

Russell Family Superannuation Fund
(ABN: 42 258 197 098)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
Number: COST00	Eligible Service Date: 5 January 1993
	Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Accumulation	10,385.01
TRIS 01.07.15	150,014.73
TRIS 11.11.15	67,212.29
TRIS 07.05.16	146,923.92
2020 Pension Account	30,047.74
2020 Pension Account 5	102,895.88
New Pension Account	-
Total as at 1 Jul 2020	<u>507,479.57</u>

Withdrawal Benefit as at 30 Jun 2021	
Accumulation	18,047.42
TRIS 01.07.15	163,800.00
TRIS 11.11.15	73,347.68
TRIS 07.05.16	160,349.51
2020 Pension Account	23,612.05
2020 Pension Account 5	112,250.67
New Pension Account	165.19
Total as at 30 Jun 2021	<u>551,572.52</u>

Your Tax Components

Tax Free	414,477.02
Taxable - Taxed	137,095.50
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	551,572.52

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

mail Russell Family Superannuation Fund, 18 Hilltop Road, Clareville NSW 2107

Russell Family Superannuation Fund

(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member Number: COST00	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
Accumulation Account	Eligible Service Date: 5 January 1993
Accumulation	Tax File Number Held: Yes
	Account Start Date: 29 July 2013

Your Account Summary

Withdrawal Benefit as at 1 Jul 2020	10,385.01
<i>Increases to your account:</i>	
Employer Contributions	19,878.83
Share Of Net Fund Income	1,062.71
Tax on Net Fund Income	87.70
<u>Total Increases</u>	<u>21,029.24</u>
<i>Decreases to your account:</i>	
Contributions Tax	2,981.82
Transfers Out	10,385.01
<u>Total Decreases</u>	<u>13,366.83</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>18,047.42</u></u>

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		18,047.42
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	18,047.42

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

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Russell Family Superannuation Fund

(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member Number: COST00	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
Pension Account	Eligible Service Date: 5 January 1993
TRIS 01.07.15	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	150,014.73
<u>Increases to your account:</u>	
Share Of Net Fund Income	17,535.27
<u>Total Increases</u>	17,535.27
<u>Decreases to your account:</u>	
Pension Payments	3,750.00
<u>Total Decreases</u>	3,750.00
Withdrawal Benefit as at 30 Jun 2021	<u><u>163,800.00</u></u>

Your Tax Components		
Tax Free	92.6824 %	151,813.80
Taxable - Taxed		11,986.20
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	163,800.00

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

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Russell Family Superannuation Fund
(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
	Eligible Service Date: 5 January 1993
Pension Account	Tax File Number Held: Yes
TRIS 11.11.15	Account Start Date: 11 November 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 67,212.29	Tax Free 21.6785 % 15,900.68
<i>Increases to your account:</i>	Taxable - Taxed 57,447.00
Share Of Net Fund Income 7,815.39	Taxable - Untaxed -
<u>Total Increases</u> 7,815.39	Your Preservation Components
<i>Decreases to your account:</i>	Preserved -
Pension Payments 1,680.00	Restricted Non Preserved -
<u>Total Decreases</u> 1,680.00	Unrestricted Non Preserved 73,347.68
Withdrawal Benefit as at 30 Jun 2021 73,347.68	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

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Russell Family Superannuation Fund

(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member Number: COST00	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
Pension Account	Eligible Service Date: 5 January 1993
TRIS 07.05.16	Tax File Number Held: Yes
	Account Start Date: 7 May 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	146,923.92
<i>Increases to your account:</i>	
Share Of Net Fund Income	17,095.59
<u>Total Increases</u>	<u>17,095.59</u>
<i>Decreases to your account:</i>	
Pension Payments	3,670.00
<u>Total Decreases</u>	<u>3,670.00</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>160,349.51</u></u>

Your Tax Components		
Tax Free	89.1505 %	142,952.47
Taxable - Taxed		17,397.04
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		160,349.51
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

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(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member Number: COST00	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
Pension Account	Eligible Service Date: 5 January 1993
2020 Pension Account	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	30,047.74
<i>Increases to your account:</i>	
Share Of Net Fund Income	3,318.42
<u>Total Increases</u>	<u>3,318.42</u>
<i>Decreases to your account:</i>	
Pension Payments	9,754.11
<u>Total Decreases</u>	<u>9,754.11</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>23,612.05</u></u>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	23,612.05
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	23,612.05

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

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Russell Family Superannuation Fund

(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member Number: COST00	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
Pension Account	Eligible Service Date: 5 January 1993
2020 Pension Account 5	Tax File Number Held: Yes
	Account Start Date: 16 November 2019

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	102,895.88
<i>Increases to your account:</i>	
Share Of Net Fund Income	11,924.79
<u>Total Increases</u>	<u>11,924.79</u>
<i>Decreases to your account:</i>	
Pension Payments	2,570.00
<u>Total Decreases</u>	<u>2,570.00</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>112,250.67</u></u>

Your Tax Components		
Tax Free	92.4806 %	103,810.07
Taxable - Taxed		8,440.60
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		112,250.67
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		

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(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road Clareville, NSW 2107
Member Number: COST00	Date of Birth: 6 February 1952
Mr Frank Costanzo	Date Joined Fund: 29 July 2013
Pension Account	Eligible Service Date: 5 January 1993
New Pension Account	Tax File Number Held: Yes
	Account Start Date: 1 July 2020

