259 707	10/1/1982	7028798114708	2021	\$36.93
Claudine Thilthorpe	SMSF12233831997 3	361 259 707	10/1/1982	7028798114718	2021	\$30.41

Payment details	Description	Processed date	Credit
	Super guarantee remittance	18 January 2023	\$119.49 CR
<b>Total payment amount</b>			<b>\$119.49 CR</b>



# TAX INVOICE

19.04.23

**Ben Thilthorpe**  
62 Barton Cct  
MOUNT BARKER 5251

**PAID**



**Invoice Number**  
495  
**Invoice Date**  
12/04/2023  
**Invoice Due Date**  
12/04/2023

**Jims Building Inspections - Marion**  
5A Egmont Ave  
WARRADALE  
5046  
marion@jimbuildinginspections.com.au  
0400110719  
ACN: 609 879 307  
**EFT**  
Account Name: Sai Aust Co Pty Ltd  
BSB - Account Number: 065155-10787440

Ben Thilthorpe  
62 Barton Cct MOUNT BARKER SA 5251

Description	Qty	Unit Price	Job Date	GST Incl.	Amount
Building & Pest Inspection Discounted Price	1	\$550.00	12/04/2023	\$50.00	\$550.00
				Subtotal	\$500.00
				GST	\$50.00
				<b>TOTAL</b>	<b>\$550.00</b>

**TOTAL AMOUNT PAYABLE: \$550.00**

30 June 2023

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 46  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 3

## Account Details

STATEMENT PERIOD ENDING 30/06/2023

ACCOUNT NO	ACCOUNT
102467490	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUN23		OPENING BALANCE			\$184,682.75
30JUN23		CURRENT BALANCE			\$184,682.75



### Report scams 24/7

Did you know we have 24/7 scam support? If you need urgent assistance with scam or fraud activity on your account, please call us on 13 11 82.



### Are your contact details up to date?

Please check that your contact details are up to date, including your postal address, email address and preferred contact phone number, so that you don't miss any important communication from us. You can check that your contact details are current in Internet Banking > Settings > Member Details, calling 13 11 82 or visiting us in branch.



### Online Saver Rates

The interest rate on this account has changed as follows, effective 1 June 2023:

	Base Rate	With Bonus
\$0 - \$4,999	0.05%p.a.	3.00%p.a.
\$5,000 and above	0.05%p.a.	3.00%p.a.



### Elect to receive Annual Report

Our Annual Report is published each year on the People's Choice website [www.peopleschoice.com.au/about-us/corporate-governance/annual-reports/](http://www.peopleschoice.com.au/about-us/corporate-governance/annual-reports/)

You can tell us if you want to be notified by email when the Annual Report is available on the People's Choice website or if you wish to receive a paper copy each year free of charge.

You don't have to elect to receive the Annual Report and if you do not elect to receive it, we are not required to send it to you. You can change your choice at any time by notifying us.

To elect to receive the Annual Report please visit the People's Choice website at the above link or contact us on 13 11 82.

## We're for banking made simple.



Bank on the go with the Mobile Banking App available from the App store or Google Play.



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Pay on the go with Google Pay, Apple Pay and Samsung Pay.



Want to view your accounts online? Access Internet Banking at [peopleschoice.com.au](http://peopleschoice.com.au)



Have a question? Call us on **13 11 82**.

## Frequently asked questions.



### Why is my statement important?

It's your way to check for any authorised transactions, and if you're registered for eStatements you'll have access to past statements online.



### What should I do if I'm going overseas?

Let us know when you're jetting off so we can recognise any foreign transactions and don't forget to register for Secure Code.



### How do I report a dispute?

Not sure about a transaction on your account? Just give us a call on **13 11 82**.



### What should I do if my card is lost or stolen?

Give us a call on **13 11 82, +61 8 8305 8305** if you're overseas or visit your nearest branch.



### By banking with People's Choice, you're helping our planet.

We recognise our responsibility to care for the environment and play our part in addressing climate change, so we're delighted to announce that we're now certified as carbon neutral! For more information visit [peopleschoice.com.au](http://peopleschoice.com.au)

30 June 2023

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 46  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1 800 224 004

Page 3 of 3

STATEMENT PERIOD ENDING 30/06/2023

### 2022/23 Interest / Tax Summary

Account Number	Account Name	Interest Credit	Withholding Tax
102467490	BUSINESS ACCESS	\$0.00	\$0.00
<b>Total</b>		<b>\$0.00</b>	<b>\$0.00</b>

To be retained by payee for taxation purposes.

Please note: For loans held with us, please refer to the Interest Details section in the 'Accounts tab' via Internet Banking or your past statements for the financial year.

Accounts can be jointly or individually owned. For income tax purposes only an individual's portion of the interest should be treated as income. You should seek your own tax advice if you are not sure about what to declare as income for tax purposes.

31 May 2023

Member number(s): 600276331



000139 045 - 5000

FBT SELF MANAGED SUPER FUND  
78 ANGAS ST  
ADELAIDE SA 5000

Statement number: 45

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

## Account Details

STATEMENT PERIOD ENDING 31/05/2023

ACCOUNT NO ACCOUNT

102467490 Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY23		OPENING BALANCE			\$184,682.75
31MAY23		CURRENT BALANCE			\$184,682.75



### Romance Scams

Online dating scams are once again on the rise, with scammers targeting victims through legitimate dating apps, websites and social media. Scammers target victims by posing as romantic interests with the intention of requesting money, gifts or banking/credit card information. Be wary of people claiming to be from Australia but working overseas or travelling, expressing strong emotions over a short period of time, subtle or direct requests for money or gifts and playing on emotional triggers to build trust or empathy. Money lost to scammers in most cases is impossible to recover and can pose a risk to personal data and information as they are often linked to money laundering activities.

For more information visit:

<https://www.peopleschoice.com.au/help-and-support/digital-banking-security>

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Have a question? Call us on **13 11 82**.

## Frequently asked questions.



### Why is my statement important?

It's your way to check for any authorised transactions, and if you're registered for eStatements you'll have access to past statements online.



### What should I do if I'm going overseas?

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### How do I report a dispute?

Not sure about a transaction on your account? Just give us a call on **13 11 82**.



### What should I do if my card is lost or stolen?

Give us a call on **13 11 82, +61 8 8305 8305** if you're overseas or visit your nearest branch.



### By banking with People's Choice, you're helping our planet.

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30 April 2023

Member number(s): 600276331



000146 045 - 5000

**FBT SELF MANAGED SUPER FUND**  
78 ANGAS ST  
ADELAIDE SA 5000

Statement number: 44

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

## Account Details

STATEMENT PERIOD ENDING 30/04/2023

ACCOUNT NO ACCOUNT

102467490 Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01APR23		OPENING BALANCE			\$153,042.55
03APR23		Direct Credit ATO 012721 ATO001100017319893		\$44.82	\$153,087.37
12APR23		Direct Credit FBT LAWYERS PTY 165074 BT Lawyers		\$35,042.08	\$188,129.45
19APR23		OSKO TFR TO Sai Aust Co Pty Ltd Building Inspectio	\$550.00		\$187,579.45
24APR23		Direct Credit ATO 012721 ATO003000017922457		\$73.30	\$187,652.75
26APR23		OSKO TFR TO Bartley Partners Pty Ltd INV-8869	\$1,430.00		\$186,222.75
26APR23		OSKO TFR TO SMSF Australia Pty Ltd INV-1312	\$1,540.00		\$184,682.75
30APR23		<b>CURRENT BALANCE</b>			<b>\$184,682.75</b>



### Remote Access Scams

Be on the lookout for scammers attempting to gain personal information by posing as well-known organisations in telecommunications, retail and IT support industries. Scammers will claim you have an issue with your account, internet or computer which can be solved by remotely accessing your device. Never give an unsolicited caller remote access to your device by clicking on a pop-up or downloading an application, even if they appear professional or knowledgeable. Do not provide personal, credit card or online account details over the phone unless you made the call from a trusted source. For more information visit: <https://www.peopleschoice.com.au/help-and-support/digital-banking-security>

## We're for banking made simple.



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An extra layer of protection with Secure Code.



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31 March 2023

Member number(s): 600276331



000150 045 - 5000

**FBT SELF MANAGED SUPER FUND**  
 78 ANGAS ST  
 ADELAIDE SA 5000

Statement number: 43  
 Shares held: 1  
 BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 2

**Account Details**

STATEMENT PERIOD ENDING 31/03/2023

ACCOUNT NO ACCOUNT

102467490 Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01 MAR 23		OPENING BALANCE			\$153,042.55
31 MAR 23		CURRENT BALANCE			\$153,042.55

**People's Choice**  
 COMMUNITY LOTTERY

**Together we've raised more than \$1M for community groups around Australia.**

Thank you for supporting this year's People's Choice Community Lottery.

Special thanks to our Platinum Partner CMI Toyota **CMI TOYOTA**

Full T&Cs communitylottery.com.au, SA Lottery Licence No. M14289, Vic Raffle Permit No. 10434/22, Declared Organisation No. 58545, ACT Permit No. ACT R 22/00176, NSW Art Union Authority no. GOCAU/2470.

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An extra layer of protection with Secure Code.



Pay on the go with Google Pay, Apple Pay and Samsung Pay.



Have a question? Call us on **13 11 82**.

## Frequently asked questions.



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### What should I do if I'm going overseas?

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28 February 2023

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 42

Shares held: 2

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

## Account Details

STATEMENT PERIOD ENDING 28/02/2023

ACCOUNT NO	ACCOUNT
102467490	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01FEB23		OPENING BALANCE			\$153,042.55
28FEB23		CURRENT BALANCE			\$153,042.55

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31 January 2023

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 41  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

## Account Details

STATEMENT PERIOD ENDING 31/01/2023

ACCOUNT NO	ACCOUNT
102467490	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JAN23		OPENING BALANCE			\$141,229.00
19JAN23		Direct Credit ATO 012721 ATO001000018003495		\$119.49	\$141,348.49
30JAN23		OSKO DIRECT CREDIT OSKO FBT LAWYERS PTY LTD T/AS Superannuation Pay		\$11,694.06	\$153,042.55
31JAN23		CURRENT BALANCE			\$153,042.55

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31 December 2022

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 40  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 4

### Account Details

STATEMENT PERIOD ENDING 31/12/2022

ACCOUNT NO ACCOUNT

102467490 Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01DEC22		OPENING BALANCE			\$143,260.00
15DEC22		BPAY PAYMENT TAX OFFICE PAYMENTS 1319	\$2,031.00		\$141,229.00
31DEC22		CURRENT BALANCE			\$141,229.00



### Online Saver Rates

The interest rate on this account has changed as follows effective 01 December 2022:

	Base Rate	With Bonus
\$0 - \$4,999 .....	0.05%p.a.	2.35%p.a.
\$5,000 and above.....	0.05%p.a.	2.35%p.a.

30 November 2022

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 39  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

## Account Details

STATEMENT PERIOD ENDING 30/11/2022

ACCOUNT NO	ACCOUNT
102467490	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01 NOV22		OPENING BALANCE			\$143,260.00
30 NOV22		CURRENT BALANCE			\$143,260.00



### Online Saver Rates

The interest rate on this account has changed as follows effective 01 November 2022:

	Base Rate	With Bonus
\$0 - \$4,999	0.05%p.a.	2.10%p.a.
\$5,000 and above	0.05%p.a.	2.10%p.a.



