
Financial statements and reports for the year ended
30 June 2018

HAPT Superannuation Fund

Prepared for: Paul David Graham and Terri Shane Graham

HAPT Superannuation Fund

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Statement of Financial Position

As at 30 June 2018

	Note	2018 \$	2017 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	310,308	504,422
Shares in Listed Companies (Overseas)	3	0	48,891
Units in Listed Unit Trusts (Australian)	4	219,511	0
Units in Unlisted Unit Trusts (Australian)	5	237,808	161,068
Units in Unlisted Unit Trusts (Overseas)	6	241,735	218,712
Total Investments		<u>1,009,362</u>	<u>933,093</u>
Other Assets			
Distributions Receivable		24,133	20,558
Ubank Usaver 3124		3,401	1,454
Ubank Usaver 3167		4,824	2,701
CBA Investment Account		96	229
Ubank Term Deposit 1006		51,442	50,412
Cash Account - Acuity Portfolio		3,460	2,467
Income Tax Refundable		0	4,204
Total Other Assets		<u>87,356</u>	<u>82,025</u>
Total Assets		<u>1,096,718</u>	<u>1,015,118</u>
Less:			
Liabilities			
Income Tax Payable		861	0
Sundry Creditors		2,000	0
Total Liabilities		<u>2,861</u>	<u>0</u>
Net assets available to pay benefits		<u>1,093,857</u>	<u>1,015,118</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	7, 8		
Graham, Paul David - Pension (Account Based Pension)		567,852	548,085
Graham, Paul David - Pension (Account Based Pension)		480,331	464,432
Graham, Paul David - Accumulation		21,542	0
Graham, Terri Shane - Accumulation		24,132	2,601
Total Liability for accrued benefits allocated to members' accounts		<u>1,093,857</u>	<u>1,015,118</u>

HAPT Superannuation Fund
Operating Statement
For the year ended 30 June 2018

	Note	2018 \$	2017 \$
Income			
Investment Income			
Trust Distributions	11	33,678	27,953
Dividends Received	10	12,999	10,752
Interest Received		1,170	4,289
Investment Gains			
Changes in Market Values	12	36,856	44,782
Contribution Income			
Employer Contributions		1,872	1,170
Personal Concessional		47,500	0
Other Contributions		175	152
Total Income		<u>134,250</u>	<u>89,098</u>
Expenses			
Accountancy Fees		4,180	3,960
ATO Supervisory Levy		259	259
Acuity Investment Expenses		9,713	9,357
Bank Charges		0	50
Member Payments			
Pensions Paid		40,500	40,000
Total Expenses		<u>54,652</u>	<u>53,626</u>
Benefits accrued as a result of operations before income tax			
		<u>79,599</u>	<u>35,472</u>
Income Tax Expense	13	860	(3,948)
Benefits accrued as a result of operations		<u>78,738</u>	<u>39,420</u>

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. 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 associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

a. Measurement of Investments

The fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution 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.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

d. 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.

e. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. 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.

Note 2: Shares in Listed Companies (Australian)

	2018 \$	2017 \$
Ansell Limited - Ordinary Fully Paid	27,734	24,205
Australia And New Zealand Banking Group Limited	14,741	14,992
Bank of Queensland Limited. - Ordinary Fully Paid	19,606	0
Commonwealth Bank Of Australia.	35,852	29,066
Computershare Limited.	21,876	0
Domino's Pizza Enterprises Limited	16,658	16,614
Ishares Core Composite Bond Etf	0	38,994
Insurance Australia Group Limited	0	19,391
Ishares S&p/asx 20 Etf	0	38,933
Ishares S&p/asx Small Ordinaries Etf	0	28,766

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Lendlease Group	32,885	27,639
Macquarie Group Limited	30,542	21,860
National Australia Bank Limited	12,718	13,730
Onemarket Limited	168	0
Qube Holdings Limited	19,634	21,427
Scentre Group	20,545	18,954
Spdr S&p/Asx 200 Listed Property Fund - Exchange Traded Fund Units Fully Paid	0	40,922
Telstra Corporation Limited.	43,251	70,984
Unibail-rodamco-westfield	14,098	0
Vanguard Australian Shares Index Etf - Exchange Traded Fund Units Fully Paid	0	56,965
Westfield Corporation	0	20,982
	310,308	504,424

Note 3: Shares in Listed Companies (Overseas)

	2018 \$	2017 \$
Vanguard Us Total Market Shares Index Etf - Chess Depository Interests 1:1	0	48,891
	0	48,891

Note 4: Units in Listed Unit Trusts (Australian)

	2018 \$	2017 \$
Ishares Core Composite Bond Etf	39,166	0
Ishares S&p/asx 20 Etf	41,196	0
Ishares S&p/asx Small Ordinaries Etf	34,731	0
Spdr S&p/asx 200 Listed Property Fund	42,365	0
Vanguard Australian Shares Index Etf	62,053	0
	219,511	0

Note 5: Units in Unlisted Unit Trusts (Australian)

	2018 \$	2017 \$
Apn Areit Fund	15,787	15,156
Bt Wholesale - Diversified Fixed Interest Fund	0	24,911
Aberdeen International Equity	27,381	32,272

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Macquarie Dynamic Bond Fund	24,948	24,631
Magellan Global Fd	38,823	34,042
Perpetual's Wsale Ethical SRI Fund	40,337	0
Platinum International Fund	31,365	30,054
Pendal Fixed Interest Fund	25,017	0
Vanguard Conservative Index Fund	34,151	0
	<hr/>	<hr/>
	237,809	161,066
	<hr/>	<hr/>

Note 6: Units in Unlisted Unit Trusts (Overseas)

	2018 \$	2017 \$
Advan Int'l Mlti-Blnd W/S	19,096	19,867
T. Rowe Price Glob Equity Fd	90,738	78,288
Fidelity India Fd	95,860	85,641
Schroder Global Value Fund	36,041	34,917
	<hr/>	<hr/>
	241,735	218,713
	<hr/>	<hr/>

Note 7: Liability for Accrued Benefits

	2018 \$	2017 \$
Liability for accrued benefits at beginning of year	1,015,118	975,698
Benefits accrued as a result of operations	78,738	39,420
Current year member movements	0	0
	<hr/>	<hr/>
Liability for accrued benefits at end of year	1,093,856	1,015,118
	<hr/>	<hr/>

Note 8: Vested Benefits

Vested benefits are benefits that 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 end of the reporting period.

