

# **Stevens Superannuation Fund**

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**Financial Statements  
For The Year Ended 30 June 2022**

# **Stevens Superannuation Fund**

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**ABN: 12 853 520 440**

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**For The Year Ended 30 June 2022**

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# Stevens Superannuation Fund

ABN: 12 853 520 440

## Operating Statement For The Year Ended 30 June 2022

	2022	2021
	\$	\$
<b>Revenue</b>		
Movement in Market Value	-	11,382
Dividends Received	3,197	2,532
Contributions Received	55,000	50,000
Undeducted Contributions	-	291
Interest Received	34	71
Profit/Loss on Sale of Shares	(20,290)	17,544
<b>Total Revenue</b>	<b>37,941</b>	<b>81,819</b>
<b>Expenses</b>		
Accountancy Fees	1,210	-
Auditors Fees	836	66
Bank Charges	3	0
Filing Fees	259	259
Management Fees	1,877	1,819
<b>Total Expenses</b>	<b>4,185</b>	<b>2,144</b>
<b>Benefits Accrued As A Result Of Operations Before Income Tax</b>	<b>33,756</b>	<b>79,675</b>
Income tax	(7,563)	(7,569)
<b>Benefits Accrued As A Result Of Operation After Income Tax</b>	<b>26,193</b>	<b>72,106</b>

# Stevens Superannuation Fund

ABN: 12 853 520 440

## Statement Of Financial Position As At 30 June 2022

	2022 \$	2021 \$
<b>Assets</b>		
<b>Investments</b>		
Wealth Within Direct Equity	88,284	101,549
<b>Total Investments</b>	<b>88,284</b>	<b>101,549</b>
<b>Other Assets</b>		
ANZ Online Saver Account	54,012	50,490
E Trade Account	53,928	25,317
<b>Total Other Assets</b>	<b>107,940</b>	<b>75,807</b>
<b>Total Assets</b>	<b>196,224</b>	<b>177,356</b>
<b>Liabilities</b>		
<b>Current Liabilities</b>		
Provision for Income Tax	5,318	6,424
Loan - G & D Stevens	(142)	6,078
<b>Total Current Liabilities</b>	<b>5,176</b>	<b>12,502</b>
<b>Total Liabilities</b>	<b>5,176</b>	<b>12,502</b>
<b>Net Assets Available To Pay Members' Benefits</b>	<b>191,047</b>	<b>164,854</b>
Represented by:		
<b>Liability for accrued members' benefits</b>		
Allocated to members' accounts	191,047	164,854
<b>Total Equity</b>	<b>191,047</b>	<b>164,854</b>

# Stevens Superannuation Fund

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ABN: 12 853 520 440

## Notes To The Financial Statements For The Year Ended 30 June 2022

### 1 Summary of significant accounting policies

The trustees have prepared the financial statements on the basis that the fund is a non-reporting entity because the members are able to command the preparation of tailored financial reports so as to satisfy specifically all of their needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared with reference to Australian Accounting Standard AAS 25 Financial Reporting by Superannuation Plans, and in accordance with the legislative requirements of the Superannuation Industry (Supervision) Act 1993 and Regulations 1994 and the provisions of the trust deed.

#### **Basis of preparation**

The financial statements have been prepared on an accrual basis using historical costs convention unless stated otherwise.

The functional and presentation currency of the fund is Australian dollars.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the trustees have determined are appropriate to meet the requirements of the trust deed. Such accounting policies are consistent with the previous period unless otherwise stated.

#### **Measurement of investments**

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

Net market values have been determined as follows:

1. Shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
2. Units in managed funds by reference to the unit redemption price at the end of the reporting period;
3. Fixed interest securities by reference to the redemption price at the end of the reporting period; and
4. Insurance policies by reference to an actuarial assessment of the amount receivable from the insurer in respect of the policy; and
5. Investment properties are carried at market value and are held for the purpose of generating long term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent value as appropriate.

# Stevens Superannuation Fund

ABN: 12 853 520 440

## Notes To The Financial Statements For The Year Ended 30 June 2022

### Liability for members' accrued benefits

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

### Income tax

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

Current income tax expense charged to the Profit (loss) is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at the end of the reporting period. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

Deferred tax assets and liabilities are ascertained based on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax assets also result where amounts have been fully expensed but future tax deductions are available. No deferred income tax will be recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or liability is settled, based on tax rates enacted or substantially enacted at the end of the reporting period. Their measurement also reflects the manner in which management expects to recover or settle the carrying amount of the related asset or liability.

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

### Superannuation contributions surcharge

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

### Revenue

#### Interest revenue

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

#### Dividend revenue

Dividend revenue is recognised when the fund has established that it has a right to receive a dividend.

# Stevens Superannuation Fund

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ABN: 12 853 520 440

## Notes To The Financial Statements For The Year Ended 30 June 2022

### Investment property

Investment property revenue is recognised on a straight-line basis over a period of the lease term so as to reflect a constant periodic rate of return on the net investment.

### Movement in the net market value

Movement in the net market value of an investment is calculated as the change in the fair value of the investments between the previous and current reporting dates (or disposal date).

### Contributions

Contributions are recognised when control of the asset has been obtained and is recorded in the period to which they relate.

### Cash and cash equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of change in value.

### Transfers from other funds

Transfers from other funds are recognised on a cash basis as this is the point in time at which measurement is reliable. Amounts are recognised when transfer payments are received by the fund.

### Critical estimates and judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgements. Actual results may differ from these estimates.

The significant judgements made are around the valuation of the investment property. The trustees used recent sales and knowledge of the market to estimate the fair value.

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

# Stevens Superannuation Fund

ABN: 12 853 520 440

## Notes To The Financial Statements For The Year Ended 30 June 2022

	Note	2022 \$	2021 \$
<b>2 Dividends Received</b>			
Dividends Received		3,197	2,532
		<u>3,197</u>	<u>2,532</u>
<b>3 Interest Received</b>			
Interest Received		34	71
		<u>34</u>	<u>71</u>
<b>4 Other Revenue</b>			
Movement in Market Value		-	11,382
Contributions Received		55,000	50,000
Undeducted Contributions		-	291
Profit/Loss on Sale of Shares		(20,290)	17,544
		<u>34,710</u>	<u>79,217</u>
<b>5 Shares In Listed Companies</b>			
Wealth Within Direct Equity		88,284	101,549
		<u>88,284</u>	<u>101,549</u>
<b>6 Cash And Cash Equivalents</b>			
ANZ Online Saver Account		54,012	50,490
E Trade Account		53,928	25,317
		<u>107,940</u>	<u>75,807</u>
<b>7 Liability For Accrued Benefits</b>			
<b>Changes In The Liability For Accrued Benefits</b>			
Liability for accrued benefits at beginning of year		164,854	92,748
Add benefits accrued as a result of operations (less loss from operations)		26,193	72,106
		<u>191,047</u>	<u>164,854</u>



# Stevens Superannuation Fund

ABN: 12 853 520 440

## Trustees' Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees

1. The financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the Stevens Superannuation Fund superannuation fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
2. The financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
3. The operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2022

Signed in accordance with a resolution of the trustees by

Trustee

X   
\_\_\_\_\_

George Stevens

Trustee

X   
\_\_\_\_\_

Donna Steven

Dated 20 December 2022

**INDEPENDENT AUDIT REPORT TO THE MEMBERS OF  
Stevens Superannuation Fund**

**Self-managed superannuation fund independent auditor's report**

**Approved self-managed superannuation fund (SMSF) auditor details**

Name : Mr Anthony William Boys

Business name : SUPER AUDITS

Business postal address : PO Box 3376, Rundle Mall SA 5000

SMSF auditor number (SAN) : 100 014 140

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**SMSF details**

Fund name: Stevens Superannuation Fund

Australian business number (ABN) or tax file number (TFN): 12 853 520 440

Fund address: 9102 Ephraim Island Prde, Paradise Point QLD 4216

Year of income being audited: 30 June 2022

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**To the SMSF trustees**

of the : Stevens Superannuation Fund

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**Part A: Financial audit**

**Opinion**

I have audited the special purpose financial report of the Stevens Superannuation Fund comprising the statement of financial position as at 30 June 2022, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2022 and the results of its operations for the year then ended.

**Basis of opinion**

My audit has been conducted in accordance with Australian Auditing Standards (issued by the Auditing and Assurance Standards Board). My responsibilities under those standards are further described in the *Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report* section of this report.

I am independent of the self-managed superannuation fund in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (Including Independence Standards)* (the Code) that are relevant to this audit and as required by the *Superannuation Industry (Supervision) Regulations 1994* (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did not prepare the financial statements for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### **Emphasis of matter - basis of accounting**

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist Stevens Superannuation Fund meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

#### **Responsibilities of SMSF trustees for the financial report**

Each SMSF trustee (individual trustee or director of the corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund or have no realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

#### **Approved SMSF auditor's responsibilities for the audit of the financial report**

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

## **Part B: Compliance engagement**

### **Opinion**

I have undertaken a reasonable assurance engagement on Stevens Superannuation Fund's compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below ('the listed provisions') for the year ended 30 June 2022.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of Stevens Superannuation Fund has complied in all material respects, with the listed provisions, for the year ended 30 June 2022.

### **Basis for opinion**

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

### **Independence and quality control**

I have complied with the independence and other ethical requirements relating to assurance engagements and applied Auditing Standard ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

### **SMSF trustees' responsibilities**

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

### **Approved SMSF auditor's responsibilities**

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2022. ASAE 3100 *Compliance Engagements* requires that I plan and perform my procedures to obtain reasonable assurance about whether the trustees have complied, in all material respects, with the listed provisions for the year ended 30 June 2022.

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with the requirements of the listed provisions for the year ended 30 June 2022.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

#### **Inherent limitations**

Due to the inherent limitations of an assurance engagement, together with the internal control structure, it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2022 does not provide assurance on whether compliance with the listed provisions will continue in the future.

Mr Anthony William Boys (SMSF auditor)

Audit completed on

## **Appendix 1 - Explanation of listed sections and regulations in compliance engagement**

This appendix is included to assist with the meaning of the legislation and regulations listed above

<b>Section or Regulation</b>	<b>Explanation</b>
S17A	The fund must meet the definition of a self-managed super fund (SMSF)
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ol style="list-style-type: none"><li>I. fund members upon their retirement</li><li>II. fund members upon reaching a prescribed age</li><li>III. the dependants of a fund member in the case of the member's death before retirement</li></ol>
S65 at	The trustees must not loan monies or provide financial assistance to any member or relative any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund

- S67 The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
- S67A & 67B borrowing The fund must comply with the limited recourse borrowing arrangement rules when to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
- S82 - 85 The trustees must comply with the in-house asset rules
- S103 years The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10
- S104 The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
- S104A Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
- S105 The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
- S109 All investment transactions must be made and maintained at arms-length - that is, purchase, sale price and income from an asset reflects a true market value and or rate of return
- S126K A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
- Sub Reg 1.06 (9A) Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
- Reg 4.09 fund Trustees must formulate, regularly review and give effect to an investment strategy for the
- Reg 4.09A The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
- Reg 5.03 Investment returns must be allocated to members in a manner that is fair and reasonable
- Reg 5.08 Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
- Reg 6.17 Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
- Reg 7.04 Contributions can only be accepted in accordance with the applicable rules for the year being audited
- Reg 8.02B When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
- Reg 13.12 Trustees must not recognise an assignment of a super interest of a member or beneficiary
- Reg 13.13 Trustees must not recognise a charge over or in relation to a member's benefits
- Reg 13.14 Trustees must not give a charge over, or in relation to, an asset of the fund
- Reg 13.18AA Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

# Member's Information Statement For The Year Ended 30 June 2022

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	2022
<b>Members' Funds</b>	
Opening Balance	164,854
Share of Profit	33,756
Share of Income Tax	(7,563)

Withdrawal Benefit At End Of Year

191,047

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**STEVENS SUPERANNUATION FUND  
ANNUAL MEMBERS STATEMENT 2022**

Member Name: George Stevens

	\$
Balance at the beginning of the year	100,583
plus Earnings	-12,962
plus Contributions	27,500
less Income tax applicable to contributions/earnings	3,782
Balance at the end of the year	111,339
Tax-Free Component	6,151
Taxable Component	105,188



**STEVENS SUPERANNUATION FUND  
ANNUAL MEMBERS STATEMENT 2022**

Member Name: Donna J Stevens

	\$
Balance at the beginning of the year	64,271
plus Earnings	-8,282
plus Contributions	27,500
less Income tax applicable to contributions/earnings	-3,781
Balance at the end of the year	79,708
Tax-Free Component	5,763
Taxable Component	73,945

**MINUTES OF A MEETING OF THE TRUSTEES  
OF STEVENS SUPERANNUATION FUND**

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**PRESENT:**

George Stevens  
Donna J Stevens

**INVESTMENT  
STRATEGY:**

The trustees have reviewed the fund's investment strategy and are satisfied that it is still appropriate to meet the needs of the fund both in the short and medium terms.

**APPROVAL OF  
TRANSACTIONS:**

The trustees hereby confirm their approval of all transactions of the fund for the year ended 30 June 2022 including investments made, expenses paid, income received and investments redeemed.

**ACCEPTANCE OF  
CONTRIBUTIONS:**

It was resolved to accept the following contributions.

George Stevens	\$	27,500
	\$	
Donna Stevens	\$	27,500
	\$	

  
.....  
Confirmed X

.....19/2/22.....  
Date

**STEVENS SUPERANNUATION FUND**

**MINUTES OF A MEETING OF TRUSTEES OF THE FUND**

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**PRESENT:**

George Stevens  
Donna J Stevens

**PREVIOUS MINUTES:**

The minutes of the previous Trustees' Meeting were read and confirmed.

**ANNUAL ACCOUNTS:**

It was resolved that the accounts for the year ended 30 June 2022 be received, approved and adopted.

**APPOINTMENT OF AUDITOR:**

It was resolved to that Anthony William Boys of SUPER AUDITS to act as auditors of the fund.

**CLOSURE:**

There being no further business, the Chairman declared the meeting closed.

X  
  
.....  
GEORGE STEVENS

X  
  
.....  
DONNA J STEVENS

.....  
Date *10/10/23*.....

11 January 2023

The Auditor  
Stevens Superannuation Fund  
PO Box 7450  
GOLD COAST MC QLD 4217

Dear Sir,

**STEVENS SUPERANNUATION FUND  
YEAR ENDED 30 JUNE 2022.**

I confirm to the best of our knowledge and belief, the following representations given to you in connection with your examination of the fund's accounts for the year ended 30 June 2022, and in the light of the requirements of the SIS Act.

I acknowledge as Director of Trustee my responsibility for ensuring the accuracy of the accounting records and the accounts prepared from them.

**Accounting Records and Transactions**

All the accounting records have been made available to you for the purpose of your audit. All other records and related information which might affect the truth and fairness of, or necessary disclosure in, the accounts, have been made available to you and no such information has been withheld.

**Assets**

All assets included in the balance sheet were assets of the fund at that date, and remain free from any lien, encumbrance or charge (except as disclosed in the accounts).

**Liabilities**

Full provision has been made for all liabilities at the balance sheet date.

**Other Matters**

We are not aware of any breaches or possible breaches of statute, regulations, contracts, agreements or the fund's governing rules which might result in the fund suffering significant penalties or other loss.

  
.....  
GEORGE STEVENS  
TRUSTEE

  
.....  
DONNA J STEVENS  
TRUSTEE

**PART A**

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

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

Tax File Number

886 264 577

Year of return

2022

Name of Partnership,  
Trust, Fund or Entity

Stevens Superannuation Fund

Total Income/Loss  
60992

Total Deductions  
10571

Taxable Income/Loss  
50421

**Privacy**

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

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

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

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


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

**Declaration:** I declare that:

\* all the information I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and

\* I authorise the agent to give this document to the Commissioner of Taxation.

Signature of Partner, Trustee  
or Director



Date

10/04/23

**PART B**

**ELECTRONIC FUNDS TRANSFER CONSENT**

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

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

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

Account name:

Stevens Superannuation Fund

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

Signature



Date

10/04/23

**PART D**

**Tax agent's certificate (shared facilities only)**

I, Malcolm John Revie declare that:

- \* I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- \* I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct, and
- \* I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's Signature



Date

10/04/23

Agent's phone

07 55742299

Client's reference

STEV000

Agent's Contact Name

Mal Revie

Agent's reference number

60722003

# Self-managed superannuation fund annual return 2022

Signature



Date

## Section A: Fund Information

### 1 Your tax file number

886 264 577

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)

Stevens Superannuation Fund

### 3 ABN

12 853 520 440

### 4 Current postal address

Street PO Box 7450

Suburb/State/P'code Gold Coast MC

QLD

9726

### 5 Annual return status

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

N

### 6 SMSF auditor

Auditor's name

Title

Family name

Given names

Mr

Gilbert

Anthony

SMSF Auditor Number

100 017 141

Auditor's phone number

02 8525 4600

Postal address

Street

PO Box 3070

Suburb/State/P'code

BANGOR

NSW

2234

Date audit was completed

A

11/01/2023

Was Part A of the audit report qualified?  
Was Part B of the audit report qualified?

B C  
N N

### 7 Electronic funds transfer (EFT)

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

BSB no

014696

Account no

481593512

Fund account name

Stevens Superannuation Fund

I would like my tax refunds made to this account.

Y

### 8 Status of SMSF

Australian superannuation fund

Fund benefit structure

Does the fund trust deed allow acceptance

of the Government's Super Co-contributions and Low Income Super-Contribution?

