

SHOALBAY SUPER FUND
Contribution Caps
For the Period From 1 July 2021 to 30 June 2022

Mr Stephen Coombs

Stephen is still working.
 Advised on 18 May 2022, he is looking at retiring in the next 11 months.

Date of Birth: 08 May 1957
Age: 65 (at 30/06/2022)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

As at 25 May 2022 - only have SMSF balance in super.
 No 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	0.00 ✓	0.00
Contributions made (to this fund)	4	30,291.22	0.00
Contributions made (to other funds)	From Plum super - see below	1,081.28	0.00
Contributions as allocated		27,500.00	3,872.50
Amount above caps	5 <u>Client knows but add to FAL</u>	3,872.50	0.00
Available	Error with his payroll.	0.00	106,127.50

Notes

- 'Bring Forward Rule' MAY be triggered this year
- Non-concessional cap shown applies to current year only
- Total Superannuation Balance was \$500,000 or more at 30 June 2021, member not eligible to make catch-up concessional contributions
- Excludes any unmatched deposits
- Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	30,291.22
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Total	30,291.22
	<i>Less excess Concessional treated as Non-Concessional</i>	(3,872.50)
	Contributions as allocated	26,418.72
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Total	0.00
	<i>Plus excess Concessional treated as Non-Concessional</i>	3,872.50
	Contributions as allocated	3,872.50
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

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Contribution Caps

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Mr Stephen Coombs

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
28/07/2021	Employer Mandated	1,097.83			smsfdataflow
28/07/2021	Employer Voluntary	646.93			smsfdataflow
08/09/2021	Employer Mandated	3,142.33			smsfdataflow
08/09/2021	Employer Voluntary	1,299.03			smsfdataflow
07/10/2021	Employer Mandated	1,124.70			smsfdataflow
07/10/2021	Employer Voluntary	865.16			smsfdataflow
04/11/2021	Employer Mandated	1,121.34			smsfdataflow
04/11/2021	Employer Voluntary	862.58			smsfdataflow
01/12/2021	Employer Mandated	1,121.34			smsfdataflow
01/12/2021	Employer Voluntary	862.57			smsfdataflow
31/12/2021	Employer Mandated	1,111.27			smsfdataflow
31/12/2021	Employer Voluntary	854.82			smsfdataflow
27/01/2022	Employer Mandated	1,111.26			smsfdataflow
27/01/2022	Employer Voluntary	854.82			smsfdataflow
09/03/2022	Employer Mandated	1,621.55			smsfdataflow
09/03/2022	Employer Voluntary	1,247.35			smsfdataflow
06/04/2022	Employer Mandated	4,474.74			smsfdataflow
06/04/2022	Employer Voluntary	3,442.11			smsfdataflow
04/05/2022	Employer Mandated	1,087.40			smsfdataflow
04/05/2022	Employer Voluntary	836.46			smsfdataflow
01/06/2022	Employer Mandated	1,087.40			smsfdataflow
01/06/2022	Employer Voluntary	418.23			smsfdataflow
Totals:		30,291.22	<u>Only super deposit subject to work test.</u> Based on previous super contributons Stephen would have met work test during 22FY.		

SMSF DataFlow Transactions

Payment Date	Contribution Type	Amount	Payment Reference	Status
Mary 111 Pty Limited				
28/07/2021	Employer Mandated	1,097.83	p_vu_cc_9906210928	Automated Feed
28/07/2021	Employer Voluntary	646.93	p_vu_cc_9906210928	Automated Feed
08/09/2021	Employer Mandated	3,142.33	p_vu_cc_9906245972	Automated Feed
08/09/2021	Employer Voluntary	1,299.03	p_vu_cc_9906245972	Automated Feed
07/10/2021	Employer Mandated	1,124.70	p_vu_cc_9906269967	Automated Feed
07/10/2021	Employer Voluntary	865.16	p_vu_cc_9906269967	Automated Feed
04/11/2021	Employer Mandated	1,121.34	p_vu_cc_9906297453	Automated Feed
04/11/2021	Employer Voluntary	862.58	p_vu_cc_9906297453	Automated Feed
01/12/2021	Employer Mandated	1,121.34	p_vu_cc_9906321365	Automated Feed
01/12/2021	Employer Voluntary	862.57	p_vu_cc_9906321365	Automated Feed
31/12/2021	Employer Mandated	1,111.27	p_vu_cc_9906347301	Automated Feed
31/12/2021	Employer Voluntary	854.82	p_vu_cc_9906347301	Automated Feed
27/01/2022	Employer Mandated	1,111.26	p_vu_cc_9906371188	Automated Feed
27/01/2022	Employer Voluntary	854.82	p_vu_cc_9906371188	Automated Feed
09/03/2022	Employer Mandated	1,621.55	p_vu_cc_9906407511	Automated Feed
09/03/2022	Employer Voluntary	1,247.35	p_vu_cc_9906407511	Automated Feed
06/04/2022	Employer Mandated	4,474.74	p_vu_cc_9906431729	Automated Feed
06/04/2022	Employer Voluntary	3,442.11	p_vu_cc_9906431729	Automated Feed
04/05/2022	Employer Mandated	1,087.40	p_vu_cc_9906457858	Automated Feed
04/05/2022	Employer Voluntary	836.46	p_vu_cc_9906457858	Automated Feed

