

The Super Superannuation Fund

ABN 25 329 344 355

Financial Statement For the year ended 30 June 2022

The Super Superannuation Fund
Statement of Financial Position
as at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	640,147.29	664,032.89
Shares in Listed Companies	6B	698,596.80	755,385.98
Stapled Securities	6C	85,494.36	49,833.46
Other Assets			
Cash At Bank		42,922.33	32,674.83
Receivables		964.06	717.91
Current Tax Assets		14,132.05	7,583.88
Total Assets		1,482,256.89	1,510,228.95
Liabilities			
Total Liabilities		-	-
Net Assets Available to Pay Benefits		1,482,256.89	1,510,228.95
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Reginald Fowler		1,103,183.75	1,126,063.75
Mrs Pamela Fowler		379,073.14	384,165.20
Total Liability for Accrued Benefits		1,482,256.89	1,510,228.95

The accompanying notes form part of these financial statements.

The Super Superannuation Fund
Operating Statement
For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
Income			
Investment Gains			
Realised Capital Gains	8A	16,511.25	4,049.49
Investment Income			
Distributions	7A	1,955.79	1,243.21
Dividends	7B	36,001.25	19,630.66
Interest	7C	1,266.25	6,519.32
Other Income		-	26.83
		55,734.54	31,469.51
Expenses			
Member Payments			
Pensions Paid		47,000.00	66,026.83
Other Expenses			
Accountancy Fee		8,701.00	7,534.00
Auditor Fee		330.00	1,200.00
Bank Fees		-	5.00
Filing Fee		139.00	55.00
General Expense		660.00	-
Legal Fee		-	450.00
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Decrease in Market Value	8B	40,749.65	(138,628.79)
		97,838.65	(63,098.96)
Benefits Accrued as a Result of Operations before Income Tax		(42,104.11)	94,568.47
Income Tax			
Income Tax Expense		(14,132.05)	(7,583.88)
		(14,132.05)	(7,583.88)
Benefits Accrued as a Result of Operations		(27,972.06)	102,152.35

The accompanying notes form part of these financial statements.

The Super Superannuation Fund

Notes to the Financial Statements

As at 30 June 2022

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994*, the trust deed of the fund and the needs of members.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, 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 judgments. Actual results may differ from these estimates.

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.

(d) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

The Super Superannuation Fund

Notes to the Financial Statements

As at 30 June 2022

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. 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 valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

Contributions and rollovers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

The Super Superannuation Fund

Notes to the Financial Statements

As at 30 June 2022

The financial report was authorised for issue on 31 May 2023 by the directors of the trustee company.

Note 2 – Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	1,510,228.95	1,408,076.60
Benefits Accrued during the period	19,027.94	168,179.18
Benefits Paid during the period	(47,000.00)	(66,026.83)
Liability for Accrued Benefits at end of period	1,482,256.89	1,510,228.95

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	Current	Previous
Vested Benefits at beginning of period	1,510,228.95	1,408,076.60
Benefits Accrued during the period	19,027.94	168,179.18
Benefits Paid during the period	(47,000.00)	(66,026.83)
Vested Benefits at end of period	1,482,256.89	1,510,228.95

Note 4 – Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Cash and Cash Equivalents

	Current	Previous
At market value:		
Westpac Term Deposit A/C 29-0385	640,147.29	664,032.89
	640,147.29	664,032.89

The Super Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 6B – Shares in Listed Companies

	Current	Previous
At market value:		
AGL Energy Limited.	14,643.75	14,555.00
Aj Lucas Group Limited	2,863.62	1,378.78
Asx Limited - Ordinary Fully Paid	47,882.06	45,538.06
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	51,550.20	39,410.00
Boral Limited (Morgans)	0.00	51,450.00
Coles Group Limited.	14,354.86	13,774.54
Link Administration Holdings Limited	21,982.00	29,232.00
Macquarie Group Limited	84,722.65	80,561.45
National Australia Bank Limited - Ordinary Fully Paid	38,619.90	36,970.20
Perpetual Limited	23,826.00	33,041.25
Qbe Insurance Group Limited - Ordinary Fully Paid	12,150.00	10,790.00
Ramsay Health Care Limited - Ordinary Fully Paid	98,507.80	84,667.75
Rio Tinto Limited - Ordinary Fully Paid	75,998.00	93,713.60
South32 Limited	39,006.00	29,007.00
Treasury Wine Estates Limited	37,455.00	38,544.00
Wesfarmers Limited - Ordinary Fully Paid	33,779.46	47,634.60
Westpac Banking Corporation - Ordinary Fully Paid	55,087.50	72,913.25
Woodside Energy Group Ltd	46,168.00	0.00
Woodside Petroleum Ltd	0.00	32,204.50
	698,596.80	755,385.98

