

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
M J OSHEA SUPERFUND  
HELD ON 24/10/17 AT  
62 MURNIN STREET, WALLSEND NSW**

**PRESENT**

Michael O'Shea

Dianna O'Shea

Michael O'Shea

**APPROVAL OF  
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**ALLOCATION OF  
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

<b>Member Name/Contribution type</b>	<b>Amount</b>
<i>Ms Dianna O'Shea</i>	
Employer	28,916.59
<i>Mr Michael O'Shea</i>	
Employer	6,414.23

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

**ALLOCATION OF NET  
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	<b>Income</b>	<b>Fund Tax</b>	<b>Conts Tax</b>	<b>Direct Tax</b>
<i>Ms Dianna O'Shea</i>				
Accumulation	881.71	132.18	4,337.49	0.00
<i>Mr Michael O'Shea</i>				
Accumulation	826.60	123.91	962.13	0.00
<i>Mr Michael O'Shea</i>				
Accumulation	160.00	23.99	0.00	0.00

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

## **REPORTS AND STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2017 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2017, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2017.

## **INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2017 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2017 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.



**REVIEW OF INVESTMENT  
STRATEGY:**

The fund's investment performance for the year ended 30 June 2017 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER  
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 Section 120 of the S/SA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

**AUDITOR:**

It was resolved that

Frances Borg  
of  
Deloitte  
PO Box N250  
Sydney, NSW 1220

act as the auditor of the fund for the next financial year.

**TAX AGENT:**

It was resolved that

Mr Dene Kilpatrick  
of

Level 4  
16A Bolton Street  
Newcastle, NSW 2300

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

  
..... Dated: 24/10/17  
Michael O'Shea  
Chairperson

The Trustees  
M J O'Shea Super Fund  
c/- Cooks Hill Consulting Group  
PO Box 1798  
NEWCASTLE NSW 2300

09 May 2017

To The Trustees of M J O'Shea Super Fund

## **The Objective and Scope of the Audit**

You have requested that we audit the M J O'Shea Super Fund (the "Fund") for the year ended 30 June 2016 and future years:

- special purpose financial report, which comprises the statement of financial position as at 30 June and the operating statement for the year ended 30 June and the notes to the financial statements (the "Financial Audit"); and
- Compliance audit during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 ("SISA") and SIS Regulations ("SISR") specified in the approved form auditor's report as issued by the ATO each year.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. This letter and our standard terms and conditions, which are enclosed with this letter, set out the basis on which we will provide our services to you.

Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the Fund's compliance with the specified requirements of the SISA and SISR.

## **The Responsibilities of the Approved SMSF Auditor**

We will conduct our Financial Audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board ("AUASB"). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

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The annual audit of the financial report and records of the Fund must be carried out during and after the end of each year of income. In accordance with Section 35 of SISA, we are required to provide to the Trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, being a day before the latest date stipulated by the ATO for lodgement of the Fund's Annual Return. It should be noted that there may be circumstances in which our report may differ from its expected form and content based on our audit findings.

## **Financial Audit**

A Financial Audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A Financial Audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal control relevant to the Fund's preparation of the financial report 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 controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the Fund's system of accounting and internal control that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

## **Compliance Audit**

A compliance engagement involves performing audit procedures to obtain audit evidence about the Fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the Fund, which gives due consideration to risk, return, liquidity and diversification. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

## **The Responsibility of the Trustees**

We take this opportunity to remind you that it is the responsibility of each Trustee to ensure that the Fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the Fund. Each Trustee is also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that each Trustee is responsible for the preparation and fair presentation of the financial report and for determining the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SISA and SISR including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements;
- Selecting and applying appropriate accounting policies;
- Making accounting estimates that are reasonable in the circumstances;
- Ensuring that any scanned documentation provided is a true original and where requested the true original is made available for our inspection
- Making available to us all the books of the Fund, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit.
- Section 35C(2) of SISA requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the Trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the Trustees of the Fund and we disclaim any assumption of responsibility for any reliance on our report or on the financial report to which it relates, to any person other than the Trustees of the Fund, or for any purpose other than that for which it was prepared.

## **Confidentiality**

We note that you have appointed Cooks Hill Consulting Group as administrator of the Fund ("Administrator") and we will be receiving Confidential Information relating to the Fund directly from the Administrator and providing Confidential Information to the Administrator on your behalf. By signing this letter you provide your express consent for us to receive and disclose any information relating to our services with the Administrator. You also acknowledge that your Administrator will facilitate the transfer of information between you and us in connection with our provision of the services to you.