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01/06/2022	Employer Mandated	1,087.40	p_vu_cc_9906483044	Automated Feed
01/06/2022	Employer Voluntary	418.23	p_vu_cc_9906483044	Automated Feed

Subtotal:		30,291.22		
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Disclaimer: SMSF Dataflow contributions received via SuperStream will only display where smsdataflow 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.

SHOALBAY SUPER FUND
Contribution Caps
For the Period From 1 July 2021 to 30 June 2022

Mrs Sheryle Coombs

Date of Birth: 07 Oct 1958 only has SMSF balance
Age: 63 (at 30/06/2022)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions **Non-Concessional**
The bring Forward Rule IS being triggered this year Client advised Sheryle is not in a bring forward arrangement - see below.
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	330,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	0.00	197,833.13
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	197,833.13
Amount above caps	5	0.00	0.00
Available		27,500.00	132,166.87

Notes

- 1 . 'Bring Forward Rule' IS being triggered this year
- 2 . Non-concessional cap shown is the total for current and following 2 years
- 3 . Total Superannuation Balance was \$500,000 or more at 30 June 2021, member not eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

** triggered bring forward in 22FY

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	0.00
NonConcessional	Personal	197,833.13
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	197,833.13
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
23/05/2022	Personal		167,833.13		manual
17/06/2022	Personal		30,000.00		manual
	Totals:		197,833.13		

Chaitra Ramesh

From: Stephen Coombs <smcoo883@gmail.com>
Sent: Wednesday, 16 November 2022 6:31 AM
To: Rachel Green-Luther
Cc: sherylecoombs@gmail.com; Chaitra Ramesh
Subject: Re: Shoalbay Super Fund - 2021/2022 Super Contributions Query
Attachments: Print Australian Taxation Office.pdf

Hi Rach,

Both are NCCs for Sheryle and no previous bring forward arrangements in place as per the ATO website, see attached.

\$167k was a result of cashing in a couple of investments outside of the fund and \$30k was re-investing the super withdrawals we did earlier this year.

Regards

Stephen & Sheryle

On Mon, 14 Nov 2022 at 16:51, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Stephen & Sheryle,

Hope you are both well.

We are looking at finalising your super fund's financials this week. Could you please:

1. Confirm the following deposits are Sheryle's non-concessional super contributions?

- 23/05/2022 \$167,833.13
- 17/06/2022 \$30,000.00

Please note that if the total \$197,833.13 is Sheryle's, she will trigger bring forward non-concessional super contributions.

You will need to check that she has not triggered this in 2019/2020 and 2020/2021 financial years.

To do so, log into your MyGov accounts, click on ATO service, under Super Tab, click on Bring forward.

If the deposits are non-concessional super contributions are for both members, please advise how much for each member?

If Sheryle wants to claim a tax deduction for any of the super contributions, please let us know how much she would like to claim.

I will give you a call this week to discuss. Might take 10-15 minutes. Let me know when works for you best.

If you have any questions, please feel free to contact me.

Kind regards,

Rach



Rachel Green-Luther (she/her) SSA CPA 

Senior Accountant

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Name SHERYLE COOMBS

TFN 440 335 091

Bring forward arrangement

Important

- All data is based on information reported to us by you, or your super funds, and processed through our systems.
- Decisions made with this information can have tax consequences. Refer to your own records or contact your funds to obtain more up-to-date information. You may also like to seek professional advice.

You are not in a bring forward arrangement.

20 August 2021

Mr Stephen Maurice Coombs
2 Rinaldi Crt
CARINDALE QLD 4152

Plan name
Marriott Australia Superannuation Plan
Member number
108395483

Dear Mr Coombs

**Part 1 - Your benefit payment letter
as at 18 August 2021**

We are pleased to enclose documentation in relation to the payment of your superannuation benefit from Plum Super.

Your periodic statement for the period 30 June 2020 to 18 August 2021 is provided in two parts comprising: Part 1 Benefit payment letter and Part 2 Benefit payment statement. Both parts should be read carefully and kept together for future reference.