A Y  
B A  
C Y

**Stevens Superannuation Fund**

File no 886 264 577

ABN 12 853 520 440

Signature

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

N

**10 Exempt current pension income**

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

N



**Stevens Superannuation Fund**

File no 886 264 577

ABN 12 853 520 440

Signature

**Section B: Income**  
**11 Income**

Gross interest  
Unfranked dividend amount  
Franked dividend amount  
Dividend franking credit

**Calculation of assessable contributions**

plus Assessable personal contributions  
plus No-TFN-quoted contributions

<b>R2</b>	55000
<b>R3</b>	0

<b>C</b>	34
<b>J</b>	501
<b>K</b>	2055
<b>L</b>	880
<b>R</b>	55000

<b>S</b>	2522	<b>O</b>
<b>W</b>	60992	
<b>V</b>	60992	

Other income

<b>S</b>	2522	<b>O</b>
<b>W</b>	60992	
<b>V</b>	60992	

**GROSS INCOME**

**TOTAL ASSESSABLE INCOME**

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

SMSF auditor fee  
Investment expenses  
Management and administration expenses  
Other amounts

<b>H1</b>	836
<b>I1</b>	1877
<b>J1</b>	1472
<b>L1</b>	6386
<b>O</b>	

<b>H2</b>	
<b>I2</b>	
<b>J2</b>	
<b>L2</b>	

**TOTAL DEDUCTIONS (A1 to M1)**

**N**

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

**Y**

**TOTAL SMSF EXPENSES (N + Y)**

**Z**

**TOTAL INCOME OR LOSS**  
(Total assessable income less deductions)

**O**

**Deductions**

**Non-deductible expenses**

Signature

**Section D: Income tax calculation statement**  
 13 Income tax calculation statement

Taxable income	<b>A</b>	50421.00
Tax on taxable income	<b>T1</b>	7563.15
Tax on no-TFN-quoted contributions	<b>J</b>	0.00
<b>Gross tax</b>	<b>B</b>	7563.15
Non-refundable non-c/f tax offsets (C1 + C2)	<b>C</b>	0.00
<b>SUBTOTAL 1</b>	<b>T2</b>	7563.15
Non-refundable c/f tax offsets (D1+D2+D3+D4)	<b>D</b>	
<b>SUBTOTAL 2</b>	<b>T3</b>	7563.15
Complying fund's franking credits tax offset	<b>E</b>	880.91
No-TFN tax offset	<b>E2</b>	
NRAS tax offset	<b>E3</b>	
Exploration cr. tax offset	<b>E4</b>	
<b>Credit:</b>		
Int. on early payments	<b>H1</b>	
Foreign res. w/holding (excl. capital gains)	<b>H2</b>	
ABN/TFN not quoted	<b>H3</b>	
TFN w/held from closely held trusts	<b>H5</b>	
Int. on no-TFN tax offset	<b>H6</b>	
Credit for foreign res. capital gains w/holding	<b>H8</b>	
<b>Refundable tax offsets (E1 + E2 + E3 + E4)</b>	<b>E</b>	880.91
<b>TAX PAYABLE</b>	<b>T5</b>	6682.24
Section 102AAM Int. charge	<b>G</b>	
Eligible credits	<b>H</b>	
(H1 + H2 + H3 + H5 + H6 + H8)	<b>I</b>	0.00
Tax offset refunds	<b>L</b>	259.00
PAYG installments raised	<b>K</b>	3494.00
Supervisory levy	<b>L</b>	259.00
Supervisory levy adj. for wound up funds	<b>M</b>	
Supervisory levy adj. for new funds	<b>N</b>	
<b>TOTAL AMOUNT DUE</b>	<b>S</b>	3447.24
(T5 + G - H - I - K + L - M + N)		

**Section E: Losses**  
 14 Losses information

Net capital losses carried forward to later years

**V** 20922

Stevens Superannuation Fund

File no 886 264 577

ABN 12 853 520 440

Signature

**Section F: Member information**

**MEMBER NUMBER: 1**

Title  Account status  O

First name

Other names

Surname

Suffix

Member's TFN  Date of birth

See the Privacy note in the Declaration

**OPENING ACCOUNT BALANCE**

**Contributions**

Personal contributions

**TOTAL CONTRIBUTIONS**

(Sum of labels A to M)

**Other transactions**

Allocated earnings or losses

Accumulation phase account balance

Retirement phase account bal. - Non CDBIS

Retirement phase account balance - CDBIS

TRIS Count

**CLOSING ACCOUNT BALANCE**

<b>S1</b>	111339.00	<input type="radio"/> O	16744.00	<input type="radio"/> L
<b>S2</b>	0.00	<input type="radio"/> B	27500.00	<input type="radio"/> N
<b>S3</b>	0.00	<input type="radio"/> S	27500.00	<input type="radio"/> D
	0			
			111339.00	

**MEMBER NUMBER: 2**

Title  Account status  O

First name

Other names

Surname

Suffix

Member's TFN  Date of birth

See the Privacy note in the Declaration

**OPENING ACCOUNT BALANCE**

**Contributions**

Personal contributions

**TOTAL CONTRIBUTIONS**

(Sum of labels A to M)

**Other transactions**

Allocated earnings or losses

Accumulation phase account balance

Retirement phase account bal. - Non CDBIS

Retirement phase account balance - CDBIS

TRIS Count

**CLOSING ACCOUNT BALANCE**

<b>S1</b>	79708.00	<input type="radio"/> O	12063.00	<input type="radio"/> L
<b>S2</b>	0.00	<input type="radio"/> B	27500.00	<input type="radio"/> N
<b>S3</b>	0.00	<input type="radio"/> S	27500.00	<input type="radio"/> D
	0			
			79708.00	

**Section H: Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Other managed investments

D

**Stevens Superannuation Fund**

File no 886 264 577

STEV000

ABN 12 853 520 440

Signature

15b Australian direct investments

**Limited Recourse Borrowing Arrangements**

Australian residential real property	<b>J1</b> <input type="text"/>	Cash and term deposits	<b>E</b> <input type="text"/>
Australian non-residential real property	<b>J2</b> <input type="text"/>	Debt securities	<b>F</b> <input type="text"/>
Overseas real property	<b>J3</b> <input type="text"/>	Loans	<b>G</b> <input type="text"/>
Australian shares	<b>J4</b> <input type="text"/>	Listed shares	<b>H</b> <input type="text"/>
Overseas shares	<b>J5</b> <input type="text"/>	Unlisted shares	<b>I</b> <input type="text"/>
Other	<b>J6</b> <input type="text"/>	Limited recourse borrowing arrangements (J1 to J6)	<b>J</b> <input type="text"/>
Property count	<b>J7</b> <input type="text"/>	Non-residential real property	<b>K</b> <input type="text"/>
		Residential real property	<b>L</b> <input type="text"/>
		Collectables and personal use assets	<b>M</b> <input type="text"/>
		Other assets	<b>O</b> <input type="text"/>

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS**

(sum of labels A to T)

**U**  196224

<b>16 Liabilities</b>			
Borrowings for limited recourse borrowing arrangements	<b>V1</b> <input type="text"/>	Borrowings	<b>V</b> <input type="text"/>
Permissible temporary borrowings	<b>V2</b> <input type="text"/>	Total member closing account balances	<b>W</b> <input type="text"/>
Other borrowings	<b>V3</b> <input type="text"/>	Reserve accounts	<b>X</b> <input type="text"/>
		Other liabilities	<b>Y</b> <input type="text"/>
		<b>TOTAL LIABILITIES</b>	<b>Z</b> <input type="text"/>

191047

5177

196224

File no 886 264 577

STEV000

ABN 12 853 520 440

Signature

**Section K: Declarations**

**Important**

Before making this declaration check to ensure all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However, if you do not provide the TFN the processing of this form may be delayed. Taxation law authorises the ATO to collect information and disclose it to other government agencies. For more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEES 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

10/1/23

**Preferred trustee, director or public officer's contact details:**

Title

Family name and suffix  
Given and other names

Mr  
Stevens  
George

Phone number

07 55742299

**Time taken to prepare and complete this tax return (hours)**

J 0

**TAX AGENT'S DECLARATION:**

I declare that the Self-managed superannuation fund annual return 2022 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

10/1/23

**Tax agent's contact details**

Title  
Family name and suffix  
Given and other names  
Tax agent's practice

Mr  
Revie  
Mal  
Mal Revie

Tax agent's phone  
Reference number  
Tax agent number

07 55742299  
STEV000  
60722003

**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

**Stevens Superannuation Fund**

File no 886 264 577

ABN 12 853 520 440

Signature

**Part A - Losses carried forward to the 2022-2023 income year -excludes film losses**

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

Year of loss	I	J	V
2020-2021			1545
2019-2020			19377
<b>Total</b>			<b>20922</b>

Transfer the amount at label V to the corresponding label on your tax return

**NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.**

**Stevens Superannuation Fund**

File no 886 264 577

ABN 12 853 520 440

Signature

**Interest Income**

Financial institution Branch Sharing status (if applicable) Various	Account Number	TFN withholding	Interest
Total share for this return			34.00
			34

**Gross dividends (excluding distributions from cash management, property and certain other unit trusts)**

Company Share status (if applicable) As per summary	Unfranked dividends	Franked dividends	Franking credits	TFN withholding
Total	501.61	2055.45	880.91	

**Other Income**

Code	Description	Amount
O	Other income received not listed Share Trading Profit	2522
<b>Total</b>		<b>2522</b>

**Other deductions**

Code	Description	Deduct. Amt	Code	Non-dedn. Am
O	Other deductions not listed ShareTrading Losses	6386		
<b>Total</b>		<b>6386</b>		

Taxation Estimate  
For the year ended 30 June 2022

Return Code: STEV000  
Description: Stevens Superannuation Fund

Tax File Number: 886 264 577  
Date prepared: 1/10/1/2023

<b>Summary of Taxable Income</b>	\$	\$
Business and Investment Income:		
No-TFN contributions	0.00	
Other Business income	60,992.00	
	<hr/>	
<b>Less Deductions</b>		
	60,992.00	60,992.00
	10,571.00	10,571.00
	<hr/>	
<b>Taxable Income</b>		<u>50,421.00</u>
<b>Tax on Taxable Income</b>		
Additional Tax on No-TFN contributions		
\$0.00 @ 32% (Includes 2% Medicare Levy)	0.00	
Other Business Income \$50421.00 @ 15.00%	7,563.15	
	<hr/>	
<b>Gross Tax</b>		<u>7,563.15</u>
		<hr/>
<b>SUBTOTAL T2</b>		<u>7,563.15</u>
<b>SUBTOTAL T3</b>		<u>7,563.15</u>
<b>Less Refundable tax offsets</b>		
Refundable franking credits	880.91	
	<hr/>	
		<u>880.91</u>
		<hr/>
<b>TAX PAYABLE T5</b>		<u>6,682.24</u>
		<hr/>
<b>Less Eligible Credits</b>		
PAYG Instalments raised	3,494.00	
	<hr/>	
		<u>3,494.00</u>
		<hr/>
<b>3,188.24</b>		<u>3,188.24</u>
		<hr/>
<b>Add:</b>		
Supervisory levy	259.00	
	<hr/>	
		<u>259.00</u>
		<hr/>
<b>TOTAL AMOUNT PAYABLE</b>		<u>3,447.24</u>
		<hr/>
<b>2023 PAYG INSTALMENTS</b>		
Commissioner's Instalment Rate		10.96%

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Mal Revie



Taxation Estimate  
For the year ended 30 June 2022

Return Code: STEV000  
Description: Stevens Superannuation Fund

Tax File Number: 886 264 577  
Date prepared: 11/01/2023

**PAYG INSTALMENT CALCULATION DETAILS**

**CALCULATION OF ADJUSTED TAXABLE INCOME for the year ending 30 June 2023**

Taxable income as per return	\$ 50,421	\$
Adjusted Taxable Income	<u>50,421</u>	
Tax payable on 2022 adj. taxable income @ 15.00%		7,563.15
Less:		
Foreign income tax offset	0.00	
Cr for Refundable franking credits	<u>880.91</u>	
Adj. tax payable on adj. taxable income after rebates/offsets		<u>6,682.24</u>

**CALCULATION OF NOTIONAL TAX**

Adj. tax payable on adj. taxable income	6,682.24
Adj. tax payable on adj. withholding taxable income	<u>6,682.24</u>
Notional Tax (NT)	<u>6,682.24</u>

**CALCULATION OF BASE ASSESSMENT INSTALMENT INCOME 2023**

Total assessable income	<u>60,992</u>
Base Assessment Instalment Inc. (BAII)	<u>60,992</u>
Commissioner's Instalment Rate (NT/BAII)	10.96%

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Mal Revie

Taxation Estimate  
For the year ended 30 June 2022

Return Code: STEV000  
Description: Stevens Superannuation Fund

Tax File Number: 886 264 577  
Date prepared: 11/01/2023

**CALCULATION OF GDP ADJUSTED NOTIONAL TAX for the year ending 30 June 2023**

Taxable income per 2022 Return:	\$	50,421	\$
Adjusted Taxable Income		50,421	
Add: GDP uplift (ATI x 1.02)		1,008	
GDP adjusted Taxable Income		51,429	
Tax payable on GDP adj. taxable income @ 15.00%		7,714.35	
Less Refundable Credits:			
Foreign income tax offset x 1.02 GDP adj.	0.00		
Cr for Refundable franking crs x 1.02 GDP adj.	898.53		
		898.53	

Adj. tax payable on GDP adj. TI after rebates/offsets

6,815.82

**CALCULATION OF GDP ADJUSTED NOTIONAL TAX**

Adj. tax on GDP adj. taxable income	6,815.82
Adj. tax payable on adj. withholding taxable income	6,815.82
GDP Adjusted Notional Tax (NT)	6,815.82

**ESTIMATE OF 2022-2023 PAYG INSTALMENTS**

Instalments are calculated based on GDP-adjusted Notional tax payable of \$6,815.  
Subject to variation in income, amounts payable should be as follows:

28 October, 2022	\$	1,703.00
28 February, 2023		1,704.00
28 April, 2023		1,704.00
28 July, 2023		1,704.00
		6,815.00

Please note that this is our estimate of your PAYG liability. Actual amounts payable will be determined by the Australian Taxation Office and may differ from this estimate.

Mal Revie

**STEVENS SUPERANNUATION FUND**

**NOTICE TO TRUSTEES**

**INTENTION TO CLAIM DEDUCTION FOR CONTRIBUTIONS FOR FINANCIAL YEAR ENDED 2022**

TO: THE TRUSTEES OF THE STEVENS SUPERANNUATION FUND

**Notice of Intention to claim Tax Deduction in respect of Certain Contributions**

The member whose name, address and signature appears below gives notice to you under section 290-170 of the Income Tax Assessment Act 1997 of his/her intention to claim a tax deduction for the amount set out below as the deductible contribution.

It should be noted that:

1. no previous notice has been given in respect of this contribution;
2. a contributions-splitting application has not been made in respect of the contributions which are the subject of this notice.
3. at the time of the notice, he/she continues to be a member of the Fund.

Please acknowledge receipt by returning an executed copy of this notice.

**DATED 15 December 2022**

**DETAILS OF CONTRIBUTOR**

**Name:** George Stevens

**Address:** 9102 Ephraim Island Prde, Paradise Point Qld 4216

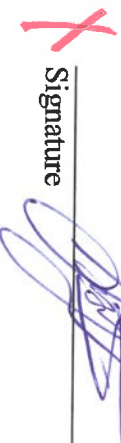
**Name of Fund:** Stevens Superannuation Fund

**Total Contribution:** \$27,500

**Contribution for which deduction is to be claimed:** \$27,500


**Financial Year in which Deduction to be claimed:** to 2022

Signature



**ACKNOWLEDGEMENT**

The trustees for the Fund hereby acknowledge receipt of the above notice.

  
Signed for and on behalf of the trustees

**STEVENS SUPERANNUATION FUND**

**NOTICE TO TRUSTEES**

**INTENTION TO CLAIM DEDUCTION FOR CONTRIBUTIONS FOR FINANCIAL YEAR ENDED 2022**

TO: THE TRUSTEES OF THE STEVENS SUPERANNUATION FUND

**Notice of Intention to claim Tax Deduction in respect of Certain Contributions**

The member whose name, address and signature appears below gives notice to you under section 290-170 of the Income Tax Assessment Act 1997 of his/her intention to claim a tax deduction for the amount set out below as the deductible contribution.

It should be noted that:

4. no previous notice has been given in respect of this contribution;
5. a contributions-splitting application has not been made in respect of the contributions which are the subject of this notice.
6. at the time of the notice, he/she continues to be a member of the Fund.

Please acknowledge receipt by returning an executed copy of this notice.

**DATED 15 December 2022**

**DETAILS OF CONTRIBUTOR**

**Name:** Donna Joy Stevens

**Address:** 9102 Ephraim Island Prde, Paradise Point Qld 4216

**Name of Fund:** Stevens Superannuation Fund

**Total Contribution:** \$27,500

**Contribution for which deduction is to be claimed:** \$27,500

**Financial Year in which Deduction to be claimed:** to 2022

Signature



**ACKNOWLEDGEMENT**

The trustees for the Fund hereby acknowledge receipt of the above notice.