	2018 \$	2017 \$
Vested Benefits	<hr/>	<hr/>
	1,093,856	1,015,118
	<hr/>	<hr/>

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 9: Guaranteed Benefits

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

Note 10: Dividends

	2018 \$	2017 \$
Ansell Limited - Ordinary Fully Paid	570	585
Australia And New Zealand Banking Group Limited	835	835
CSL Limited	0	442
Commonwealth Bank Of Australia.	1,509	1,478
Computershare Limited.	226	0
Domino's Pizza Enterprises Limited	329	0
Duluxgroup Limited	0	224
Insurance Australia Group Limited	572	744
Lendlease Group	960	950
Macquarie Group Limited	1,198	1,062
National Australia Bank Limited	919	0
Qube Holdings Limited	448	448
Scentre Group	110	0
Sydney Airport	0	710
Telstra Corporation Limited.	4,375	2,501
Vanguard Us Total Market Shares Index Etf - Chess Depositary Interests 1:1	772	773
Westfield Corporation	177	0
	13,000	10,752

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Note 11: Trust Distributions

	2018 \$	2017 \$
Scentre Group	907	0
Platinum International Fund	3,319	2,605
Ishares Core Composite Bond Etf	891	857
Macquarie Dynamic Bond Fund	325	777
Vanguard Australian Shares Index Etf - Exchange Traded Fund Units Fully Paid	2,624	2,288
T. Rowe Price Glob Equity Fd	6,533	4,657
Perpetual's Wsale Ethical SRI Fund	1,548	0
Apn Areit Fund	965	965
Ishares S&p/asx Small Ordinaries Etf	642	704
Lend Lease Group - Unit/Ordinary Fully Paid	153	130
Stapled Securities		
Magellan Global Fd	2,771	834
Ishares S&p/asx 20 Etf	1,854	660
Schroder Global Value Fund	1,887	1,926
Aberdeen International Equity	2,191	7,218
Vanguard Conservative Index Fund	579	0
Spdr S&p/Asx 200 Listed Property Fund - Exchange Traded Fund Units Fully Paid	3,659	1,745
Advan Int'l Mlti-Blnd W/S	1,021	788
Pendal Fixed Interest Fund	963	0
Westfield Corporation - Stapled Securities	847	855
Sydney Airport - Fully Paid Stapled Securities Us Prohibited	0	405
Bt Wholesale - Diversified Fixed Interest Fund	0	540
	33,679	27,954

Note 12: Unrealised Movements in Market Value

	2018 \$	2017 \$
Shares in Listed Companies (Australian)		
Ansell Limited - Ordinary Fully Paid	3,529	5,671
Australia And New Zealand Banking Group Limited	(251)	2,401
Bank of Queensland Limited. - Ordinary Fully Paid	(415)	0
CSL Limited	0	(10,996)
Commonwealth Bank Of Australia.	(3,215)	2,962

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Computershare Limited.	3,368	0
Domino's Pizza Enterprises Limited	45	(1,337)
Duluxgroup Limited	0	(1,286)
Insurance Australia Group Limited	(4,394)	3,804
Ishares Core Composite Bond Etf	970	(970)
Ishares S&p/asx 20 Etf	1,230	(1,230)
Ishares S&p/asx Small Ordinaries Etf	1,232	(1,232)
Lendlease Group	5,246	6,723
Macquarie Group Limited	8,682	4,841
National Australia Bank Limited	(1,012)	(1,259)
Onemarket Limited	(9)	0
Qube Holdings Limited	(1,792)	3,422
Scentre Group	1,591	(1,069)
Spdr S&p/Asx 200 Listed Property Fund - Exchange Traded Fund Units Fully Paid	(866)	(4,599)
Sydney Airport	0	(11,557)
Telstra Corporation Limited.	(27,733)	(13,920)
Unibail-rodamco-westfield	(35)	0
Vanguard Australian Shares Index Etf - Exchange Traded Fund Units Fully Paid	(2,038)	4,964
Westfield Corporation	4,009	(6,846)
	(11,859)	(21,513)
Shares in Listed Companies (Overseas)		
Vanguard Us Total Market Shares Index Etf - Chess Depository Interests 1:1	(3,972)	5,898
	(3,972)	5,898
Units in Listed Unit Trusts (Australian)		
Ishares Core Composite Bond Etf	(798)	0
Ishares S&p/asx 20 Etf	1,033	0
Ishares S&p/asx Small Ordinaries Etf	4,733	0
Spdr S&p/asx 200 Listed Property Fund	2,310	0
Vanguard Australian Shares Index Etf	7,126	0

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

	14,404	0
Units in Unlisted Unit Trusts (Australian)		
Aberdeen International Equity	(4,892)	2,468
Apn Areit Fund	631	(1,819)
Bt Wholesale - Diversified Fixed Interest Fund	89	(1,119)
Macquarie Dynamic Bond Fund	317	(247)
Magellan Global Fd	4,781	1,920
Pendal Fixed Interest Fund	17	0
Perpetual's Wsale Ethical SRI Fund	337	0
Platinum International Fund	1,310	2,959
Vanguard Conservative Index Fund	151	0
	2,741	4,163
Units in Unlisted Unit Trusts (Overseas)		
Advan Int'l Mlti-Blnd W/S	(771)	209
Fidelity India Fd	10,219	11,946
Schroder Global Value Fund	1,124	2,903
T. Rowe Price Glob Equity Fd	12,450	9,277
	23,023	24,336
Total Unrealised Movement	24,337	12,883
Realised Movements in Market Value		
	2018	2017
	\$	\$
Shares in Listed Companies (Australian)		
CSL Limited	0	14,818
Duluxgroup Limited	0	2,233
Insurance Australia Group Limited	3,955	0
Sydney Airport	0	14,847
Westfield Corporation	(1,673)	0
	2,282	31,898

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Shares in Listed Companies (Overseas)

