

**Rowe & Co Super Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

*Brenda Wishey*

**Mr Ian Rowe**

**Date of Birth:** 05 Sep 1954  
**Age:** 67 (at 30/06/2022)  
**Status:** Member must meet work test criteria, other conditions apply

**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**

N/A  
 N/A

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	0.00	0.00
Contributions made (to this fund)	4	2,960.00	48,000.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		2,960.00	48,000.00
Amount above caps	5	0.00	0.00
Available		24,540.00	62,000.00

**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 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

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	<b>Employer</b>	<b>2,960.00</b>
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>2,960.00</b>
<b>NonConcessional</b>	<b>Personal</b>	<b>48,000.00</b>
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>48,000.00</b>
<b>Other</b>	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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
03/07/2021	Personal		16,000.00		manual
03/07/2021	Personal		16,000.00		manual
03/07/2021	Personal		16,000.00		manual

*Withdrawal and Recontribution Strategy for Ian*

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**Rowe & Co Super Fund**  
**Contribution Caps**  
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**Mr Ian Rowe**

06/08/2021	Employer Mandated	760.00		smsfdataflow
03/11/2021	Employer Mandated	600.00		smsfdataflow
02/02/2022	Employer Mandated	600.00		smsfdataflow
23/06/2022	Employer Mandated	1,000.00		smsfdataflow
<b>Totals:</b>		<b>2,960.00</b>	<b>48,000.00</b>	

**Rowe & Co Super Fund**  
**General Ledger Audit Trail**  
**For the period from 1 July 2021 to 30 June 2022**

Processed Date & User	Date	Description	State	Amount
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## Income

### Member Receipts · Contributions · Employer · Mr Ian Rowe

6/08/2021	Automated Feed	6/08/2021	Employer Contribution: FLARELAKE PTY. LTD.	Accounted	760.00	Cr
4/11/2021	Automated Feed	3/11/2021	Employer Contribution: FLARELAKE PTY. LTD.	Accounted	600.00	Cr
2/02/2022	Automated Feed	2/02/2022	Employer Contribution: FLARELAKE PTY. LTD.	Accounted	600.00	Cr
23/06/2022	Automated Feed	23/06/2022	Employer Contribution: FLARELAKE PTY. LTD.	Accounted	1,000.00	Cr

### Member Receipts · Contributions · Member · Personal Non-Concessional · Mr Ian Rowe

20/09/2021	Brendaw@virtusuper.com.au	3/07/2021	TFR FROM 021498191	Accounted	16,000.00	Cr
20/09/2021	Brendaw@virtusuper.com.au	3/07/2021	TFR FROM 021498191	Accounted	16,000.00	Cr
20/09/2021	Brendaw@virtusuper.com.au	3/07/2021	TFR FROM 021498191	Accounted	16,000.00	Cr

## Expenses

### Investment Losses · Decrease in Market Value · Derivative Investments · Perpetual Equity Investment Company Limited

3/02/2023	account1@virtusuper.com.au	2/07/2021	Market Value Adjustment	Accounted	30.20	Cr
3/02/2023	account1@virtusuper.com.au	3/10/2021	Market Value Adjustment	Accounted	60.39	Cr
3/02/2023	account1@virtusuper.com.au	9/01/2022	Market Value Adjustment	Accounted	120.78	Dr
3/02/2023	account1@virtusuper.com.au	4/04/2022	Market Value Adjustment	Accounted	120.78	Dr
4/02/2023	account1@virtusuper.com.au	30/06/2022	Market Value Adjustment	Accounted	150.97	Dr

### Investment Losses · Decrease in Market Value · Shares in Listed Companies · Freedom Oil And Gas Ltd

3/02/2023	account1@virtusuper.com.au	3/10/2021	Market Value Adjustment	Accounted	19,267.29	Cr
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### Investment Losses · Decrease in Market Value · Shares in Listed Companies · Harvey Norman Holdings Limited

3/02/2023	account1@virtusuper.com.au	2/07/2021	Market Value Adjustment	Accounted	408.10	Cr
3/02/2023	account1@virtusuper.com.au	3/10/2021	Market Value Adjustment	Accounted	2,559.90	Dr
3/02/2023	account1@virtusuper.com.au	4/04/2022	Market Value Adjustment	Accounted	1,113.00	Cr
4/02/2023	account1@virtusuper.com.au	30/06/2022	Market Value Adjustment	Accounted	5,527.90	Dr

### Investment Losses · Decrease in Market Value · Shares in Listed Companies · Metcash Limited

3/02/2023	account1@virtusuper.com.au	2/07/2021	Market Value Adjustment	Accounted	784.00	Dr
3/02/2023	account1@virtusuper.com.au	3/10/2021	Market Value Adjustment	Accounted	560.00	Cr
3/02/2023	account1@virtusuper.com.au	9/01/2022	Market Value Adjustment	Accounted	2,240.00	Cr
3/02/2023	account1@virtusuper.com.au	4/04/2022	Market Value Adjustment	Accounted	728.00	Cr
4/02/2023	account1@virtusuper.com.au	30/06/2022	Market Value Adjustment	Accounted	1,344.00	Dr

### Investment Losses · Decrease in Market Value · Shares in Listed Companies · Perpetual Equity Investment Company Limited

3/02/2023	account1@virtusuper.com.au	2/07/2021	Market Value Adjustment	Accounted	301.95	Dr
3/02/2023	account1@virtusuper.com.au	3/10/2021	Market Value Adjustment	Accounted	754.87	Dr
3/02/2023	account1@virtusuper.com.au	9/01/2022	Market Value Adjustment	Accounted	1,056.82	Cr



## FILE NOTE

**BY:** BRENDA WISHEY

**SUBJECT:** LRBA – 50% OF KALLANGUR PROPERTY

**DATE:** 20 SEPTEMBER 2021

**CLIENT:** ROWE & CO SUPER FUND

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M: 0403 258 340

Notes from phone call with Ian Rowe, Elizabeth & Brenda.

TSB < \$1.7m

Draft TSB \$865k

Turned 67 on 5/9/2021

Must meet work test to make further contributions. Has already met work test for 2021-2022 financial year.

Looking at possible borrowing of \$350k - \$500k.

Property valuation likely to increase to \$2m.

Has made \$48k in non-concessional contributions this year to date. Has cap space of \$282k on 3yr bring forward.

Brenda to email overview of LRBA, costs, bank fees, interest rates etc.

Brother owes Ian approx. \$650k. Looking at forgiving part of the debt.