Signed for and on behalf of the trustees

# Stevens Superannuation Fund

ABN: 12 853 520 440

## Operating Statement For The Year Ended 30 June 2022

	2022	2021
	\$	\$
<b>Revenue</b>		
Movement in Market Value	-	11,381.91
Dividends Received	3,196.90	2,531.59
Contributions Received	55,000.00	50,000.00
Undeducted Contributions	-	291.00
Interest Received	33.86	70.93
Profit/Loss on Sale of Shares	(20,289.67)	17,543.65
<b>Total Revenue</b>	<b>37,941.09</b>	<b>81,819.08</b>
<b>Expenses</b>		
Accountancy Fees	1,210.00	-
Auditors Fees	836.00	66.00
Bank Charges	3.30	0.33
Filing Fees	259.00	259.00
Management Fees	1,876.82	1,818.99
<b>Total Expenses</b>	<b>4,185.12</b>	<b>2,144.32</b>
<b>Benefits Accrued As A Result Of Operations Before Income Tax</b>	<b>33,755.97</b>	<b>79,674.76</b>
Income tax	(7,563.15)	(7,568.70)
<b>Benefits Accrued As A Result Of Operation After Income Tax</b>	<b>26,192.82</b>	<b>72,106.06</b>

# Stevens Superannuation Fund

ABN: 12 853 520 440

## Statement Of Financial Position As At 30 June 2022

	2022 \$	2021 \$
<b>Assets</b>		
<b>Investments</b>		
721 Wealth Within Direct Equity	88,283.63	101,549.47
<b>Total Investments</b>	<b>88,283.63</b>	<b>101,549.47</b>
<b>Other Assets</b>		
801 ANZ Online Saver Account	54,011.79	50,489.71
802 E Trade Account	53,928.17	25,317.03
<b>Total Other Assets</b>	<b>107,939.96</b>	<b>75,806.74</b>
<b>Total Assets</b>	<b>196,223.59</b>	<b>177,356.21</b>
<b>Liabilities</b>		
<b>Current Liabilities</b>		
955 Provision for Income Tax	5,318.30	6,423.74
935 Loan - G & D Stevens	(141.90)	6,078.10
<b>Total Current Liabilities</b>	<b>5,176.40</b>	<b>12,501.84</b>
<b>Total Liabilities</b>	<b>5,176.40</b>	<b>12,501.84</b>
<b>Net Assets Available To Pay Members' Benefits</b>	<b>191,047.19</b>	<b>164,854.37</b>
Represented by:		
<b>Liability for accrued members' benefits</b>		
Allocated to members' accounts	191,047.19	164,854.37
<b>Total Equity</b>	<b>191,047.19</b>	<b>164,854.37</b>

# Adjusted Trial Balance

Stevens Superannuation Fund - for period 01/07/2021 to 30/06/2022

11:55 AM 21 Dec 22

Account	Quantity	DR	CR	Last Period
222 Movement in Market Value				(11,381.91)
231 Dividends Received			3,196.90	(2,531.59)
235 Contributions Received			55,000.00	(50,000.00)
236 Undeducted Contributions				(291.00)
246 Interest Received			33.86	(70.93)
252 Profit/Loss on Sale of Shares	20,289.67			(17,543.65)
280 Accountancy Fees	1,210.00			
290 Auditors Fees	836.00			66.00
295 Bank Charges	3.30			0.33
337 Filing Fees	259.00			259.00
389 Management Fees	1,876.82			1,818.99
518-00 Inome Tax Expense	7,563.15			7,568.70
721 Wealth Within Direct Equity	88,283.63			101,549.47
801 ANZ Online Saver Account	54,011.79			50,489.71
802 E Trade Account	53,928.17			25,317.03
935 Loan - G & D Stevens	141.90			(6,078.10)
955 Provision for Income Tax			5,318.30	(6,423.74)
<b>1.580 Members' Funds</b>				
1.585 Opening Balance			164,854.37	(92,748.31)
1.590 Share of Profit			33,755.97	(79,674.76)
1.603 Share of Income Tax		7,563.15		7,568.70
565 Distribution to Members		26,192.82		72,106.06
<b>Trial balance total</b>		<b>262,159.40</b>	<b>262,159.40</b>	<b>0.00</b>

Profit (Loss)

26,192.82

72,106.06

# Journal Listing

Stevens Superannuation Fund - for period 01/07/2021 to 30/06/2022

Code	Account Name	Gross Amount	Tax Code	Tax Amount	Net Amount	Description
<b>01/07/2021 Journal Note : Balance Forward</b>						
1.590	Share of Profit	79,674.76	NTR	0.00	79,674.76	
1.585	Opening Balance	-79,674.76	NTR	0.00	-79,674.76	
1.603	Share of Income Tax	-7,568.70	NTR	0.00	-7,568.70	
1.585	Opening Balance	7,568.70	NTR	0.00	7,568.70	
565	Distribution to Members	-72,106.06	NTR	0.00	-72,106.06	
528	Retained earnings	72,106.06	NTR	0.00	72,106.06	
<b>30/06/2022 Journal Note : Process Clients Accounts</b>						
802	E Trade Account	-25,317.03	NTR	0.00	-25,317.03	
246	Interest Received	-0.69	NTR	0.00	-0.69	
801	ANZ Online Saver Account	-10,000.00	NTR	0.00	-10,000.00	
801	ANZ Online Saver Account	-25,000.00	NTR	0.00	-25,000.00	
295	Bank Charges	0.33	NTR	0.00	0.33	
295	Bank Charges	0.33	NTR	0.00	0.33	
720	Shares in Public Companies at Cost	6,019.95	NTR	0.00	6,019.95	
720	Shares in Public Companies at Cost	5,619.35	NTR	0.00	5,619.35	
295	Bank Charges	0.33	NTR	0.00	0.33	
295	Bank Charges	0.33	NTR	0.00	0.33	
720	Shares in Public Companies at Cost	5,957.12	NTR	0.00	5,957.12	
720	Shares in Public Companies at Cost	5,934.95	NTR	0.00	5,934.95	
295	Bank Charges	0.33	NTR	0.00	0.33	
720	Shares in Public Companies at Cost	10,013.73	NTR	0.00	10,013.73	
295	Bank Charges	1.65	NTR	0.00	1.65	
720	Shares in Public Companies at Cost	-4,296.05	NTR	0.00	-4,296.05	
720	Shares in Public Companies at Cost	-4,105.05	NTR	0.00	-4,105.05	
720	Shares in Public Companies at Cost	-4,068.55	NTR	0.00	-4,068.55	
720	Shares in Public Companies at Cost	-10,206.75	NTR	0.00	-10,206.75	
720	Shares in Public Companies at Cost	-4,482.45	NTR	0.00	-4,482.45	



Code	Account Name	Gross Amount	Tax Code	Tax Amount	Net Amount	Description
802	E Trade Account	53,928.17	NTR	0.00	53,928.17	
801	ANZ Online Saver Account	-50,489.71	NTR	0.00	-50,489.71	
290	Auditors Fees	330.00	NTR	0.00	330.00	
246	Interest Received	-2.07	NTR	0.00	-2.07	
246	Interest Received	-5.10	NTR	0.00	-5.10	
246	Interest Received	-0.18	NTR	0.00	-0.18	
290	Auditors Fees	440.00	NTR	0.00	440.00	
246	Interest Received	-0.41	NTR	0.00	-0.41	
935	Loan - G & D Stevens	6,078.00	NTR	0.00	6,078.00	
280	Accountancy Fees	1,210.00	NTR	0.00	1,210.00	
246	Interest Received	-0.86	NTR	0.00	-0.86	
955	Provision for Income Tax	6,565.74	NTR	0.00	6,565.74	
337	Filing Fees	259.00	NTR	0.00	259.00	
246	Interest Received	-0.13	NTR	0.00	-0.13	
246	Interest Received	-1.07	NTR	0.00	-1.07	
955	Provision for Income Tax	1,605.00	NTR	0.00	1,605.00	
235	Contributions Received	-27,500.00	NTR	0.00	-27,500.00	
235	Contributions Received	-27,500.00	NTR	0.00	-27,500.00	
801	ANZ Online Saver Account	89,011.79	NTR	0.00	89,011.79	
<b>30/06/2022 Journal Note : General Journals</b>						
231	Dividends Received	-2,557.05	NTR	0.00	-2,557.05	
246	Interest Received	-23.35	NTR	0.00	-23.35	
721	Wealth Within Direct Equity	473.17	NTR	0.00	473.17	
389	Management Fees	1,876.82	NTR	0.00	1,876.82	
721	Wealth Within Direct Equity	178,704.56	NTR	0.00	178,704.56	
721	Wealth Within Direct Equity	-242,740.97	NTR	0.00	-242,740.97	
721	Wealth Within Direct Equity	-709.49	NTR	0.00	-709.49	
290	Auditors Fees	66.00	NTR	0.00	66.00	
721	Wealth Within Direct Equity	64,910.31	NTR	0.00	64,910.31	
<b>30/06/2022 Journal Note : General Journals</b>						
955	Provision for Income Tax	639.85	NTR	0.00	639.85	I/C
231	Dividends Received	-639.85	NTR	0.00	-639.85	I/C

Code	Account Name	Gross Amount	Tax Code	Tax Amount	Net Amount	Description
252	Profit/Loss on Sale of Shares	13,903.42	NTR	0.00	13,903.42	
721	Wealth Within Direct Equity	-13,903.42	NTR	0.00	-13,903.42	
252	Profit/Loss on Sale of Shares	6,386.25	NTR	0.00	6,386.25	
720	Shares in Public Companies at Cost	-6,386.25	NTR	0.00	-6,386.25	
935	Loan - G & D Stevens	142.00	NTR	0.00	142.00	
955	Provision for Income Tax	-142.00	NTR	0.00	-142.00	
<b>30/06/2022 Journal Note : Income Tax Expense</b>						
518-00	Inome Tax Expense	7,563.15	NTR	0.00	7,563.15	
955	Provision for Income Tax	-7,563.15	NTR	0.00	-7,563.15	
<b>30/06/2022 Journal Note : Distribution to Members</b>						
565	Distribution to Members	26,192.82	NTR	0.00	26,192.82	
1.590	Share of Profit	-33,755.97	NTR	0.00	-33,755.97	
1.603	Share of Income Tax	7,563.15	NTR	0.00	7,563.15	

You have uncategorised accounts that may cause some reports to be unbalanced. Please categorise them.

### General ledger details

#### 1.585 Opening Balance

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward		79,674.76	172,423.07	
01/07/2021	general journal	Balance Forward	7,568.70		164,854.37	
	Totals		7,568.70	79,674.76	164,854.37	0.00

#### 1.590 Share of Profit

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward		79,674.76	0.00	
30/06/2022	general journal	Distribution to Members		33,755.97	33,755.97	
	Totals		79,674.76	33,755.97	33,755.97	0.00

#### 1.603 Share of Income Tax

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward		7,568.70	0.00	
30/06/2022	general journal	Distribution to Members	7,563.15		(7,563.15)	
	Totals		7,563.15	7,568.70	(7,563.15)	0.00

#### 231 Dividends Received

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	General Journals		2,557.05	2,557.05	
30/06/2022	general journal	I/C		639.85	3,196.90	
	Totals		0.00	3,196.90	3,196.90	0.00

#### 235 Contributions Received

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts		27,500.00	27,500.00	
30/06/2022	general journal	Process Clients Accounts		27,500.00	55,000.00	
	Totals		0.00	55,000.00	55,000.00	0.00

#### 246 Interest Received

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts		0.69	0.69	
30/06/2022	general journal	Process Clients Accounts		2.07	2.76	
30/06/2022	general journal	Process Clients Accounts		5.10	7.86	
30/06/2022	general journal	Process Clients Accounts		0.18	8.04	
30/06/2022	general journal	Process Clients Accounts		0.41	8.45	
30/06/2022	general journal	Process Clients Accounts		0.86	9.31	
30/06/2022	general journal	Process Clients Accounts		0.13	9.44	
30/06/2022	general journal	Process Clients Accounts		1.07	10.51	
	Totals		0.00	33.86	33.86	0.00

#### 252 Profit/Loss on Sale of Shares

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	General Journals	13,903.42		(13,903.42)	
30/06/2022	general journal	General Journals	6,386.25		(20,289.67)	
	Totals		20,289.67	0.00	(20,289.67)	0.00

#### 280 Accountancy Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts	1,210.00		1,210.00	0.00
		Totals	1,210.00	0.00	1,210.00	0.00

### 290 Auditors Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts	330.00		330.00	
30/06/2022	general journal	Process Clients Accounts	440.00		770.00	
30/06/2022	general journal	General Journals	66.00		836.00	
		Totals	836.00	0.00	836.00	0.00

### 295 Bank Charges

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts	0.33		0.33	
30/06/2022	general journal	Process Clients Accounts	0.33		0.66	
30/06/2022	general journal	Process Clients Accounts	0.33		0.99	
30/06/2022	general journal	Process Clients Accounts	0.33		1.32	
30/06/2022	general journal	Process Clients Accounts	0.33		1.65	
30/06/2022	general journal	Process Clients Accounts	1.65		3.30	
		Totals	3.30	0.00	3.30	0.00

### 337 Filing Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts	259.00		259.00	
		Totals	259.00	0.00	259.00	0.00

### 389 Management Fees

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	General Journals	1,876.82		1,876.82	
		Totals	1,876.82	0.00	1,876.82	0.00

### 518-00 Inome Tax Expense

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Income Tax Expense	7,563.15		7,563.15	
		Totals	7,563.15	0.00	7,563.15	0.00

### 528 Retained earnings

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward	72,106.06		(62,601.71)	
		Totals	72,106.06	0.00	(62,601.71)	0.00

### 565 Distribution to Members

Date	Type	Description	Debit	Credit	Balance	GST
01/07/2021	general journal	Balance Forward		72,106.06	0.00	
30/06/2022	general journal	Distribution to Members	26,192.82		(26,192.82)	
		Totals	26,192.82	72,106.06	(26,192.82)	0.00

### 720 Shares in Public Companies at Cost

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts	6,019.95		6,019.95	
30/06/2022	general journal	Process Clients Accounts	5,619.35		11,639.30	
30/06/2022	general journal	Process Clients Accounts	5,957.12		17,596.42	
30/06/2022	general journal	Process Clients Accounts	5,934.95		23,531.37	
30/06/2022	general journal	Process Clients Accounts	10,013.73		33,545.10	
30/06/2022	general journal	Process Clients Accounts		4,296.05	29,249.05	
30/06/2022	general journal	Process Clients Accounts		4,105.05	25,144.00	
30/06/2022	general journal	Process Clients Accounts		4,068.55	21,075.45	
30/06/2022	general journal	Process Clients Accounts		10,206.75	10,868.70	
30/06/2022	general journal	Process Clients Accounts		4,482.45	6,386.25	
30/06/2022	general journal	General Journals		6,386.25	0.00	
		Totals	33,545.10	33,545.10	0.00	0.00

### 721 Wealth Within Direct Equity

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	General Journals	473.17		102,022.64	
30/06/2022	general journal	General Journals			280,727.20	
30/06/2022	general journal	General Journals	178,704.56		37,986.23	
30/06/2022	general journal	General Journals		242,740.97	37,276.74	
30/06/2022	general journal	General Journals		709.49	102,187.05	
30/06/2022	general journal	General Journals	64,910.31		88,283.63	
		Totals	244,088.04	257,353.88	88,283.63	0.00

### 801 ANZ Online Saver Account

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts		10,000.00	40,489.71	
30/06/2022	general journal	Process Clients Accounts		25,000.00	15,489.71	
30/06/2022	general journal	Process Clients Accounts		50,489.71	(35,000.00)	
30/06/2022	general journal	Process Clients Accounts	89,011.79		54,011.79	
		Totals	89,011.79	85,489.71	54,011.79	0.00

### 802 E Trade Account

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts		25,317.03	0.00	
30/06/2022	general journal	Process Clients Accounts	53,928.17		53,928.17	
		Totals	53,928.17	25,317.03	53,928.17	0.00

### 935 Loan - G & D Stevens

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts	6,078.00		0.10	
30/06/2022	general journal	General Journals	142.00		(141.90)	
		Totals	6,220.00	0.00	(141.90)	0.00

### 955 Provision for Income Tax

Date	Type	Description	Debit	Credit	Balance	GST
30/06/2022	general journal	Process Clients Accounts	6,565.74		(142.00)	
30/06/2022	general journal	Process Clients Accounts	1,605.00		(1,747.00)	
30/06/2022	general journal	I/C	639.85		(2,386.85)	
30/06/2022	general journal	General Journals		142.00	(2,244.85)	
30/06/2022	general journal	Income Tax Expense		7,563.15	5,318.30	
		Totals	8,810.59	7,705.15	5,318.30	0.00



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2022

Tax Agent 607222003

Last Updated 17/12/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
886264577	STEVENS SUPERANNUATION FUND	Not Applicable	Not Applicable	1,747.00	1,747.00	3,494.00

Total No of Clients: 1



# ANZ BUSINESS ONLINE SAVER STATEMENT

STATEMENT NUMBER 56  
27 MAY 2022 TO 26 AUGUST 2022

THE DIRECTORES  
26105 EPHRAIM ISLAND  
PARADISE POINT QLD 4216

801

## WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

### Account Details

STEVENS SUPERANNUATION FUND

ABN 12 853 520 440

Branch Number (BSB)

014-696

Account Number

4815-93512

Account Descriptor

ONLINE SAVER



### NEED TO GET IN TOUCH?



ANZ Internet Banking  
anz.com

OR



Enquiries: 13 13 14  
Lost/Stolen Cards: 1800 033 844

# ANZ BUSINESS ONLINE SAVER STATEMENT

Account Number 4815-93512

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>27 MAY</b>	<b>OPENING BALANCE</b>			<b>615.72</b>
<b>31 MAY</b>	<b>CREDIT INTEREST PAID</b>		0.02	615.74
<b>14 JUN</b>	<b>PAYMENT FROM DONNA STEVENS SUPER DS</b>		27,500.00	28,115.74
<b>14 JUN</b>	<b>PAYMENT FROM DONNA STEVENS SUPER GS</b>		27,500.00	55,615.74
<b>27 JUN</b>	<b>ANZ INTERNET BANKING FUNDS FEEER TRANSFER 995333 TO 014696599736275</b>	1,605.00		54,010.74
<b>30 JUN</b>	<b>CREDIT INTEREST PAID</b>		1.05	54,011.79
<del><b>29 JUL</b></del>	<del><b>CREDIT INTEREST PAID</b></del>		<del>6.36</del>	<del>54,018.15</del>
	<b>TOTALS AT END OF PAGE</b>	<b>\$1,605.00</b>	<b>\$55,007.43</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$1,605.00</b>	<b>\$55,007.43</b>	<b>\$54,018.15</b>

### This Statement Includes

Interest earned on deposits \$7.43

### Yearly Summary

	Previous Year to 30/06/2022 (\$)
Interest earned on deposits	9.82



# ANZ BUSINESS ONLINE SAVER STATEMENT

Account Number 4815-93512

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2022</b>				
<b>28 FEB</b>	<b>OPENING BALANCE</b>			<b>7,440.33</b>
<b>31 MAR</b>	<b>CREDIT INTEREST PAID</b>	6565.74	955	7,440.40
<b>29 APR</b>	<b>CREDIT INTEREST PAID</b>	859.80	337	7,440.46
<b>09 MAY</b>	<b>ANZ INTERNET BANKING FUNDS TFER TRANSFER 873200 TO 014696599736275</b>	6,824.74		615.72
	<b>TOTALS AT END OF PAGE</b>	<b>\$6,824.74</b>	<b>\$0.13</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$6,824.74</b>	<b>\$0.13</b>	<b>\$615.72</b>

This Statement Includes

Interest earned on deposits

\$0.13

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification, and if necessary, adjustments will appear on a later statement.

Further information in relation to this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [anz.com](http://anz.com) or by calling **13 13 14**.

If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/complaints-suggestions-complaints/> alternatively you may wish to:

- Call us:**
- General enquiries: **13 13 14**
  - If you're overseas: **+61 3 9683 9999**
  - ANZ Complaint Resolution Team on **1800 805 154**
- Write to us:** ANZ Complaint Resolution Team  
Locked Bag 4050,  
South Melbourne VIC 3205  
or **ANZ online complaints form:**  
<https://www.anz.com.au/support/contact-us/complaints-suggestions-complaints/feedback/>
- Visit us:** At your nearest ANZ branch.  
If you have a Relationship Manager,  
please feel free to contact them.