### Keeping your banking safe and secure.

**Reject, refuse or ignore requests for private information.**

To help minimise the risk of being scammed, remember to **reject, refuse or ignore** unsolicited requests for personal information. People's Choice will never contact you to request passwords, VISA card, rediCARD or account details. We will not send you a SMS containing links or request remote access to your device. Never share your password or internet banking login credentials. If you believe you have been contacted by a scammer or are concerned about your privacy, please call us directly on 13 11 82 or for more general information about how to spot a scam, please visit our website at <https://www.peopleschoice.com.au/help-and-support/digital-banking-security>.



31 October 2022

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 38  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 31/10/2022

ACCOUNT NO	ACCOUNT
102467490	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01OCT22		OPENING BALANCE			\$132,184.58
26OCT22		OSKO DIRECT CREDIT OSKO FBT		\$11,075.42	\$143,260.00
31OCT22		LAWYERS PTY LTD T/AS Qtr 1 - Super			
		CURRENT BALANCE			\$143,260.00



Online Saver Rates

The interest rate on this account has changed as follows, effective 1 October 2022:

	Base Rate	With Bonus
\$0 - \$4,999	0.05%p.a.	1.85%p.a.
\$5,000 and above	0.05%p.a.	1.85%p.a.

30 September 2022

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 37  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

### Account Details

STATEMENT PERIOD ENDING 30/09/2022

ACCOUNT NO ACCOUNT

102467490 Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01SEP22		OPENING BALANCE			\$134,195.58
21SEP22		BPAY PAYMENT TAX OFFICE PAYMENTS 1319	\$2,011.00		\$132,184.58
30SEP22		CURRENT BALANCE			\$132,184.58



### Online Saver Rates

The interest rate on this account has changed as follows, effective 1 September 2022:

	Base Rate	With Bonus
\$0 - \$4,999 .....	0.05%p.a.	1.45%p.a.
\$5,000 and above.....	0.05%p.a.	1.45%p.a.

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31 August 2022

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 36  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

## Account Details

STATEMENT PERIOD ENDING 31/08/2022

ACCOUNT NO ACCOUNT

102467490 Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01AUG22		OPENING BALANCE			\$134,338.58
16AUG22		BPAY PAYMENT ASIC 1319	\$143.00		\$134,195.58
31AUG22		CURRENT BALANCE			\$134,195.58



## Online Saver Rates

The interest rate on this account has changed as follows, effective 1 August 2022:

	Base Rate	With Bonus
\$0 - \$4,999	0.05%p.a.	1.05%p.a.
\$5,000 and above	0.05%p.a.	1.05%p.a.

31 July 2022

Member number(s): 99921319  
600276331



000000 900 - 5035

MR BEN P THILTHORPE  
28 ORCHARD AVE  
EVERARD PARK SA 5035

Statement number: 35  
Shares held: 2  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

**Account Details**

STATEMENT PERIOD ENDING 31/07/2022

ACCOUNT NO	ACCOUNT
102467490	Business Access

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUL22		OPENING BALANCE			\$134,338.58
31JUL22		CURRENT BALANCE			\$134,338.58



**Line of Credit**

We wish to advise that your Line of Credit rate increased by 0.50%p.a. effective 19 July 2022.



**Online Saver Rates**

The interest rate on this account has changed as follows, effective 1 July 2022:

	Base Rate	With Bonus
\$0 - \$4,999 .....	0.05%p.a.	0.75%p.a.
\$5,000 and above.....	0.05%p.a.	0.75%p.a.

**Application For Membership (Ben)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (a) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (b) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	BEN PATRICK THILTHORPE
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	28 ORCHARD AVENUE, EVERARD PARK, SA 5035
DATE OF BIRTH	20 AUGUST 1978
PLACE OF BIRTH	MODBURY
TAX FILE NUMBER	420 333 980

Signature 

Date 1 July 2019

**TFN Notification (Ben)**

Name:	BEN PATRICK THILTHORPE		
Address:	28 ORCHARD AVENUE, EVERARD PARK, SA 5035		
Date of Birth:	20 AUGUST 1978		
Sex:	Male	-Female-	(delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

4	2	0	3	3	3	9	8	0
---	---	---	---	---	---	---	---	---

Signature 

Date 1 July 20 19

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**Application For Membership (Claudine)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (c) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (d) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	CLAUDINE STELLA LOUISE THILTHORPE
FORMER GIVEN AND FAMILY NAMES (IF ANY)	BOURGOIN
ADDRESS	28 ORCHARD AVENUE, EVERARD PARK, SA 5035
DATE OF BIRTH	10 JANUARY 1982
PLACE OF BIRTH	WODONGA
TAX FILE NUMBER	361 259 707

Signature .....



Date..... 1 July 2019 .....

**TFN Notification (Claudine)**

Name:	CLAUDINE STELLA LOUISE THILTHORPE
Address:	28 ORCHARD AVENUE, EVERARD PARK, SA 5035
Date of Birth:	10 JANUARY 1982
Sex:	<del>Male</del> Female (delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

3	6	1	2	5	9	7	0	7
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Signature 

Date 1 July 2019

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The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.



**Application For Membership (Frank)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (e) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (f) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	FRANCESCO BARBARO
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	69 SCHULZE ROAD, ATHELSTONE, SA 5076
DATE OF BIRTH	16 JULY 1981
PLACE OF BIRTH	MODBURY
TAX FILE NUMBER	197 321 967

Signature .....



Date ..... 1 July 2019 .....

**TFN Notification (Frank)**

Name:	FRANCESCO BARBARO
Address:	69 SCHULZE ROAD, ATHELSTONE, SA 5076
Date of Birth:	16 JULY 1981
Sex:	Male <input checked="" type="checkbox"/> <del>Female</del> <input type="checkbox"/> (delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

1	9	7	3	2	1	9	6	7
---	---	---	---	---	---	---	---	---

Signature .....  .....

Date.....1 July..... 2019

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

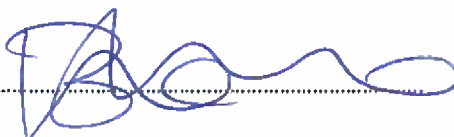
The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**Application For Membership (Joanne)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (g) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (h) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	JOANNE BARBARO
FORMER GIVEN AND FAMILY NAMES (IF ANY)	AGOSTINO
ADDRESS	69 SCHULZE ROAD, ATHELSTONE, SA 5076
DATE OF BIRTH	27 MARCH 1986
PLACE OF BIRTH	BAULKHAM HILLS
TAX FILE NUMBER	344 336 754

Signature ..... 

Date 1 July 2019 .....

**TFN Notification (Joanne)**

Name:	JOANNE BARBARO
Address:	69 SCHULZE ROAD, ATHELSTONE, SA 5076
Date of Birth:	27 MARCH 1986
Sex:	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> (delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

3	4	4	3	3	6	7	5	4
---	---	---	---	---	---	---	---	---

Signature .....  ..... Date..... 1 July ..... 2019 .

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**ASIC**

Australian Securities &amp; Investments Commission

**Forms Manager**

Registered Agents

**Company:** FBT SMSF PTY LTD ACN 633 682 998**Company details**

Date company registered 24-05-2019  
 Company next review date 24-05-2023  
 Company type Australian Proprietary Company  
 Company status Registered  
 Home unit company No  
 Superannuation trustee company Yes  
 Non profit company No

**Registered office**

322 GLEN OSMOND ROAD , MYRTLE BANK SA 5064

**Principal place of business**

78 ANGAS STREET , ADELAIDE SA 5000

**Officeholders**

BARBARO, JOANNE

Born 27-03-1986 at BAULKHAM HILLS NSW  
 69 SCHULZE ROAD , ATHELSTONE SA 5076  
 Office(s) held: Director, appointed 24-05-2019

THILTHORPE, CLAUDINE STELLA LOUISE

Born 10-01-1982 at WODONGA VIC  
 28 ORCHARD AVENUE , EVERARD PARK SA 5035  
 Office(s) held: Director, appointed 24-05-2019

THILTHORPE, BEN PATRICK

Born 20-08-1978 at MODBURY SA  
 28 ORCHARD AVENUE , EVERARD PARK SA 5035  
 Office(s) held: Director, appointed 24-05-2019  
 Secretary, appointed 24-05-2019

BARBARO, FRANCESCO

Born 16-07-1981 at MODBURY SA  
 69 SCHULZE ROAD , ATHELSTONE SA 5076  
 Office(s) held: Director, appointed 24-05-2019

**Company share structure**

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORD SHARES	180	180.00	0.00

**Members**

BARBARO , FRANCESCO 69 SCHULZE ROAD , ATHELSTONE SA 5076

Share class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

THILTHORPE , BEN PATRICK                                28 ORCHARD AVENUE , EVERARD PARK SA 5035

Share class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

THILTHORPE , CLAUDINE STELLA  
LOUISE    28 ORCHARD AVENUE , EVERARD PARK SA 5035

Share class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

BARBARO , JOANNE                                        69 SCHULZE ROAD , ATHELSTONE SA 5076

Share class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

## Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	FormDescription	Status
24-05-2019	0EMH06163 201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

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## **SUPERANNUATION FUND DEED**

**FBT Self Managed Super Fund**

**FBT SMSF Pty Ltd**  
**ACN: 633 682 998**  
**(Trustee)**

**EVAN RICHARDS & ASSOCIATES**  
*Demystifying Law, Delivering Value*  
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## Date

**This deed** is made on the 1<sup>st</sup> July 2019

## Parties

<b>Name</b>	FBT SMSF Pty Ltd ('Trustee')
<b>Address</b>	C/- Bartley Partners, 322 Glen Osmond Road, Myrtle Bank, SA, 5064

<b>Name</b>	Joanne Barbaro ('Member')
<b>Address</b>	69 Schulze Road, Athelstone SA 5076

<b>Name</b>	Francesco Barbaro ('Member')
<b>Address</b>	69 Schulze Road, Athelstone SA 5076

<b>Name</b>	Ben Patrick Thilthorpe ('Member')
<b>Address</b>	28 Orchard Avenue, Everard Park SA 5035

<b>Name</b>	Claudine Stella Louise Thilthorpe ('Member')
<b>Address</b>	28 Orchard Avenue, Everard Park SA 5035

## Recitals

- A. The Trustee hereby establishes an indefinitely continuing complying superannuation fund (Fund) which is:
- A self-managed superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993-,
  - A complying superannuation fund for the purposes of the Income Tax Assessment Act 1997,
  - A regulated superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993;
  - An accumulation fund within the meaning of the Superannuation Industry (Supervision) Regulations 1994; and e. subject to the duties and powers under this Deed for the purpose of providing superannuation benefits for those persons who, being eligible for membership, become Members of the Fund and their Dependants.

- B. The Trustee agrees to act as Trustee of the Fund.

Now this deed witnesses that the Trustee hereby constitutes an indefinitely continuing superannuation fund known as the "FBT Self Managed Super Fund" vested in and controlled and administered by the Trustee upon the trusts of this Deed (which includes this preamble, the Recitals and all of the following Parts hereof) effective from the date hereof.