Your Account Summary

Withdrawal Benefit as at 1 Jul 2020	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	676.07
Transfers In	10,385.01
<u>Total Increases</u>	<u>11,061.08</u>
<i>Decreases to your account:</i>	
Pension Payments	10,895.89
<u>Total Decreases</u>	<u>10,895.89</u>
Withdrawal Benefit as at 30 Jun 2021	<u>165.19</u>

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		165.19
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	165.19

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

mail Russell Family Superannuation Fund, 18 Hilltop Road, Clareville NSW 2107

Trustee

The Trustee of the Fund is as follows:

Baninda Pty Ltd

The directors of the Trustee company are:

Kim Russell and
Frank Costanzo

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Kim Russell
Director - Baninda Pty Ltd

.....
Frank Costanzo
Director - Baninda Pty Ltd

Statement Date: 30 June 2021

Russell Family Superannuation Fund
(ABN: 42 258 197 098)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road CLAREVILLE, NSW 2107
Member	Number: RUSS18
Ms Kim Elizabeth Russell	Date of Birth: 21 December 1961 Date Joined Fund: 1 July 2003 Eligible Service Date: 24 June 1998 Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2020	
Account Based Pension	159,860.41
2020 Pension Account	30,197.33
2020 Pension Account 4	293,874.81
Total as at 1 Jul 2020	<u>483,932.55</u>
Withdrawal Benefit as at 30 Jun 2021	
Account Based Pension	175,414.00
2020 Pension Account	33,126.31
2020 Pension Account 4	322,295.93
Total as at 30 Jun 2021	<u>530,836.24</u>

Your Tax Components

Tax Free	411,677.46
Taxable - Taxed	119,158.78
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	530,836.24

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail Russell Family Superannuation Fund, 18 Hilltop Road, Clareville NSW 2107

Russell Family Superannuation Fund

(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road CLAREVILLE, NSW 2107
Member Number: RUSS18	Date of Birth: 21 December 1961
Ms Kim Elizabeth Russell	Date Joined Fund: 1 July 2003
Pension Account	Eligible Service Date: 24 June 1998
Account Based Pension	Tax File Number Held: Yes
	Account Start Date: 30 June 2010

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2020	159,860.41
<i>Increases to your account:</i>	
Share Of Net Fund Income	18,753.59
<u>Total Increases</u>	<u>18,753.59</u>
<i>Decreases to your account:</i>	
Pension Payments	3,200.00
<u>Total Decreases</u>	<u>3,200.00</u>
Withdrawal Benefit as at 30 Jun 2021	<u><u>175,414.00</u></u>

Your Tax Components		
Tax Free	51.2100 %	89,829.53
Taxable - Taxed		85,584.47
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	175,414.00

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

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Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road CLAREVILLE, NSW 2107
Member	Date of Birth: 21 December 1961
Number: RUSS18	Date Joined Fund: 1 July 2003
Ms Kim Elizabeth Russell	Eligible Service Date: 24 June 1998
Pension Account	Tax File Number Held: Yes
2020 Pension Account	Account Start Date: 1 July 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 30,197.33	Tax Free 0.0000 % -
<i>Increases to your account:</i>	Taxable - Taxed 33,126.31
Share Of Net Fund Income 3,528.98	Taxable - Untaxed -
<u><i>Total Increases</i></u> <u>3,528.98</u>	Your Preservation Components
<i>Decreases to your account:</i>	Preserved -
Pension Payments 600.00	Restricted Non Preserved -
<u><i>Total Decreases</i></u> <u>600.00</u>	Unrestricted Non Preserved 33,126.31
Withdrawal Benefit as at 30 Jun 2021 <u><u>33,126.31</u></u>	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:
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Russell Family Superannuation Fund
(ABN: 42 258 197 098)

Member Benefit Statement

Period	Member Account Details
1 July 2020 - 30 June 2021	Residential Address: 18 Hilltop Road CLAREVILLE, NSW 2107
Member	Date of Birth: 21 December 1961
Number: RUSS18	Date Joined Fund: 1 July 2003
Ms Kim Elizabeth Russell	Eligible Service Date: 24 June 1998
Pension Account	Tax File Number Held: Yes
2020 Pension Account 4	Account Start Date: 16 November 2019

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2020 293,874.81	Tax Free 99.8610 % 321,847.93
<i>Increases to your account:</i>	Taxable - Taxed 448.00
Share Of Net Fund Income 34,301.12	Taxable - Untaxed -
<u>Total Increases</u> 34,301.12	Your Preservation Components
<i>Decreases to your account:</i>	Preserved -
Pension Payments 5,880.00	Restricted Non Preserved -
<u>Total Decreases</u> 5,880.00	Unrestricted Non Preserved 322,295.93
Withdrawal Benefit as at 30 Jun 2021 322,295.93	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:
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Trustee

The Trustee of the Fund is as follows:

Baninda Pty Ltd

The directors of the Trustee company are:

Kim Russell and
Frank Costanzo

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

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Signed on behalf of the Trustee of the Fund

.....
Kim Russell
Director - Baninda Pty Ltd

.....
Frank Costanzo
Director - Baninda Pty Ltd

Statement Date: 30 June 2021