Note 6C – Stapled Securities

	Current	Previous
At market value:		
APA Group - Fully Paid Units Stapled Securities	29,527.40	0.00
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	55,966.96	49,833.46
	85,494.36	49,833.46

Note 7A – Distributions

	Current	Previous
APA Group - Fully Paid Units Stapled Securities	437.91	0.00
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	1,517.88	1,243.21
	1,955.79	1,243.21

The Super Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 7B – Dividends

	Current	Previous
AGL Energy Limited.	887.50	727.75
Asx Limited - Ordinary Fully Paid	1,333.73	1,376.51
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	2,664.80	840.00
Coles Group Limited.	491.66	487.63
Link Administration Holdings Limited	493.00	464.00
Macquarie Group Limited	3,126.05	1,622.25
National Australia Bank Limited - Ordinary Fully Paid	1,790.70	846.00
Nine Entertainment Co. Holdings Limited	0.00	230.00
Perpetual Limited	1,716.00	1,105.50
Qbe Insurance Group Limited - Ordinary Fully Paid	300.00	40.00
Ramsay Health Care Limited - Ordinary Fully Paid	2,037.68	652.33
Rio Tinto Limited - Ordinary Fully Paid	10,529.47	5,428.49
South32 Limited	1,921.84	314.59
Treasury Wine Estates Limited	924.00	759.00
Wesfarmers Limited - Ordinary Fully Paid	1,370.20	1,474.98
Westpac Banking Corporation - Ordinary Fully Paid	3,418.25	2,514.25
Woodside Energy Group Ltd	2,714.28	0.00
Woodside Petroleum Ltd	0.00	747.38
APA Group - Fully Paid Units Stapled Securities	247.07	0.00
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	35.02	0.00
	36,001.25	19,630.66

Note 7C – Interest

	Current	Previous
Westpac Term Deposit A/C 29-0385	1,261.15	6,494.24
Cash at Bank - Westpac Chq A/C 151115	0.00	7.61
Westpac Business Cash Reserve A/C 229496	5.10	17.47
	1,266.25	6,519.32

Note 8A – Realised Capital Gains

	Current	Previous
Shares in Listed Companies		
Boral Limited (Morgans)	16,511.25	0.00
Nine Entertainment Co. Holdings Limited	0.00	4,049.49
	16,511.25	4,049.49

The Super Superannuation Fund
Notes to the Financial Statements
As at 30 June 2022

Note 8B – Decrease in Market Value

	Current	Previous
Shares in Listed Companies		
AGL Energy Limited.	(88.75)	9,497.81
Aj Lucas Group Limited	(1,484.84)	477.27
Asx Limited - Ordinary Fully Paid	(2,344.00)	4,494.62
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid	14,150.53	(13,314.00)
Boral Limited (Morgans)	16,161.25	(24,920.00)
Coles Group Limited.	(580.32)	64.48
Link Administration Holdings Limited	7,250.00	(5,452.00)
Macquarie Group Limited	(4,161.20)	(19,482.45)
National Australia Bank Limited - Ordinary Fully Paid	(1,649.70)	(11,280.00)
Nine Entertainment Co. Holdings Limited	0.00	(4,160.15)
Perpetual Limited	9,215.25	(8,563.50)
Qbe Insurance Group Limited - Ordinary Fully Paid	(1,360.00)	(1,930.00)
Ramsay Health Care Limited - Ordinary Fully Paid	(13,840.05)	4,801.65
Rio Tinto Limited - Ordinary Fully Paid	17,715.60	(21,223.20)
South32 Limited	(9,999.00)	(8,811.00)
Treasury Wine Estates Limited	1,089.00	(3,960.00)
Wesfarmers Limited - Ordinary Fully Paid	12,243.14	(11,501.62)
Westpac Banking Corporation - Ordinary Fully Paid	17,825.75	(22,204.50)
Woodside Energy Group Ltd	2,994.15	0.00
Woodside Petroleum Ltd	(16,957.65)	(812.00)
Stapled Securities		
APA Group - Fully Paid Units Stapled Securities	(4,366.01)	0.00
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled	(1,063.50)	(350.20)
	40,749.65	(138,628.79)

The Super Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax		2022 \$
Benefits Accrued as a Result of Operations before Income Tax		(42,104.11)
ADD:		
Decrease in Market Value		40,749.65
Franking Credits		14,132.05
Pension Non-deductible Expenses		10,089.00
Pensions Paid		47,000.00
LESS:		
Realised Capital Gains		16,511.25
Pension Exempt Income		52,232.00
Non-Taxable Income		1,120.79
Rounding		2.55
Taxable Income or Loss		0.00
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	0.00	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		0.00

