

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

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road Clareville, NSW 2107
<b>Member</b> Number: COST00	Date of Birth: 6 February 1952
<b>Mr Frank Costanzo</b>	Date Joined Fund: 29 July 2013
	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	Your Tax Components
<b>Withdrawal Benefit as at 1 Jul 2020</b>	Tax Free 414,477.02
Accumulation 10,385.01	Taxable - Taxed 137,095.50
TRIS 01.07.15 150,014.73	Taxable - Untaxed -
TRIS 11.11.15 67,212.29	<b>Your Preservation Components</b>
TRIS 07.05.16 146,923.92	Preserved -
2020 Pension Account 30,047.74	Restricted Non Preserved -
2020 Pension Account 5 102,895.88	Unrestricted Non Preserved 551,572.52
New Pension Account -	<b>Your Insurance Benefits</b>
<b>Total as at 1 Jul 2020</b> <b>507,479.57</b>	No insurance details have been recorded
<b>Withdrawal Benefit as at 30 Jun 2021</b>	<b>Your Beneficiaries</b>
Accumulation 18,047.42	No beneficiary details have been recorded
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	
<b>Total as at 30 Jun 2021</b> <b>551,572.52</b>	

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

**Russell Family Superannuation Fund**  
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**Member Benefit Statement**

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

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 <b>10,385.01</b>	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 18,047.42
Employer Contributions 19,878.83	Taxable - Untaxed -
Share Of Net Fund Income 1,062.71	<b>Your Preservation Components</b>
Tax on Net Fund Income 87.70	Preserved -
<u>Total Increases</u> 21,029.24	Restricted Non Preserved -
<u>Decreases to your account:</u>	Unrestricted Non Preserved 18,047.42
Contributions Tax 2,981.82	<b>Your Insurance Benefits</b>
Transfers Out 10,385.01	No insurance details have been recorded
<u>Total Decreases</u> 13,366.83	<b>Your Beneficiaries</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>18,047.42</b>	No beneficiary details have been recorded

For Enquiries:  
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**Russell Family Superannuation Fund**  
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**Member Benefit Statement**

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

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 <b>150,014.73</b>	Tax Free 92.6824 % 151,813.80
<u>Increases to your account:</u>	Taxable - Taxed 11,986.20
Share Of Net Fund Income 17,535.27	Taxable - Untaxed -
<u>Total Increases</u> 17,535.27	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 3,750.00	Restricted Non Preserved -
<u>Total Decreases</u> 3,750.00	Unrestricted Non Preserved 163,800.00
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>163,800.00</b>	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	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
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road Clareville, NSW 2107
<b>Member</b> Number: COST00	Date of Birth: 6 February 1952
<b>Mr Frank Costanzo</b>	Date Joined Fund: 29 July 2013
<b>Pension Account</b>	Eligible Service Date: 5 January 1993
<b>TRIS 11.11.15</b>	Tax File Number Held: Yes
	Account Start Date: 11 November 2015

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 <b>67,212.29</b>	Tax Free 21.6785 % 15,900.68
<u>Increases to your account:</u>	Taxable - Taxed 57,447.00
Share Of Net Fund Income 7,815.39	Taxable - Untaxed -
<u>Total Increases</u> 7,815.39	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 1,680.00	Restricted Non Preserved -
<u>Total Decreases</u> 1,680.00	Unrestricted Non Preserved 73,347.68
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>73,347.68</b>	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	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
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road Clareville, NSW 2107
<b>Member</b> Number: COST00	Date of Birth: 6 February 1952
<b>Mr Frank Costanzo</b>	Date Joined Fund: 29 July 2013
<b>Pension Account</b>	Eligible Service Date: 5 January 1993
<b>TRIS 07.05.16</b>	Tax File Number Held: Yes
	Account Start Date: 7 May 2016

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 <b>146,923.92</b>	Tax Free 89.1505 % 142,952.47
<u>Increases to your account:</u>	Taxable - Taxed 17,397.04
Share Of Net Fund Income 17,095.59	Taxable - Untaxed -
<u>Total Increases</u> 17,095.59	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 3,670.00	Restricted Non Preserved -
<u>Total Decreases</u> 3,670.00	Unrestricted Non Preserved 160,349.51
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>160,349.51</b>	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded

For Enquiries:  
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**Russell Family Superannuation Fund**  
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**Member Benefit Statement**

