

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		Non-Concessional	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years		N/A	
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	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>
Concessional	Employer	2,960.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	2,960.00
NonConcessional	Personal	48,000.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	48,000.00
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
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

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

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
Totals:		2,960.00	48,000.00

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 Li

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

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.