Vanguard Us Total Market Shares Index Etf - Chess Depository Interests 1:1	10,237	0
	<hr/>	<hr/>
	10,237	0
	<hr/>	<hr/>
Total Realised Movement	12,519	31,898
	<hr/>	<hr/>
Changes in Market Values	36,856	44,781
	<hr/>	<hr/>

Note 13: Income Tax Expense

	2018	2017
	\$	\$
The components of tax expense comprise		
Current Tax	861	(3,948)
	<hr/>	<hr/>
Income Tax Expense	861	(3,948)
	<hr/>	<hr/>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	11,940	5,321
Less:		
Tax effect of:		
Non Taxable Contributions	26	23
Increase in MV of Investments	3,651	1,932
Exempt Pension Income	8,669	9,442
Realised Accounting Capital Gains	1,878	4,785
Accounting Trust Distributions	5,052	4,193
Add:		
Tax effect of:		
SMSF Non-Deductible Expenses	1,780	2,001
Pension Payments	6,075	6,000
Franking Credits	941	615
Foreign Credits	82	87
Net Capital Gains	3,476	4,757
Taxable Trust Distributions	1,512	964
Distributed Foreign Income	609	781
Rounding	0	(1)

HAPT Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2018

Income Tax on Taxable Income or Loss	7,139	150
Less credits:		
Franking Credits	6,274	4,097
Foreign Credits	5	1
Early stage venture capital limited partnership tax offset (D1)	0	0
Current Tax or Refund	<u>861</u>	<u>(3,948)</u>

HAPT Superannuation Fund

Trustees Declaration

The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2018 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2018 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2018.

Specifically, the trustees declares that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the fund. Where such events have occurred, the effect of such events has been accounted and noted in the fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....
Paul David Graham

Trustee

.....
Terri Shane Graham

Trustee

29 November 2018

HAPT Superannuation Fund
Self-Managed Superannuation Fund

Independent Auditor's Report

Approved SMSF auditor details

Name	Edward Neville Glasson
Business name	Marsh Tincknell Pty Ltd
Business Postal address	PO Box 6243, Upper Mount Gravatt, Queensland, 4122
SMSF auditor number (SAN)	100105093

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name	HAPT Superannuation Fund
Australian business number (ABN) or tax file number (TFN)	49590598321
Address	6 Mountain Blue Court, Mullumbimby, New South Wales, 2482
Year of income being audited	2018

To the SMSF trustees

of the HAPT Superannuation Fund

Independent Auditor's Report

PART A - FINANCIAL REPORT

Approved SMSF Auditor's Opinion

I have audited the special purpose financial report comprising the Statement of Financial Position as at 30 June 2018, the Operating Statement for the year then ended, a summary of significant accounting policies and other explanatory notes of the HAPT Superannuation Fund for the year ended 30 June 2018.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2018 and the results of its operations for the year then ended.

Basis of Opinion

My audit has been conducted in accordance with Australian Auditing Standards. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the self-managed superannuation fund in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Emphasis of Matter - Basis of accounting

Without modifying my opinion, I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist HAPT Superannuation Fund meet the requirements of the SMSF's governing rules, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the SISR. As a result, the financial report may not be suitable for another purpose.

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the Superannuation Industry (Supervision) Regulations 1994 (SISR). Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund. The going concern basis of accounting is appropriate when it is reasonably foreseeable that the fund will be able to meet its liabilities as they fall due.

The trustees are responsible for overseeing the fund's financial reporting process.

HAPT Superannuation Fund

Self-Managed Superannuation Fund

Independent Auditor's Report

Approved SMSF auditor's responsibilities for the audit of the financial report

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustees.

My objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

I have complied with the competency standards set by Australian Securities & Investments Commission (ASIC). My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

HAPT Superannuation Fund
Self-Managed Superannuation Fund

Independent Auditor's Report

PART B - COMPLIANCE REPORT

Approved SMSF Auditor's Opinion

I have performed a reasonable assurance engagement on the HAPT Superannuation Fund to provide an opinion in relation to its compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below in the Approved SMSF auditor's Responsibility section of this report.

In my opinion, each trustee of HAPT Superannuation Fund has complied, in all material respects, with the applicable provisions of the SISA and the SISR specified below, for the year ended 30 June 2018.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence requirements in accordance with the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the SISR.

I apply Australian Standard on Quality Control 1 ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement.

I have complied with the competency standards set by ASIC.

SMSF trustee's responsibility for compliance

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR and for identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements and monitor ongoing compliance.

Approved SMSF auditor's responsibility for the compliance report

My responsibility is to express an opinion on the trustees' compliance with the applicable requirements of the SISA and the SISR, based on the compliance engagement. My procedures included testing that the fund has an investment strategy that complies with the SISA and that the trustees make investments in line with that strategy, however, no opinion is made on its appropriateness to the fund members.

My reasonable assurance engagement has been conducted in accordance with applicable Standards on Assurance Engagements issued by the Auditing and Assurance Standards Board, to provide reasonable assurance that the trustees of the fund have complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

HAPT Superannuation Fund
Self-Managed Superannuation Fund

Independent Auditor's Report

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

An assurance engagement to report on the fund's compliance with the applicable requirements of the SISA and the SISR involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2018.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected. A reasonable assurance engagement does not provide assurance on whether compliance with the listed provisions will continue in the future.

Signature of approved SMSF auditor:

.....