- If you're deaf, hard of hearing and/or have a speech impairment, call **133 672** or visit the **National Relay Service** at:  
<https://nrschat.nrsccall.gov.au/nrs/>  
[internetrelay](http://internetrelay.com.au)

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or **+61 1800 931 678** (international)

**to:** GPO Box 3,

Melbourne VIC 3001

**Online:** Email: [info@afca.org.au](mailto:info@afca.org.au)

Web: [www.afca.org.au](http://www.afca.org.au)

# ANZ BUSINESS ONLINE SAVER STATEMENT

Account Number 4815-93512

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
26 NOV	OPENING BALANCE			50,166.88
30 NOV	CREDIT INTEREST PAID		0.44	50,167.32
31 DEC	CREDIT INTEREST PAID		0.42	50,167.74
2022				
20 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 875687 TO 014696599736275	1,210.00		48,957.74
20 JAN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 874548 TO 014696599736275	6,078.00		42,879.74
31 JAN	CREDIT INTEREST PAID		0.41	42,880.15
14 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 859845 TO 012012477780761 EFFECTIVE DATE 13 FEB 2022	10,000.00		32,880.15
14 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 859623 TO 012012477780761 EFFECTIVE DATE 13 FEB 2022	25,000.00		7,880.15
21 FEB	ANZ INTERNET BANKING FUNDS TFER TRANSFER 180616 TO 014696599736275	440.00		7,440.15
28 FEB	CREDIT INTEREST PAID		0.18	7,440.33
	TOTALS AT END OF PAGE	\$42,728.00	\$1.45	7,440.33
	TOTALS AT END OF PERIOD	\$42,728.00	\$1.45	\$7,440.33

This Statement Includes

Interest earned on deposits

\$1.45

# ANZ BUSINESS ONLINE SAVER STATEMENT

Account Number 4815-93512

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
27 AUG	OPENING BALANCE			50,161.78
31 AUG	CREDIT INTEREST PAID		2.20	50,163.98
30 SEP	CREDIT INTEREST PAID		2.06	50,166.04
29 OCT	CREDIT INTEREST PAID		0.84	50,166.88
	TOTALS AT END OF PAGE	\$0.00	\$5.10	
	TOTALS AT END OF PERIOD	\$0.00	\$5.10	\$50,166.88

This Statement Includes

Interest earned on deposits

\$5.10

## IMPORTANT INFORMATION

**PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.**

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1 800 805 154** and advise us.

Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at [www.anz.com](http://www.anz.com) or by calling **13 13 14**.

# ANZ BUSINESS ONLINE SAVER STATEMENT

Account Number 4815-93512

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
28 MAY	OPENING BALANCE			517.12
02 JUN	TRANSFER FROM ATO ATO006000014681662		114.31	631.43
08 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 250638 TO 014696599736275	142.00		489.43
28 JUN	PAYMENT FROM DONNA STEVENS DS SUPER CONTRIBUTION 2021 EFFECTIVE DATE 26 JUN 2021		25,000.00	25,489.43
28 JUN	PAYMENT FROM DONNA STEVENS GS SUPER CONTRIBUTION 2021 EFFECTIVE DATE 26 JUN 2021		25,000.00	50,489.43
30 JUN	CREDIT INTEREST PAID		0.28	50,489.71
26 JUL	ANZ INTERNET BANKING FUNDS TFER TRANSFER 515427 TO 014696599736275	330.00		50,159.71
30 JUL	CREDIT INTEREST PAID		2.07	50,161.78
	TOTALS AT END OF PAGE	\$472.00	\$50,116.66	
	TOTALS AT END OF PERIOD	\$472.00	\$50,116.66	\$50,161.78

This Statement Includes

Interest earned on deposits

\$2.35

Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits

0.28

**No transaction fees\* for ANZ cardholders across the new atm network by Armaguard network**

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee\* at any atm by Armaguard ATM.

\*Terms and conditions apply.

Visit [www.anz.com.au/ways-to-bank/atms](http://www.anz.com.au/ways-to-bank/atms) for further detail and terms and conditions.

# Cash Transaction Summary

Accounts      Stock Holdings      Open Orders      Order History      Profit & Loss

Confirmations      Statements      Tax Tools

Trading Account Statement | Cash Transaction Summary | Portfolio Report | EOFY Trading Statement

*Super Fund*

3201310 - Mr George Stevens      1/7/2021 - 30/6/2022      View

*802*

Download CSV

ANZ Institution ANZ Banking Group Ltd      BSB 012-012      Account Number 477780761      Account of MR GEORGE STEVENS  
Open Balance \$25,317.03      Closing Balance \$53,928.17      Total Debit \$33,548.40      Total Credit \$62,159.54

Date	Description	Debit \$	Credit \$	Balance \$
16/06/2022	Sold 280 BSL @ 16.0800 19414835		4,482.45	53,928.17
16/06/2022	Sold 990 BXB @ 10.3300 19414817		10,206.75	49,445.72
16/06/2022	Sold 3700 SBM @ 1.1050 19414712		4,068.55	39,238.97
16/06/2022	Sold 25000 DCN @ 0.1650 19414892		4,105.05	35,170.42
16/06/2022	Sold 1300 EVN @ 3.3200 19414758		4,296.05	31,065.37
14/06/2022	Withdrawal from ANZC - Bulk Settlement	1.65		26,769.32
21/04/2022	Bght 990 BXB @ 10.0897 18788352	10,013.73		26,770.97
19/04/2022	JNLI412984 SMS Confirmation C/N Fee A/C:3201310	0.33		36,784.70
16/03/2022	Bght 1300 EVN @ 4.5500 18380696	5,934.95		36,785.03
15/03/2022	Bght 3700 SBM @ 1.6046 18361179	5,957.12		42,719.98
14/03/2022	JNLI363653 SMS Confirmation C/N Fee A/C:3201310	0.33		48,677.10
11/03/2022	JNLI361323 SMS Confirmation C/N Fee A/C:3201310	0.33		48,677.43
10/03/2022	Bght 280 BSL @ 19.9800 18314398	5,619.35		48,677.76
09/03/2022	Bght 25000 DCN @ 0.2400 18298758	6,019.95		54,297.11
08/03/2022	JNLI358175 SMS Confirmation C/N Fee A/C:3201310	0.33		60,317.06
07/03/2022	JNLI357110 SMS Confirmation C/N Fee A/C:3201310	0.33		60,317.39
14/02/2022	TRANSFER 859623 FRO		25,000.00	60,317.72
14/02/2022	TRANSFER 859845 FRO		10,000.00	35,317.72
29/10/2021	CREDIT INTEREST PAID		0.05	25,317.72
30/09/2021	CREDIT INTEREST PAID		0.21	25,317.67
31/08/2021	CREDIT INTEREST PAID		0.22	25,317.46
30/07/2021	CREDIT INTEREST PAID		0.21	25,317.24

**IMPORTANT NOTE:** For accounts which are not operated directly through ANZ Share Investing, please refer to your bank for full statement history, as the list above may not be complete.

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated.

# MAL REVIE

Accountant  
Business Advisor

Share type Fund

Period Ending: _____		Index No. _____
Prepared By R	Reviewed By	Page _____ of _____
Date 15/12/22	Date	

Journals 2016/22  
 Premium K in  
 dividends  
 (calculated 11c)

925	63985	63985
231		

Loss on sale of shares  
 Capital return  
 Trading (Loss created by Market within)

252	13903.42	13903.42
721		

Loss on sale of shares  
 Market return  
 (Trading loss on foreign trading)

252	6386.25	6386.25
720		

Ken Syc Shares  
 Loss K in  
 (Even in 192c 1/2 in 2011)

935	142	142
935		

Distribution to members 565 26192.82  
 Profit Allocation 1590 33755.97  
 Share of income tax 1603 7563.15

Income Tax Expense 518.08 7563.15  
 Less proven for pay. 955 7563.15.

Capital losses Fund <20922> ✓

# MAL REVIE

Accountant  
Business Advisor

Plumbers Super Fund

Advise 20/6/20

Period Ending: _____	Index No. _____
Prepared By <i>MA</i>	Reviewed By _____
Date <i>14/10/20</i>	Date _____
	Page _____ of _____

FIF U/A N2

ALL Restaurant Kevin 39.30 16.84 ✓

CP4 Computer 101.02 67.34 43.29 ✓

SH4 Sonic Walkman 90.45 48.70 38.76 ✓

1A6 Grammae Aust. Jump 139.23 ✓

*562.44 NOT AVAILABLE UNDER 45 DAY RULE* → 241.05 X

FLS Laptop 239.12 102.48 ✓

CSL CSL 5.25 47.21 2.25 ✓

WES Woffmann 165.62 70.97 ✓

SSA Kauer 33 222.71 94.59 X

WFL Woodville Petrol 515.94 221.12 ✓

ORC Oxygen Energy 199.13

ALD Airport 115.62 49.55 ✓

7055.45 501.61 880.90 ✓

# MAL REVIE

Accountant  
Business Advisor

Current type fund

Period Ending: _____		Index No.
Prepared By <i>R</i>	Reviewed By	
Date <i>14/12/22</i>	Date	Page of

Bank account - **Part of management fund** 721 15781.99

Opening balance 2557.05

Dividends  $1340.05 + 386.31 + 830.69$  231 23.35

Interest  $1.49 + 265 + 6.36 + 11.85$  246

Brokerage  $382.15 + 251.51 + 310.76 + 136.20$  721 473.17

Management fees  $490.18 + 478.42 + 448.58$  389 1876.82

Share purchases  $68125.53 + 29123.75$  721 178704.56

Share sales  $68356.68 + 60697.88$  721 242740.97

Dividends  $57127.35 + 56558.06$  721 (109.48)

Bank fee  $66.00$  390 66.00

Closing balance 79273.32



# MAL REVIE

Accountant  
Business Advisor

Henry Stefan Funn

Period Ending: _____	Reviewed By _____	Index No. _____
Prepared By <u>RF</u>	Date _____	Page _____ of _____
Date <u>15/12/22</u>	Date _____	

Show trading results 2022

## WEALTH WITHIN TRADING

Accounting

Tax

Opening balance	85767.48	74385.57
Purchases	179204.84	179204.84

Closing stock	<u>9010.31</u>	<u>9010.31</u>
Cost of sales	<u>255962.11</u>	<u>244580.20</u>
Sales	<u>242058.69</u>	<u>242058.69</u>

Show trading results (13903.42) LOSS

252151 PROFIT

## GEDRE TRADING (Form for accounting act 5m)

Sales	27158.85
Purchases	33545.10
Trading loss	<u>(6386.25)</u>

Other ✓

**STEVENS SUPERANNUATION FUND 2022**

	<b>George Stevens</b>	<b>Donna Stevens</b>	
Opening Balance	100,583	64,271	164,854
Deducted Member Contributions	27,500	27,500	55,000
Undeducted Contributions			
Plus Earnings	-12,962	-8,282	-21,244
Less Benefits Paid	0	0	0
Income Tax - Earnings	-3,782	-3,781	-7,563
Closing Balance	<b>111,339</b>	<b>79,708</b>	<b>191,047</b>
Tax-Free Component	6,151	5,763	
Taxable Component	105,188	73,945	

**Stevens Superannuation Fund 2022**

(Part of Wealth Within Direct Equity) Share Trading Results

		Opening 1/7/21	#	Cost	MV	Purchases Date	#	\$	Sales Date	#	\$	Acc Profit	Closing 30/6/2022	Price	MV
<b>WES</b>	Wesfarmer	30/11/20	184	9,164.93	10,874.40				9/9/21	184	10,324.47		0		
<b>WOR</b>	Worley	28/8/20	918	8,821.55	10,979.28				26/8/21	918	9,580.21		0		
<b>GPU</b>	Computer Share	13/11/20	657	8,914.10					2/12/21	732	13,788.76		0		
		28/4/21	75	1,016.25	12,370.80										
			<b>732</b>												
<b>WPL</b>	Woodside Petroleum	11/1/21	369	9,361.84	8,195.49	21/1/22	353	9,168.30	11/5/22	176	5,356.78				
									16/8/21	369	7,793.54		0		
									15/3/22	177	5,472.27				
<b>WBC</b>	Westpac	14/1/21	442	9,321.29	11,408.02				15/7/21	442	11,023.02		0		
<b>TLS</b>	Telstra	15/1/21	2,989	9,351.79	11,238.64	18/11/21	2,391	9,758.62	20/10/21	2,989	11,177.37				
									17/2/22	2,391	9,298.79		0		
<b>ALL</b>	Aristocrat Leisure	25/3/21	262	9,250.85	11,289.58				16/7/21	262	11,067.24		0		
<b>CSL</b>	CSL Limited	13/5/21	33	9183.47	9,411.27				19/1/22	33	8,898.22		0		
<b>SHL</b>	Sonic Healthcare					14/7/21	253	9,854.03	24/9/21	253	10,439.22		0		
<b>RIO</b>	RIO Tinto					16/7/21	74	9,691.46	19/8/21	74	7,937.58		0		
<b>XRO</b>	Xero					26/7/21	68	9,801.01	6/1/22	68	8,916.96		0		
<b>IAG</b>	Insurance					17/8/21	1,826	9,827.78	2/11/21	1,826	8,223.15		0		
<b>S32</b>	South 32					3/9/21	2957	9726.12	11/11/21	2,957	10,232.06		0		
<b>RHC</b>	Ramsay Healthcare					6/6/21	139	9,800.45	27/1/22	139	8,438.05		0		
<b>BEAR</b>	Betashares Aust					21/9/21	1,036	9,615.43	15/11/21	1,036	9,111.93		0		
					<b>85,767.48</b>			<b>87,243.20</b>			<b>167,079.62</b>	<b>0.00</b>			<b>0.00</b>





Australian Government  
Australian Taxation Office

Agent MALCOLM REVIE  
Client STEVENS SUPERANNUATION  
FUND  
ABN 12 853 520 440  
TFN 886 264 577

## Income tax 551

Date generated	18/10/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

### Transactions

2 results found - from 01 July 2021 to 18 October 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
10 May 2022	9 May 2022	Payment received		\$6,824.74	\$0.00
18 Feb 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$6,824.74		\$6,824.74 DR



**Australian Government**  
**Australian Taxation Office**

**Agent** MALCOLM REVIE  
**Client** STEVENS SUPERANNUATION FUND  
**ABN** 12 853 520 440  
**TFN** 886 264 577

## Activity statement 001

**Date generated** 18/10/2022  
**Overdue** \$0.00  
**Not yet due** \$0.00  
**Balance** \$0.00

### Transactions

8 results found - from **01 July 2021** to **18 October 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
5 Sep 2022	5 Sep 2022	General interest charge			\$0.00
5 Sep 2022	2 Sep 2022	Payment received		\$1,747.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge			\$1,747.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,747.00		\$1,747.00 DR
29 Jun 2022	29 Jun 2022	General interest charge			\$0.00
29 Jun 2022	28 Jun 2022	Payment received		\$1,605.00	\$0.00
5 Jun 2022	5 Jun 2022	General interest charge			\$1,605.00 DR
5 Jun 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,747.00		\$1,605.00 DR

# Gerge and Donna Stevens ATF ATF Stevens Superannuation Fund

## Portfolios

Growth

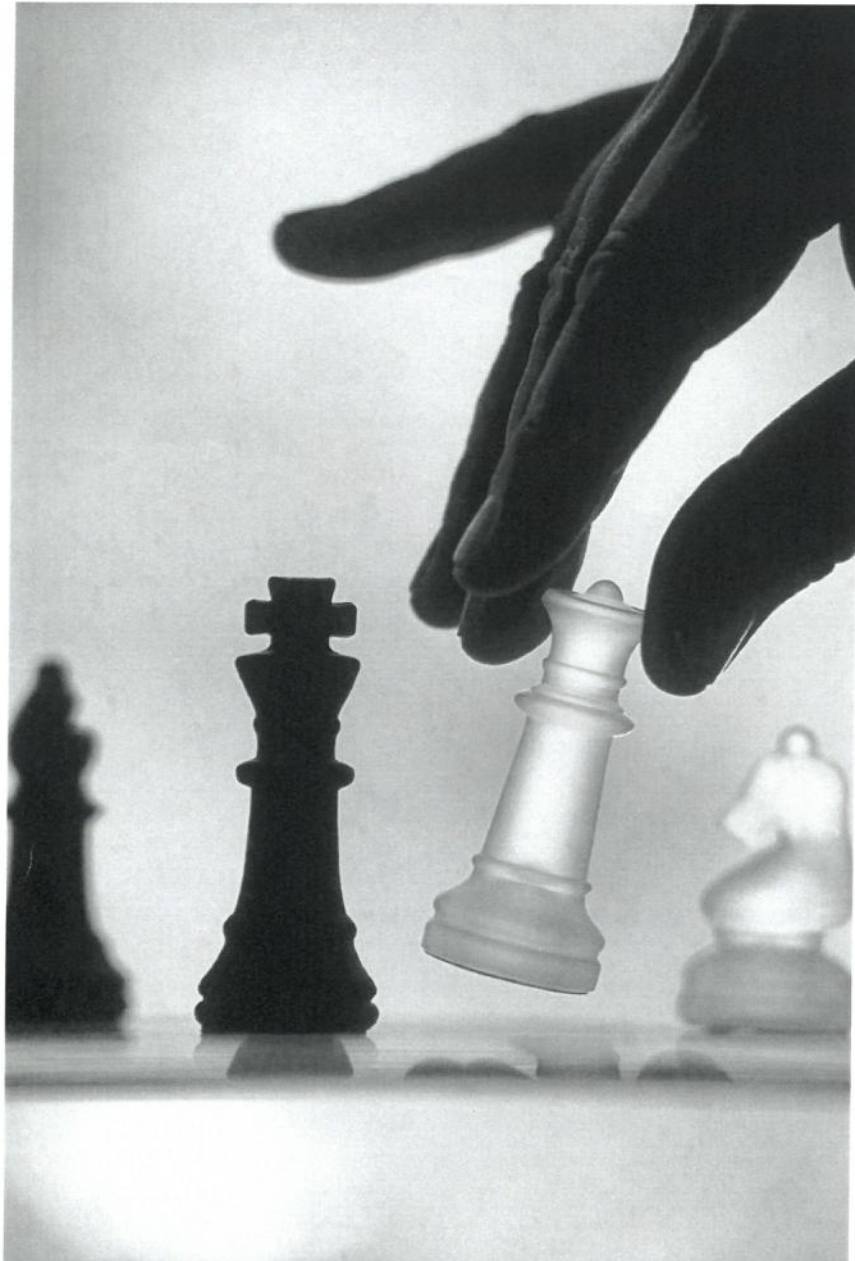
## Investors

Mr George Stevens  
Mrs Donna Joy Stevens

26105 Ephraim Island Parade  
Paradise Point QLD 4216  
Australia

## Table of Contents

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Expenses .....	6



## Account Summary

	Opening Balance	Deposits	Withdrawals	Income	Expenses	Change in Value	Closing Balance
Growth	\$92,588.07	-	-	\$12.85	-\$761.88	-\$4,478.36	\$87,360.68
	<b>\$92,588.07</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$12.85</b>	<b>-\$761.88</b>	<b>-\$4,478.36</b>	<b>\$87,360.68</b>