## **Independence**



You confirm that, to the best of your knowledge the Trustees of the Fund (including where the trustee is a company, the directors of the trustee company) are not (1) current Deloitte partners or employees, or (2) the immediate family member (spouse, de-facto, dependent) of a current Deloitte partner. Should you become aware of any changes to this, you will notify us immediately.

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the applicable professional standards in relation to the audit of the Fund. In conducting our Financial Audit and compliance engagement, should we become aware that we have contravened the independence requirements we shall notify you on a timely basis.

## **Report on Matters Identified**

Under Section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the Trustees to rectify the matter. Finally, under Section 130 we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.

You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities.

## **Regulatory and professional reviews**

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor. In such instances additional costs will be billed to the Fund.

## **Pre-Audit Representation**

In preparation for our examination of the special purpose financial report of the Fund as at 30 June, we require each Trustee of the Fund to make certain disclosures in relation to the risk of fraud. By signing this letter, each Trustee of the Fund hereby confirms the following representations are true to the best of their knowledge and belief:

### ***Documentation***



The Trustees of the Fund acknowledge that they are responsible for providing us, as auditor, with access to all information that is relevant to the preparation of the financial report, and any additional information we may request.

## ***Risk of Fraud***

The risk that the financial report is materially misstated due to fraud is considered to be low as a result of the following:

- The Trustees are signatories on all transactions of the Fund, no other party has the authority to act on behalf of the Trustee; and
- Reconciliations are undertaken by the Fund's Administrator for both investments held and all bank accounts maintained by the Fund.

The Trustees have not identified any specific risks of fraud, however acknowledge that if fraud existed within the Fund, the most likely areas of concern would be investments or cash being misappropriated or contributions being intercepted prior to being banked into the Fund's bank account.

## ***Procedures for Identifying and Responding to Fraud***

The Trustees believe the procedures in place reduce the risk of fraud, however should fraudulent activity be identified, the Trustees would ensure all Trustees are aware of the situation and the Fund's Administrator and auditor would be informed.

Depending on the situation, steps would be implemented to cease the fraudulent activity and controls would be put in place to limit any future activity from affecting the Fund.

## ***Existence of Fraud***

The Trustees confirm that they have no knowledge of any actual, suspected or alleged fraud affecting the Fund.

Should you become aware of any changes to the above representations or become aware of any actual, suspected or alleged fraud affecting the Fund you should notify us immediately.

## **Fees**

You will receive the invoice for our SMSF audit services from your Administrator and we ask that you kindly respect the payment terms.

We look forward to full co-operation with you and trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

## **Termination**

Where the Administrator is no longer the appointed administrator of M J O'Shea Super Fund our appointment as auditor under this engagement letter will terminate and the Trustees will be required to appoint a new auditor. This should occur at least 45 days before the due date for lodgement of the Fund's annual return with the ATO.

## Special Terms

Our standard terms and conditions attached to this letter are amended as follows:

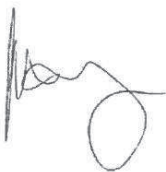
- Clause 10.4, 10.5 and 10.6 are deleted in their entirety; and
- Clause 10.7 is amended by deleting the words: *"Where amounts remain due and unpaid we may charge you interest at an annual rate of 2% over the Bank Bill Swap Rate published in the Australian Financial Review on the date payment is due."*

## Other

This letter will be effective for future years unless we advise you of its amendment or replacement, or if the engagement is terminated. Please sign and return this letter to indicate that it is in accordance with your understanding of the Financial Audit and compliance engagement arrangements of the Fund.

Yours faithfully

DELOITTE TOUCHE TOHMATSU



Joanne Heighway  
Partner  
Chartered Accountants

Acknowledged on behalf of the Trustees of M J O'Shea Super Fund by:

Signature: 

Name: Michael J O'Shea

Title: Trustee

Date: 24/10/17



Deloitte Touche Tohmatsu  
Grosvenor Place  
Level 25  
225 George Street  
Sydney NSW 2000

Dear Joanne Heighway,

### **Trustee Representation Letter**

This representation letter is provided in connection with your audit of the special purpose financial report of the M J O'Shea Super Fund (the "Fund") and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30 June 2017, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2017 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We have fulfilled our responsibilities, as set out in the audit engagement letter and we acknowledge our responsibility for compliance with the SISA and SISR and ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

Except for the matters reported in the accompanying Management Letter to the trustees we confirm, to the best of our knowledge and belief:

1. Sole purpose test

The fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill health.