Edward Neville Glasson

Date:

29 November 2018

HAPT Superannuation Fund

Self-Managed Superannuation Fund

Independent Auditor's Report

Appendix 1 – Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none">• fund members upon their retirement• fund members upon reaching a prescribed age• the dependants of a fund member in the case of the member's death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration

HAPT Superannuation Fund

Self-Managed Superannuation Fund

Independent Auditor's Report

S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms-length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

HAPT Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2018

	2018
	\$
Benefits accrued as a result of operations	79,599.00
Less	
Increase in MV of investments	24,337.00
Exempt current pension income	57,795.00
Realised Accounting Capital Gains	12,519.00
Accounting Trust Distributions	33,678.00
Non Taxable Contributions	175.00
	<u>128,504.00</u>
Add	
SMSF non deductible expenses	11,868.00
Pension Payments	40,500.00
Franking Credits	6,274.00
Foreign Credits	544.00
Net Capital Gains	23,176.00
Taxable Trust Distributions	10,078.00
Distributed Foreign income	4,062.00
	<u>96,502.00</u>
SMSF Annual Return Rounding	(3.00)
	<u>47,594.00</u>
Taxable Income or Loss	<u>47,594.00</u>
Income Tax on Taxable Income or Loss	7,139.10
Less	
Franking Credits	6,273.66
Foreign Credits	4.69
	<u>860.75</u>
CURRENT TAX OR REFUND	<u>860.75</u>
Supervisory Levy	259.00
	<u>1,119.75</u>
AMOUNT DUE OR REFUNDABLE	<u>1,119.75</u>

HAPT Superannuation Fund

Investment Summary Report

As at 30 June 2018

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
Cash/Bank Accounts									
Cash Account - Acuity Portfolio		3,459.570000	3,459.57	3,459.57	3,459.57			0.32 %	
CBA Investment Account		96.000000	96.00	96.00	96.00			0.01 %	
Ubank Term Deposit 1006		51,441.620000	51,441.62	51,441.62	51,441.62			4.80 %	
Ubank Usaver 3124		3,400.570000	3,400.57	3,400.57	3,400.57			0.32 %	
Ubank Usaver 3167		4,823.910000	4,823.91	4,823.91	4,823.91			0.45 %	
			63,221.67		63,221.67		0.00 %	5.89 %	
Shares in Listed Companies (Australian)									
ANN.AX	Ansell Limited - Ordinary Fully Paid	1,020.00	27.190000	27,733.80	24.68	25,171.80	2,562.00	10.18 %	2.59 %
ANZ.AX	Australia And New Zealand Banking Group Limited	522.00	28.240000	14,741.28	28.73	14,995.01	(253.73)	(1.69) %	1.37 %
BOQ.AX	Bank of Queensland Limited. - Ordinary Fully Paid	1,924.00	10.190000	19,605.56	10.41	20,020.64	(415.08)	(2.07) %	1.83 %
CBA.AX	Commonwealth Bank Of Australia.	492.00	72.870000	35,852.04	81.25	39,976.56	(4,124.52)	(10.32) %	3.34 %
CPU.AX	Computershare Limited.	1,187.00	18.430000	21,876.41	15.59	18,508.72	3,367.69	18.20 %	2.04 %
DMP.AX	Domino's Pizza Enterprises Limited	319.00	52.220000	16,658.18	56.27	17,950.85	(1,292.67)	(7.20) %	1.55 %
LLC.AX	Lendlease Group	1,660.00	19.810000	32,884.60	15.02	24,928.48	7,956.12	31.92 %	3.07 %
MQG.AX	Macquarie Group Limited	247.00	123.650000	30,541.55	80.85	19,970.70	10,570.85	52.93 %	2.85 %
NAB.AX	National Australia Bank Limited	464.00	27.410000	12,718.24	32.30	14,989.08	(2,270.84)	(15.15) %	1.19 %
OMN.AX	Onemarket Limited	131.00	1.280000	167.68	1.35	176.90	(9.22)	(5.21) %	0.02 %
QUB.AX	Qube Holdings Limited	8,147.00	2.410000	19,634.27	2.45	19,999.15	(364.88)	(1.82) %	1.83 %
SCG.AX	Scentre Group	4,680.00	4.390000	20,545.20	4.28	20,022.60	522.60	2.61 %	1.92 %
TLS.AX	Telstra Corporation Limited.	16,508.00	2.620000	43,250.96	5.45	90,037.91	(46,786.95)	(51.96) %	4.03 %
URW.AX	Unibail-rodamco-westfield	961.00	14.670000	14,097.87	14.71	14,133.15	(35.28)	(0.25) %	1.31 %
			310,307.64		340,881.55	(30,573.91)	(8.97) %	28.93 %	
Units in Listed Unit Trusts (Australian)									
IAF.AX	Ishares Core Composite Bond Etf	366.00	107.010000	39,165.66	109.19	39,963.20	(797.54)	(2.00) %	3.65 %

HAPT Superannuation Fund

Investment Summary Report

As at 30 June 2018

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
ILC.AX	Ishares S&p/asx 20 Etf	1,676.00	24.580000	41,196.08	23.96	40,163.56	1,032.52	2.57 %	3.84 %
ISO.AX	Ishares S&p/asx Small Ordinaries Etf	6,628.00	5.240000	34,730.72	4.53	29,997.56	4,733.16	15.78 %	3.24 %
SLF.AX	Spdr S&p/asx 200 Listed Property Fund	3,357.00	12.620000	42,365.34	11.93	40,055.45	2,309.89	5.77 %	3.95 %
VAS.AX	Vanguard Australian Shares Index Etf	778.00	79.760000	62,053.28	70.60	54,927.21	7,126.07	12.97 %	5.79 %
			219,511.08		205,106.98	14,404.10	7.02 %	20.47 %	
Units in Unlisted Unit Trusts (Australian)									
EQI0015AU	Aberdeen International Equity	34,716.20	0.788700	27,380.67	1.15	40,000.00	(12,619.33)	(31.55) %	2.55 %
APN0008AU	Apn Areit Fund	9,252.41	1.706300	15,787.39	1.62	15,000.00	787.39	5.25 %	1.47 %
MAQ0274AU	Macquarie Dynamic Bond Fund	24,449.88	1.020374	24,948.02	1.02	25,000.00	(51.98)	(0.21) %	2.33 %
MGE0001AU	Magellan Global Fd	17,160.23	2.262400	38,823.30	2.04	35,000.00	3,823.30	10.92 %	3.62 %
RFA0813AU	Pendal Fixed Interest Fund	21,114.86	1.184800	25,016.89	1.18	25,000.00	16.89	0.07 %	2.33 %
PER0116AU	Perpetual's Wsale Ethical SRI Fund	19,656.02	2.052140	40,336.90	2.03	40,000.00	336.90	0.84 %	3.76 %
PLA0002AU	Platinum International Fund	13,604.83	2.305400	31,364.58	2.21	30,000.00	1,364.58	4.55 %	2.92 %
VAN0109AU	Vanguard Conservative Index Fund	28,953.42	1.179500	34,150.56	1.17	34,000.00	150.56	0.44 %	3.18 %
			237,808.31		244,000.00	(6,191.69)	(2.54) %	22.17 %	
Units in Unlisted Unit Trusts (Overseas)									
ADV0067AU	Advan Int'l Mlti-Blnd W/S	18,216.60	1.048300	19,096.46	1.10	20,000.00	(903.54)	(4.52) %	1.78 %
FID0015AU	Fidelity India Fd	2,873.68	33.357800	95,859.64	27.84	80,000.00	15,859.64	19.82 %	8.94 %
SCH0030AU	Schroder Global Value Fund	39,718.57	0.907400	36,040.63	0.88	35,000.00	1,040.63	2.97 %	3.36 %
ETL0071AU	T. Rowe Price Glob Equity Fd	57,586.00	1.575700	90,738.26	1.30	75,000.00	15,738.26	20.98 %	8.46 %
			241,734.99		210,000.00	31,734.99	15.11 %	22.54 %	
			1,072,583.69		1,063,210.20	9,373.49	0.88 %	100.00 %	