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	0.00
LESS:	
Franking Credits	14,132.05
Income Tax Expense	(14,132.05)

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	0.00
LESS:	
Franking Credits	14,132.05
Income Tax Payable (Receivable)	(14,132.05)

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	100.0000%
Assets Segregated For Pensions	No

The Super Superannuation Fund

Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Cash at Bank - Westpac Chq A/C 151115				16,313.08	16,313.08			1.11%
Westpac Business Cash Reserve A/C 229496				26,609.25	26,609.25			1.81%
				42,922.33	42,922.33			2.93%
<u>Listed Securities Market</u>								
AGL Energy Limited. (ASX:AGL)	1,775.00000	13.5509	8.2500	24,052.81	14,643.75	(9,409.06)	(39.12)%	1.00%
Aj Lucas Group Limited (ASX:AJL)	53,030.00000	0.4328	0.0540	22,953.75	2,863.62	(20,090.13)	(87.52)%	0.20%
Australia and New Zealand Banking Group Limited - Ordinary Fully Paid (ASX:ANZ)	2,340.00000	28.3405	22.0300	66,316.73	51,550.20	(14,766.53)	(22.27)%	3.51%
APA Group - Fully Paid Units Stapled Securities (ASX:APA)	2,620.00000	9.6036	11.2700	25,161.39	29,527.40	4,366.01	17.35%	2.01%
Asx Limited - Ordinary Fully Paid (ASX:ASX)	586.00000	36.3635	81.7100	21,309.02	47,882.06	26,573.04	124.70%	3.26%
Coles Group Limited. (ASX:COL)	806.00000	10.3631	17.8100	8,352.68	14,354.86	6,002.18	71.86%	0.98%
Link Administration Holdings Limited (ASX:LNK)	5,800.00000	5.1421	3.7900	29,824.04	21,982.00	(7,842.04)	(26.29)%	1.50%
Macquarie Group Limited (ASX:MQG)	515.00000	122.5259	164.5100	63,100.84	84,722.65	21,621.81	34.27%	5.77%
National Australia Bank Limited - Ordinary Fully Paid (ASX:NAB)	1,410.00000	24.4546	27.3900	34,480.96	38,619.90	4,138.94	12.00%	2.63%
Perpetual Limited (ASX:PPT)	825.00000	36.1458	28.8800	29,820.25	23,826.00	(5,994.25)	(20.10)%	1.62%
Qbe Insurance Group Limited - Ordinary Fully Paid (ASX:QBE)	1,000.00000	22.6838	12.1500	22,683.80	12,150.00	(10,533.80)	(46.44)%	0.83%
Ramsay Health Care Limited - Ordinary Fully Paid (ASX:RHC)	1,345.00000	10.5948	73.2400	14,250.03	98,507.80	84,257.77	591.28%	6.71%
Rio Tinto Limited - Ordinary Fully Paid (ASX:RIO)	740.00000	67.7546	102.7000	50,138.43	75,998.00	25,859.57	51.58%	5.18%
South32 Limited (ASX:S32)	9,900.00000	3.1054	3.9400	30,743.56	39,006.00	8,262.44	26.88%	2.66%
Transurban Group - Ordinary Shares/Units Fully Paid Triple Stapled (ASX:TCL)	3,892.00000	7.2857	14.3800	28,355.89	55,966.96	27,611.07	97.37%	3.81%
Treasury Wine Estates Limited (ASX:TWE)	3,300.00000	12.1371	11.3500	40,052.29	37,455.00	(2,597.29)	(6.48)%	2.55%
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)	2,825.00000	25.9178	19.5000	73,217.79	55,087.50	(18,130.29)	(24.76)%	3.75%
Woodside Energy Group Ltd (ASX:WDS)	1,450.00000	33.9049	31.8400	49,162.15	46,168.00	(2,994.15)	(6.09)%	3.15%
Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)	806.00000	23.4830	41.9100	18,927.32	33,779.46	14,852.14	78.47%	2.30%

The Super Superannuation Fund

Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
				652,903.73	784,091.16	131,187.43	20.09%	53.44%
<u>Term Deposits</u>								
Westpac Term Deposit A/C 29-0385				640,147.29	640,147.29	0.00	0.00%	43.63%
				640,147.29	640,147.29	0.00	0.00%	43.63%
				1,335,973.35	1,467,160.78	131,187.43	9.82%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