2. Trustees are not disqualified

No disqualified person acts as a director of the trustee company or as an individual trustee.

### 3. Trust deed, trustees' responsibilities and fund conduct

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee or director of the corporate trustee receives any remuneration of any duties or services performed by the trustee or director of the corporate trustee in relation to the Fund.

The Fund has been conducted in accordance with its constituent trust deed at all times during the year and there were no amendments to the trust deed during the year, except as notified to you.

The trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The trustees are not subject to any contract or obligation which would prevent or hinder the trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with SISA, SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR and are presented accurately and completely in the financial statements.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.

### 4. Investment strategy

The investment strategy has been determined with due regard to risk, return, liquidity, diversity, and the insurance needs of fund members. The assets of the Fund are invested in line with this strategy.

### 5. Accounting policies

All the significant accounting policies of the Fund are adequately described in the financial report and the notes attached thereto. These policies are consistent with the policies adopted last year.

## 6. Fund books and records

We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We confirm that all copies of documents (either manual or electronic) provided to you are true copies of the original documents.

We acknowledge our responsibility for the design, implementation and maintenance of internal control to prevent and detect fraud and error. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud.

There has been no fraud or suspected fraud affecting the Fund involving the trustees or management who have significant roles in internal control or others where the fraud could have a material effect on the financial report.

There have been no allegations of fraud, or suspected fraud, affecting the Fund's financial report communicated by employees, former employees, analysts, regulators or others.

There have been no instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report.

All accounting records and financial reports have been kept for 5 years, minutes and records of trustees' or directors of the corporate trustee meetings have been kept for 10 years and S104A trustee declarations in the approved form have been signed and kept for each trustee appointed after 30 June 2007.

## 7. Asset form and valuation

The assets of the Fund are being held in a form suitable for the benefit of the members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at market value. Such amounts are considered reasonable in light of present circumstances.



We have no plans or intentions that may materially affect the carrying values, or classification of assets and liabilities. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

The trustees have obtained adequate insurance coverage over any property or collectible investment held by the fund, and this cover remains in place in order to ensure the assets of the fund are protected for the benefit of members.

8. Uncorrected misstatements and disclosure deficiencies

We believe the effect of those uncorrected financial statement misstatements, including disclosure deficiencies, aggregated by you during the audit and included in Appendix A to this letter are immaterial, both individually and in the aggregate to the financial statements taken as a whole.

9. Ownership and pledging of assets

The Fund has satisfactory title to all assets appearing in the statement of financial position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

There are no liens or encumbrances or any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

10. Related parties

Related party transactions and related amounts receivable have been properly recorded and disclosed in the financial report. We have disclosed to you the identity of the Fund's related parties and all the related party relationships and transactions of which we are aware.

All transactions between the superannuation fund and related parties have been undertaken on commercial arms-length terms.

In-house assets - loans to, investments in, or leases with related parties - have not exceeded the in-house asset restrictions in the SISA at the time of acquisition or at year end.

The fund has not made any loans to, or provided financial assistance to members of the Fund or their relatives.

There has been no use of any residential property by any member, relative of a member or related party at any time during the year, whether under a lease agreement or rent free.

Any commercial property acquired from, or leased to, a related party of the fund, has met the definition of business real property at all times as required by SISA.

#### 11. Borrowings

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

#### 12. Work test declaration

The trustees confirm that any member over the age of 65 who has made a non-mandated contribution to the fund has provided a declaration to the trustees that they have satisfied the work test to be eligible to contribute ie: they were gainfully employed for at least 40 hours in a consecutive 30 day period at any time during the financial year.

The fund has not received non-mandated contributions on behalf of any member aged 75 years or older.

#### 13. Condition of Release

The trustees confirm that any member under the age of 65 who has received benefits in the form of a lump sum or pension (other than a transition to retirement pension) has been deemed by the trustees to have met a condition of release to be eligible to have their member balance treated as unrestricted non-preserved benefits.

The trustees' note that for the purposes of the preservation rules, a member's "retirement" is taken to occur:

- for a member who has attained a preservation age less than 60 — if an arrangement under which the member was "gainfully employed" has ended and the fund trustee is reasonably satisfied that the member intends never to again become gainfully employed, either full-time (ie at least 30 hours per week) or part-time (ie at least 10 hours per week), or
- for a member who has attained the age of 60 — an arrangement under which the member was gainfully employed has ended, and either of the following:
  - (i) the member attained that age on or before the ending of the employment, or
  - (ii) the trustee is reasonably satisfied that the member intends never to again become gainfully employed, either on a full-time or a part-time basis (SIS Reg 6.01(7)).