HAPT Superannuation Fund

Investment Income Report

As at 30 June 2018

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
Cash at Bank													
	Cash Account - Acuity Portfolio	16.68			16.68	0.00	0.00	0.00	16.68			0.00	0.00
	CBA Investment Account	2.30			2.30	0.00	0.00	0.00	2.30			0.00	0.00
	Ubank Term Deposit 1006	1,029.31			1,029.31	0.00	0.00	0.00	1,029.31			0.00	0.00
	Ubank Usaver 3124	46.50			46.50	0.00	0.00	0.00	46.50			0.00	0.00
	Ubank Usaver 3167	75.24			75.24	0.00	0.00	0.00	75.24			0.00	0.00
		1,170.03			1,170.03	0.00	0.00	0.00	1,170.03			0.00	0.00
Distributions Received													
	Lend Lease Group - Unit/Ordinary Fully Paid Stapled Securities	153.39			38.49	0.00	4.75	1.43	44.67		0.00	27.58	83.98
	Westfield Corporation - Stapled Securities	846.86			51.40	0.00	288.33	23.45	363.18		0.00	0.00	530.60
		1,000.25			89.89	0.00	293.08	24.88	407.85		0.00	27.58	614.58
Shares in Listed Companies (Australian)													
ANN.AX	Ansell Limited - Ordinary Fully Paid	569.81	147.06	422.75		63.03			632.84		0.00		
ANZ.AX	Australia And New Zealand Banking Group Limited	835.20	835.20	0.00		357.94			1,193.14		0.00		
CBA.AX	Commonwealth Bank Of Australia.	1,509.30	1,509.30	0.00		646.85			2,156.15		0.00		
CPU.AX	Computershare Limited.	225.53	0.00	225.53		0.00			225.53		0.00		
DMP.AX	Domino's Pizza Enterprises Limited	328.57	145.76	182.82		62.46			391.04		0.00		
IAG.AX	Insurance Australia Group Limited	572.00	572.00	0.00		245.14			817.14		0.00		
IAF.AX	Ishares Core Composite Bond Etf	891.42			821.63	0.00	69.80	0.00	891.43		0.00	0.00	0.00
ILC.AX	Ishares S&p/asx 20 Etf	1,853.63	1,659.54	102.46	50.50	748.59	18.98	0.00	2,580.07		0.00	0.00	22.15
ISO.AX	Ishares S&p/asx Small Ordinaries Etf	642.28	385.85	58.60	88.86	215.04	52.43	9.60	810.38		0.00	42.59	23.55
LLC.AX	Lendlease Group	960.34	0.00	960.34		0.00			960.34		0.00		
MQG.AX	Macquarie Group Limited	1,197.95	539.08	658.87		231.03			1,428.98		0.00		
NAB.AX	National Australia Bank Limited	918.72	918.72	0.00		393.74			1,312.46		0.00		

HAPT Superannuation Fund

Investment Income Report

As at 30 June 2018

Investment		Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
									(Excl. Capital Gains) * 2				
QUB.AX	Qube Holdings Limited	448.09	448.09	0.00		192.04			640.13		0.00		
SCG.AX	Scentre Group	109.98	109.98	0.00		47.13			157.11		0.00		
SLF.AX	Spdr S&p/Asx 200 Listed Property Fund - Exchange Traded Fund Units Fully Paid	3,658.69	0.38	41.13	796.68	2.34	256.07	6.50	1,103.10		0.00	2,047.24	523.69
TLS.AX	Telstra Corporation Limited.	4,374.62	4,374.62	0.00		1,874.83			6,249.45		0.00		
VAS.AX	Vanguard Australian Shares Index Etf - Exchange Traded Fund Units Fully Paid	2,623.68	1,798.32	240.34	396.99	804.57	52.75	1.78	3,294.75		0.00	208.90	(71.84)
WFD.AX	Westfield Corporation	176.90	0.00	176.90		0.00			176.90		0.00		
		21,896.71	13,443.90	3,069.74	2,154.66	5,884.73	450.03	17.88	25,020.94		0.00	2,298.73	497.55
Shares in Listed Companies (Overseas)													
VTS	Vanguard Us Total Market Shares Index Etf - Chess Depository Interests 1:1	771.80	0.00	0.00		0.00	771.80	136.21	908.01		0.00		
		771.80	0.00	0.00		0.00	771.80	136.21	908.01		0.00		
Units in Listed Unit Trusts (Australian)													
SCG.AX	Scentre Group	906.97	0.34		470.08	0.15	280.41	0.00	750.98		0.00	63.00	93.15
		906.97	0.34		470.08	0.15	280.41	0.00	750.98		0.00	63.00	93.15
Units in Unlisted Unit Trusts (Australian)													
EQI0015AU	Aberdeen International Equity	2,190.87			4.70	0.00	434.93	75.14	514.77		0.00	1,826.38	0.00
APN0008AU	Apn Areit Fund	965.28		25.32	358.80	0.00	46.20	0.00	430.32		0.00	535.08	0.00
MAQ0274AU	Macquarie Dynamic Bond Fund	324.54			34.39	0.00	290.15	0.00	324.54		0.00	0.00	0.00
MGE0001AU	Magellan Global Fd	2,770.63			0.47	0.00	238.69	73.27	312.43		0.00	2,604.74	0.00
RFA0813AU	Pendal Fixed Interest Fund	963.37			877.82	0.00	85.54	0.00	963.36		0.00	0.00	0.00
PER0116AU	Perpetual's Wsale Ethical SRI Fund	1,548.34	672.21	57.31	39.62	366.16	58.34	5.67	1,199.31		0.00	847.61	0.00
PLA0002AU	Platinum International Fund	3,319.25				0.20	261.60	65.21	327.01		0.00	3,122.86	0.00
VAN0109AU	Vanguard Conservative Index Fund	578.75	49.35	6.55	455.33	22.42	74.27	6.75	614.67		0.00	0.00	0.00
		12,661.03	721.56	89.18	1,771.13	388.78	1,489.72	226.04	4,686.41		0.00	8,936.67	0.00
Units in Unlisted Unit Trusts (Overseas)													