The Super Superannuation Fund

Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail		Opening Balance	Increases				Decreases				Closing Balance	
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out		Ben Paid
Mrs Pamela Fowler												
4/6 Magnus Street NELSON BAY NSW 2315												
Pension	ABP 2019	314,955.54	0.00	0.00	1,013.38	0.00	2,925.11	0.00	0.00	0.00	(7,900.00)	310,994.03
Pension	AP - 502	69,209.66	0.00	0.00	223.72	0.00	645.73	0.00	0.00	0.00	(2,000.00)	68,079.11
		384,165.20	0.00	0.00	1,237.10	0.00	3,570.84	0.00	0.00	0.00	(9,900.00)	379,073.14
Mr Reginald Fowler												
4/6 Magnus Street NELSON BAY NSW 2315												
Pension	ABP	1,993.60	0.00	0.00	6.35	0.00	18.30	0.00	0.00	0.00	(100.00)	1,918.25
Pension	ABP 2019	314,879.27	0.00	0.00	1,017.59	0.00	2,937.24	0.00	0.00	0.00	(8,000.00)	310,834.10
Pension	AP - 501	809,190.88	0.00	0.00	2,634.85	0.00	7,605.67	0.00	0.00	0.00	(29,000.00)	790,431.40
		1,126,063.75	0.00	0.00	3,658.79	0.00	10,561.21	0.00	0.00	0.00	(37,100.00)	1,103,183.75
		1,510,228.95	0.00	0.00	4,895.89	0.00	14,132.05	0.00	0.00	0.00	(47,000.00)	1,482,256.89

The Super Superannuation Fund
(ABN: 25 329 344 355)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLEP0	Date of Birth: 25 June 1948
Mrs Pamela Brena Fowler	Date Joined Fund: 1 July 2004
	Eligible Service Date: 1 July 2004
	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
Withdrawal Benefit as at 1 Jul 2021	Tax Free 372,605.02
AP - 502 69,209.66	Taxable - Taxed 6,468.12
ABP 2019 314,955.54	Taxable - Untaxed -
Total as at 1 Jul 2021 384,165.20	Your Preservation Components
	Preserved -
	Restricted Non Preserved -
	Unrestricted Non Preserved 379,073.14
Withdrawal Benefit as at 30 Jun 2022	Your Insurance Benefits
AP - 502 68,079.11	No insurance details have been recorded
ABP 2019 310,994.03	Your Beneficiaries
Total as at 30 Jun 2022 379,073.14	Binding Beneficiary Nomination*
	Reginald James Fowler
	100%
	* Nomination in effect from 27 September 2015

For Enquiries:
phone **0292993603** | email **admin@rbwca.com.au** | fax **0292903401**
mail **RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000**

The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLEP0	Date of Birth: 25 June 1948
Mrs Pamela Brena Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
AP - 502	Tax File Number Held: Yes
	Account Start Date: 1 July 2008

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	69,209.66
<u>Increases to your account:</u>	
Share Of Net Fund Income	223.72
Tax on Net Fund Income	645.73
<u>Total Increases</u>	869.45
<u>Decreases to your account:</u>	
Pension Payments	2,000.00
<u>Total Decreases</u>	2,000.00
Withdrawal Benefit as at 30 Jun 2022	68,079.11

Your Tax Components		
Tax Free	90.4991 %	61,610.99
Taxable - Taxed		6,468.12
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		68,079.11
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Binding Beneficiary Nomination*		
Reginald James Fowler		
100%		
* Nomination in effect from 27 September 2015		

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLEP0	Date of Birth: 25 June 1948
Mrs Pamela Brena Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
ABP 2019	Tax File Number Held: Yes
	Account Start Date: 27 July 2018

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	314,955.54
<u>Increases to your account:</u>	
Share Of Net Fund Income	1,013.38
Tax on Net Fund Income	2,925.11
<u>Total Increases</u>	3,938.49
<u>Decreases to your account:</u>	
Pension Payments	7,900.00
<u>Total Decreases</u>	7,900.00
Withdrawal Benefit as at 30 Jun 2022	310,994.03

Your Tax Components		
Tax Free	100.0000 %	310,994.03
Taxable - Taxed		-
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		310,994.03
Your Insurance Benefits		
No insurance details have been recorded		

Your Beneficiaries	
Binding Beneficiary Nomination*	
Reginald James Fowler	
100%	
* Nomination in effect from 27 September 2015	

For Enquiries:
phone **0292993603** | email **admin@rbwca.com.au** | fax **0292903401**
mail **RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000**

Trustee

The Trustee of the Fund is as follows:

Strategic Clarity Pty Limited

The directors of the Trustee company are:

Pamela Fowler and
Reginald Fowler

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

.....
Pamela Fowler
Director - Strategic Clarity Pty Limited

.....
Reginald Fowler
Director - Strategic Clarity Pty Limited

Statement Date: 30 June 2022

For Enquiries:

phone **0292993603** | email **admin@rbwca.com.au** | fax **0292903401**
mail **RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000**

The Super Superannuation Fund
(ABN: 25 329 344 355)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLER0	Date of Birth: 3 October 1946
Mr Reginald James Fowler	Date Joined Fund: 1 July 2004
	Eligible Service Date: 1 July 2004
	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
Withdrawal Benefit as at 1 Jul 2021	Tax Free 560,958.57
AP - 501 809,190.88	Taxable - Taxed 542,225.18
ABP 1,993.60	Taxable - Untaxed -
ABP 2019 314,879.27	Your Preservation Components
Total as at 1 Jul 2021 1,126,063.75	Preserved -
	Restricted Non Preserved -
Withdrawal Benefit as at 30 Jun 2022	Unrestricted Non Preserved 1,103,183.75
AP - 501 790,431.40	Your Insurance Benefits
ABP 1,918.25	No insurance details have been recorded
ABP 2019 310,834.10	Your Beneficiaries
Total as at 30 Jun 2022 1,103,183.75	Binding Beneficiary Nomination*
	Pamela Brena Fowler
	100%
	* Nomination in effect from 27 September 2015

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLER0	Date of Birth: 3 October 1946
Mr Reginald James Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
AP - 501	Tax File Number Held: Yes
	Account Start Date: 1 July 2008

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2021	809,190.88
<u>Increases to your account:</u>	
Share Of Net Fund Income	2,634.85
Tax on Net Fund Income	7,605.67
<u>Total Increases</u>	10,240.52
<u>Decreases to your account:</u>	
Pension Payments	29,000.00
<u>Total Decreases</u>	29,000.00
Withdrawal Benefit as at 30 Jun 2022	790,431.40

Your Tax Components		
Tax Free	31.6420 %	250,108.30
Taxable - Taxed		540,323.10
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		790,431.40
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Binding Beneficiary Nomination*		
Pamela Brena Fowler		
100%		
* Nomination in effect from 27 September 2015		

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLER0	Date of Birth: 3 October 1946
Mr Reginald James Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
ABP	Tax File Number Held: Yes
	Account Start Date: 1 July 2017

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 1,993.60	Tax Free 0.8430 % 16.17
<u>Increases to your account:</u>	Taxable - Taxed 1,902.08
Share Of Net Fund Income 6.35	Taxable - Untaxed -
Tax on Net Fund Income 18.30	Your Preservation Components
<u>Total Increases</u> 24.65	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 100.00	Unrestricted Non Preserved 1,918.25
<u>Total Decreases</u> 100.00	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2022 1,918.25	No insurance details have been recorded
	Your Beneficiaries
	Binding Beneficiary Nomination*
	Pamela Brena Fowler
	100%
	* Nomination in effect from 27 September 2015

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

The Super Superannuation Fund
(ABN: 25 329 344 355)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 4/6 Magnus Street NELSON BAY, NSW 2315
Member Number: FOWLER0	Date of Birth: 3 October 1946
Mr Reginald James Fowler	Date Joined Fund: 1 July 2004
Pension Account	Eligible Service Date: 1 July 2004
ABP 2019	Tax File Number Held: Yes
	Account Start Date: 27 July 2018

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 314,879.27	Tax Free 100.0000 % 310,834.10
<u>Increases to your account:</u>	Taxable - Taxed -
Share Of Net Fund Income 1,017.59	Taxable - Untaxed -
Tax on Net Fund Income 2,937.24	Your Preservation Components
<u>Total Increases</u> 3,954.83	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 8,000.00	Unrestricted Non Preserved 310,834.10
<u>Total Decreases</u> 8,000.00	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2022 310,834.10	No insurance details have been recorded
	Your Beneficiaries
	Binding Beneficiary Nomination*
	Pamela Brena Fowler
	100%
	* Nomination in effect from 27 September 2015

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Trustee

The Trustee of the Fund is as follows:

Strategic Clarity Pty Limited

The directors of the Trustee company are:

Pamela Fowler and
Reginald Fowler

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

.....
Pamela Fowler
Director - Strategic Clarity Pty Limited

.....
Reginald Fowler
Director - Strategic Clarity Pty Limited

Statement Date: 30 June 2022

For Enquiries:

phone **0292993603** | email **admin@rbwca.com.au** | fax **0292903401**
mail **RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000**