## Operative Terms

### 1 Definitions

Term	Meaning
<b>Account</b>	an account established by the Trustee for the purpose of administering the Fund or calculating the Benefits payable in respect of a Member or for any other purpose under this Deed
<b>Account-Based Pension</b>	has the meaning given in sub-regulation 1.03(1) of the SIS Regulations
<b>Allocated Pension</b>	a Pension that complies with sub-regulation 1.06(4) of the SIS Regulations
<b>Auditor</b>	an approved auditor within the meaning of the Relevant Law being the auditor appointed by the Trustee from time to time to audit the Fund
<b>Beneficiary</b>	a person (including a Member or a former Member) beneficially entitled to a Benefit from the Fund
<b>Benefit</b>	the benefits payable or that may be payable to a Member or his Dependants or any other person under this Deed or the Relevant Law
<b>Commencement Date</b>	the date of this Deed
<b>Deed</b>	this Deed
<b>Dependant</b>	<ul style="list-style-type: none"> <li>a) a Member's spouse and, where there is more than one person who fits that description, the person determined by the Trustee to be the Member's spouse;</li> <li>b) a Member's child including any person who is, in the Trustee's opinion, maintained as a child by the Member;</li> <li>c) any other person whom the Trustee considers to be substantially financially dependant on the Member at the relevant time; and</li> <li>d) any other person considered to be a dependant under the Relevant Law</li> </ul>
<b>Eligible Fund</b>	a superannuation fund, an approved deposit fund, an eligible rollover fund, a rollover annuity, or any other like fund or annuity which the acceptance of monies or assets from, or the payment or transfer of monies or assets to, would not, in the opinion of the Trustee, be in breach of the Relevant Law

<b>Term</b>	<b>Meaning</b>
<b>Eligible Person</b>	any person who is eligible to become a member of a self managed superannuation fund under the Relevant Law
<b>Financial Year</b>	<ul style="list-style-type: none"><li>a) the period from the Commencement Date to the following 30 June;</li><li>b) the period from each subsequent 1 July to each following 30 June before the termination of the Fund;</li><li>c) the period from the last 1 July before the termination of the Fund to the date of termination of the Fund; and</li><li>d) such other period ending on such other date as the Trustee may from time to time determine</li></ul>
<b>Fund</b>	all of the assets from time to time held by the Trustee in the trusts established by this Deed
<b>Member</b>	a person who has been admitted to membership of the Fund and has not ceased membership of the Fund
<b>Old-Age Pension</b>	has the meaning given in section 10 of the SIS Act
<b>Pension</b>	has the meaning given in section 10 of the SIS Act
<b>Pension Standards</b>	<ul style="list-style-type: none"><li>a) for an Account-Based Pension, the standards in sub-regulation 1.06(9A) of the SIS Regulations;</li><li>b) for an Allocated Pension, the standards in sub-regulation 1.06(4) of the SIS Regulations;</li><li>c) for a Transition to Retirement Income Stream, the standards in the definition of that term in sub-regulation 6.01(2) of the SIS Regulations; and</li><li>d) for any other Old-Age Pension, the relevant standards contained in the SIS Regulations</li></ul>

Term	Meaning
<b>Relevant Law</b>	<p>that legislation which must be complied with, or that the Trustee considers desirable to comply with, in order for the Fund to be a regulated and complying self managed superannuation fund or such other fund (whether by another name) that is entitled to concessional treatment for Taxation purposes. That legislation may include:</p> <ul style="list-style-type: none"> <li>a) the SIS Act;</li> <li>b) the SIS Regulations;</li> <li>c) the <i>Superannuation (Financial Assistance Funding) Levy Act 1993</i> (Cth);</li> <li>d) the <i>Superannuation (Resolution of Complaints) Act 1993</i> (Cth);</li> <li>e) the <i>Superannuation (Rolled-Over Benefits) Levy Act 1993</i> (Cth);</li> <li>f) the <i>Superannuation Entities (Taxation) Act 1987</i> (Cth);</li> <li>g) the <i>Superannuation Supervision Levy Act 1991</i> (Cth);</li> <li>h) the <i>Income Tax Assessment Act 1936</i> (Cth);</li> <li>i) the <i>Income Tax Assessment Act 1997</i> (Cth); and</li> <li>j) any other legislation, requirements, standards, guidelines, rulings or announcements</li> </ul>
<b>Review Date</b>	the final day of each Financial Year and/or any other date the Trustee determines in its absolute discretion
<b>SIS Act</b>	the <i>Superannuation Industry (Supervision) Act 1993</i> (Cth)
<b>SIS Regulations</b>	the <i>Superannuation Industry (Supervision) Regulations 1994</i> (Cth)
<b>Taxation</b>	includes income tax (including capital gains tax, tax on eligible termination payments and tax on contributions), payroll tax, land tax, goods and services tax, stamp duty and any other taxes or duties
<b>Transition to Retirement Income Stream</b>	has the meaning given by sub-regulation 6.01(2) of the SIS Regulations
<b>Trustee</b>	the trustee(s) for the time being of the Fund

## **2 Rules of interpretation**

---

- a) Any provision of this Deed must be read down to the extent necessary to be valid. If that is not possible, it must be severed. All other provisions of this Deed are unaffected.
- b) A provision of this Deed will not be construed to the disadvantage of a party because that party was responsible for including that provision and/or that provision benefits that party.
- c) In this Deed unless the contrary intention appears:
  - (i) a person includes any other legal entity and vice versa;
  - (ii) the singular includes the plural and vice versa;
  - (iii) a gender includes all other genders;
  - (iv) where an expression is defined, its other grammatical forms have a corresponding meaning;
  - (v) a clause or annexure is a clause of or an annexure to this Deed;
  - (vi) a reference to a document is to that document as amended or varied;
  - (vii) any legislation includes any subordinate legislation and amendments;
  - (viii) conduct includes any act, omission, representation, statement or undertaking whether or not in writing;
  - (ix) 'writing', 'written' and 'in writing' include any mode of representing or reproducing words in a visible form; and
  - (x) 'including', or similar words, does not limit what else might be included.

Headings are for convenience and do not affect the interpretation of this Deed.

## **3 Relevant Law**

---

### **3.1 Inconsistency**

Any provision of this Deed that is inconsistent or conflicts with the Relevant Law or prevents the Trustee from complying with the Relevant Law must be read down to the extent necessary to avoid that effect. If that is not possible, that provision must be excluded from this Deed but only to the extent necessary to avoid that effect. All other provisions of this Deed continue to be valid and enforceable.

### **3.2 Power to act in accordance with Relevant Law**

The Trustee has the power to do all acts and things, or to omit to do such acts and things, as the Trustee considers necessary, desirable or expedient for the Fund to comply with the Relevant Law.

### **3.3 Deemed inclusion of Relevant Law**

Notwithstanding any provision of this Deed, any clause or provision that must be included in this Deed from time to time in order for the Fund to comply with the Relevant Law is deemed to be included in this Deed as if every such provision was set out in this Deed, but only for so long as that deemed inclusion is necessary for the Fund to comply with the Relevant Law.

## **4 The Fund**

---

### **4.1 Establishment**

By this Deed the Trustee establishes the FBT Self Managed Super Fund.

### **4.2 Fund vested in Trustee**

- (a) The Fund will be vested in the Trustee.
- (b) The Trustee will at all times hold, control and manage the Fund in accordance with the provisions of this Deed.
- (c) No Member will have any beneficial interest in the Fund or any asset of the Fund.

### **4.3 Purpose**

Trustee must be a Constitutional Corporation or where the Trustee is not a Constitutional Corporation the primary purpose of the Fund shall be to provide old age pension and maintained solely for one or more of the purposes laid out in section 62 of the SIS Act.

## **5 Trustee**

---

### **5.1 Number of Trustees**

- (a) Where the Trustee consists of a constitutional corporation, there will only be one Trustee.
- (b) Where the Trustee consists of natural persons, there may be any number of Trustees subject to any minimum and maximum number prescribed by the Relevant Law.

### **5.2 Appointment and removal**

- (a) Members may at any time by deed:
  - (i) remove any Trustee who is not a Member or a person acting as Trustee pursuant to clauses 5.2(c) to 5.2(f);
  - (ii) appoint any person in that Trustee's place; and/or
  - (iii) appoint any person as an additional or replacement Trustee.
- (b) A Trustee will continue to hold office until the Trustee:
  - (i) resigns by notice to the Members;
  - (ii) if a natural person, dies;
  - (iii) if a natural person, becomes incapable of performing his duties as Trustee;
  - (iv) if a company, becomes an externally administered body corporate (as defined in the *Corporations Act 2001* (Cth)) or has a provisional liquidator appointed;
  - (v) is removed from office by the Members pursuant to the provisions of this Deed or the Relevant Law; or
  - (vi) becomes a disqualified person under the Relevant Law.
- (c) Subject to any restrictions imposed by the Relevant Law, if a Member dies:



- (i) the deceased Member's legal personal representative may act as a Trustee in place of the deceased Member for so long as the Relevant Law allows; and
  - (ii) for the purpose of this clause 5.2(c) the 'legal personal representative' of a deceased Member includes the executor named in the Will of the deceased Member whether or not a grant of Probate has been issued or will be sought in relation to the deceased Member's estate.
- (d) If a Member is under a legal disability, that Member's legal personal representative may act as Trustee in his place.
- (e) If a Member is under a legal disability because of age, and the Member does not have a legal personal representative, the Member's parent or guardian may act as Trustee on behalf of the Member.
- (f) A Trustee may, by enduring power of attorney, appoint another person to act as Trustee in his place.
- (g) Where the Trustee consists of a constitutional corporation, the Members will do all things necessary to ensure that the appointment and removal of directors of the Trustee is governed in a manner substantially similar to clauses 5.2(c) to 5.2(f).
- (h) Section 14(2)(c) of the *Trustee Act 1936 (SA)* does not apply to this Deed.

### 5.3 Trustee meetings

- (a) Any Trustee may at any time convene a Trustees' meeting by notice to the other Trustees.
- (b) The Trustee that convenes the Trustees' meeting will be the chairman of the meeting unless all of the Trustees agree otherwise.
- (c) A Trustees' meeting may be held by any technological means by which the Trustees are able simultaneously to hear each other and to participate in discussion.
- (d) Subject to the provisions of this Deed, the Trustees may meet together, adjourn and regulate their meetings as they think fit.
- (e) A quorum for a meeting of Trustees is two Trustees unless there is only one Trustee, when a quorum is that Trustee.

**5.4 Decisions of Trustees**

- (a) Each Trustee has one vote and questions arising at a Trustees' meeting will be decided by a majority of the Trustees present and voting.
- (b) If there are an equal number of votes for and against a resolution the chairman of the Trustees' meeting will have the casting vote.

**5.5 Minutes**

- (a) The Trustees must record their decisions in written minutes, signed by the chairman of the Trustees' meeting.
- (b) Signed minutes are sufficient evidence of decisions and proceedings at meetings unless proved incorrect.

**5.6 Written resolutions**

A resolution in writing signed by all of the Trustees (or if the Trustee is a constitutional corporation, a resolution signed by all of the directors of the Trustee) will:

- (a) have the same effect and validity as a resolution of all the Trustees present and voting at a Trustees' meeting; and
- (b) be deemed to have been passed on the day on which the document was last signed by a Trustee (or if the Trustee is a constitutional corporation, by a director), notwithstanding that the written resolution may have been signed in two or more counterparts and may be in the form of a copy, telex, or facsimile transmission.

**5.7 Conflict of interest**

- (a) A Trustee and any firm, body or entity in which a Trustee has a direct or indirect interest may in any capacity:
  - (i) enter into any contracts or arrangement with the Fund;
  - (ii) be appointed to and hold any office or place of profit under the Trustees, other than the office of Auditor; and
  - (iii) act in a professional capacity, other than as the Auditor, for the Fund,

and may receive and retain for his own benefit any remuneration, profits or benefits as if he was not a Trustee.

- (b) Every Trustee must disclose his interest to the other Trustees.
- (c) The failure by a Trustee to make disclosure under this clause 5.7 does not render void or voidable a contract or arrangement in which the Trustee has a direct or indirect interest.
- (d) A Trustee may vote in respect of a contract or arrangement or any other matter in which the Trustee has a direct or indirect interest.

**5.8 Validity of acts of Trustees**

The acts of the Trustee will remain valid notwithstanding that it is subsequently discovered that there was a defect in the appointment of a person as a Trustee or a person appointed as a Trustee was a disqualified person for the purposes of the Relevant Law.