HAPT Superannuation Fund

Investment Income Report

As at 30 June 2018

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
ADV0067AU Advan Int'l Mlti-Blnd W/S	1,020.56			481.50	0.00	541.00	1.94	1,024.44		0.00	0.00	0.00
SCH0030AU Schroder Global Value Fund	1,887.43			12.62	0.00	1,005.66	137.25	1,155.53		0.00	2,125.43	(1,119.03)
ETL0071AU T. Rowe Price Glob Equity Fd	6,532.54				0.00	2.01	0.00	2.01		0.00	6,530.52	0.00
	9,440.53			494.12	0.00	1,548.67	139.19	2,181.98		0.00	8,655.95	(1,119.03)
	47,847.32	14,165.80	3,158.92	6,149.91	6,273.66	4,833.71	544.20	35,126.20		0.00	19,981.93	86.25

Assessable Income (Excl. Capital Gains) **35,126.20**

Net Capital Gain **15,172.39**

Total Assessable Income 50,298.59

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Members Statement

Paul David Graham
 6 Mountain Blue Court
 Mullumbimby, New South Wales, 2482, Australia

Your Details

Date of Birth : 26/12/1956
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 28/07/2011
 Service Period Start Date: 28/07/2011
 Date Left Fund:
 Member Code: GRAPAU00001P
 Account Start Date 01/01/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

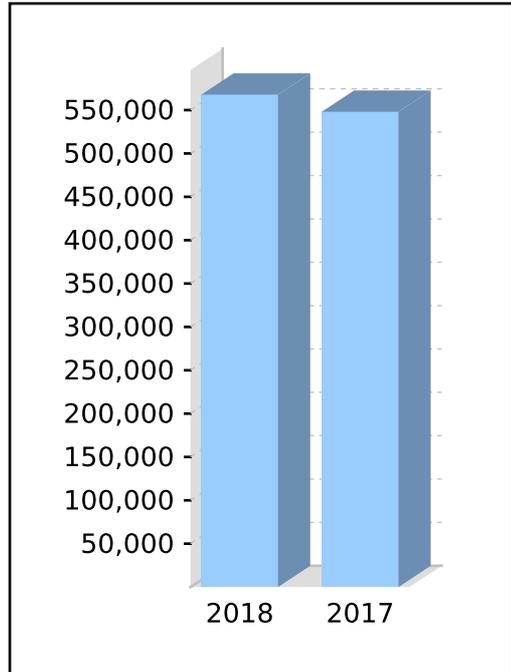
Nominated Beneficiaries Terri Shane Graham
 Vested Benefits 567,850
 Total Death Benefit 567,850
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 567,850

Preservation Components
 Preserved
 Unrestricted Non Preserved 567,850
 Restricted Non Preserved

Tax Components
 Tax Free (74.27%) 421,736
 Taxable 146,114



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	548,085	528,100
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	41,685	42,136
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	21,920	22,150
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	567,850	548,086

Members Statement

Paul David Graham
 6 Mountain Blue Court
 Mullumbimby, New South Wales, 2482, Australia

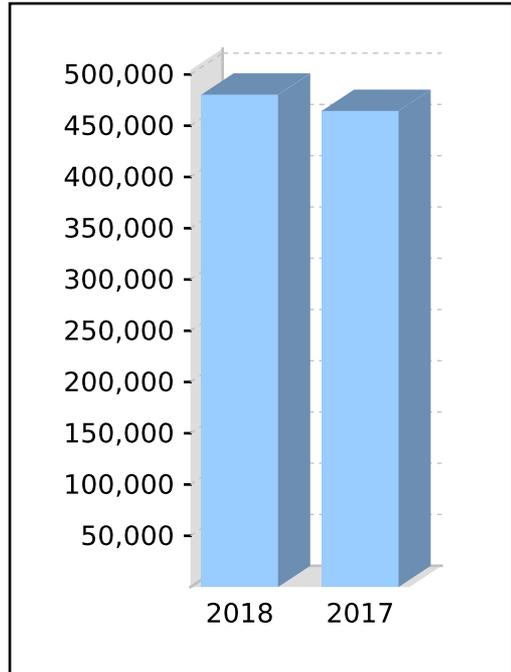
Your Details

Date of Birth : 26/12/1956
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 28/07/2011
 Service Period Start Date: 28/07/2011
 Date Left Fund:
 Member Code: GRAPAU00003P
 Account Start Date 01/01/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries Terri Shane Graham
 Vested Benefits 480,331
 Total Death Benefit 480,331
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits	480,331
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	480,331
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (99.26%)	476,764
Taxable	3,568



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	464,432	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	34,479	35,966
Internal Transfer In		446,316
<u>Decreases to Member account during the period</u>		
Pensions Paid	18,580	17,850
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	480,331	464,432

Members Statement

Paul David Graham
 6 Mountain Blue Court
 Mullumbimby, New South Wales, 2482, Australia