## Portfolio Growth

	in Quarter	Year to Date	since Inception	Compounded Growth
Growth	-5.57%	-13.56%	-19.94%	-

## Cash Account Summary

Opening Cash Balance as at 01/04/2022	\$50,747.87
Income	\$12.85
Deposits	\$0.00
Withdrawals	\$0.00
Sales	\$56,559.06
Purchases	-\$27,284.58
Expenses	-\$761.88
Trades in Progress	\$0.00
Closing Cash Balance as at 30/06/2022	\$79,273.32
Net Unsettled Trades	\$0.00
Total Cash	\$79,273.32



## Account Activity

Date	Transaction	Security	Qty	Avg Cost	Charges	Value	Balance
01/04/2022	Interest payment - Mar 2022					\$2.34	\$50,750.21
01/04/2022	Incidental Fee - 31 Mar 2022					-\$1.17	\$50,749.04
01/04/2022	Management Fees and Costs - 31 Mar 2022					-\$149.70	\$50,599.34
19/04/2022	Buy	NST	803	\$11.48	\$25.82	-\$9,247.12	\$41,352.22
01/05/2022	Interest payment - Apr 2022					\$1.95	\$41,354.17
01/05/2022	Incidental Fee - 30 Apr 2022					-\$0.97	\$41,353.20
01/05/2022	Management Fees and Costs - 30 Apr 2022					-\$153.26	\$41,199.94
02/05/2022	Buy	ASX	105	\$86.46	\$25.42	-\$9,103.55	\$32,096.39
11/05/2022	Sell	WPL	176	\$30.53	\$16.50	\$5,356.78	\$37,453.17
26/05/2022	Sell	ORG	1,593	\$6.74	\$30.05	\$10,700.45	\$48,153.62
01/06/2022	Interest payment - May 2022					\$8.56	\$48,162.18
01/06/2022	Incidental Fee - 31 May 2022					-\$4.28	\$48,157.90
01/06/2022	Management Fees and Costs - 31 May 2022					-\$150.26	\$48,007.64
09/06/2022	Buy	WDS	254	\$35.37	\$25.16	-\$9,010.31	\$38,997.33
09/06/2022	Sell	CBA	83	\$94.95	\$22.07	\$7,858.84	\$46,856.17
14/06/2022	Sell	ASX	105	\$74.00	\$21.76	\$7,748.24	\$54,604.41
14/06/2022	Sell	NST	803	\$7.79	\$17.52	\$6,237.85	\$60,842.26
15/06/2022	Sell	STO	1,143	\$8.02	\$25.67	\$9,141.19	\$69,983.45
15/06/2022	Sell	ALD	282	\$33.27	\$26.27	\$9,355.87	\$79,339.32
30/06/2022	Audit Fee - 30 Jun 2022					-\$66.00	\$79,273.32

Total fees and costs you paid directly from your account: \$761.88

This amount has been deducted directly from your account and includes all fees and costs that affected your investment during the period (reflected in the transactions listed on this statement).

Interest was payable during the period as per the following schedule:

From 01/04/2022 at the rate of 0.050%

From 04/05/2022 at the rate of 0.150%

From 08/06/2022 at the rate of 0.400%

## Portfolio Valuation: Growth as at 30/06/2022

### Assets

Security	Code	Quantity	Market Price	Market Value
Woodside Energy Group Ltd	WDS	254	\$31.84	\$8,087.36
<b>Total Securities</b>				<b>\$8,087.36</b>

### Cash

Actual Cash Balance				\$79,273.32
Net Unsettled Trades				\$0.00
<b>Total Cash</b>				<b>\$79,273.32</b>

**Portfolio Value** **\$87,360.68**

### Accrued Income

Accrued Dividends				\$0.00
<b>Total Portfolio</b>				<b>\$87,360.68</b>

## Income

Date	Security	Transaction	Amount	Franked	Unfranked	Withholding Tax
2022-04-01	Cash	Interest payment - Mar 2022	\$2.34			\$0.00
2022-05-01	Cash	Interest payment - Apr 2022	\$1.95			\$0.00
2022-06-01	Cash	Interest payment - May 2022	\$8.56			\$0.00
			<b>\$12.85</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Expenses

Date	Transaction	Amount
01/04/2022	Incidental Fee - 31 Mar 2022	\$1.17
01/04/2022	Management Fees and Costs - 31 Mar 2022	\$149.70
19/04/2022	Brokerage - BUY 803 NST	\$25.82
01/05/2022	Incidental Fee - 30 Apr 2022	\$0.97
01/05/2022	Management Fees and Costs - 30 Apr 2022	\$153.26
02/05/2022	Brokerage - BUY 105 ASX	\$25.42
11/05/2022	Brokerage - SELL 176 WPL	\$16.50
26/05/2022	Brokerage - SELL 1593 ORG	\$30.05
01/06/2022	Incidental Fee - 31 May 2022	\$4.28
01/06/2022	Management Fees and Costs - 31 May 2022	\$150.26
09/06/2022	Brokerage - BUY 254 WDS	\$25.16
09/06/2022	Brokerage - SELL 83 CBA	\$22.07
14/06/2022	Brokerage - SELL 105 ASX	\$21.76
14/06/2022	Brokerage - SELL 803 NST	\$17.52
15/06/2022	Brokerage - SELL 1143 STO	\$25.67
15/06/2022	Brokerage - SELL 282 ALD	\$26.27
30/06/2022	Audit Fee - 30 Jun 2022	\$66.00
		<b>\$761.88</b>

# Gerge and Donna Stevens ATF ATF Stevens Superannuation Fund

## Portfolios

Growth

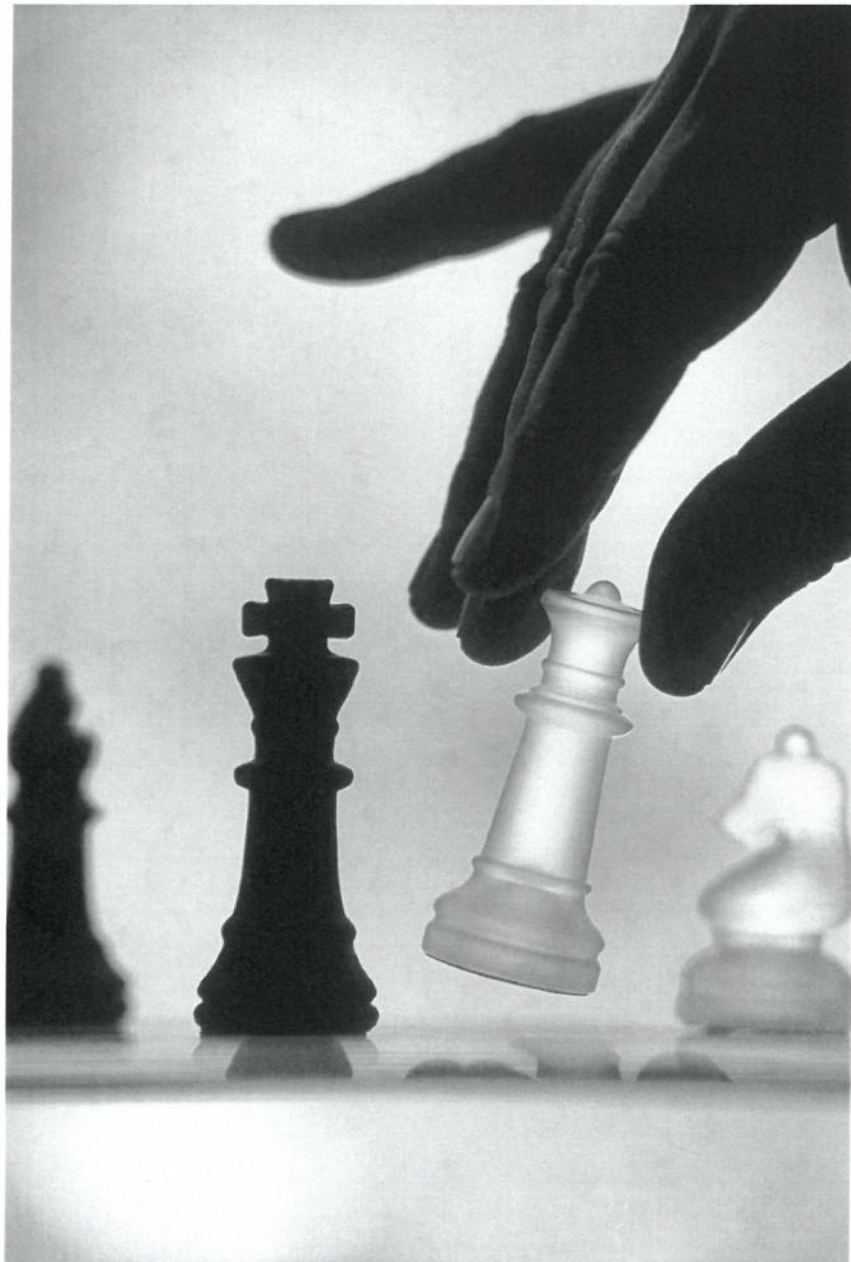
## Investors

Mr George Stevens  
Mrs Donna Joy Stevens

26105 Ephraim Island Parade  
Paradise Point QLD 4216  
Australia

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## Account Summary

	Opening Balance	Deposits	Withdrawals	Income	Expenses	Change in Value	Closing Balance
Growth	\$95,723.37	-	-	\$837.05	-\$761.34	-\$3,211.01	\$92,588.07
	<b>\$95,723.37</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$837.05</b>	<b>-\$761.34</b>	<b>-\$3,211.01</b>	<b>\$92,588.07</b>

## Portfolio Growth

	in Quarter	Year to Date	since Inception	Compounded Growth
Growth	-3.28%	-8.46%	-15.22%	-

## Cash Account Summary

Opening Cash Balance as at 01/01/2022	\$47,715.51
Income	\$837.05
Deposits	\$0.00
Withdrawals	\$0.00
Sales	\$57,127.35
Purchases	-\$54,170.70
Expenses	-\$761.34
Trades in Progress	\$0.00
Closing Cash Balance as at 31/03/2022	\$50,747.87
Net Unsettled Trades	\$0.00
Total Cash	\$50,747.87

## Account Activity

Date	Transaction	Security	Qty	Avg Cost	Charges	Value	Balance
01/01/2022	Interest payment - Dec 2021					\$1.87	\$47,717.38
01/01/2022	Incidental Fee - 31 Dec 2021					-\$0.93	\$47,716.45
01/01/2022	Management Fees and Costs - 31 Dec 2021					-\$156.02	\$47,560.43
06/01/2022	Sell	XRO	68	\$131.50	\$25.04	\$8,916.96	\$56,477.39
17/01/2022	Sell	BLD	1,453	\$5.78	\$23.52	\$8,376.27	\$64,853.66
18/01/2022	Buy	ORG	1,593	\$5.71	\$25.48	-\$9,123.90	\$55,729.76
19/01/2022	Sell	CSL	33	\$270.40	\$24.98	\$8,898.22	\$64,627.98
21/01/2022	Buy	WPL	353	\$25.90	\$25.60	-\$9,168.30	\$55,459.68
27/01/2022	Sell	RHC	139	\$60.88	\$23.69	\$8,438.05	\$63,897.73
01/02/2022	Interest payment - Jan 2022					\$2.34	\$63,900.07
01/02/2022	Incidental Fee - 31 Jan 2022					-\$1.17	\$63,898.90
01/02/2022	Management Fees and Costs - 31 Jan 2022					-\$154.04	\$63,744.86
08/02/2022	Buy	FMG	409	\$22.23	\$25.46	-\$9,117.53	\$54,627.33
14/02/2022	Buy	ALD	282	\$32.19	\$25.42	-\$9,103.85	\$45,523.48
17/02/2022	Sell	TLS	2,391	\$3.90	\$26.11	\$9,298.79	\$54,822.27
24/02/2022	Sell	FMG	409	\$18.55	\$21.24	\$7,565.71	\$62,387.98
01/03/2022	Interest payment - Feb 2022					\$2.15	\$62,390.13
01/03/2022	Incidental Fee - 28 Feb 2022					-\$1.08	\$62,389.05
01/03/2022	Management Fees and Costs - 28 Feb 2022					-\$135.34	\$62,253.71
03/03/2022	Buy	STO	1,143	\$7.84	\$25.09	-\$8,986.21	\$53,267.50
15/03/2022	Sell	WPL	177	\$31.01	\$16.50	\$5,472.27	\$58,739.77
21/03/2022	Buy	CBA	83	\$106.00	\$24.63	-\$8,822.59	\$49,917.18
23/03/2022	Dividends	WPL				\$515.94	\$50,433.12
25/03/2022	Dividends	ORG				\$199.13	\$50,632.25
31/03/2022	Dividends	ALD				\$115.62	\$50,747.87

Total fees and costs you paid directly from your account: \$761.34

This amount has been deducted directly from your account and includes all fees and costs that affected your investment during the period (reflected in the transactions listed on this statement).

Interest was payable during the period as per the following schedule:

From 01/01/2022 at the rate of 0.050%

## Portfolio Valuation: Growth as at 31/03/2022

### Assets

Security	Code	Quantity	Market Price	Market Value
Origin Energy Limited	ORG	1,593	\$6.23	\$9,924.39
Santos Limited	STO	1,143	\$7.74	\$8,846.82
Woodside Petroleum Ltd	WPL	176	\$32.10	\$5,649.60
Ampol Limited	ALD	282	\$30.64	\$8,640.48
Commonwealth Bank of Australia	CBA	83	\$105.77	\$8,778.91
<b>Total Securities</b>				<b>\$41,840.20</b>

### Cash

Actual Cash Balance	\$50,747.87
Net Unsettled Trades	\$0.00
<b>Total Cash</b>	<b>\$50,747.87</b>

**Portfolio Value** **\$92,588.07**

### Accrued Income

Accrued Dividends	\$0.00
<b>Total Portfolio</b>	<b>\$92,588.07</b>



## Income

Date	Security	Transaction	Amount	Franked	Unfranked	Withholding Tax
2022-01-01	Cash	Interest payment - Dec 2021	\$1.87			\$0.00
2022-02-01	Cash	Interest payment - Jan 2022	\$2.34			\$0.00
2022-03-01	Cash	Interest payment - Feb 2022	\$2.15			\$0.00
2022-03-23	WPL	Dividends	\$515.94	\$515.94	\$0.00	\$0.00
2022-03-25	ORG	Dividends	\$199.13	\$0.00	\$199.13	\$0.00
2022-03-31	ALD	Dividends	\$115.62	\$115.62	\$0.00	\$0.00
			<b>\$837.05</b>	<b>\$631.56</b>	<b>\$199.13</b>	<b>\$0.00</b>

## Expenses

Date	Transaction	Amount
01/01/2022	Incidental Fee - 31 Dec 2021	\$0.93
01/01/2022	Management Fees and Costs - 31 Dec 2021	\$156.02
06/01/2022	Brokerage - SELL 68 XRO	\$25.04
17/01/2022	Brokerage - SELL 1453 BLD	\$23.52
18/01/2022	Brokerage - BUY 1593 ORG	\$25.48
19/01/2022	Brokerage - SELL 33 CSL	\$24.98
21/01/2022	Brokerage - BUY 353 WPL	\$25.60
27/01/2022	Brokerage - SELL 139 RHC	\$23.69
01/02/2022	Incidental Fee - 31 Jan 2022	\$1.17
01/02/2022	Management Fees and Costs - 31 Jan 2022	\$154.04
08/02/2022	Brokerage - BUY 409 FMG	\$25.46
14/02/2022	Brokerage - BUY 282 ALD	\$25.42
17/02/2022	Brokerage - SELL 2391 TLS	\$26.11
24/02/2022	Brokerage - SELL 409 FMG	\$21.24
01/03/2022	Incidental Fee - 28 Feb 2022	\$1.08
01/03/2022	Management Fees and Costs - 28 Feb 2022	\$135.34
03/03/2022	Brokerage - BUY 1143 STO	\$25.09
15/03/2022	Brokerage - SELL 177 WPL	\$16.50
21/03/2022	Brokerage - BUY 83 CBA	\$24.63
		<b>\$761.34</b>

# Gerge and Donna Stevens ATF ATF Stevens Superannuation Fund

## Portfolios

Growth

## Investors

Mr George Stevens  
Mrs Donna Joy Stevens

26105 Ephraim Island Parade  
Paradise Point QLD 4216  
Australia

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## Account Summary

	Opening Balance	Deposits	Withdrawals	Income	Expenses	Change in Value	Closing Balance
Growth	\$99,247.99	-	-	\$388.96	-\$729.93	-\$3,183.65	\$95,723.37
	<b>\$99,247.99</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$388.96</b>	<b>-\$729.93</b>	<b>-\$3,183.65</b>	<b>\$95,723.37</b>

## Portfolio Growth

	in Quarter	Year to Date	since Inception	Compounded Growth
Growth	-3.63%	-5.36%	-12.35%	-

## Cash Account Summary

Opening Cash Balance as at 01/10/2021	\$16,482.35
Income	\$388.96
Deposits	\$0.00
Withdrawals	\$0.00
Sales	\$60,697.88
Purchases	-\$29,123.75
Expenses	-\$729.93
Trades in Progress	\$0.00
Closing Cash Balance as at 31/12/2021	\$47,715.51
Net Unsettled Trades	\$0.00
Total Cash	\$47,715.51

## Account Activity

Date	Transaction	Security	Qty	Avg Cost	Charges	Value	Balance
01/10/2021	Interest payment - Sep 2021					\$0.55	\$16,482.90
01/10/2021	Incidental Fee - 30 Sep 2021					-\$0.28	\$16,482.62
01/10/2021	Management Fees and Costs - 30 Sep 2021					-\$156.68	\$16,325.94
07/10/2021	Dividends	WES				\$165.60	\$16,491.54
07/10/2021	Dividends	S32				\$220.71	\$16,712.25
20/10/2021	Sell	TLS	2,989	\$3.75	\$31.38	\$11,177.37 ✓	\$27,889.62
01/11/2021	Interest payment - Oct 2021					\$0.86	\$27,890.48
01/11/2021	Incidental Fee - 31 Oct 2021					-\$0.43	\$27,890.05
01/11/2021	Management Fees and Costs - 31 Oct 2021					-\$163.52	\$27,726.53
02/11/2021	Sell	IAG	1,826	\$4.52	\$23.09	\$8,223.15 ✓	\$35,949.68
09/11/2021	Buy	BLD	1,453	\$6.69	\$27.21	-\$9,746.29 ✓	\$26,203.39
11/11/2021	Buy	NST	910	\$10.63	\$27.09	-\$9,700.39 ✓	\$16,503.00
11/11/2021	Sell	S32	2,957	\$3.47	\$28.73	\$10,232.06 ✓	\$26,735.06
15/11/2021	Sell	BEAR	1,036	\$8.82	\$25.59	\$9,111.93 ✓	\$35,846.99
18/11/2021	Buy	TLS	2,391	\$4.07	\$27.25	-\$9,758.62 ✓	\$26,088.37
01/12/2021	Interest payment - Nov 2021					\$1.24	\$26,089.61
01/12/2021	Incidental Fee - 30 Nov 2021					-\$0.62	\$26,088.99
01/12/2021	Management Fees and Costs - 30 Nov 2021					-\$156.89	\$25,932.10
02/12/2021	Sell	CPU	732	\$18.89	\$38.72	\$13,788.76 ✓	\$39,720.86
03/12/2021	Sell	NST	910	\$8.81	\$22.45	\$7,994.65 ✓	\$47,715.51

Total fees and costs you paid directly from your account: \$729.93

This amount has been deducted directly from your account and includes all fees and costs that affected your investment during the period (reflected in the transactions listed on this statement).