## **5.9 Constitution**

The Trustee must, if a constitutional corporation, ensure that its Constitution is consistent with any applicable requirements of the Relevant Law.

## **6 Trustee's duties**

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The Trustee (and if the Trustee is a constitutional corporation, the directors of the Trustee) must:

- (a) act honestly in all the Trustee's dealings with the Fund;
- (b) exercise the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another person for whom the person felt morally bound to provide;
- (c) ensure that the Trustee's duties and powers in respect of the Fund are performed and exercised in the best interests of Members;
- (d) keep the money and other assets of the Fund separate from any money and assets of the Trustee; and
- (e) not enter into any contract or do anything else that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers in respect of the Fund.

## **7 Trustee's powers**

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### **7.1 All powers**

The Trustee will have power to do everything necessary or desirable to manage, administer and deal with the Fund and all proceedings, matters and things connected with the Fund in an efficient and economical manner and so as to comply with the Relevant Law, including:

- (a) entering into and executing all contracts, deeds and documents and doing all such matters and things as it considers expedient for the purpose of carrying out the trusts, authorities, powers and discretions conferred upon the Trustee by this Deed;
- (b) giving such undertakings and incurring all such obligations relating to the Fund as the Trustee thinks fit;
- (c) instituting, conducting, defending or abandoning, settling, compromising or submitting to arbitration any claim, proceedings, matter or thing relating to the Fund or to the rights of Members or other persons claiming to be entitled to be paid a benefit from the Fund;
- (d) borrowing or lending money and securing the repayment of that money in any manner and upon any terms, with or without security which the Trustee may consider advisable;
- (e) insuring or re-insuring any risks, contingencies or liabilities of the Fund;
- (f) paying out of the Fund all expenses of and incidental to the management and administration of the Fund, including the fees of any advisers or agents and the remuneration of persons appointed pursuant to this Deed;
- (g) giving receipts and releases or discharges of any other kind in relation to any debts owed to the Fund; and

- (h) indemnifying or undertaking to indemnify any person in respect of any claim, matter or thing relating to the Fund or to the rights of Members or other persons entitled in respect of the Fund.

## **7.2 Absolute discretion**

- (a) The Trustee, in the exercise of the authorities, powers and discretions given to it under this Deed, has an absolute and unfettered discretion and may from time to time exercise or enforce all or any of such powers, authorities and discretions, and will have power generally to do all such things as the Trustee in its absolute discretion considers appropriate in the administration of the Fund and the performance of its obligations under this Deed.
- (b) The Trustee may also in its absolute discretion waive any requirement of this Deed in respect of any Member.

## **7.3 Delegation**

The Trustee may delegate and vary or remove any delegation to any person, on such terms as the Trustee may think fit, any of the authorities, powers and discretions conferred upon the Trustee by this Deed or the Relevant Law.

## **7.4 Remuneration**

- (a) The Trustee will not receive any salary or remuneration from the Fund in respect of its services as Trustee.
- (b) Subject to the Relevant Law, nothing in this Deed will preclude any firm, corporation or partnership of which the Trustee or any of its directors is a partner, director, shareholder, related body corporate (as defined in the *Corporations Act 2001* (Cth)) or employee from being paid out of the Fund any proper fees or remuneration for professional or other services rendered by such firm, corporation or partnership in connection with the Fund.

## **7.5 Confidentiality**

The Trustee will regard as strictly confidential so far as practicable all information disclosed to or gained by it in the course of administering the Fund or otherwise in connection with this Deed, or anything relating or incidental to it.

## **7.6 Dependants and other beneficiaries**

The Trustee may exercise all its powers under this Deed and the Relevant Law in respect of Dependants and any other person entitled to a Benefit. All such persons must comply with the provisions of this Deed and any direction of the Trustee in relation to the payment of any Benefit to them or otherwise.

## **7.7 Indemnity**

The Trustee (and if a constitutional corporation, each of its directors) will be indemnified out of the Fund against all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

## **7.8 Release**

The Trustee (and if a constitutional corporation, each of its directors) is released from all liabilities, losses, costs and expenses incurred in the exercise, purported exercise or attempted exercise of the

trusts, powers, authorities and discretions vested in the Trustee or at law, including in respect of any payments made to any person whom the Trustee bona fide believes to be entitled to the payment and it is subsequently found that the person was not in fact so entitled.

#### **7.9 Limited indemnity and release**

Nothing in this Deed has the effect of giving the Trustee (and if a constitutional corporation, each of its directors) an indemnity or release in respect of any liability:

- (a) for a breach of trust, where the Trustee fails to act honestly, or intentionally or recklessly fails to exercise, the degree of care and diligence that the Trustee was required to exercise; or
- (b) for a monetary penalty under a civil penalty order.

#### **7.10 Trustee's lien**

The Trustee will have, to the extent permitted by law, a lien on and over the assets of the Fund for the purpose of satisfying the indemnities given to the Trustee under this Deed and the Relevant Law.

### **8 Membership**

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#### **8.1 Admission**

The Trustee may in its absolute discretion admit any Eligible Person who has lodged with the Trustee an application for membership, in such form as the Trustee may require, to membership of the Fund.

#### **8.2 Bound by this Deed**

Every person admitted to membership of the Fund becomes a Member and is bound by this Deed.

#### **8.3 Variation of membership terms**

The Trustee may, by written agreement with any Member, vary the terms and conditions applicable to that Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member.

#### **8.4 Information to new Members**

The Trustee must, as soon as practicable after the admission of a Member, give to that Member any information required by the Relevant Law.

#### **8.5 Trustee's requirements**

A Member must provide such information and documents, submit to such medical examinations, and generally do such things as the Trustee deems necessary in order for the Trustee to satisfy itself that such person is entitled to a Benefit from the Fund.

#### **8.6 Cessation**

A Member ceases to be a Member if:

- (a) the Member dies; or
- (b) all Benefits payable to the Member under the Fund have been:
  - (i) transferred to another fund pursuant to **clause 10**; or
  - (ii) paid to the Member pursuant to **clause 0**.

## **9 Contributions to the Fund**

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### **9.1 Employer contributions**

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund from a Member's employer as may be agreed from time to time between the Trustee, the Member and the employer.

### **9.2 Member contributions**

Subject to **clause 9.4**, the Trustee will accept such contributions to the Fund as a Member may wish to make from time to time.

### **9.3 Manner and timing of contributions**

The Trustee may determine the manner and timing of contributions to be accepted from a Member or a Member's employer.

### **9.4 Contributions**

The Trustee:

- (a) may accept contributions from any person in respect of a Member to the extent permitted by the Relevant Law;
- (b) must not accept any contribution if, in the opinion of the Trustee, the acceptance of the contribution would be in breach of the Relevant Law; and
- (c) may refuse to accept such contributions as the Trustee deems appropriate.

### **9.5 Form of contributions**

- (a) Contributions may be made either in cash or by transfer to the Trustee of an asset in specie or by any other means authorised by the Relevant Law.
- (b) If a contribution is made by the transfer of an asset to the Trustee:
  - (i) the amount of the transfer will be the market value of that asset determined by the Trustee at the time of its transfer; and
  - (ii) the other terms and conditions of the transfer will be as determined by the Trustee.

## **10 Transfers to and from other funds**

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### **10.1 Transfers to other funds**

- (a) If requested by a Member, the Trustee may pay or transfer all or part of the Member's Benefits to an Eligible Fund, provided that the payment or transfer is not in breach of the Relevant Law.
- (b) If a Member ('Requesting Member') makes a request ('Transfer Request') pursuant to **clause 10.1(a)** of this Deed, the Trustee must resolve within one month whether or not to accept the Transfer Request.
- (c) If the Trustee does not accept the Transfer Request, the Requesting Member may, by one month's notice to each of the other Members, call a meeting of the Members to reconsider the Transfer Request.

- (d) A quorum for a Members' meeting will be two Members unless there is only one Member, when a quorum is that Member.
- (e) The chairman of the meeting will be the Requesting Member unless all of the members agree otherwise.
- (f) Any Member may appoint a proxy to vote on that Member's behalf.
- (g) If there are an equal number of votes in favour of and against accepting the Transfer Request, the chairman will have the casting vote.
- (h) If a majority of votes at the meeting of members are in favour of accepting the Transfer Request, the Requesting Member must notify the Trustee ('Notice') of that decision within one month.
- (i) The Members' decision in relation to a Transfer Request is binding on the Trustee.
- (j) The Trustee must pass all resolutions and do all acts necessary to give effect to the Transfer Request within one month of receiving the Notice unless the Requesting Member agrees otherwise.

#### **10.2 Transfer by Trustee**

The Trustee may of its own initiative pay or transfer the whole or part of a Member's Benefits to an Eligible Fund in such circumstances as may be permitted or required by the Relevant Law, whether or not the Member has requested or consented to such payment or transfer.

#### **10.3 Benefits cease**

The payment or transfer of a Member's Benefits to an Eligible Fund satisfies the Member's entitlement to those Benefits to the extent of the amount so paid or transferred. The receipt of such an amount by the Trustee of the other Eligible Fund completely discharges the Trustee for any liability in respect of that amount. The Trustee will have no responsibility to see to the application of that amount.

#### **10.4 Transfers from other funds**

If a Member requests, the Trustee may accept the transfer of money or assets from an Eligible Fund. The Trustee will credit the Member's Accounts in the manner agreed between the Trustee and the Member with the money or assets so received.

### **11 Investment portfolios**

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#### **11.1 Selection of investment portfolios**

- (a) Subject to the Relevant Law, the Trustee may allow a Member to select the investments for that Member's investment portfolio and the proportions of those investments.
- (b) The Trustee may restrict or impose conditions on that selection.

#### **11.2 No selection**

If a Member does not select an investment portfolio, the Trustee must invest the balance of that Member's Account in accordance with this Deed.

#### **11.3 Variation or redemption**

- (a) A Member may request the Trustee to vary or redeem any part of that Member's investment portfolio, as allowed by the Relevant Law.
- (b) The Trustee may (whether or not it is requested to do so) vary or redeem any part of an investment portfolio.

**11.4 Delay or refusal**

- (a) The Trustee may:
  - (i) delay in establishing, varying or redeeming any part of an investment portfolio; or
  - (ii) refuse to establish, vary or redeem any part of an investment portfolio.
- (b) If the Trustee delays in establishing, or refuses to establish, any part of an investment portfolio the Trustee must invest the balance of the Member's Account in accordance with this Deed.

**11.5 Trustee may cease investment portfolio**

- (a) The Trustee may cease any Member's investment portfolio. The Trustee must notify that Member that it has ceased its investment portfolio.
- (b) If the Trustee ceases a Member's investment portfolio the Trustee must invest the balance of that Member's Account in accordance with this Deed.

**11.6 No liability**

The Trustee is not liable to compensate a Member for any loss incurred in exercising or not exercising any of its powers under this clause 11.

**11.7 No separate trust funds.**

Investment portfolios are not separate trust funds.

**12 Fund Accounts**

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**12.1 Fund Accounts .**

The Trustee will keep such Accounts and reserves as the Trustee considers appropriate for the purpose of administering the Fund and calculating the Benefits payable to each Member.

**12.2 Member Accounts**

The Trustee must keep separate Accounts for each Member and, if desirable, keep in respect of each Member such separate Accounts as the Trustee considers necessary or desirable for any one or more of the following purposes:

- (a) differentiating between contributions made by the Member and contributions made for the benefit of the Member by an employer or any other person;
- (b) differentiating between the Member's preserved and non-preserved benefits;
- (c) calculating the Member's minimum benefits within the meaning of the Relevant Law;
- (d) identifying those monies and assets which are funding the Member's retirement benefits;
- (e) enabling the Member to have more than one pension; and



- (f) such other purpose as the Trustee considers appropriate.