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

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 <b>30,047.74</b>	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 23,612.05
Share Of Net Fund Income 3,318.42	Taxable - Untaxed -
<u>Total Increases</u> 3,318.42	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 9,754.11	Restricted Non Preserved -
<u>Total Decreases</u> 9,754.11	Unrestricted Non Preserved 23,612.05
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>23,612.05</b>	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	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
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road Clareville, NSW 2107
<b>Member</b> Number: COST00	Date of Birth: 6 February 1952
<b>Mr Frank Costanzo</b>	Date Joined Fund: 29 July 2013
<b>Pension Account</b>	Eligible Service Date: 5 January 1993
<b>2020 Pension Account 5</b>	Tax File Number Held: Yes
	Account Start Date: 16 November 2019

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 <b>102,895.88</b>	Tax Free 92.4806 % 103,810.07
<u>Increases to your account:</u>	Taxable - Taxed 8,440.60
Share Of Net Fund Income 11,924.79	Taxable - Untaxed -
<u>Total Increases</u> 11,924.79	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 2,570.00	Restricted Non Preserved -
<u>Total Decreases</u> 2,570.00	Unrestricted Non Preserved 112,250.67
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>112,250.67</b>	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	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
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road Clareville, NSW 2107
<b>Member</b> Number: COST00	Date of Birth: 6 February 1952
<b>Mr Frank Costanzo</b>	Date Joined Fund: 29 July 2013
<b>Pension Account</b>	Eligible Service Date: 5 January 1993
<b>New Pension Account</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2020

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 -	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 165.19
Share Of Net Fund Income 676.07	Taxable - Untaxed -
Transfers In 10,385.01	<b>Your Preservation Components</b>
<u>Total Increases</u> 11,061.08	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 10,895.89	Unrestricted Non Preserved 165.19
<u>Total Decreases</u> 10,895.89	<b>Your Insurance Benefits</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>165.19</b>	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	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
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road CLAREVILLE, NSW 2107
<b>Member</b> Number: RUSS18	Date of Birth: 21 December 1961
<b>Ms Kim Elizabeth Russell</b>	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	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020	Tax Free 411,677.46
Account Based Pension 159,860.41	Taxable - Taxed 119,158.78
2020 Pension Account 30,197.33	Taxable - Untaxed -
2020 Pension Account 4 293,874.81	
<b>Total</b> as at 1 Jul 2020 <b>483,932.55</b>	<b>Your Preservation Components</b>
	Preserved -
	Restricted Non Preserved -
	Unrestricted Non Preserved 530,836.24
<b>Withdrawal Benefit</b> as at 30 Jun 2021	<b>Your Insurance Benefits</b>
Account Based Pension 175,414.00	No insurance details have been recorded
2020 Pension Account 33,126.31	
2020 Pension Account 4 322,295.93	<b>Your Beneficiaries</b>
<b>Total</b> as at 30 Jun 2021 <b>530,836.24</b>	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
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road CLAREVILLE, NSW 2107
<b>Member</b> Number: RUSS18	Date of Birth: 21 December 1961
<b>Ms Kim Elizabeth Russell</b>	Date Joined Fund: 1 July 2003
<b>Pension Account</b>	Eligible Service Date: 24 June 1998
<b>Account Based Pension</b>	Tax File Number Held: Yes
	Account Start Date: 30 June 2010

Your Account Summary	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2020 <b>159,860.41</b>	Tax Free 51.2100 % 89,829.53
<u>Increases to your account:</u>	Taxable - Taxed 85,584.47
Share Of Net Fund Income 18,753.59	Taxable - Untaxed -
<u>Total Increases</u> 18,753.59	<b>Your Preservation Components</b>
<u>Decreases to your account:</u>	Preserved -
Pension Payments 3,200.00	Restricted Non Preserved -
<u>Total Decreases</u> 3,200.00	Unrestricted Non Preserved 175,414.00
<b>Withdrawal Benefit</b> as at 30 Jun 2021 <b>175,414.00</b>	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	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
<b>1 July 2020 - 30 June 2021</b>	Residential Address: 18 Hilltop Road CLAREVILLE, NSW 2107
<b>Member</b> Number: RUSS18	Date of Birth: 21 December 1961
<b>Ms Kim Elizabeth Russell</b>	Date Joined Fund: 1 July 2003
<b>Pension Account</b>	Eligible Service Date: 24 June 1998
<b>2020 Pension Account</b>	Tax File Number Held: Yes
	Account Start Date: 1 July 2019

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

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**Russell Family Superannuation Fund**  
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**Member Benefit Statement**

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

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

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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