

John Kelly Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr John Kelly

Date of Birth: 21 Sep 1967
Age: 55 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

RGL spoke to Sarah at MT on 14/12/2023 - Sarah confirmed she believes there are no super contributions in the MLC super fund (potentially insurance only SF).

Contributions Summary

Prior Year Contributions

The 'Bring Forward Rule' was NOT triggered in the previous 2 years 3-year cap in effect from previous years
 Total non-concessional contributions in previous 2 years

Non-Concessional
 John has an external super fund.
 We believe this maybe an insurance only fund. N/A
 But needs to be checked. N/A

Current Year Contributions

	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	27,499.32	14,567.91
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		27,499.32	14,567.91
Amount above caps	5	0.00	0.00
Available		0.68	95,432.09

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

no cap issues -
 TSB at 30 June 2022 est \$1.186M

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>MT has confirmed super contributions.</u>	<u>Amount</u>
Concessional	Employer		20,961.32
	Personal		6,538.00
	Family and friends		0.00
	Foreign superannuation fund		0.00
	Transfers from reserve		0.00
	Contributions as allocated		27,499.32
NonConcessional	Personal		14,567.91
	Spouse		0.00
	Child		0.00
	Transfers from reserve		0.00
	Foreign superannuation fund		0.00
	Contributions as allocated		14,567.91
Other	CGT small business 15-year exemption		0.00
	CGT small business retirement exemption		0.00
	Government Co-Contributions		0.00
	Directed termination payment (taxed)		0.00
	Directed termination payment (untaxed)		0.00
	Personal injury election		0.00
	Downsizer Contribution		0.00
	COVID-19 Re-Contribution		0.00
	Total Other contributions		0.00

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
03/11/2022	Employer Mandated	6,277.50			smsfdataflow
03/11/2022	Employer Voluntary	1,011.53			smsfdataflow
03/11/2022	Personal		7,355.81		smsfdataflow

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06/02/2023	Employer Mandated	5,863.52		smsfdataflow
06/02/2023	Employer Voluntary	933.72		smsfdataflow
06/02/2023	Personal		6,875.05	smsfdataflow
03/05/2023	Employer Mandated	5,863.52		manual
03/05/2023	Employer Voluntary	1,011.53		manual
03/05/2023	Personal	6,538.00		manual
03/05/2023	Personal		337.05	manual
Totals:		27,499.32	14,567.91	

SMSF DataFlow Transactions

Payment Date	Contribution Type	Amount	Payment Reference	Status
PRECISION INTERIOR WALLS & CEILINGS				
03/11/2022	Employer Mandated	6,277.50	QUICKSPR3338241024	Automated Feed
03/11/2022	Employer Voluntary	1,011.53	QUICKSPR3338241024	Automated Feed
03/11/2022	Personal Non-Concessional	7,355.81	QUICKSPR3338241024	Automated Feed
06/02/2023	Employer Mandated	5,863.52	QUICKSPR3404192445	Automated Feed
06/02/2023	Employer Voluntary	933.72	QUICKSPR3404192445	Automated Feed
06/02/2023	Personal Non-Concessional	6,875.05	QUICKSPR3404192445	Automated Feed
Subtotal:		28,317.13		

Precision Interior Walls & Ceilings Pty

03/05/2023	Employer Mandated	5,863.52	QUICKSPR3468161354	Cancelled
03/05/2023	Employer Voluntary	1,011.53	QUICKSPR3468161354	Cancelled
03/05/2023	Personal Non-Concessional	6,875.05	QUICKSPR3468161354	Cancelled
Subtotal:		13,750.10	03/05/2023 transactions still in place, just reallocated \$6,538 of PNCC to personal CC.	

Disclaimer: SMSF Dataflow contributions received via SuperStream will only display where smsfdataflow was the elected electronic services address (ESA), and the member and fund details provided to their employer or Super Clearing House matched the records on Class.

John Kelly Superannuation Fund
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For the Period From 1 July 2022 to 30 June 2023

Mrs Bronwyn Kelly

Date of Birth: 23 May 1971
Age: 52 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

red highlights cannot be relied upon.
 Bronwyn has external super.

Prior Year Contributions

The 'Bring Forward Rule' was NOT triggered in the previous 2 years
 3-year cap in effect from previous years N/A
 Total non-concessional contributions in previous 2 years N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	24,728.26	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		52,228.26	110,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

Rachel Green-Luther

From: Sarah Brandon <sarahb@mtaccountants.com.au>
Sent: Wednesday, 13 December 2023 2:32 PM
To: Chaitra Ramesh
Cc: Rachel Green-Luther
Subject: RE: KEL22S - 2023FY Confirmation (Loan, Interest & Contributions)

Hi Rach and Chai

Can you please report **\$6,538 of the non concessional contributions as personal concessional?**

We will be claiming a personal tax deduction in John's tax return so when the S290 is available please let me know. Next year is fine.

Thanks

Sarah

P.S - Do you know anyone who might also enjoy working with us? We're always open to referrals & helping more like-minded people, so please feel free to forward my details along. Alternatively, we would love a review!



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financial success, and freedom of choice*



Sarah Brandon | Supervisor

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From: Chaitra Ramesh <ChaitraR@virtusuper.com.au>
Sent: Monday, December 4, 2023 1:50 PM
To: Sarah Brandon <sarahb@mtaccountants.com.au>
Cc: Virtu - RachelG - External <rachelg@virtusuper.com.au>
Subject: RE: KEL22S - 2023FY Confirmation (Loan, Interest & Contributions)

Hi Sarah,

Thank you for taking the time to address John Kelly contributions.

Rach and I are happy to wait until you finalise his personal side and are happy with the treatment.

I will be away, so let Rach know whether any changes are required and she can finalise once you have confirmed you are happy with the treatment. No rush.

Thanks Sarah,
Chai



Chaitra Ramesh

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From: Sarah Brandon <sarahb@mtaccountants.com.au>

Sent: Wednesday, November 29, 2023 9:25 AM

To: Chaitra Ramesh <ChaitraR@virtusuper.com.au>

Cc: Rachel Green-Luther <rachelg@virtusuper.com.au>

Subject: RE: KEL22S - 2023FY Confirmation (Loan, Interest & Contributions)

Thanks Chai.

I agree with the contributions.

P.S - Do you know anyone who might also enjoy working with us? We're always open to referrals & helping more like-minded people, so please feel free to forward my details along. Alternatively, we would love a review!



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Sarah Brandon | Supervisor



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