### **12.3 Crediting Member's Accounts**

The Trustee will credit or debit (as the case may be) each Member's Accounts with:

- (a) contributions received from the Member or any other person in respect of the Member;
- (b) any amounts transferred to or from an Eligible Fund;
- (c) if the Relevant Law permits, any amount transferred from or to the Member to or from the account of a spouse (as defined by section 10 of the SIS Act) either in this Fund or an Eligible Fund;
- (d) the income of the Fund at a rate determined by the Trustee pursuant to **clause 13.5**;
- (e) any Taxation, costs, expenses or liabilities in relation to the contributions received in respect of the Member including excess contributions tax;
- (f) any Taxation, costs, expenses or liabilities of the Fund that the Trustee considers appropriate;
- (g) any premiums and other expenses of any insurance policies in respect of the Member;
- (h) such proceeds, bonuses or rebates under any insurance policies as the Trustee determines; and
- (i) any other amounts that the Trustee considers appropriate.

### **12.4 Investment fluctuation Account**

The Trustee may establish such Accounts for the purposes of smoothing any fluctuations in the value and earnings of investments of the Fund and for such other purposes as the Trustee may consider appropriate.

### **12.5 Reserves**

The Trustee may establish reserves for the purposes of making provision for any existing or prospective liability for Taxation or any other liability or for any other purpose the Trustee considers appropriate in the course of administration of the Fund, including reserves for:

- (a) assets set aside to fund the pension of a Member;
- (b) forfeited Benefits;
- (c) contributions made on account of a specific group of Members;
- (d) earnings not allocated to Members' Accounts;
- (e) any proceeds, bonuses or rebates under an insurance policy not allocated to Member's Accounts; and
- (f) any amount left in a Member's Account after all benefits have been paid to the Member.

## **13 Investments**

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### **13.1 Strategy**

The Trustee must formulate and give effect to an investment strategy that has regard to:

- (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to the Fund's objectives and cash flow requirements;
- (b) the composition of the Fund's investments as a whole, including the extent to which the investments are diverse or involve the Fund being exposed to risks from inadequate diversification;
- (c) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
- (d) the ability of the Fund to discharge its existing and prospective liability; and
- (e) all other circumstances of the Fund and any other factor or matter the Trustee considers appropriate to have regard to.

The Trustee must notify Members of the investment strategy if required by the Relevant Law.

### **13.2 Authorised investments**

The Trustee may invest all or so much of the moneys forming part of the Fund from time to time as is not required immediately for the payment of Benefits or other amounts authorised by this Deed in any investment whatsoever which the Trustee considers appropriate and which is authorised by the Relevant Law.

### **13.3 Power to sell and vary investments**

The Trustee will have power as it sees fit to sell any investments and to vary and transpose any investments into other investments authorised by this Deed.

### **13.4 Investment income**

- (a) The Trustee must at the Review Date:
  - (i) value all of the assets of the Fund; and
  - (ii) determine all the net income and net capital gains of the Fund in respect of the period since the last Review Date, whether realised or unrealised, and after deducting any capital losses and such allowance for expenses and Taxation as the Trustee considers appropriate.
- (b) If, within 30 days of a Review Date, the Trustees have not determined the value of an asset, any Trustee or any director of a corporate Trustee may request the Trustee to fix the value of the asset pursuant to clause 13.4(c) to 13.4(g).
- (c) As soon as practicable after receipt of a request pursuant to clause 13.4(b), the Trustee must appoint a valuer ('Valuer') to fix the value of the asset. The Valuer must:
  - (i) be suitably qualified to carry out a valuation of the nature and dimension required;
  - (ii) have evidenced his ability to produce credible work;
  - (iii) have at least five years experience in the valuation and analysis of assets similar to the asset;

- (iv) have an extensive knowledge of discounted cash flow analysis;
  - (v) have the ability to meet time requirements; and
  - (vi) have no pecuniary interest that could reasonably be regarded as being capable of affecting his ability to give an unbiased opinion.
- (d) The Valuer will receive written and verbal submissions from the Trustees or the directors of the Trustee within the time appointed by the Valuer. The Valuer will give reasonable consideration to such submissions before making a determination.
- (e) The asset value will be that sum which in the Valuer's opinion is the fair market value of the asset at the Review Date:
- (i) assuming a willing buyer and a willing seller;
  - (ii) assuming a reasonable period within which to negotiate the sale taking into account the nature of asset and the state of the market;
  - (iii) assuming the asset will be freely exposed to the market with reasonable publicity; and
  - (iv) on the basis that no account is taken of the interest of a special buyer.
- (f) The Valuer will act as an expert and not as an arbitrator. The Valuer's decision as to the value of the asset will be final.
- (g) The Trustee will pay the Valuer's costs of determining the value of the asset from the Fund.

### **13.5 Fund earning rate**

At each Review Date, the Trustee must also determine the rate at which the income of the Fund is to be credited or debited to Member Accounts, any investment fluctuation account and other Accounts and reserves established by the Trustee, having regard to the following considerations:

- (a) whether the Member has established an investment portfolio;
- (b) the amount of income for the Financial Year ending on the relevant Review Date;
- (c) the amount of income expected for the subsequent Financial Year;
- (d) the amount of income credited to the Member's Accounts in previous Financial Years;
- (e) the amount of Taxation, costs and other liabilities of the Fund;
- (f) the investment strategy of the Fund; and
- (g) such other matters as the Trustee considers relevant.

### **13.6 Interim Fund earning rate**

The Trustee may from time to time during a Financial Year determine an interim rate at which the income of the Fund is to be credited or debited to a Member's Accounts for the purpose of calculating the Member's Benefits.

## **14 Benefits**

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### **14.1 When payable**

- (a) A Member's Benefit becomes payable if:
  - (i) the Member retires in the circumstances prescribed by the Relevant Law for the release of preserved and non-preserved Benefits;
  - (ii) the Member retires on the ground of permanent incapacity (within the meaning under the Relevant Law);
  - (iii) the Member requests payment and the Relevant Law allows that payment;
  - (iv) the Member dies; or
  - (v) such other event occurs that requires the Benefit to be paid pursuant to the Relevant Law.
- (b) If a benefit becomes payable to a Member under clause 14.1 the Member may request that the Trustee retain all or part of the Member's Benefit in the Fund. The Trustee may accept the Member's request on any terms and conditions it wishes to impose but must commence to pay a Benefit to a Member when required by the Relevant Law.

### **14.2 Method of payment**

Subject to clause 14.3, a Benefit may be paid:

- (a) in a lump sum;
- (b) by way of Pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) any combination of the above.

### **14.3 Pension**

- (a) If the Trustee is not a constitutional corporation any Benefit payable under this Deed must be paid in the form of a Pension or in any other form that complies with the Relevant Law.
- (b) At the written request of a Member receiving a Pension or a Member who will be receiving a Pension in the future, the Trustee may commute all or part of the Pension to a lump sum.

### **14.4 Pension rules**

- (a) Subject to the SIS Regulations, the Trustee must pay a Pension Benefit to a Beneficiary in the form of:
  - (i) an Allocated Pension;
  - (ii) an Account-Based Pension;
  - (iii) a Transition to Retirement Income Stream;
  - (iv) a Pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee solely to provide Pension Benefits to Members; or

- (v) such other form of Old-Age Pension as is permitted by the SIS Regulations.
- (b) The Trustee and the Beneficiary may agree which form of Pension is to be paid.
- (c) A Pension Benefit is subject to, and must be paid in accordance with, the relevant Pension Standards.
- (d) The Trustee may alter the amount or frequency of a Beneficiary's Pension as permitted by the relevant Pension Standards.

## **14.5 Death Benefits**

### **14.5.1 General**

If a Member dies, the Trustee must pay the Member's Benefit:

- (a) in accordance with the Member's binding death benefit nomination (if any) made under clause 14.5(a) unless the Trustee has rejected the binding death nomination pursuant to clause 14.5(a)(i);
- (b) if that Member did not have a binding death benefit nomination, to one or more of that Member's Dependants or legal personal representatives in the manner, at the times, by such instalments and in such proportions determined by the Trustee in its absolute discretion, taking into consideration the Member's non-binding death benefit nomination (if any) made under clause 14.5.2; or
- (c) if the Trustee is, after reasonable enquiry, unable to locate any Dependants or legal personal representatives of the Member, in accordance with clause 15.

### **14.5.2 Non-binding death benefit nomination**

- (a) A Member may make a non-binding death benefit nomination by notifying the Trustee of a manner in which the Member would prefer his benefit to be distributed upon his death between his Dependants and/or legal personal representative.
- (b) The Trustee may require a Member to complete a new non-binding death benefit nomination at any time.
- (c) A non-binding death benefit nomination is or becomes invalid if:
  - (i) the Relevant Law does not permit the Trustee to follow it;
  - (ii) the Member completes a later non-binding death benefit nomination; or
  - (iii) the Member makes a binding death benefit nomination under clause 14.5.3

### **14.5.3 Binding death benefit nomination**

- (a) A Member may make a binding death benefit nomination by notifying the Trustee in a form binding upon the Trustee in accordance with the Relevant Law of the manner in which the Member's benefits are to be distributed upon his or her death between his or her Dependants and/or legal personal representative.
  - (i) A binding death benefit nomination can apply for a defined period of time or can apply indefinitely ('Non Lapsing Nomination').
  - (ii) A Non Lapsing Nomination must express to be binding until such time as it has been replaced by a subsequent valid binding death benefit nomination.

- (iii) If a Member is or is deemed to be under a legal disability any binding death benefit nomination they have previously made can be renewed by the duly appointed Attorney of the Member.
  - (iv) No binding death benefit nomination can be revoked or altered except by the execution of a subsequent valid binding death benefit nomination by the Member.
- (b) The Trustee may reject a binding death benefit nomination on any grounds provided the Trustee notifies the Member of the rejection within 10 days of the Trustee receiving the binding death benefit nomination. If the Trustee rejects a binding death benefit nomination then:
  - (i) the Trustee is not bound to pay a Member's Benefits in accordance with that binding death benefit nomination; and
  - (ii) the Member may make another binding death benefit nomination.
- (c) The Trustee may require a Member to make a new binding death benefit nomination at any time.

#### **14.5.4 Method of Payment**

Subject to the Relevant Law, a Death Benefit payable under this clause 14.5 may be paid:

- (a) in a lump sum;
- (b) by way of a pension or annuity;
- (c) by transfer of an asset of the Fund;
- (d) in such other manner as permitted by the Relevant Law; or
- (e) by any combination of the above.

#### **14.6 Conditions**

The payment of any Benefit under this Deed is subject to the Trustee receiving such information or documents or evidence as the Trustee considers necessary, and the person to whom the Benefit is to be paid executing such documents and doing such things as the Trustee considers necessary.

#### **14.7 Taxation on Benefits**

The Trustee may deduct from any Benefit payable any Taxation that is payable or that the Trustee considers to be payable.

#### **14.8 Suspension of Benefit**

The Trustee may suspend, alter or withhold any Benefit in respect of a Member who fails to provide any information (or if any information provided is incorrect, misleading or deliberately withheld) or who otherwise fails to comply with the provisions of this Deed or the requirements of the Relevant Law.

#### **14.9 Transfer of assets**

If a Benefit is paid by the transfer of an asset of the Fund, the value of the asset will be determined by the Trustee in its absolute discretion as at the date of transfer. That amount will be deducted from the Member's Benefit and the Trustee shall not be bound to see to the application of that amount.