We have enclosed the following in relation to this payment:

- **Benefit payment statement** - this statement covers the period from the date of your last statement, to the effective date of the unit price used to calculate your benefit payment. Also included is a description of our enquiries and complaints procedure.
- **Rollover benefit statement** - this confirms your rollover and details the components of your benefit. You are not required to lodge this statement with the Australian Taxation Office (ATO).

Your insurance

Please refer to the enclosed information that details any insurance cover you may have had at the date you had the benefit transferred. Also included is information about any option(s) that are available to you in order to continue your insurance cover.

Any questions?

If you have any questions, or would like more information, please contact us on **1300 55 7586**, 8am to 7pm AEST (8pm daylight savings time), Monday to Friday or go to **plum.com.au**

Yours sincerely



Sam Wall
General Manager
Plum Super
On behalf of the Trustee

This Statement has been prepared by the Administrator on behalf of the Trustee.

All reasonable efforts have been made to ensure that the information contained in this statement is accurate and complete. The Trustee reserves the right to correct any errors or omissions that may be contained in this statement.

Subject to super law, the final authority on any issue relating to your account is the Fund's Trust Deed, which governs your rights and obligations as a member.

Your transactions list

Your transactions list

Outlined below are your itemised transactions for the current statement period as summarised in the section *Your member accumulation account details*.

Date	Details	Amount
2 July 2020	Salary sacrifice contribution *	\$1,194.24
30 July 2020	Salary sacrifice contribution *	\$1,393.28
27 August 2020	Salary sacrifice contribution *	\$1,194.24
9 October 2020	Salary sacrifice contribution *	\$1,791.36
5 November 2020	Salary sacrifice contribution *	\$1,194.24
3 December 2020	Salary sacrifice contribution *	\$1,194.24
5 January 2021	Salary sacrifice contribution *	\$1,194.24
29 January 2021	Salary sacrifice contribution *	\$1,393.28
Total salary sacrifice contributions *		\$10,549.12
2 July 2020	Employer contribution *	\$1,018.42
30 July 2020	Employer contribution *	\$819.38
27 August 2020	Employer contribution *	\$1,018.42
9 October 2020	Employer contribution *	\$1,117.94
5 November 2020	Employer contribution *	\$3,896.94
3 December 2020	Employer contribution *	\$1,018.42
5 January 2021	Employer contribution *	\$1,018.42
29 January 2021	Employer contribution *	\$819.38
24 February 2021	Employer contribution *	\$1,615.54
12 April 2021	Employer contribution *	\$1,117.94
6 May 2021	Employer contribution *	\$1,018.42
3 June 2021	Employer contribution *	\$1,041.39
1 July 2021	Employer contribution * External super contribution	\$1,081.28
Total employer contributions *		\$16,601.89
31 July 2020	Administration fees and costs - Member fee	-\$4.00
31 August 2020	Administration fees and costs - Member fee	-\$4.00
30 September 2020	Administration fees and costs - Member fee	-\$4.00
31 October 2020	Administration fees and costs - Member fee	-\$4.00
30 November 2020	Administration fees and costs - Member fee	-\$4.00
31 December 2020	Administration fees and costs - Member fee	-\$4.00
31 January 2021	Administration fees and costs - Member fee	-\$4.00
28 February 2021	Administration fees and costs - Member fee	-\$4.00
31 March 2021	Administration fees and costs - Member fee	-\$4.00
30 April 2021	Administration fees and costs - Member fee	-\$4.00
31 May 2021	Administration fees and costs - Member fee	-\$4.00
30 June 2021	Administration fees and costs - Member fee	-\$4.00
31 July 2021	Administration fees and costs - Member fee	-\$4.00
18 August 2021	Administration fees and costs - Member fee	-\$2.32
Total administration fees and costs - Member fee		-\$54.32
31 July 2020	Administration fees and costs - Plan management fee	-\$3.91
31 August 2020	Administration fees and costs - Plan management fee	-\$3.98
30 September 2020	Administration fees and costs - Plan management fee	-\$4.06
31 October 2020	Administration fees and costs - Plan management fee	-\$4.33
30 November 2020	Administration fees and costs - Plan management fee	-\$5.21
31 December 2020	Administration fees and costs - Plan management fee	-\$5.07
31 January 2021	Administration fees and costs - Plan management fee	-\$5.27
28 February 2021	Administration fees and costs - Plan management fee	-\$5.10
31 March 2021	Administration fees and costs - Plan management fee	-\$5.73
30 April 2021	Administration fees and costs - Plan management fee	-\$5.85
31 May 2021	Administration fees and costs - Plan management fee	-\$6.21
30 June 2021	Administration fees and costs - Plan management fee	-\$6.21