Interest was payable during the period as per the following schedule:

From 01/10/2021 at the rate of 0.050%

## Portfolio Valuation: Growth as at 31/12/2021

### Assets

Security	Code	Quantity	Market Price	Market Value
Boral Limited	BLD	1,453	\$6.10	\$8,863.30
Ramsay Health Care Limited	RHC	139	\$71.50	\$9,938.50
CSL Limited	CSL	33	\$290.72	\$9,593.76
Telstra Group Limited	TLS	2,391	\$4.18	\$9,994.38
Xero Limited	XRO	68	\$141.44	\$9,617.92
<b>Total Securities</b>				<b>\$48,007.86</b>

### Cash

Actual Cash Balance	\$47,715.51
Net Unsettled Trades	\$0.00
<b>Total Cash</b>	<b>\$47,715.51</b>

**Portfolio Value** **\$95,723.37**

### Accrued Income

Accrued Dividends	\$0.00
<b>Total Portfolio</b>	<b>\$95,723.37</b>

## Income

Date	Security	Transaction	Amount	Franked	Unfranked	Withholding Tax
2021-10-01	Cash	Interest payment - Sep 2021	\$0.55			\$0.00
2021-10-07	WES	Dividends	\$165.60	\$165.60	\$0.00	\$0.00
2021-10-07	S32	Dividends	\$220.71	\$220.71	\$0.00	\$0.00
2021-11-01	Cash	Interest payment - Oct 2021	\$0.86			\$0.00
2021-12-01	Cash	Interest payment - Nov 2021	\$1.24			\$0.00
			<b>\$388.96</b>	<b>\$386.31</b>	<b>\$0.00</b>	<b>\$0.00</b>

## Expenses

Date	Transaction	Amount
01/10/2021	Incidental Fee - 30 Sep 2021	\$0.28
01/10/2021	Management Fees and Costs - 30 Sep 2021	\$156.68
20/10/2021	Brokerage - SELL 2989 TLS	\$31.38
01/11/2021	Incidental Fee - 31 Oct 2021	\$0.43
01/11/2021	Management Fees and Costs - 31 Oct 2021	\$163.52
02/11/2021	Brokerage - SELL 1826 IAG	\$23.09
09/11/2021	Brokerage - BUY 1453 BLD	\$27.21
11/11/2021	Brokerage - BUY 910 NST	\$27.09
11/11/2021	Brokerage - SELL 2957 S32	\$28.73
15/11/2021	Brokerage - SELL 1036 BEAR	\$25.59
18/11/2021	Brokerage - BUY 2391 TLS	\$27.25
01/12/2021	Incidental Fee - 30 Nov 2021	\$0.62
01/12/2021	Management Fees and Costs - 30 Nov 2021	\$156.89
02/12/2021	Brokerage - SELL 732 CPU	\$38.72
03/12/2021	Brokerage - SELL 910 NST	\$22.45
		<b>\$729.93</b>





## Gerge and Donna Stevens ATF ATF Stevens Superannuation Fund

### Portfolios

Growth

### Investors

Mr George Stevens  
Mrs Donna Joy Stevens

26105 Ephraim Island Parade  
Paradise Point QLD 4216  
Australia

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## Account Summary

	Opening Balance	Deposits	Withdrawals	Income	Expenses	Change in Value	Closing Balance
Growth	\$101,549.47	-	-	\$1,341.54	-\$872.33	-\$2,770.69	\$99,247.99
	<b>\$101,549.47</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,341.54</b>	<b>-\$872.33</b>	<b>-\$2,770.69</b>	<b>\$99,247.99</b>

## Portfolio Growth

	in Quarter	Year to Date	since Inception	Compounded Growth
Growth	-1.79%	-1.79%	-9.04%	-

## Cash Account Summary

Opening Cash Balance as at 01/07/2021	\$15,781.99
Income	\$1,341.54 ✓
Deposits	\$0.00
Withdrawals	\$0.00
Sales	\$68,356.68
Purchases	-\$68,125.53
Expenses	-\$872.33 ✓
Trades in Progress	\$0.00
Closing Cash Balance as at 30/09/2021	\$16,482.35
Net Unsettled Trades	\$0.00
Total Cash	\$16,482.35

## Account Activity

Date	Transaction	Security	Qty	Avg Cost	Charges	Value	Balance
01/07/2021	Interest payment - Jun 2021					\$0.43	\$15,782.42
01/07/2021	Incidental Fee - 30 Jun 2021					-\$0.21	\$15,782.21
01/07/2021	Management Fees and Costs - 30 Jun 2021					-\$160.03	\$15,622.18
02/07/2021	Dividends	ALL				\$39.30	\$15,661.48
14/07/2021	Buy	SHL	253	\$38.84	\$27.51	-\$9,854.03	\$5,807.45
15/07/2021	Sell	WBC	442	\$25.01	\$30.95	\$11,023.02	\$16,830.47
16/07/2021	Buy	RIO	74	\$130.60	\$27.06	-\$9,691.46	\$7,139.01
16/07/2021	Sell	ALL	262	\$42.36	\$31.08	\$11,067.24	\$18,206.25
26/07/2021	Buy	XRO	68	\$143.73	\$27.37	-\$9,801.01	\$8,405.24
01/08/2021	Interest payment - Jul 2021					\$0.61	\$8,405.85
01/08/2021	Incidental Fee - 31 Jul 2021					-\$0.31	\$8,405.54
01/08/2021	Management Fees and Costs - 31 Jul 2021					-\$164.20	\$8,241.34
16/08/2021	Sell	WPL	369	\$21.18	\$21.88	\$7,793.54	\$16,034.88
17/08/2021	Buy	IAG	1,826	\$5.37	\$27.44	-\$9,827.78	\$6,207.10
19/08/2021	Sell	RIO	74	\$107.57	\$22.29	\$7,937.58	\$14,144.68
26/08/2021	Sell	WOR	918	\$10.47	\$26.90	\$9,580.21	\$23,724.89
01/09/2021	Interest payment - Aug 2021					\$0.44	\$23,725.33
01/09/2021	Incidental Fee - 31 Aug 2021					-\$0.22	\$23,725.11
01/09/2021	Management Fees and Costs - 31 Aug 2021					-\$165.21	\$23,559.90
03/09/2021	Buy	S32	2,957	\$3.28	\$27.16	-\$9,726.12	\$13,833.78
06/09/2021	Buy	RHC	139	\$70.31	\$27.36	-\$9,800.45	\$4,033.33
09/09/2021	Sell	WES	184	\$56.27	\$28.99	\$10,324.47	\$14,357.80
13/09/2021	Dividends	CPU				\$168.36	\$14,526.16
21/09/2021	Buy	BEAR	1,036	\$9.26	\$26.85	-\$9,615.43	\$4,910.73
22/09/2021	Dividends	SHL				\$139.15	\$5,049.88
22/09/2021	Dividends	IAG				\$139.23	\$5,189.11
23/09/2021	Dividends	RIO				\$562.44	\$5,751.55
23/09/2021	Dividends	TLS				\$239.12	\$5,990.67
24/09/2021	Sell	SHL	253	\$41.38	\$29.31	\$10,439.22	\$16,429.89
30/09/2021	Dividends	CSL				\$52.46	\$16,482.35

Total fees and costs you paid directly from your account: \$872.33

This amount has been deducted directly from your account and includes all fees and costs that affected your investment during the period (reflected in the transactions listed on this statement).

Interest was payable during the period as per the following schedule:  
From 01/07/2021 at the rate of 0.050%

## Portfolio Valuation: Growth as at 30/09/2021

### Assets

Security	Code	Quantity	Market Price	Market Value
Ramsay Health Care Limited	RHC	139	\$69.62	\$9,677.18
CSL Limited	CSL	33	\$293.40	\$9,682.20
Insurance Australia Group Limited	IAG	1,826	\$4.92	\$8,983.92
Computershare Limited	CPU	732	\$18.22	\$13,337.04
Telstra Group Limited	TLS	2,989	\$3.93	\$11,746.77
South32 Limited	S32	2,957	\$3.53	\$10,438.21
Xero Limited	XRO	68	\$139.00	\$9,452.00
BetaShares Australian Equities Bear Hedge Fund	BEAR	1,036	\$9.12	\$9,448.32
<b>Total Securities</b>				<b>\$82,765.64</b>

### Cash

Actual Cash Balance	\$16,482.35
Net Unsettled Trades	\$0.00
<b>Total Cash</b>	<b>\$16,482.35</b>

**Portfolio Value** **\$99,247.99**

### Accrued Income

Accrued Dividends	\$386.31
<b>Total Portfolio</b>	<b>\$99,634.30</b>

## Income

Date	Security	Transaction	Amount	Franked	Unfranked	Withholding Tax
2021-07-01	Cash	Interest payment - Jun 2021	\$0.43			\$0.00
2021-07-02	ALL	Dividends	\$39.30	\$39.30	\$0.00	\$0.00
2021-08-01	Cash	Interest payment - Jul 2021	\$0.61			\$0.00
2021-09-01	Cash	Interest payment - Aug 2021	\$0.44			\$0.00
2021-09-13	CPU	Dividends	\$168.36	\$101.02	\$67.34	\$0.00
2021-09-22	SHL	Dividends	\$139.15	\$90.45	\$48.70	\$0.00
2021-09-22	IAG	Dividends	\$139.23	\$0.00	\$139.23	\$0.00
2021-09-23	RIO	Dividends	\$562.44	\$562.44	\$0.00	\$0.00
2021-09-23	TLS	Dividends	\$239.12	\$239.12	\$0.00	\$0.00
2021-09-30	CSL	Dividends	\$52.46	\$5.25	\$47.21	\$0.00
			<b>\$1,341.54</b>	<b>\$1,037.58</b>	<b>\$302.48</b>	<b>\$0.00</b>

## Expenses

Date	Transaction	Amount
01/07/2021	Incidental Fee - 30 Jun 2021	\$0.21
01/07/2021	Management Fees and Costs - 30 Jun 2021	\$160.03
14/07/2021	Brokerage - BUY 253 SHL	\$27.51
15/07/2021	Brokerage - SELL 442 WBC	\$30.95
16/07/2021	Brokerage - BUY 74 RIO	\$27.06
16/07/2021	Brokerage - SELL 262 ALL	\$31.08
26/07/2021	Brokerage - BUY 68 XRO	\$27.37
01/08/2021	Incidental Fee - 31 Jul 2021	\$0.31
01/08/2021	Management Fees and Costs - 31 Jul 2021	\$164.20
16/08/2021	Brokerage - SELL 369 WPL	\$21.88
17/08/2021	Brokerage - BUY 1826 IAG	\$27.44
19/08/2021	Brokerage - SELL 74 RIO	\$22.29
26/08/2021	Brokerage - SELL 918 WOR	\$26.90
01/09/2021	Incidental Fee - 31 Aug 2021	\$0.22
01/09/2021	Management Fees and Costs - 31 Aug 2021	\$165.21
03/09/2021	Brokerage - BUY 2957 S32	\$27.16
06/09/2021	Brokerage - BUY 139 RHC	\$27.36
09/09/2021	Brokerage - SELL 184 WES	\$28.99
21/09/2021	Brokerage - BUY 1036 BEAR	\$26.85
24/09/2021	Brokerage - SELL 253 SHL	\$29.31
		<b>\$872.33</b>

## INVESTMENT STRATEGY FOR STEVENS SUPERANNUATION FUND

### **Background:**

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of STEVENS SUPERANNUATION FUND.

### **Objectives:**

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The investment objective of the trustees is to aim to achieve real medium to longer-term growth.

### **Investment Choice:**

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, and stocks including participation in dividend reinvestment programs and right issues.
- Property trusts and associated investments.
- Managed investments and associated products.
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds.
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.



In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- The risks and likely return associated with each investment;
- The range and diversity of investments held by the fund;
- Any risks coming from limited diversification;
- The liquidity of the fund's investments;
- The ages and preferences of its members;
- Expected cash flow requirements; and
- The ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

**Policies:**

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

**Risk profile and risk tolerance:**

*Members understand*

- The trade-off between investment risk and long term capital and income growth and have indicated capital preservation and stability is a priority.
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

**Insurance:**

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that insurance is not deemed appropriate.

**Asset Allocation:**

The targeted asset allocation will recognise the need to have a diversified asset mix. The allocation will have a capital preservation asset bias and be focused on ensuring capital stability and income payments.

The Trustees recognise the higher risk in investing predominately in growth assets and the volatility associated with shares and property. In order to minimise the risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

<b>Growth Assets</b>	<b>Long term range</b>	<b>Current target</b>
Australian listed equities	30-60	50
International listed equities	0-10	0
Australian listed property	0-10	0
<b>Defensive assets</b>		
Hybrid Securities and term deposits	0-20	0
Cash	30-60	50
		<b>100%</b>


  
 \_\_\_\_\_  
 Trustee

Dated: 27 March 2017


  
 \_\_\_\_\_  
 Trustee

Dated: 27 March 2017

<b>GENERAL</b>	SMSF TRUSTEES	FACT SHEET	NAT 71128-06 2007
SEGMENT	AUDIENCE	FORMAT	PRODUCT ID



**Australian Government**  
**Australian Taxation Office**

# Self managed super funds – Key messages for trustees

Read this fact sheet in conjunction with the *Trustee declaration* (NAT 71089). Keep a copy of this fact sheet with you and refer to it when making important decisions on behalf of your fund.

From 1 July 2007, if you are a new trustee (or director of a corporate trustee) of a self managed super fund (SMSF), you must complete a *Trustee declaration* (NAT 71089).

The trustee declaration is not the same as your fund's trust deed. It is a separate document you must complete and sign to show you understand your duties and responsibilities under the super laws.

## YOU'RE RESPONSIBLE FOR MANAGING THE FUND

Becoming a trustee of a SMSF is an important decision that carries certain duties and responsibilities. That is, you must manage the fund for the benefit of members into their retirement. You must also ensure the SMSF assets are held in trust and invested on behalf of the members.

You are responsible for ensuring your fund is properly managed and complies with all governing rules (including the trust deed and super laws). These rules apply to you in your capacity as a trustee of the fund. You will also need to make important decisions that may affect the retirement savings of the fund's members.

All trustees are equally responsible for managing the fund and making sure it complies with the law. This is the case even if one trustee is more actively involved in the day-to-day running of the fund than the others, or you use a professional to do certain tasks on your behalf (for example, an accountant, lawyer, investment advisor, super fund administrator or tax agent). All trustees are responsible and accountable for running the fund and making decisions.

If you use a professional to help you manage your fund, it's important you get good advice and choose one that's right for you and your circumstances. It's essential to make sure any financial, investment and legal advice you receive comes from a qualified professional. Good advice is important as your decisions will have an impact on the retirement income of the fund's members, including you.

You must manage the fund separate to your own affairs. This means you must keep the fund's assets, including money, separate from your personal and business assets and ensure they are used solely for fund purposes.

You must not allow money to be withdrawn from the fund earlier than is legally permitted as it is meant for retirement. You must preserve members' benefits in the fund until they retire or reach their preservation age (currently not before age 55, and then rising to age 60 for those born after 30 June 1964). Early access is only allowed in very limited circumstances, for example, in cases of severe financial hardship, on tightly restricted compassionate grounds, or in the event of permanent incapacity.

## YOU MUST UNDERSTAND YOUR DUTIES AND RESPONSIBILITIES

Your trustee duties and responsibilities include:

- making sure the purpose of the fund is to pay retirement benefits to members
- organising an investment strategy and making investment decisions
- accepting contributions and paying benefits (pension and lumps sums) in accordance with the rules
- ensuring an approved auditor is appointed for each income year, and
- undertaking administrative tasks such as lodging annual returns and record-keeping.

You must also ensure the fund's trust deed and investment strategy are regularly reviewed and updated in accordance with the law and the needs of the members.

**1** To avoid penalties, make sure you understand and comply with your duties and responsibilities under the super laws.

SELF-MANAGED SUPERANNUATION FUNDS  
– KEY MESSAGES FOR TRUSTEES

**➤ MORE INFORMATION**

For more information about your role and responsibilities as a trustee, refer to *Self managed superannuation funds – Role and responsibilities of trustees* (NAT 11032).

To keep up to date with the latest information on SMSFs, subscribe to our on-line newsletter – *SMSF News*. To subscribe, visit our website at [www.ato.gov.au](http://www.ato.gov.au) and search for 'SMSF News'.

To obtain a copy of our publications or for more information:

- visit our website at [www.ato.gov.au](http://www.ato.gov.au)
- phone **13 10 20**
- phone our publication ordering service on **1300 720 092**, or
- write to us at  
**Australian Taxation Office**  
**PO Box 3100**  
**PENRITH NSW 2740**

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on **13 14 50** for help with your call.

If you have a hearing or speech impairment and have access to appropriate TTY or modem equipment, phone **13 36 77**. If you do not have access to TTY or modem equipment, phone the Speech to Speech Relay Service on **1300 555 727**.

**OUR COMMITMENT TO YOU**

We are committed to providing you with advice and information you can rely on.