#### **14.10 Preserved Benefits**

Nothing in this Deed requires or permits the payment of a Benefit to a Member where the Relevant Law requires that Benefit to be preserved.

### **15 Forfeiture of Benefits**

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#### **15.1 Conditions of forfeiture**

Subject to the Relevant Law, a Member forfeits his Benefit if any one or more of the following occurs:

- (a) the Member assigns, charges, or attempts to assign or charge any benefit;
- (b) the Member is, in the opinion of the Trustee, incapable of managing his affairs;
- (c) the Member's Benefit becomes payable to, or vested in, any other person, whether by his own act, operation of law, order of Court or otherwise;
- (d) the Member cannot be found by the Trustee after reasonable inquiry for a period of at least three years since the last contact between the Member and the Trustee; or
- (e) the Member dies and the Trustee is, after reasonable inquiry, unable to locate any Dependants or legal personal representative of the Member.

#### **15.2 Application of forfeited Benefits**

The Trustee may deal with any forfeited Benefit in one or more of the following ways:

- (a) for or towards the maintenance, education, advancement or otherwise for the benefit of the Member or his Dependants or any one of them in such proportions as the Trustee thinks fit, and in such form and manner and subject to such terms and conditions as the Trustee thinks fit; and
- (b) for or towards any other person or other purpose that is permitted by the Relevant Law.

### **16 Costs and expenses and Taxation**

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#### **16.1 Costs and expenses**

- (a) Except as otherwise expressly provided in this Deed, all costs, charges and expenses incurred in connection with the preparation, establishment, maintenance, administration, operation or winding up of the Fund will be borne by the Fund and paid by the Trustee out of the assets of the Fund.
- (b) The Trustee may debit Member Accounts, reserves and any other Accounts in such manner as it considers appropriate to reflect the payment of, or the making of, any provision for any such costs, charges and expenses.

#### **16.2 Taxation**

The Trustee will not be liable to account to any Member or any other person for any payments made by the Trustee in good faith to:

- (a) the Commonwealth of Australia or any State or Territory, or any other country or part of a country for Taxation or any other charges upon the Fund; or

- (b) on account of the retention of any moneys or assets in the Fund to meet any prospective liability on the part of the Trustee in relation to the Fund to such fiscal authority, notwithstanding that any such payment or provision need not have been made.

## **17 Records**

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### **17.1 Records and accounts to be kept**

The Trustee must:

- (a) keep full and comprehensive minutes of all Trustee meetings;
- (b) keep account of all moneys received for, and disbursed from, the Fund and of all dealings in connection with the Fund;
- (c) collect and pay promptly into a bank or other Account of the Fund all moneys from time to time due to the Fund;
- (d) keep appropriate records, books and accounts, having regard to the requirements of the Relevant Law and make suitable arrangements for custody of documents relating to the investments of the Fund; and
- (e) prepare accounts and statements in relation to the Fund as at the end of the Financial Year in accordance with the Relevant Law.

### **17.2 Audit**

The Trustee may appoint and remove an Auditor to audit the accounts and statements of the Fund and to report in writing to the Trustee in respect of such audit within the time specified by the Relevant Law.

### **17.3 Disclosure**

The Trustee must provide to Members such documents and information as the Relevant Law requires the Trustee to provide.

## **18 Termination of the Fund**

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### **18.1 Termination**

The Fund will terminate on such date as the Trustee determines in the following circumstances:

- (a) if it appears to the Trustee that the Fund is unable to pay its debts as and when they become due and payable and the Trustee resolves to terminate the Fund;
- (b) if for any reason the Trustee thinks it is appropriate to and does resolve to terminate the Fund;
- (c) if there are no Members in the Fund and the Trustee resolves to terminate the Fund; or
- (d) if the Members, by unanimous resolution, ask the Trustee to terminate the Fund.

### **18.2 Application of assets**

The Trustee must, subject to the Relevant Law, apply the assets of the Fund in the following priority:



- (a) towards the costs of administering and winding up the Fund;
- (b) in paying or transferring Members' Benefits in accordance with this Deed; and
- (c) any balance to Members, Dependants, former Members, deceased Members or legal personal representatives, in such proportions as the Trustee in his discretion determines is appropriate, and the receipt by any such person is in full discharge of any claims in respect of the Fund.

## **19 Amendments**

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### **19.1 By deed**

The Trustee may at any time, and from time to time, by deed or resolution add to, amend, alter, modify, vary or delete any provision of this Deed with immediate, prospective or retrospective effect to such extent as the Relevant Law permits.

### **19.2 Notice to Members**

The Trustee must promptly give the Members notice of any such amendment if required pursuant to the Relevant Law to do so.

## **20 Trustee Act**

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To the extent permitted, section 35B of the Trustee Act 1936 (SA) does not apply to the Fund.

## **21 Other acts**

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Each party must, at its expense, promptly do all things reasonably necessary to give full effect to this Deed.

## **22 Costs**

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The Trustee must pay the costs (including stamp duty) payable in respect of this Deed.

## **23 Consents, requests and notices**

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- (a) A consent, request or notice must be in writing and executed by the person giving it or their agent. It may be given:
  - (i) by pre-paid post to the address notified to all parties;
  - (ii) by facsimile transmission to the facsimile number notified to the other parties; or
  - (iii) by any other means allowed by law.
- (b) A consent, notice or request, if validly given, is deemed to have been received:
  - (i) on the third business day after posting;
  - (ii) on the next business day after transmission by facsimile; or
  - (iii) at any other time allowed by law.

## **24 Governing law**

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The laws in South Australia govern this Deed. The parties submit to the jurisdiction of the Courts of South Australia and the Federal Court of Australia (Adelaide Registry).

## **25 Dealing with rights and obligations granted by this Deed**

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The rights and obligations under this Deed:

- (a) are personal and cannot be assigned or charged without the prior consent of all parties;
- (b) cannot be waived except by express notice specifying the waiver;
- (c) are in addition to and do not effect any other rights that party may have; and
- (d) will not merge with any act done to complete or perform this Deed.

## **26 Parties**

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- (a) A party includes the party's successors and permitted assigns.
- (b) This Deed confers no rights or obligations upon any person who is not a party.
- (c) An agreement, representation, or warranty:
  - (i) (on the part of two or more persons binds them jointly and severally; and
  - (ii) in favour of two or more persons is for the benefit of them jointly and severally.

## **27 Time**

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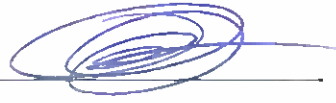
- (a) Time means South Australian time.
- (b) A month means a calendar month.
- (c) A business day means any day that is not a Saturday, Sunday or public holiday in South Australia. If an act must be done on a day that is not a business day, it may be done on the next business day.
- (d) Where time is to be calculated from a day or event, that day or the day of that event must be excluded from that calculation.
- (e) Unless stated otherwise, time is of the essence.

## **28 Execution**

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- (a) This Deed (and any other document contemplated by this Deed) may be signed in counterparts. Each counterpart is taken to be an original. All counterparts together constitute one Deed. A signed counterpart may be delivered by facsimile.
- (b) A person signing this Deed on behalf of a party warrants that they have authority to bind that party for that purpose.

Executed as a deed.

Executed by FBT SMSF Pty Ltd ACN 633 682 998 in accordance with section 127 of the <i>Corporations Act 2001</i> (Cth):		
		1/07/19
Signature of Director	Signature of Director	Date of Signing

**Resolution**

Trustee: **FBT SMSF Pty Ltd**

SMSF: **FBT Self Managed Super Fund**

Proceedings: A superannuation fund deed prepared by Evan Richards & Associates  
The Deed was considered by the directors.

Resolutions:

**It was resolved** as follows:-

1. That the Trustee adopt the deed to constitute a self managed superannuation fund to be known as the **FBT Self Managed Super Fund** to provide benefits for the Members on the terms set out in the Deed.
2. That the Trustee act as trustee of the Fund subject to the terms set out in the Deed.

Signed by the Directors in favour of the resolutions:



(Directors Signature)



(Directors Signature)



(Directors Signature)



(Directors Signature)

Date of Signing: 1/02/19

**Application For Membership (Ben)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (a) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (b) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	BEN PATRICK THILTHORPE
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	28 ORCHARD AVENUE, EVERARD PARK, SA 5035
DATE OF BIRTH	20 AUGUST 1978
PLACE OF BIRTH	MODBURY
TAX FILE NUMBER	420 333 980

Signature 

Date 1 July 2019

**TFN Notification (Ben)**

Name:	BEN PATRICK THILTHORPE
Address:	28 ORCHARD AVENUE, EVERARD PARK, SA 5035
Date of Birth:	20 AUGUST 1978
Sex:	Male                      -Female-                      (delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

4	2	0	3	3	3	9	8	0
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Signature 

Date 1 July 20 19

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**Binding Death Benefit Nomination Form (Ben)**

Name: BEN PATRICK THILTHORPE

Address: 28 ORCHARD AVENUE, EVERARD PARK, SA 5035

Date of Birth: 20 AUGUST 1978

I, BEN PATRICK THILTHORPE make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
Claudine Stella Louise Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Wife	100%

However in the event that Claudine Stella Louise Thilthorpe does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount
Riley James Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Son	33.33%
Lila Michelle Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%
Haylee Claudine Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature: 

Date: 1 / July / 2019

I FRANCESCO BARBARO declare that I have witnessed BEN PATRICK THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

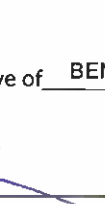
1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of BEN PATRICK THILTHORPE.  
(Name of Member)

Signature of Witness 

I FRANCESCO BARBARO declare that I have witnessed BEN PATRICK THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of BEN PATRICK THILTHORPE.  
(Name of Member)

Signature of Witness 

**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.



**Application For Membership (Claudine)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (c) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (d) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	CLAUDINE STELLA LOUISE THILTHORPE
FORMER GIVEN AND FAMILY NAMES (IF ANY)	BOURGOIN
ADDRESS	28 ORCHARD AVENUE, EVERARD PARK, SA 5036
DATE OF BIRTH	10 JANUARY 1982
PLACE OF BIRTH	WODONGA
TAX FILE NUMBER	361 259 707

Signature .....



Date ..... 1 July 2019 .....

**TFN Notification (Claudine)**

Name:	CLAUDINE STELLA LOUISE THILTHORPE
Address:	28 ORCHARD AVENUE, EVERARD PARK, SA 5035
Date of Birth:	10 JANUARY 1982
Sex:	<del>Male</del> Female (delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

3	6	1	2	5	9	7	0	7
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Signature  .....

Date 1 July ..... 2019

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**Binding Death Benefit Nomination Form (Claudine)**

Name: CLAUDINE STELLA LOUISE THILTHORPE.....

Address: 28 ORCHARD AVENUE, EVERARD PARK, SA 5035.....

Date of Birth: 10 JANUARY 1982.....

I, CLAUDINE STELLA LOUISE THILTHORPE make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
BEN PATRICK THILTHORPE	28 Orchard Ave, Everard Park, SA, 5035	Husband	100%

However in the event that BEN PATRICK THILTHORPE does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount
Riley James Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Son	33.33%
Lila Michelle Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%
Haylee Claudine Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:  .....

Date: 1 / July /2019

I FRANCESCO BARBARO declare that I have witnessed CLAUDINE STELLA LOUISE THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of CLAUDINE STELLA LOUISE THILTHORPE.  
(Name of Member)

Signature of Witness 

I FRANCESCO BARBARO declare that I have witnessed CLAUDINE STELLA LOUISE THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of CLAUDINE STELLA LOUISE THILTHORPE.  
(Name of Member)

Signature of Witness 

**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.

**Application For Membership (Frank)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (e) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (f) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	FRANCESCO BARBARO
FORMER GIVEN AND FAMILY NAMES (IF ANY)	
ADDRESS	69 SCHULZE ROAD, ATHELSTONE, SA 5076
DATE OF BIRTH	16 JULY 1981
PLACE OF BIRTH	MODBURY
TAX FILE NUMBER	197 321 967

Signature .....