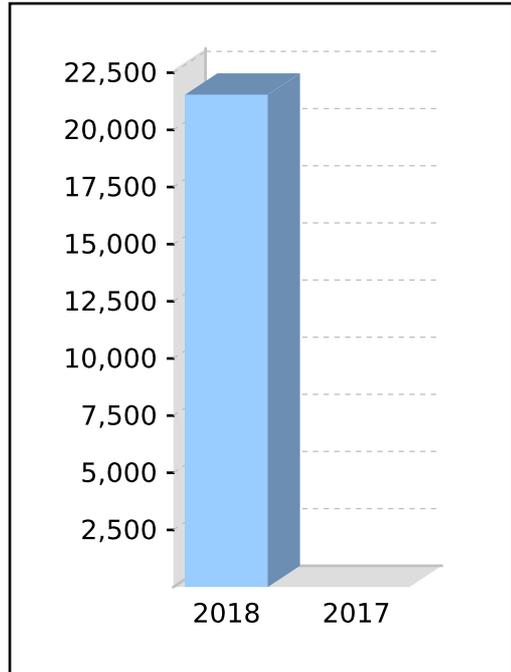
Your Details

Date of Birth : 26/12/1956
 Age: 61
 Tax File Number: Provided
 Date Joined Fund: 28/07/2011
 Service Period Start Date: 28/07/2011
 Date Left Fund:
 Member Code: GRAPAU00004A
 Account Start Date 01/07/2017
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries Paul and Terri Graham
 Vested Benefits 21,542
 Total Death Benefit 21,542

Your Balance

Total Benefits	21,542
<u>Preservation Components</u>	
Preserved	21,542
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	21,542



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017		
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	25,000	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	207	
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750	
Income Tax	(85)	
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	21,542	0

Members Statement

Terri Shane Graham
 6 Mountain Blue Court
 Mullumbimby, New South Wales, 2482, Australia

Your Details

Date of Birth : 10/07/1965
 Age: 52
 Tax File Number: Provided
 Date Joined Fund: 28/07/2011
 Service Period Start Date:
 Date Left Fund:
 Member Code: GRATER00001A
 Account Start Date 28/07/2011
 Account Phase: Accumulation Phase
 Account Description: Accumulation

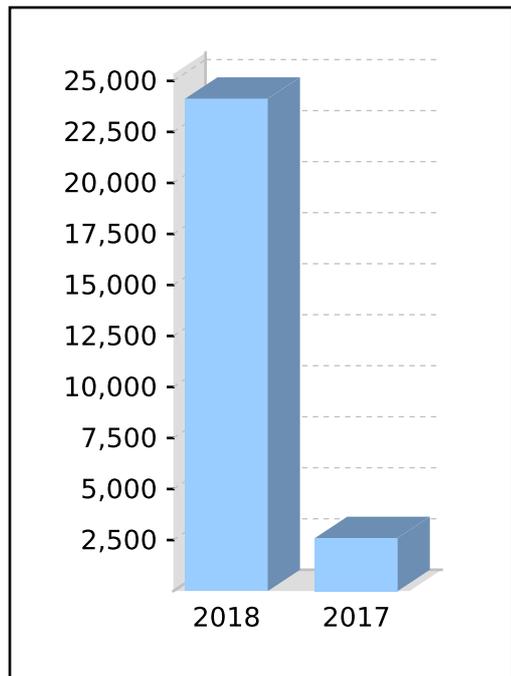
Nominated Beneficiaries Paul David Graham
 Vested Benefits 24,132
 Total Death Benefit 24,132
 Current Salary 0
 Previous Salary 0
 Disability Benefit 0

Your Balance

Total Benefits 24,132

Preservation Components
 Preserved 24,132
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 361
 Taxable 23,771



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2017	2,601	1,283
<u>Increases to Member account during the period</u>		
Employer Contributions	1,872	1,170
Personal Contributions (Concessional)	22,500	
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions	175	152
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	458	147
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,656	175
Income Tax	(182)	(25)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2018	24,132	2,602

Memorandum of Resolutions of

Paul David Graham and Terri Shane Graham

ATF HAPT Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the superannuation fund be signed.

ANNUAL RETURN:

Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

The allocation of the fund's assets and the fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.

ALLOCATION OF INCOME:

It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

AUDITORS:

It was resolved that

Marsh Tincknell Pty Ltd

of

PO Box 6243, Upper Mount Gravatt, Queensland 4122

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

Brendan Podevin

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**Memorandum of Resolutions of
Paul David Graham and Terri Shane Graham
ATF HAPT Superannuation Fund**

CLOSURE:

Signed as a true record –

.....
Paul David Graham
29 November 2018

.....
Terri Shane Graham
29 November 2018

Self-managed superannuation fund annual return

2018

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2018* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2018* (NAT 71606) (the instructions) can assist you to complete this annual return.

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

- Place in ALL applicable boxes.

Section A: Fund information

➔ To assist processing, write the fund's TFN at the top of pages 3, 5 and 7.

1 Tax file number (TFN)

- ❗ The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

Is this an amendment to the SMSF's 2018 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** Day / Month / Year

Was Part B of the audit report qualified? **B** No Yes

If the audit report was qualified, have the reported compliance issues been rectified? **C** No Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Financial institution details for super payments and tax refunds

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at **B**.

Fund BSB number (must be six digits)

Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

B Financial institution details for tax refunds only

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

BSB number (must be six digits)

Account number

Account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

We will use your electronic service address alias to communicate with your fund about ATO super payments.

8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** No Yes

9 Was the fund wound up during the income year?
 No Yes If yes, provide the date on which the fund was wound up Day / Month / Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E **Yes** Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2018*.

Have you applied an exemption or rollover? **M** No Yes

Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income		Loss
D1 \$	Net foreign income	D \$

Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$

Number

Gross payments where ABN not quoted **H** \$

Gross distribution from partnerships **I** \$

Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Code

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **No-TFN-quoted contributions

R3 \$

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

Assessable contributions **R** \$
(**R1** plus **R2** plus **R3** less **R6**)

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

*Assessable income due to changed tax status of fund **T** \$

Net non-arm's length income **U** \$
(subject to 45% tax rate)
(**U1** plus **U2** plus **U3**)

Code

*This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** \$
(Sum of labels **A** to **U**)

Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME **V** \$
(**W** less **Y**)

Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

- Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$		A2 \$	
Interest expenses overseas	B1 \$		B2 \$	
Capital works expenditure	D1 \$		D2 \$	
Decline in value of depreciating assets	E1 \$		E2 \$	
Insurance premiums – members	F1 \$		F2 \$	
Death benefit increase	G1 \$			
SMSF auditor fee	H1 \$		H2 \$	
Investment expenses	I1 \$		I2 \$	
Management and administration expenses	J1 \$		J2 \$	
Forestry managed investment scheme expense	U1 \$		U2 \$	
Other amounts	L1 \$	Code	L2 \$	Code
Tax losses deducted	M1 \$			
	TOTAL DEDUCTIONS N \$ (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y \$ (Total A2 to L2)	
	#TAXABLE INCOME OR LOSS O \$ (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	Loss	TOTAL SMSF EXPENSES Z \$ (N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2018* on how to complete the calculation statement.