We make every effort to ensure that our advice and information is correct. If you follow advice in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it. However, we will not charge you a penalty or interest if you acted reasonably and in good faith.

If you make an honest mistake when you try to follow our advice and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest.

If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

You are protected under GST law if you have acted on any GST advice in this publication. If you have relied on GST advice in this publication and that advice later changes, you will not have to pay any extra GST for the period up to the date of the change. Similarly, you will not have to pay any penalty or interest.

If you feel this publication does not fully cover your circumstances, please seek help from the Tax Office or a professional adviser.

**The information in this publication is current at June 2007.**

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for a more recent version on our website at [www.ato.gov.au](http://www.ato.gov.au) or contact us.

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Australian Taxation Office  
Canberra  
June 2007  
JS 8390

<b>INDIVIDUALS</b>	SMSF TRUSTEES	INSTRUCTIONS AND FORM	NAT 71089-06:2007
SEGMENT	AUDIENCE	FORMAT	PRODUCT ID



**Australian Government**  
**Australian Taxation Office**

# Trustee declaration

To be completed by trustees and directors of corporate trustees of self managed super funds.

**1**

Read this declaration in conjunction with *Self managed super funds – Key messages for trustees* (NAT 71128).

## WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you became, on or after 1 July 2007, a **new trustee** (or director of a corporate trustee) or:

- a **new self managed super fund** (SMSF), or
- an **existing SMSF**.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of a SMSF.

**1** You do not have to complete this declaration if you were appointed as a trustee or director before 1 July 2007.

## INFORMATION YOU NEED TO READ

Make sure you read *Self managed super funds – Key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

## BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section of it, and
- understand all the information it contains.

**1** If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit our website at [www.ato.gov.au](http://www.ato.gov.au), or
- phone us on **13 10 20**.

If you're not familiar with some of the terms used in this declaration or you need more information, refer to *Self managed superannuation funds – Role and responsibilities of trustees* (NAT 11032).

## WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it, and
- ensure it is signed and dated by a witness (anyone over the age of 18 years).

## WHAT SHOULD I DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and *Self managed super funds – Key messages for trustees* (NAT 71128) and refer to them when making important decisions, such as those relating to investments, making contributions and paying a pension or lump sum.

**1** Do not send your completed declaration to us.

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## PUBLISHED BY

Australian Taxation Office  
Canberra  
June 2007

JS 8156



I understand that as an individual trustee or director of the corporate trustee of

Fund name

STEWART SUPERANNUATION 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.

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 resulting in a significant tax penalty on the fund, and
- ▣ prosecute me under the law, resulting in fines or imprisonment.

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.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

### TRUSTEE DUTIES

I understand that by law I must:

- ▣ 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 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) not enter 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
- ▣ prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is 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, and
  - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- ▣ 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, and
  - the members' benefit entitlements.

### 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 the following:

- ▣ 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 listed securities, business real property or managed funds) for the fund from members or associates or other related parties of the fund
- ▣ borrowing money (or maintaining an existing borrowing) on behalf of the fund
- ▣ having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- ▣ entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.

### Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its 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, and
  - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
  - a statement of financial position
  - an operating statement, and
  - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify the Tax Office within 28 days of any changes in
  - trustees, directors of the corporate trustee or members of the fund
  - fund name
  - details of the contact person, contact phone and facsimile numbers, and
  - the postal address, registered address, or address for service of notices for the fund
- notify the Tax Office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

### 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; and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

DEBORA STEVENS

Trustee's or director's signature

*Deborah Stevens*

Date

21 / 08 / 2008

Witness' name (witness must be over the age of 18 years)

MARION JOHN REVE

Witness' signature

*Marion John Reve*

Date

01 / 08 / 2008



<b>INDIVIDUALS</b>	<b>SMSE TRUSTEES</b>	<b>INSTRUCTIONS AND FORM</b>	<b>NAT 71089-06.2007</b>
SEGMENT	AUDIENCE	FORMAT	PRODUCT ID



**Australian Government**  
**Australian Taxation Office**

# Trustee declaration

To be completed by trustees and directors of corporate trustees of self managed super funds.



Read this declaration in conjunction with *Self managed super funds – Key messages for trustees* (NAT 71128).

## WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you became, on or after 1 July 2007, a **new** trustee (or director of a corporate trustee) of:

- a **new** self managed super fund (SMSF), or
- an **existing** SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee or a SMSF.

**1** You do not have to complete this declaration if you were appointed as a trustee or director before 1 July 2007.

## INFORMATION YOU NEED TO READ

Make sure you read *Self managed super funds – Key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

## BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section of it, and
- understand all the information it contains.

**2** If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit our website at [www.ato.gov.au](http://www.ato.gov.au), or
- phone us on **13 10 20**.

If you're not familiar with some of the terms used in this declaration or you need more information, refer to *Self managed superannuation funds – Role and responsibilities of trustees* (NAT 11032).

## WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it, and
- ensure it is signed and dated by a witness (anyone over the age of 18 years).

## WHAT SHOULD I DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and *Self managed super funds – Key messages for trustees* (NAT 71128) and refer to them when making important decisions, such as those relating to investments, making contributions and paying a pension or lump sum.

**1** Do not send your completed declaration to us.

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PUBLISHED BY

Australian Taxation Office  
Canberra  
June 2007

JS 8156



I understand that as an individual trustee or director of the corporate trustee of

Fund name

STEVENS SUPERANNUATION 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.

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 resulting in a significant tax penalty on the fund, and
- prosecute me under the law, resulting in fines or imprisonment.

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.

## SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

## TRUSTEE DUTIES

I understand that by law I must:

- 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 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) not enter 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
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is 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, and
  - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- 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; and
  - the members' benefit entitlements.

## 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 the following:

- 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 listed securities, business real property or managed funds) for the fund from members or associates or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund
- having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.

### Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its 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, and
  - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
  - a statement of financial position
  - an operating statement, and
  - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify the Tax Office within 28 days of any changes in
  - trustees, directors of the corporate trustee or members of the fund
  - fund name
  - details of the contact person, contact phone and facsimile numbers, and
  - the postal address, registered address, or address for service of notices for the fund
- notify the Tax Office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

### 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, and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

CECILE STEUBS

Trustee's or director's signature



Date

01 / 08 / 2008

Witness' name (witness must be over the age of 18 years)

MALCOLM DON REVE

Witness' signature



Date

01 / 08 / 2008

Date: ...1/28/08

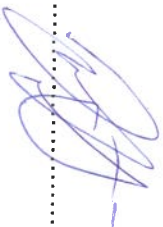
Stevens Superannuation Fund  
Trustee: George Stevens & Donna Joy Stevens

### CONSENT TO ACT AS TRUSTEE (Section 118 of SIS)

TO: MEMBERS  
EXISTING TRUSTEES (if any)

I/We hereby agree to act personally as a trustee of the superannuation fund named above (or, in the case of a corporate trustee, agree to be a director of that trustee company) and am/are under no legal disability in being able to act in that capacity.

Signed:



Name (print) GEORGE STEVENS  
Individual Trustee or Director/Secretary of Trustee Company \*

Signed:



Name (print) DONNA STEVENS  
Individual Trustee or Director/Secretary of Trustee Company \*

\* Delete as appropriate.

For superannuation purposes, "Legal Disability" means, for a person, a conviction for dishonest conduct, receipt of a civil penalty order or an insolvent under administration or, for a company acting as trustee, means a company where a director falls under the above categories or where a company has commenced to be wound up or under receivership, administration etc.

# APPLICATION FOR FUND MEMBERSHIP

**NAME OF FUND:** Stevens Superannuation Fund

**Name:** ..... *DANNA STEVENS* .....

**Date of Birth** *26/01/65* ..... **Tax File Number\*** *335 457126* .....

- A. I hereby apply for admission as a Member of the fund and, in consideration of my admission as a Member, I agree to abide by and to be bound by the provisions of the Trust Deed governing the Fund.
- B. I understand that a copy of the Trust Deed will always be available to me when requested.
- C. I hereby acknowledge receipt of written notice of the rights which I, if admitted as a Member, will have to receive benefits under the Fund.

## NOMINATION OF BENEFICIARIES (Non - Binding)

I hereby nominate the following persons to receive the benefit payable by the Trustee of the Fund in the event of my death. I further understand this nomination is only a guide to the Trustee, who shall be free to exercise their discretion in terms of the deed when making any such benefit payment. A new nomination may be made at any time.

(I further understand a binding nomination can be made to the trustee and, if at some stage, I desire this to occur I will submit a Binding Nomination form to the trustee.)

NAME	ADDRESS	RELATIONSHIP TO MEMBER	PROPORTION OF BENEFIT
<i>CECILE STEVENS</i>	<i>10 PERTWICK CR</i>	<i>TO MEMBER</i>	
<i>STEVEN STEVENS</i>	<i>ALWOOD</i>	<i>HUSBAND</i>	<i>100%</i>

**TO BE SIGNED BY MEMBER:**

Signature ..... *Danna Stevens* ..... Date: *01/08/2008*

[\*TFN's do not need to be advised. However, from 1/7/2007 non-advice will lead to all contributions being taxed. TFN's will remain *private* as legally required.]

\*\*\*\*\*

## THIS PART TO BE COMPLETED BY THE TRUSTEE

Date of Commencement of Membership *01/08/2008*

Signature of one trustee: .....  .....

# APPLICATION FOR FUND MEMBERSHIP

**NAME OF FUND:** Stevens Superannuation Fund

**Name:** ..... STEVENS .....

**Date of Birth** 4/18/63 **Tax File Number\*** 322170445

- A. I hereby apply for admission as a Member of the fund and, in consideration of my admission as a Member, I agree to abide by and to be bound by the provisions of the Trust Deed governing the Fund.
- B. I understand that a copy of the Trust Deed will always be available to me when requested.
- C. I hereby acknowledge receipt of written notice of the rights which I, if admitted as a Member, will have to receive benefits under the Fund.


## NOMINATION OF BENEFICIARIES (Non - Binding)

I hereby nominate the following persons to receive the benefit payable by the Trustee of the Fund in the event of my death. I further understand this nomination is only a guide to the Trustee, who shall be free to exercise their discretion in terms of the deed when making any such benefit payment. A new nomination may be made at any time.

(I further understand a binding nomination can be made to the trustee and, if at some stage, I desire this to occur I will submit a Binding Nomination form to the trustee.)

NAME	ADDRESS	RELATIONSHIP TO MEMBER	PROPORTION OF BENEFIT
<u>DONNA</u>	<u>10 PERVORTH</u>		
<u>STEVENS</u>	<u>COURT AVENUE</u>	<u>WIFE</u>	<u>100%</u>

## TO BE SIGNED BY MEMBER:

Signature  ..... Date: 01-08-08

[\*TFN's do not need to be advised. However, from 1/7/2007 non-advice will lead to all contributions being taxed. TFN's will remain private as legally required.]

\*\*\*\*\*

## THIS PART TO BE COMPLETED BY THE TRUSTEE

Date of Commencement of Membership 01/08/2008

Signature of one trustee: D Stevens .....

**Trust Deed for the  
Stevens Superannuation Fund**

\*\*\*\*\*

***Deed for a regulated self managed superannuation  
fund established under the Superannuation Industry  
(Supervision) Act 1993 as amended.***

The fund provides pensions (and/or lump sums)  
based on the accumulation of member accounts,  
suitable for up to 4 members.



**Stevens Superannuation Fund**

**THIS DEED is made by the Trustee named in the Signing Schedule [‘Schedule’] hereto, on the date as shown in that Schedule.**

**BACKGROUND**

The Trustee has resolved to establish an indefinitely continuing superannuation fund (the ‘Fund’) for the sole purpose of enabling Members or other permitted parties to make provision in respect of:

- (i) retirement benefits for Members pursuant to the Primary Purpose in the terms of this Deed; and
- (ii) other benefits as permitted under the Deed, including benefits payable as a result of Disablement or to Dependants in the event of death, such benefits being ancillary to the Primary Purpose.

**OPERATIVE PROVISIONS**

- I The Fund will come into existence and will be deemed to have commenced on the first date the Trustee receives money or other property to hold on the terms of the Deed.
- II The Trustee will make a binding election that the Fund will become a *regulated superannuation fund* under the provisions of the Superannuation Industry (Supervision) Act 1993 (the ‘Act’) and the Fund shall at all times either maintain a corporate trustee (being a constitutional corporation under the Act) or otherwise satisfy the trustee requirements of the Act relating to a *regulated superannuation fund*.
- III The Fund is intended to be a *self managed superannuation fund* under the Act and, if the Fund ceases to meet the necessary conditions for such a fund, the Trustee will either take action to cause the Fund to meet those conditions or arrange for the Fund to be otherwise administered pursuant to the provisions of the Act.
- IV The Trustee covenants to perform and observe the agreements, covenants, trust stipulations and conditions of the Deed.

**AND the Trustee DECLARES the terms of the Deed as follows:-**

## 1.....DEFINITIONS

1.1 Definitions. In this Deed unless the context otherwise requires:

'Act' means the Superannuation Industry (Supervision) Act 1993 as amended from time to time.

'Auditor' means the auditor appointed pursuant to sub-clause 3.5(a).

'Benefit' means any amount paid or payable by the Trustee out of the Fund pursuant to the Deed to or in respect of a Member and includes a payment by way of a lump sum or a Pension.

'Beneficiary' means a person entitled to receive a Benefit either now or in the future including, as the case requires, a Dependant of a Member.

'Clause' means a clause or sub-clause of this Deed.

'Contributions' means payments to the Fund by, or on behalf of, Members in accordance with the terms of this Deed.

'Deed' or 'this Deed' means this document as amended or substituted from time to time by the Trustee by power of Clause 9.10.

'Dependant' means any person who qualifies as a dependant of a Member for superannuation purposes under the terms of the Regulations.

'Disablement' means, in respect of a Member, a physical or mental condition, the severity of which enables a Benefit to be paid to the Member pursuant to the terms (and subject to the conditions) of the Regulations.

'Fund' means the Contributions, and all cash and other property into which the Contributions may be converted or invested, and includes all property of whatever kind that may be transferred to the Trustee pursuant to the terms of this Deed.

'Individual Account' means the account or accounts maintained for a Member pursuant to Clause 7.

'Member' means any person who, in accordance with the Regulations, is eligible to be a member of the Fund and has been admitted to the Fund by the Trustee.

'Pension' means a Benefit payable at a yearly rate by instalments (such payments meeting the standards set out in the Regulations).

'Preservation' means a requirement that payment of a Benefit from the Fund must be deferred until one of the release conditions referred to in the Regulations has been satisfied or met in respect of the Member.

"Primary Purpose" means:

- (a) If and when the Trustee is a company: the provision of retirement benefits in respect of Members either by way of lump sums or pensions; or
- (b) If and when any Trustee is an individual: the provision of retirement benefits in respect of Members by way of old age pensions as defined in the Regulations.

'Regulations' means the Superannuation Industry (Supervision) Act 1993, the Superannuation Industry (Supervision) Regulations, the Tax Act, the Superannuation Guarantee (Administration) Act 1992, the Superannuation Guarantee Charge Act 1992 and the regulations made & promulgated under such Acts (including any enactment made by way of amendment of or in substitution for any of the foregoing acts or regulations) and all orders of any Relevant Authority having the force of law relating to Self Managed Superannuation Funds and any further act regulation direction or rule relating to such funds.

'Relevant Authority' means the Australian Taxation Office, the Australian Prudential Regulation Authority, Centrelink or any other government authority empowered to establish and administer any Regulations in respect of Self Managed Superannuation Funds.

'Self Managed Superannuation Fund' has the meaning ascribed to it by the Act.

'Tax Act' means the Income Tax Assessment Act 1936, and the Income Tax Assessment Act 1997, both as amended from time to time, and the Regulations made pursuant to those Acts.

1.2 Plural and gender of words. In the Deed, unless inconsistent with the subject matter or context, words importing one gender shall include the other gender and words importing the singular number shall include the plural number and vice versa.

1.3 Headings to Clauses. The headings in the Deed are for convenience and reference only and shall not affect its interpretation.

1.4 Defined words. For convenience, the first letters of words and expressions defined in the Deed are indicated by capital letters, but the absence of a capital letter shall not alone imply that the word or phrase is used with a meaning different from that given by its definition.

1.5 Exercise of rights under the Deed. In respect of a corporate Trustee, all powers and rights conferred on the Trustee under the Deed may be fully exercised by resolution of its directors or by any person or persons having the written authorisation of such directors to so act on their behalf.

1.6 Deed governed by State Laws. Unless otherwise decided by the Trustee (unanimously in the event of individual Trustees), the Deed shall be governed in accordance with the laws of the State of the Commonwealth of Australia shown in the original Trustee's address.

1.7 Arbitration. If any questions or dispute shall arise with respect to the Fund or to the construction or meaning of the Deed, and if the Trustee so requires, the question or dispute shall be referred to a single arbitrator agreed to by the parties to the question or dispute, but in default of agreement, to an arbitrator appointed pursuant to the provisions of the relevant statute relating to arbitration of disputes in the State referred to in Clause 1.6. If the Trustee requires any question or dispute to be referred pursuant to this Clause, no right of action shall accrue in respect thereof until the question or dispute has been adjudicated upon by the arbitrator.

## **2.....APPLICATION OF REGULATIONS**

2.1 Notwithstanding any provision of this Deed to the contrary, each provision of the Regulations (to the extent it applies to or is required to be observed by the trustee of a Self Managed Superannuation Fund so that it will be or remain a regulated Self Managed Superannuation Fund) will apply to the Fund as though that provision had been specifically incorporated in this Deed.

2.2 In the event of any conflict between a provision of the Regulations and a provision in this Deed, the former shall prevail over the latter.

## **3.....TRUSTEE**

3.1 The following general provisions shall relate to the Trustee:-

(a) Vacancy in office. An existing Trustee shall cease to forthwith hold that position if that person or corporate body resigns (or dies, in the case of an individual) or becomes ineligible to act pursuant to the requirements of the Regulations.

(b) New appointment. Where a further Trustee is to be appointed pursuant to the requirements of the Regulations (including a possible appointment following a vacancy arising under sub-clause 3.1(a)) such appointment will be made by the remaining Trustees or, if there is no such Trustee, by the Members. In the event that no individual Trustee remains alive, the position of Trustee shall be exercised by the legal personal representative of the last surviving Member. Any new appointment of a Trustee shall only be made where, after such appointment, the new Trustee continues to meet the relevant requirements of the Regulations.