Date..... 1 July 2019 .....

**TFN Notification (Frank)**

Name:	FRANCESCO BARBARO
Address:	69 SCHULZE ROAD, ATHELSTONE, SA 5076
Date of Birth:	16 JULY 1981
Sex:	Male <del>Female</del> (delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

1	9	7	3	2	1	9	6	7
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Signature .....  ..... Date ..... 1 July ..... 2019

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**Binding Death Benefit Nomination Form (Frank)**

Name: FRANCESCO BARBARO .....

Address: 69 SCHULZE ROAD, ATHELSTONE, SA 5076 .....

Date of Birth: 16 JULY 1981 .....

I, FRANCESCO BARBARO make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
JOANNE BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	WIFE	100%

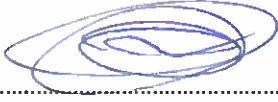
However in the event that JOANNE BARBARO does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount
MARIELLA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%
FRANCESCA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:  .....

Date: 1 / July / 2019

I BEN PATRICK THILTHORPE declare that I have witnessed FRANCESCO BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of FRANCESCO BARBARO.  
(Name of Member)

Signature of Witness 

I BEN PATRICK THILTHORPE declare that I have witnessed FRANCESCO BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of FRANCESCO BARBARO.  
(Name of Member)

Signature of Witness 

**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.



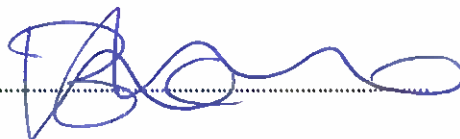
**Application For Membership (Joanne)**

1. I, the person whose details appear in the Schedule, hereby apply for membership of the above mentioned Fund.
2. In consideration of my admission to membership, I hereby agree to abide by and be bound by the provisions of the Fund Deed and any rules made thereunder.
3. I hereby consent to:
  - (g) (where the Trustee of the Fund is a corporation) – be a director of the trustee corporation and I provide the information in the Schedule in compliance with my obligations under the *Corporations Act 2001* (Cth); and
  - (h) (where the Trustee is or are natural persons) – to be a trustee of the Fund.
4. I declare that I am not a disqualified person within the meaning of Section 120 of the Superannuation Industry (Supervision) Act 1993.
5. Where there is an Employer Sponsor applicable to me I hereby authorise that Employer Sponsor to deduct from my salary and pay to the Fund as contributions the amounts (if any) as are from time to time agreed upon by myself and my Employer as contributions to be made by me to the above mentioned Fund.

**Schedule:**

FULL NAME	JOANNE BARBARO
FORMER GIVEN AND FAMILY NAMES (IF ANY)	AGOSTINO
ADDRESS	69 SCHULZE ROAD, ATHELSTONE, SA 5076
DATE OF BIRTH	27 MARCH 1986
PLACE OF BIRTH	BAULKHAM HILLS
TAX FILE NUMBER	344 336 754

Signature .....



Date .. 1 July 2019 .....

**TFN Notification (Joanne)**

Name:	JOANNE BARBARO
Address:	69 SCHULZE ROAD, ATHELSTONE, SA 5076
Date of Birth:	27 MARCH 1986
Sex:	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> (delete inapplicable)

I agree to provide my Tax File Number: Tax

File Number:

3	4	4	3	3	6	7	5	4
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Signature .....  ..... Date..... 1 July ..... 2019.

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1998. Changes to the tax file number law require Trustee to ask you to provide your tax file number to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your tax file number for the purposes contained in the Superannuation Industry (Supervision) Act 1993 and for the purpose of paying eligible termination payments.

The purposes currently authorised include:

- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- passing your tax file number to the Australian Taxation Office whereby you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
- allowing the trustee of your superannuation fund to provide your tax file number to a superannuation fund receiving any benefits you may transfer. Your trustee won't pass your tax file number to any other fund if you tell the trustee in writing that you don't want them to pass it on.

You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However, if you do not give your superannuation fund your tax file number, either now or later, you may pay more tax on your superannuation benefits than you have to.

The lawful purposes for which your tax file number can be used and the consequences of not quoting your tax file number may change in future, as a result of legislative change.

**Binding Death Benefit Nomination Form (Joanne)**

Name: JOANNE BARBARO

Address: 69 SCHULZE ROAD, ATHELSTONE, SA 5076

Date of Birth: 27 MARCH 1986

I, JOANNE BARBARO make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
FRANCESCO BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	HUSBAND	100%

However in the event that FRANCESCO BARBARO does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

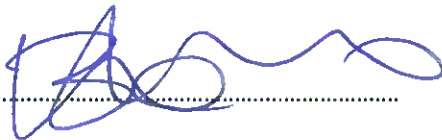
Name	Address	Relationship	Percentage or Amount
MARIELLA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%
FRANCESCA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature: .....



Date: 1 / July /2019

I BEN PATRICK THILTHORPE declare that I have witnessed JOANNE BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of JOANNE BARBARO.  
(Name of Member)

Signature of Witness .....



I BEN PATRICK THILTHORPE declare that I have witnessed JOANNE BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of JOANNE BARBARO.  
(Name of Member)

Signature of Witness .....



#### Instruction for completing Binding Death Benefit Nomination

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.

**Binding Death Benefit Nomination Form (Ben)**

Name: BEN PATRICK THILTHORPE

Address: 28 ORCHARD AVENUE, EVERARD PARK, SA 5035

Date of Birth: 20 AUGUST 1978

I, BEN PATRICK THILTHORPE make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
Claudine Stella Louise Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Wife	100%

However in the event that Claudine Stella Louise Thilthorpe does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount
Riley James Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Son	33.33%
Lila Michelle Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%
Haylee Claudine Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature: \_\_\_\_\_



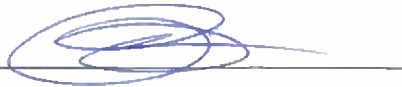
Date: 1 / July /2019

I FRANCESCO BARBARO declare that I have witnessed BEN PATRICK THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of BEN PATRICK THILTHORPE.  
(Name of Member)

Signature of Witness \_\_\_\_\_



I FRANCESCO BARBARO declare that I have witnessed BEN PATRICK THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of BEN PATRICK THILTHORPE.  
(Name of Member)

Signature of Witness \_\_\_\_\_



**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.

**Binding Death Benefit Nomination Form (Claudine)**

Name: CLAUDINE STELLA LOUISE THILTHORPE

Address: 28 ORCHARD AVENUE, EVERARD PARK, SA 5035

Date of Birth: 10 JANUARY 1982

I, CLAUDINE STELLA LOUISE THILTHORPE make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
BEN PATRICK THILTHORPE	28 Orchard Ave, Everard Park, SA, 5035	Husband	100%

However in the event that BEN PATRICK THILTHORPE does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount
Riley James Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Son	33.33%
Lila Michelle Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%
Haylee Claudine Thilthorpe	28 Orchard Ave, Everard Park, SA, 5035	Daughter	33.33%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:  .....

Date: 1 / July /2019

I FRANCESCO BARBARO declare that I have witnessed CLAUDINE STELLA LOUISE THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of CLAUDINE STELLA LOUISE THILTHORPE.  
(Name of Member)

Signature of Witness  \_\_\_\_\_

I FRANCESCO BARBARO declare that I have witnessed CLAUDINE STELLA LOUISE THILTHORPE  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of CLAUDINE STELLA LOUISE THILTHORPE.  
(Name of Member)

Signature of Witness  \_\_\_\_\_

**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.



**Binding Death Benefit Nomination Form (Frank)**

Name: FRANCESCO BARBARO

Address: 69 SCHULZE ROAD, ATHELSTONE, SA 5076

Date of Birth: 16 JULY 1981

I, FRANCESCO BARBARO make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
JOANNE BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	WIFE	100%


However in the event that JOANNE BARBARO does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount
MARIELLA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%
FRANCESCA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature:  .....

Date: 1 / July /2019

I BEN PATRICK THILTHORPE declare that I have witnessed FRANCESCO BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of FRANCESCO BARBARO.  
(Name of Member)

Signature of Witness 

I BEN PATRICK THILTHORPE declare that I have witnessed FRANCESCO BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of FRANCESCO BARBARO.  
(Name of Member)

Signature of Witness 

**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.

**Binding Death Benefit Nomination Form (Joanne)**

Name: JOANNE BARBARO

Address: 69 SCHULZE ROAD, ATHELSTONE, SA 5076

Date of Birth: 27 MARCH 1986

I, JOANNE BARBARO make a non-lapsing binding nomination that in the event of my death the benefits to which I am entitled from the Fund be paid to the following person(s):

Name	Address	Relationship	Percentage or Amount
FRANCESCO BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	HUSBAND	100%

However in the event that FRANCESCO BARBARO does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

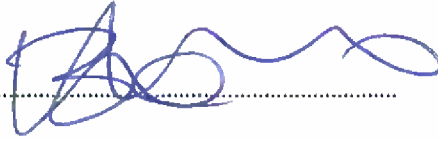
Name	Address	Relationship	Percentage or Amount
MARIELLA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%
FRANCESCA BARBARO	69 SCHULZE ROAD, ATHELSTONE, SA 5076	DAUGHTER	50%

However in the event that \_\_\_\_\_ does not outlive me by 28 days or is unwilling or unable to accept the benefit of this non lapsing binding nomination, then I direct the benefits to which I am entitled referred to above to be paid to:

Name	Address	Relationship	Percentage or Amount

I understand that I may only nominate my Legal Personal Representative(s) or one or more Dependants.

Signature: .....



Date: 1 / July /2019

I BEN PATRICK THILTHORPE declare that I have witnessed JOANNE BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of JOANNE BARBARO.  
(Name of Member)

Signature of Witness .....

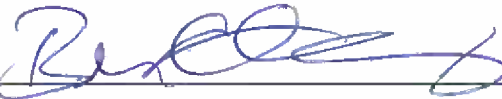


I BEN PATRICK THILTHORPE declare that I have witnessed JOANNE BARBARO  
(Name of Witness) (Name of Member)

sign this nomination form in my presence and I declare as follows:-

1. I am over 18 years of age; and
2. I am not a dependant or a Legal Personal Representative of JOANNE BARBARO.  
(Name of Member)

Signature of Witness .....



**Instruction for completing Binding Death Benefit Nomination**

- The Binding Death Benefit Nomination if properly executed enables the Member to nominate certain people to receive their superannuation benefits on their death and the nomination is binding on the Trustee once received by the Trustee.
- The member may only nominate one or more dependants (a spouse, child or other dependant) and/ or their legal personal representative(s).
- The nomination must clearly state either the percentage of the member's benefits the nominated person is to receive or a specific amount.
- The nomination must be signed by the member in the presence of at least one independent witness who must be at least 18 years old and cannot be the member's Legal Personal Representative or Dependant or an associate thereof.