#Taxable income **A \$**
(an amount must be included even if it is zero)

#Tax on taxable income **T1 \$**
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J \$**
(an amount must be included even if it is zero)

Gross tax **B \$**

(T1 plus J)

Foreign income tax offset C1 \$	
Rebates and tax offsets C2 \$	Non-refundable non-carry forward tax offsets C \$
	<i>(C1 plus C2)</i>

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 \$	
Early stage venture capital limited partnership tax offset carried forward from previous year D2 \$	Non-refundable carry forward tax offsets D \$
Early stage investor tax offset D3 \$	<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset carried forward from previous year D4 \$	

SUBTOTAL 2

T3 \$

(T2 less D – cannot be less than zero)

Complying fund's franking credits tax offset E1 \$	
No-TFN tax offset E2 \$	
National rental affordability scheme tax offset E3 \$	Refundable tax offsets E \$
Exploration credit tax offset E4 \$	<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Credit for interest on early payments – amount of interest	
H1 \$	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	
Credit for interest on no-TFN tax offset	
H6 \$	
Credit for foreign resident capital gains withholding amounts	
H8 \$	
	Eligible credits
	H \$
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2018*.

Tax losses carried forward to later income years **U \$**
 Net capital losses carried forward to later income years **V \$**

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth Day / Month / Year

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A \$**
- ABN of principal employer **A1**
- Personal contributions **B \$**
- CGT small business retirement exemption **C \$**
- CGT small business 15-year exemption amount **D \$**
- Personal injury election **E \$**
- Spouse and child contributions **F \$**
- Other third party contributions **G \$**
- Assessable foreign superannuation fund amount **I \$**
- Non-assessable foreign superannuation fund amount **J \$**
- Transfer from reserve: assessable amount **K \$**
- Transfer from reserve: non-assessable amount **L \$**
- Contributions from non-complying funds and previously non-complying funds **T \$**
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M \$**

TOTAL CONTRIBUTIONS N \$

Other transactions

Accumulation phase account balance S1 \$	Allocated earnings or losses O \$	Loss
Retirement phase account balance – Non CDBIS S2 \$	Inward rollovers and transfers P \$	
Retirement phase account balance – CDBIS S3 \$	Outward rollovers and transfers Q \$	Code
	Lump Sum payment R1 \$	
	Income stream payment R2 \$	Code
TRIS Count	CLOSING ACCOUNT BALANCE S \$	
	(S1 plus S2 plus S3)	

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth Day / Month / Year

Contributions

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$

- Employer contributions **A \$**
- ABN of principal employer **A1**
- Personal contributions **B \$**
- CGT small business retirement exemption **C \$**
- CGT small business 15-year exemption amount **D \$**
- Personal injury election **E \$**
- Spouse and child contributions **F \$**
- Other third party contributions **G \$**
- Assessable foreign superannuation fund amount **I \$**
- Non-assessable foreign superannuation fund amount **J \$**
- Transfer from reserve: assessable amount **K \$**
- Transfer from reserve: non-assessable amount **L \$**
- Contributions from non-complying funds and previously non-complying funds **T \$**
- Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M \$**

TOTAL CONTRIBUTIONS N \$

Other transactions

Accumulation phase account balance **S1 \$**

Retirement phase account balance – Non CDBIS **S2 \$**

Retirement phase account balance – CDBIS **S3 \$**

TRIS Count

- Allocated earnings or losses **O \$**
- Inward rollovers and transfers **P \$**
- Outward rollovers and transfers **Q \$**
- Lump Sum payment **R1 \$**
- Income stream payment **R2 \$**

Loss

Code

Code

CLOSING ACCOUNT BALANCE S \$
(S1 plus S2 plus S3)

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A \$**

Unlisted trusts **B \$**

Insurance policy **C \$**

Other managed investments **D \$**

15b Australian direct investments

Cash and term deposits **E \$**

Debt securities **F \$**

Loans **G \$**

Listed shares **H \$**

Unlisted shares **I \$**

Limited recourse borrowing arrangements **J \$**

Non-residential real property **K \$**

Residential real property **L \$**

Collectables and personal use assets **M \$**

Other assets **O \$**

Limited recourse borrowing arrangements

Australian residential real property **J1 \$**

Australian non-residential real property **J2 \$**

Overseas real property **J3 \$**

Australian shares **J4 \$**

Overseas shares **J5 \$**

Other **J6 \$**

15c Overseas direct investments

Overseas shares **P \$**

Overseas non-residential real property **Q \$**

Overseas residential real property **R \$**

Overseas managed investments **S \$**

Other overseas assets **T \$**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$
(Sum of labels **A** to **T**)

15d In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes **\$**

15e Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	
V1 \$	
Permissible temporary borrowings	
V2 \$	
Other borrowings	
V3 \$	Borrowings V \$
Total member closing account balances (total of all CLOSING ACCOUNT BALANCE s from Sections F and G) W \$	
	Reserve accounts X \$
	Other liabilities Y \$
TOTAL LIABILITIES Z \$	

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2017–18 income year, write **2018**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2018*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2018* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2018*. **D**

Section K: Declarations

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

Authorised trustee's, director's or public officer's signature

Date Day / Month / Year

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

 The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day / Month / Year

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

.....**Electronic Lodgment Declaration (SMSF)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
-----------------	--------------	------

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration:

I declare that:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director

Date

/ /

ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

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I authorise the refund to be deposited directly to the specified account

Signature

Date

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.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature

Date

Contact name

Client Reference

Agent's Phone Number

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