(c) Continuity of obligation. A Trustee, on ceasing to be a Trustee, shall do everything necessary to transfer the Fund to the new Trustee and shall deliver all Fund records and other books to the remaining or new Trustee.

(d) Fees. The Trustee cannot charge fees for being a trustee but proper expenses incurred in carrying out such function can be paid or reimbursed from the Fund.

3.2 Powers of Trustee.

(a) The Trustee shall, in its sole and absolute discretion, do all acts and things as it considers necessary or expedient for the proper administration, maintenance and preservation of the Fund and in the performance of its obligations under the Deed. Any costs associated with any decision made by the Trustee shall be a proper outgoing of the Fund.

(b) Investments. The Trustee has power to invest all monies and assets forming part of the Fund in investments of any kind (not limited to investments permitted by law for the investment of trust funds) and vary and transpose such investments with or without security as though the Trustee was the beneficial owner thereof. In the event that the law of any State applies so as to restrict the power of the Trustee with respect to the investment of monies forming part of the Fund, the Trustee must observe such law. Subject to the foregoing, the Trustee may invest in:

- (i) any investments for the time being authorised by the laws of the Commonwealth of Australia or any State or Territory thereof for the investment of trust funds;
  - (ii) any mortgage of or charge on freehold property wheresoever located;
  - (iii) any deposit or loan with any company, or other organisation whosoever;
  - (iv) any purchase or acquisition of shares, fixed interest investments and options of any company or organisation wheresoever situated, as well as any derivative issue called by whatsoever name;
  - (v) any mortgage of or charge on any personal or other property including assets of a wasting or depreciable nature;
  - (vi) any policy of insurance or annuity contract, interests for life or any lesser terms or in reversion;
  - (vii) any purchase or acquisition of any real or personal property and the improvement or extension thereof;
  - (viii) any purchase or acquisition of any interests either jointly or in partnership or in any unit of interest including units or sub-units of any unit trust or mutual fund wheresoever situated;
  - (ix) any discounting of loans, mortgages, contracts, hire purchase agreements or leases; or by direct lending in any of the same investments;
  - (x) any other investments which the Trustee could make if it was acting as an individual person and not as Trustee;
- provided that the Trustee shall not make any investment that may be prohibited by the Regulations.

(c) Appointment of investment manager. The Trustee may appoint in writing on such terms as it sees fit one or more organisations to act on behalf of the Trustee in the investment of part or all of the Fund assets.

3.3 Indemnity of Trustee. The Trustee shall, subject to the Regulations, be indemnified out of the Fund against all liabilities incurred in the exercise of its duties other than in the case of fraud or wilful misconduct.

3.4 Covenants. The Trustee shall:

- (a) act honestly in all matters concerning the Fund;
- (b) exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
- (c) ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Members;
- (d) keep the money and other assets of the Fund separate from any money and assets, respectively:
  - (i) that are held by the Trustee personally; or
  - (ii) that are money or assets, as the case may be, of an employer of a Member or other associate of a Member;
- (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;
- (f) formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
  - (i) the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
  - (ii) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
  - (iii) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
  - (iv) the ability of the Fund to discharge its existing and prospective liabilities;

- (g) if there are any reserves of the Fund, formulate and give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- (h) allow a Member access to any prescribed information or any prescribed documents.
- 3.5 Other obligations of Trustee concerning the Fund
- (a) Auditor. The Trustee shall appoint an auditor of the Fund in accordance with the Regulations.
- (b) Minutes of Decisions. The Trustee shall maintain appropriate minutes to record its decisions.
- (c) Financial assistance. Except as permitted by the Regulations, the Trustee shall not lend money, nor provide financial assistance, to a Member or other persons as specified in the Regulations.
- (d) Borrowing. The Trustee may borrow money only as permitted by the Regulations. Interest payable on any such borrowings shall be a proper outgoing of the fund.
- (e) Charging of Fund assets. The Trustee may only use Fund assets as security for a Fund investment as permitted by the Regulations.

#### **4.....ADMINISTRATION OF FUND**

- 4.1 Financial records to be maintained. The Trustee shall:
  - (a) keep account of all moneys received and disbursed from the Fund and of all dealings in connection therewith;
  - (b) collect, and pay promptly into a bank (or some other authorised investment account) in the name of the Fund or Trustee, all moneys paid to the Fund;
  - (c) make suitable arrangements for the custody of financial records and custody of documents relating to the Fund investments.
- 4.2 Annual accounts. The Trustee shall comply with the Regulations relating to the maintenance of accounting and other records for a Self Managed Superannuation Fund and the preparation of reports therefrom. The financial statements, as aforesaid, shall be audited as required by the Regulations.
- 4.3 Administrative functions. The Trustee may carry out the following functions for the Fund:
  - (a) Where a Member or Beneficiary requests the Trustee to hold one or more specific investments in the Fund to fully or partially provide for their Benefits, the Trustee may in its absolute discretion agree with such request and (if so) establish and maintain an account or sub-account under Clause 7 for that purpose and ensure that income and net gains or losses are credited or debited to those accounts;
  - (b) Where a transfer of account balances and/or Contributions between Individual Accounts of the same or different Members is permitted under the Regulations (including splitting of such balances or Contributions) - make the said transfer as requested or approved by a Member in accordance with any procedure required by the Regulations;
  - (c) Maintain separate balances in an Individual Account or sub-account in order to meet any current or future payment to be made to a spouse, or former spouse, of a Member as a result of a marital breakdown and such entitlement may furthermore be established as a separate Individual Account for the spouse concerned or be treated as an amount able to be transferred under Clause 5.3 or be dealt with in any other way as directed or permitted under the Commonwealth Family Law Acts or regulations.
  - (d) Establish and maintain such reserve accounts for purposes as decided by the Trustee (including, but not restricted to: a reserve to reduce the fluctuation in the earning rate credited from year to year to Individual Accounts; and a reserve to enable an additional Benefit to be paid in respect of a deceased Member to offset the detriment incurred in that Member's relevant Individual Accounts by any taxation paid on prior year's Contributions, such amount as determined pursuant to the Tax Act) and to which shall be credited amounts determined by the Trustee for such relevant purpose and to which payments or transfers shall be debited as decided by the Trustee from time to time.

4.4 Copy of Deed and financial statements available to Members. A copy of the Deed and the latest financial statements shall be made available on request by any Member or Beneficiary.

4.5 Information to be supplied. Information requested by the Trustee from a Member or Beneficiary to assist in the proper administration of the Fund must be given. The Trustee need not verify any information given as aforesaid.

4.6 Advice. The Trustee may seek advice or services from any person or any firm in order to provide for the proper administration of the Fund and shall be entitled to act on advice given and meet the relevant costs of that advice or service from the Fund.

#### **5.....MEMBERSHIP**

5.1 Application to join the Fund. The Trustee shall provide a written statement to a prospective Member setting out that person's right to receive Benefits pursuant to the Deed and such other matters required in order to satisfy the Regulations. A person applying to join the Fund shall, where the Trustee so decides, make application in the form required by the Trustee. The Trustee shall consider any such application and in its absolute discretion may admit the applicant as a Member of the Fund.

5.2 Transfers from another fund. Where a Member is or was a member of any other superannuation fund and there is paid to the Trustee an amount from that other fund for the benefit of such Member, the Trustee shall credit the Individual Account of the Member with the transferred amount.

5.3 Transfers to another fund. Where a Member (or Beneficiary) joins or is eligible to join any other fund which is considered to be a complying superannuation or retirement arrangement under the Regulations, the Trustee may at the request of the Member (or Beneficiary, as the case applies) transfer to the trustee of the other fund an amount up to the balance held in that person's Individual Account(s).

#### **6.....CONTRIBUTIONS**

6.1 Member Contributions. A Member may make Contributions to the Fund as permitted by the Regulations.

6.2 Other Contributions. Any other person or party may make Contributions to the Fund in respect of a Member as permitted by the Regulations.

6.3 Transfer of assets. Contributions can be made by transfer of allowable investments to the Fund in accordance with the Regulations.

#### **7.....INDIVIDUAL ACCOUNTS**

7.1 Individual Accounts. The Trustee shall establish one or more Individual Accounts in respect of each Member, each separate account being equal to:

(a) Any Contributions and transfers to the Fund to that account by or in respect of the Member (including any transfer made by the Trustee from a reserve account maintained by the Fund); plus

(b) Net earnings credited to that account; less

(c) Any Benefit payments and other outgoes applicable to that account as determined by the Trustee.

#### 7.2 Other provisions relating to Individual Accounts.

(a) More than one Individual Account may be maintained for a Member to properly record separate types of transactions or entitlements including for the purpose of distinguishing between different Pensions in course of payment or accounts still able to accept further Contributions and transfers.

(b) The Trustee may maintain such sub-accounts within each Individual Account to properly record any specific entitlement or other information that may be required by the Regulations or as deemed necessary by the Trustee. Credits and/or debits against any sub-account shall be determined by the Trustee after taking into account the requirements of the Regulations.

(c) The earnings credited to each Individual Account or any sub-account shall be allocated to such Accounts on a basis determined by the Trustee and may include the relevant share of any diminution in the value of Fund assets (or specific assets maintained under Clause 4.3(a)) that has occurred.

- (d) All amounts held in each Individual Account are fully vested for the benefit of the relevant Member.
- (e) In the event of the death of a Member, the Trustee may maintain an Individual Account for each Beneficiary who is to receive a Pension from the Fund.

## **8.....BENEFITS**

### **8.1 Member Benefits.**

- (a) Application. Benefits payable to or in respect of a Member under this Deed shall be made from accounts established pursuant to Clause 7. Any Benefit will be payable as set out in this Clause 8.1 or Clause 8.2, and the conditions of Clause 8.3 will apply.

- (b) When payable. In the event of a Member having satisfied a Preservation requirement and accordingly becoming entitled to an immediate payment of a Benefit and requesting such a Benefit be paid, the Trustee shall (subject to Clause 8.2) pay a Benefit to the Member up to the amount requested by the Member but not exceeding the amount standing to the credit of that Member's Individual Account(s).

### **(c) Benefit payable on death of Member.**

(i) In the event of the death of a Member (including following the commencement of any Pension), the Trustee shall pay a Benefit in respect of the Member equal to the balance held in the deceased Member's Individual Account(s) and such Benefit shall be paid or commence to be paid no later than required by the Regulations.

(ii) The Benefit payable in respect of the deceased Member shall be paid as follows:

(A) where a legally binding nomination given by the deceased Member is in effect: to the parties referred to in that nomination; or

(B) in all other cases: to the Member's Dependants (or, subject to the provisions of the Regulations, to any other person or party as may have been nominated by the Member and accepted as such by the Trustee), in such proportion as decided by the Trustee in its absolute discretion or, where there are no Dependants or other nominated persons or if the Trustee declines to make a determination, to the legal personal representative of the deceased Member.

### **8.2 Pension Requirement.**

- (a) Old age pension. Where the Primary Purpose of the Fund is the provision of retirement benefits by way of old age pensions, the Benefit payable to a Member on retirement will be a Pension, the terms of which satisfy the requirements of the Regulations relating to old age pensions.

- (b) Lump sum option. The application of sub-clause 8.2(a) to pay a Pension shall not prevent a Member from requesting that part or all of the relevant Benefit be paid as a lump sum (such lump sum being derived or commuted from the pension entitlement) and the Trustee shall accede to such request.

**8.3 Benefit conditions.** Subject to the provisions of Clause 8.2, the Benefit payable to or in respect of a Member shall be one or more of the benefits permitted to be paid under the terms of the Regulations current at the time such Benefit is determined. The form of the Benefit (whether a Pension and/or a lump sum); the terms on which the Benefit is paid; the Individual Account from which it is paid; & the amount, timing and details thereof, will be as agreed between the Trustee and the Member (or other Beneficiary) and be subject to the conditions and/or restrictions applicable under the Regulations current at the time such Benefit is determined, with specific details itemised pursuant to Clause 8.8.

### **8.4 Additional death and Disablement Benefits where covered by Insurance.**

- (a) The Trustee may insure any Member for additional Benefits to be payable on death or Disablement. Where the Trustee has effected such death and/or Disablement insurance, the amount received under that insurance in the event of a Member's death or Disablement shall be used to increase the Individual Account of the relevant Member.

- (b) In respect of Disablement, the Trustee is specifically entitled to insure a Member for an income benefit payable for a period of up to two years (or for such other benefit and payment conditions as may be permitted under the Regulations).

(c) Premiums payable to effect any such insurance may, at the sole discretion of the Trustee, be debited against an Individual Account of the relevant Member or may be treated as a general Fund expense.

8.5 Reversionary benefits. The terms of any Pension payable to a Member may include a subsequent Benefit payable to one or more Dependants following the relevant Member's death and the details of such Benefit, if applicable, shall be included in the minute prepared pursuant to Clause 8.8.

8.6 Commutation of Pension. A Member or Beneficiary in receipt of a Pension shall be entitled to commute all or any part of that Pension with the intent of stopping it (for the purpose of deferring the payment of the Benefit to a later time) or for taking an immediate lump sum Benefit or for converting it to another Pension, provided such action is in accordance with the requirements of the Regulations.

8.7 Finalisation of Benefit. The payment of any Benefit from an Individual Account is limited to the balance of that account. All payments to or in respect of the Member from an Individual Account shall cease when its value is reduced to zero.

8.8 Trustee to minute details of Benefit. The Trustee must prepare and retain a minute setting out the details of each Benefit paid or payable under this Clause 8 and such minute (as acknowledged by signature of the relevant Member or Beneficiary) shall be conclusive proof to any party that the terms of the Benefit are as stated in that minute.

8.9 Receipt. Any person to whom a Benefit is payable shall, if requested by the Trustee, furnish the Trustee with a receipt and release in the form from time to time required by the Trustee.

8.10 Annuity purchase. In lieu of paying any Pension from the Fund, a Member or Beneficiary to whom a Pension is payable may elect to have an appropriate annuity purchased from an authorised provider and, in order to provide for that purpose, the Trustee will transfer the relevant Individual Account balance in cash to such annuity provider. The Trustee shall not be bound or concerned to see to the application of that Account.

## 9.....GENERAL PROVISIONS RELATING TO THE FUND

9.1 Deduction of tax. The Trustee is specifically entitled to deduct from any Benefit, Contribution or other amount received or payable by the Fund any form of taxation in respect of such amount and to remit that tax to the applicable authority.

9.2 Expenses of administration. All costs, charges and expenses incurred in the administration of the Fund may be paid by the Trustee from the Fund, or may (if applicable) be paid by one or more employers of a Member if they so chose.

9.3 Payment of Benefits in specie. The Trustee may, with the agreement of the Member or Beneficiary to whom a Benefit is payable, transfer investments of the Fund of equivalent value to such Member or Beneficiary in lieu of paying in money the whole or part of the amount otherwise payable under the provisions of this Deed.

9.4 Variation to Fund conditions. The Trustee shall have the power to vary or limit Benefits and/or Contributions, or impose restrictions on or vary Fund conditions, in order to ensure the Fund gains or retains maximum taxation concessions and any other concessions available to it under the Regulations. The Trustee shall notify any Member who may be affected by such action.

9.5 Forfeiture of Benefits. Any Member or Beneficiary:

- (a) who assigns or charges or attempts to assign or charge any Benefits; or
- (b) whose Benefits whether by his own act or operation of law become payable to or vested in any other person or organisation; or
- (c) who for any reason is unable personally to receive or enjoy the whole or any portion of his Benefits or, in the opinion of the Trustee, is incapable of managing his affairs; or
- (d) who (subject to reasonable enquiries having been made) cannot be located and whose Dependants cannot be located by the Trustee in a five year period after a payment was due to be made to him; shall, subject to the Regulations, forfeit further entitlement under the Deed.

The Trustee may hold the forfeited Benefit upon trust and pay it to the Member and/or his Dependants or any one or more of them in such proportions between them and on such terms and at such times as the Trustee in its absolute discretion determines. In lieu of such action the Trustee may, in its absolute discretion, deal with such forfeited Benefit pursuant to Clause 9.6.



9.6 Where full Account not paid. Where, for any reason, no amount or further amount is payable as a Benefit to or in respect of a Member and there remains a balance in that Member's Individual Account(s), the remaining balance of such Account(s) shall, at the sole discretion of the Trustee but subject to the requirements of the Regulations, either be distributed between other Members or transferred to a reserve account for future allocation to Members or be paid to any employer who has contributed to the Fund for the Member or any combination of the foregoing as the Trustee decides.

9.7 Payment to others on behalf of Beneficiaries. When any Beneficiary is under the age of twenty-one years or when in its opinion it would be in the best interests of the Beneficiary, the Trustee may pay all or part of a Benefit to any other person for application on behalf of the Beneficiary and/or to his Dependants and the receipt of the person to whom the Benefit is paid shall be a complete discharge to the Trustee for the payment in respect of that Benefit. The Trustee shall not be bound or concerned to see to the application of the Benefit.

9.8 Benefits not grounds for increasing any claims for damages. The Benefits to which a Member might claim to be entitled to under the Deed shall not be used as grounds for increasing or as a means of assessing damages in any claim made or action brought by a Member against his employer.

9.9 Winding up. Where the Trustee so determines, the Fund shall be wound up and the amount payable in respect of each Member or Beneficiary shall be determined by the Trustee and thereupon be paid or applied in such manner as the Trustee may determine (including transfer to another superannuation or retirement fund) in respect of each such person in complete discharge of the obligations of the Trustee.


9.10 Alterations. The Trustee shall have the power by resolution in writing or by deed to alter, modify or add to any of the provisions of this Deed provided that such alteration does not reduce the obligations as imposed under Clause 2 of the Deed. Any alteration modification or addition so made shall be deemed to have the same effect as if it had been contained in this Deed.


\* \* \* \* \*

SIGNING SCHEDULE

NAME OF FUND	Stevens Superannuation Fund
ADDRESS	10 Petworth Court Arundel Qld 4214
TRUSTEE(S)	George Stevens & Donna Joy Stevens
ACN (if applicable)	-----
DATE THIS DEED EXECUTED	01 / August 2008

In witness of this trust deed, the individual trustees named above (or, in the case of a corporate trustee, the directors of the trustee company) have executed this document on the date shown, as evidenced by their signing hereunder.

Witness  ..... Individual Trustee or Director/Secretary of Trustee Company \*

Witness  ..... Individual Trustee or Director/Secretary of Trustee Company \*

Witness ..... Individual Trustee or Director/Secretary of Trustee Company \*

Witness ..... Individual Trustee or Director/Secretary of Trustee Company \*

\* Delete as appropriate  
*(A Corporate Trustee may affix its common seal under authority of its directors.)*