## I understand that as an individual trustee or director of the corporate trustee of

Fund name

FBT Self Managed Super Fund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

### TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

### Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

**Accepting contributions and paying benefits**

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

**Administration**

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

**DECLARATION**

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

**Trustee's or director's name**

Ben Thilthorpe

**Trustee's or director's signature**



Date

Day: 27 / Month: 05 / Year: 2021

**Witness' name (witness must be 18 years old or over)**

Della Thilthorpe

**Witness' signature**



Date

Day: 27 / Month: 05 / Year: 2021



# Self-managed super fund trustee declaration

## I understand that as an individual trustee or director of the corporate trustee of

Fund name

FBT Self Managed Super Fund
-----------------------------

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

### TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

### Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

**Accepting contributions and paying benefits**

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

**Administration**

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

**DECLARATION**

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Francesco Barbaro

Trustee's or director's signature

Date

Day: 07 / Month: 05 / Year: 2021

Witness' name (witness must be 18 years old or over)

James Thithorpe

Witness' signature

Date

Day: 27 / Month: 05 / Year: 2021





# Self-managed super fund trustee declaration

## I understand that as an individual trustee or director of the corporate trustee of

Fund name

FBT Self Managed Super Fund
-----------------------------

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

## SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

## TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund
  - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

## Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)
- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

**Accepting contributions and paying benefits**

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

**Administration**

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
  - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

**DECLARATION**


By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Claudine Thilthorpe

Trustee's or director's signature



Date

Day: 01 / Month: 06 / Year: 2021

Witness' name (witness must be 18 years old or over)

Riley Thilthorpe

Witness' signature



Date

Day: 01 / Month: 06 / Year: 2021



## I understand that as an individual trustee or director of the corporate trustee of

Fund name

FBT Self Managed Super Fund
-----------------------------

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

## SOLE PURPOSE

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

## TRUSTEE DUTIES

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
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- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
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- investment diversity and the fund's exposure to risk due to inadequate diversification
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- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)

- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
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  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
  - all trustee declarations
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  - an annual statement of the financial position of the fund
  - an annual operating statement
  - copies of all annual returns lodged
  - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
  - membership of the fund, or trustees or directors of the corporate trustee
  - name of the fund
  - contact person and their contact details
  - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

**DECLARATION**

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

**Trustee's or director's name**

Joanne Barbaro

**Trustee's or director's signature**

Date

Day: 01 / Month: 06 / Year: 2021

**Witness' name (witness must be 18 years old or over)**

Francois Barbaro

**Witness' signature**

Date

Day: 01 / Month: 06 / Year: 2021

## **SMSF Investment Strategy**

FBT Self Managed Super Fund

Date: 26 May 2021

### **Objective**

This investment strategy of (as reviewed and amended annually or more often depending on changes to the needs of members) is created in compliance with the Superannuation Industry (Supervision) Act 1993.

### **The Fund:**

1. accepts employer and member contribution and contributions from other persons as the laws allow
2. transfers from other Superannuation funds and from a spouse as the laws allow
3. provides benefits to members upon retirement and as the laws allow
4. provides other activities as allowed by the laws and regulations from time to time
5. allows access to any unrestricted non-preserved benefits (as/when allowed by the laws and regulations)
6. provides for the payment of pension benefits at a rate as determined in the future from time to time.

The fund complies with the current laws and regulations and the rules in the trust deed. It has the following investment objectives:

### **Risk and Return**

It is recognised that timing (when you get into the investment) and time in the investment (how long you are in the investment) affects returns. Different investments have different returns and volatility. The Trustee (from time to time) of the fund has a strong emphasis on preserving the fund's capital. However, many sound investments are not capital guaranteed. Security of capital has to be tempered with the need to achieve the desired rate of return. Therefore, assets that show volatility may be of benefit to the fund.

The Trustee is ever vigilant to balance these two objectives:

- protecting the capital and
- growing the value of the fund by obtaining an acceptable rate of return.

### **Position on Diversification**

From time to time fund investments may be diversified across asset classes but at other times maybe concentrated in only a few or one. The trustee will invest according to market conditions and availability of the fund's assets. A funds assets maybe predominantly invested in residential or commercial (or other types) of real estate should the trustee see fit to do so.

### **Required Rate of Return**

The Trustee seeks an overall investment return for the fund in the 7-10 year term (medium term) of 3-5% above the average rate of inflation over that period.

### **Trustee's Obligations**

The Trustee ensures that the fund meets the legislated standard minimums to continue to obtain concessional taxation status on the income. It is also incumbent on the Trustee to consider the tax consequences of all investments. Tax-advantaged products may reduce the fund's taxation burden. Tax is one of the Trustee's relevant concerns. The Trustee acknowledges that members' benefits are a liability of the fund. The Trustee gives thought to the level of benefit required to be paid to the member. However, while no terminations or benefits are expected to be paid out in the short to medium term the Trustee is at liberty to examine investments that are medium term. However, when the member is in pension phase the time horizon may be far shorter.

### **Paying Debts**

The Trustee is obliged to pay tax, expenses and benefits. It will do so within 31 days. The Trustee ensures that it holds sufficient cash to meet such obligations.

### **Cost of Investing**

The Trustee strives to reduce costs of investing. However, at times upfront investment costs are payable in order to obtain the best investment products that fit into this investment strategy. Exit costs and penalties may also be part of the cost of carrying out this investment strategy.

### **Gearing**

Borrowing to invest is permissible by the fund in accordance with the rules and laws at the time.

### **Investments (all investments maybe held within the following range 0-100%)**

#### ***Cash***

Money can be held in kind, in banks, building societies, lending institutions and cash management accounts.

### ***Australian Shares***

After research and due diligence, these include listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

### ***Fixed Interest***

These include deposits in Australian and overseas banks, building societies, lending institutions, cash management accounts, government and non-government bonds, bank bills, debentures, corporate notes and specialist fixed interest funds.

### ***International Shares***

After research and due diligence, these include investments directly or indirectly in listed and unlisted shares from around the world including listed and unlisted securities including shares, warrants, derivatives, derivatives securities and managed funds.

### ***Property***

This includes direct residential and commercial real estate, both direct and indirect investments in listed and unlisted property trusts and property securities funds.

### ***Derivatives***

Derivatives are financial contracts, or financial instruments, whose prices are derived from the price of something else (known as the underlying). The underlying price on which a derivative is based can be that of an asset (e.g., commodities, equities (stocks), residential mortgages, commercial real estate, loans, bonds), an index (e.g., interest rates, exchange rates, stock market indices, consumer price index (CPI), inflation derivatives, or other items).

### ***Structured Products***

This includes products that cover a diverse set of investment categories outside traditional bonds and shares and can be considered as having a typically higher risk/ return profile, or other features that provide some complexity to the investment. These products that are derived from and/or based on a single security or securities, a basket of stocks, an index, a commodity, debt issuance and/or a foreign currency, among other things and include index and equity linked notes, term notes and units generally consisting of a contract to purchase equity and/or debt securities at a specific time.

### ***Art***

This includes Emerging Artists, Mid-Career Artists and Blue-chip Artists. A rising artist generally does not have any auction record though their artworks are exhibited and collected by a number of famous art galleries. Mid-career artists are already established in their careers and have a promising auction history. Blue-chip artists are holding national significance and their art works are collected and auctioned by most all art galleries.

**Insurance**


The trustees have reviewed the need to hold a contract insurance for members of the fund and have determined that insurance is not currently required in compliance with the directives contained within SIS Act 1994 Regulation 4.09 (2)(e)

**Review**


The Trustees undertake to review this strategy on a continual basis and will regularly revisit the objectives and strategies of the fund consistent with the needs of members and will as a minimum review the fund's investment strategy annually.

**Signed by the Trustee(s)**

Name of Trustee Be Patrick Thilthorpe

Signed 


Name of Trustee Francesco Barbato

Signed 

Name of Trustee Joanne Barbara

Signed 

Name of Trustee Claudine Thilthorpe

Signed 



Inquires 1300 300 630

Issue date 24 May 22

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 76543213

## Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 633 682 998  
FOR FBT SMSF PTY LTD

REVIEW DATE: 24 May 22

## You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to [www.asic.gov.au/changes](http://www.asic.gov.au/changes)
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.  
Ph: 1300 300 630



Use your agent.

## Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

**1 Registered office**  
322 GLEN OSMOND ROAD MYRTLE BANK SA 5064

**2 Principal place of business**  
78 ANGAS STREET ADELAIDE SA 5000

### 3 Officeholders

Name:	JOANNE BARBARO
Born:	BAULKHAM HILLS NSW
Date of birth:	27/03/1986
Address:	69 SCHULZE ROAD ATHELSTONE SA 5076
Office(s) held:	DIRECTOR, APPOINTED 24/05/2019
Name:	CLAUDINE STELLA LOUISE THILTHORPE
Born:	WODONGA VIC
Date of birth:	10/01/1982
Address:	28 ORCHARD AVENUE EVERARD PARK SA 5035
Office(s) held:	DIRECTOR, APPOINTED 24/05/2019
Name:	BEN PATRICK THILTHORPE
Born:	MODBURY SA
Date of birth:	20/08/1978
Address:	28 ORCHARD AVENUE EVERARD PARK SA 5035
Office(s) held:	DIRECTOR, APPOINTED 24/05/2019; SECRETARY, APPOINTED 24/05/2019
Name:	FRANCESCO BARBARO
Born:	MODBURY SA
Date of birth:	16/07/1981
Address:	69 SCHULZE ROAD ATHELSTONE SA 5076

These details continue on the next page

FBT SMSF PTY LTD ACN 633 682 998

Page 1 of 3

## Company statement continued

Office(s) held: DIRECTOR, APPOINTED 24/05/2019

### 4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	180	\$180.00	\$0.00

### 5 Members

Name: FRANCESCO BARBARO  
Address: 69 SCHULZE ROAD ATHELSTONE SA 5076

Share Class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

Name: BEN PATRICK THILTHORPE  
Address: 28 ORCHARD AVENUE EVERARD PARK SA 5035

Share Class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

Name: CLAUDINE STELLA LOUISE THILTHORPE  
Address: 28 ORCHARD AVENUE EVERARD PARK SA 5035

Share Class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

Name: JOANNE BARBARO  
Address: 69 SCHULZE ROAD ATHELSTONE SA 5076

Share Class	Total number held	Fully paid	Beneficially held
ORD	45	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

## End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

These details continue on the next page

FBT SMSF PTY LTD ACN 633 682 998

Page 2 of 3

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## Company statement continued

Registered agent name: BARTLEY PARTNERS PTY LTD  
Registered agent number: 6374  
Address: PO BOX 230 GLEN OSMOND SA 5064

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**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices  
1300 300 630

FBT SMSF PTY LTD  
BARTLEY PARTNERS PTY LTD  
PO BOX 230  
GLEN OSMOND SA 5064

**INVOICE STATEMENT**

Issue date 24 May 22

**FBT SMSF PTY LTD**

ACN 633 682 998

Account No. 22 633682998

**Summary**

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$56.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 24 Jul 22	<b>\$56.00</b>

*If you have already paid please ignore this invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



**ASIC**  
Australian Securities & Investments Commission

**PAYMENT SLIP****FBT SMSF PTY LTD**

ACN 633 682 998

Account No: 22 633682998



22 633682998

<b>TOTAL DUE</b>	<b>\$56.00</b>
Immediately	<b>\$0.00</b>
By 24 Jul 22	<b>\$56.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code:** 17301  
**Ref:** 2296336829983



\*814 129 0002296336829983 82

# Transaction details:

page 2 of 2

	<b>Transactions for this period</b>	<b>ASIC reference</b>	<b>\$ Amount</b>
2022-05-24	Annual Review - Special Purpose Pty Co	4X0003256480P A	\$56.00
	<b>Outstanding transactions</b>		
2022-05-24	Annual Review - Special Purpose Pty Co	4X0003256480P A	\$56.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2296 3368 2998 382

### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

### Phone

Call 13 18 16 to pay by Mastercard or Visa

### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Biller Code:** 17301  
**Ref:** 2296336829983

### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)