#### 14. Collectibles

The trustees confirm that any investment in collectibles has met the requirements of SIS Reg 13.18AA, is permitted by the trust deed and investment strategy of the fund, and has been maintained for the sole purpose of providing retirement benefits to members.

15. Subsequent events

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the financial statements in order to ensure they are no misleading as to the financial position of the Fund or its operations.

16. Outstanding legal action

The trustees confirm that there is no outstanding legal action or claims against the Fund.

There have been no communications from the ATO concerning a contravention of SISA or SISR which has occurred, is occurring, or is about to occur.

17. Independence

We confirm that, to the best of our knowledge the trustees of the Fund are not (1) current Deloitte partners or employees, or (2) the immediate family member (spouse, de-facto, dependent) of a current Deloitte partner.

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of the SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours faithfully

Trustee/ Director Name : MICHAEL O'SHEA

Trustee/ Director Signature : [Signature] Date 29-10-17

Trustee/ Director Name : Dianna O'Shea

Trustee/ Director Signature : [Signature] Date 29-10-17

Trustee/ Director Name : Michael O'Shea

Trustee/ Director Signature : [Signature] Date 24/10/17



# M J Oshea Superfund

(ABN: 90 597 224 726)

## Consolidated Member Benefit Totals

Period		Member Account Details	
1 July 2016 - 30 June 2017		Residential Address:	225 Church Street Mudgee, NSW 2850
Member	Number: 1	Date of Birth:	27 July 1957
Mr Michael Joseph O'Shea		Date Joined Fund:	29 January 2013
		Eligible Service Date:	29 January 2013
		Tax File Number Held:	Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

### Your Accounts

<b>Withdrawal Benefit as at 1 Jul 2016</b>	
Accumulation	104,990.31
<b>Total as at 1 Jul 2016</b>	<b>104,990.31</b>

<b>Withdrawal Benefit as at 30 Jun 2017</b>	
Accumulation	111,145.10
<b>Total as at 30 Jun 2017</b>	<b>111,145.10</b>

### Your Tax Components

Tax Free	1,000.00
Taxable - Taxed	110,145.10
Taxable - Untaxed	-

### Your Preservation Components

Preserved	110,865.30
Restricted Non Preserved	-
Unrestricted Non Preserved	279.80

### Your Insurance Benefits

No insurance details have been recorded

### Your Beneficiaries

No beneficiary details have been recorded

### For Enquiries:

mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287



**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Member Benefit Statement**

Period	
1 July 2016 - 30 June 2017	
Member	Number: 1
Mr Michael Joseph O'Shea	
Accumulation Account	
Accumulation	

Member Account Details	
Residential Address:	225 Church Street Mudgee, NSW 2850
Date of Birth:	27 July 1957
Date Joined Fund:	29 January 2013
Eligible Service Date:	29 January 2013
Tax File Number Held:	Yes
Account Start Date:	29 January 2013

Your Account Summary	
<b>Withdrawal Benefit as at 1 Jul 2016</b>	<b>104,990.31</b>
<u>Increases to your account:</u>	
Employer Contributions	6,414.23
Share Of Net Fund Income	826.60
<u>Total Increases</u>	<u>7,240.83</u>
<u>Decreases to your account:</u>	
Contributions Tax	962.13
Tax on Net Fund Income	123.91
<u>Total Decreases</u>	<u>1,086.04</u>
<b>Withdrawal Benefit as at 30 Jun 2017</b>	<b>111,145.10</b>

Your Tax Components	
Tax Free	0.8997 % 1,000.00
Taxable - Taxed	110,145.10
Taxable - Untaxed	-
Your Preservation Components	
Preserved	110,865.30
Restricted Non Preserved	-
Unrestricted Non Preserved	279.80
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

## Trustees

The Trustees of the Fund are as follows:

Michael O'Shea,  
Dianna O'Shea and  
Michael O'Shea


## Availability of Other Fund Information


Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.


## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

  
.....  
Michael O'Shea  
Trustee

  
.....  
Dianna O'Shea  
Trustee

  
.....  
Michael O'Shea  
Trustee

Statement Date: 30 June 2017

For Enquiries:

mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

# M J Oshea Superfund

(ABN: 90 597 224 726)

## Consolidated Member Benefit Totals

Period		Member Account Details	
1 July 2016 - 30 June 2017		Residential Address:	225 Church Street Mudgee, NSW 2250
Member	Number: 2	Date of Birth:	26 April 1963
Ms Dianna Margaret O'Shea		Date Joined Fund:	29 January 2013
		Eligible Service Date:	29 January 2013
		Tax File Number Held:	Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
Withdrawal Benefit as at 1 Jul 2016	
Accumulation	97,400.24
Total as at 1 Jul 2016	<b>97,400.24</b>
Withdrawal Benefit as at 30 Jun 2017	
Accumulation	122,728.87
Total as at 30 Jun 2017	<b>122,728.87</b>

Your Tax Components	
Tax Free	6,375.39
Taxable - Taxed	116,353.48
Taxable - Untaxed	-
Your Preservation Components	
Preserved	122,463.54
Restricted Non Preserved	-
Unrestricted Non Preserved	265.33
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

### For Enquiries:

mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287



**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2016 - 30 June 2017		Residential Address:	225 Church Street Mudgee, NSW 2250
Member	Number: 2	Date of Birth:	26 April 1963
Ms Dianna Margaret O'Shea		Date Joined Fund:	29 January 2013
Accumulation Account		Eligible Service Date:	29 January 2013
Accumulation		Tax File Number Held:	Yes
		Account Start Date:	29 January 2013
Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2016	97,400.24	Tax Free	5.1947 % 6,375.39
<u>Increases to your account:</u>		Taxable - Taxed	116,353.48
Employer Contributions	28,916.59	Taxable - Untaxed	-
Share Of Net Fund Income	881.71	<b>Your Preservation Components</b>	
<u>Total Increases</u>	29,798.30	Preserved	122,463.54
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Contributions Tax	4,337.49	Unrestricted Non Preserved	265.33
Tax on Net Fund Income	132.18	<b>Your Insurance Benefits</b>	
<u>Total Decreases</u>	4,469.67	No insurance details have been recorded	
Withdrawal Benefit as at 30 Jun 2017	<b>122,728.87</b>	<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

## Trustees

The Trustees of the Fund are as follows:

Michael O'Shea,  
Dianna O'Shea and  
Michael O'Shea


## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

  
.....  
Michael O'Shea  
Trustee

  
.....  
Dianna O'Shea  
Trustee

  
.....  
Michael O'Shea  
Trustee

Statement Date: 30 June 2017

For Enquiries:

mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

# M J Oshea Superfund

(ABN: 90 597 224 726)

## Consolidated Member Benefit Totals

Period		Member Account Details	
1 July 2016 - 30 June 2017		Residential Address:	62 Murnin Street Wallsend, NSW 2287
Member	Number: 3	Date of Birth:	18 November 1986
Mr Michael Joseph O'Shea		Date Joined Fund:	29 January 2013
		Eligible Service Date:	29 January 2013
		Tax File Number Held:	Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

### Your Accounts

<b>Withdrawal Benefit as at 1 Jul 2016</b>	
Accumulation	20,909.08
<b>Total as at 1 Jul 2016</b>	<b>20,909.08</b>

<b>Withdrawal Benefit as at 30 Jun 2017</b>	
Accumulation	21,045.09
<b>Total as at 30 Jun 2017</b>	<b>21,045.09</b>

### Your Tax Components

Tax Free	1,071.13
Taxable - Taxed	19,973.96
Taxable - Untaxed	-

### Your Preservation Components

Preserved	21,045.09
Restricted Non Preserved	-
Unrestricted Non Preserved	-

### Your Insurance Benefits

No insurance details have been recorded

### Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:

mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287



**M J Oshea Superfund**

(ABN: 90 597 224 726)

**Member Benefit Statement**

Period	
1 July 2016 - 30 June 2017	
Member	Number: 3
Mr Michael Joseph O'Shea	
Accumulation Account	
Accumulation	

Member Account Details	
Residential Address:	62 Murnin Street Wallsend, NSW 2287
Date of Birth:	18 November 1986
Date Joined Fund:	29 January 2013
Eligible Service Date:	29 January 2013
Tax File Number Held:	Yes
Account Start Date:	29 January 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2016	20,909.08
<u>Increases to your account:</u>	
Share Of Net Fund Income	160.00
<u>Total Increases</u>	160.00
<u>Decreases to your account:</u>	
Tax on Net Fund Income	23.99
<u>Total Decreases</u>	23.99
Withdrawal Benefit as at 30 Jun 2017	21,045.09

Your Tax Components		
Tax Free	5.0897 %	1,071.13
Taxable - Taxed		19,973.96
Taxable - Untaxed		-

Your Preservation Components	
Preserved	21,045.09
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

For Enquiries:

mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

## Trustees

The Trustees of the Fund are as follows:

Michael O'Shea,  
Dianna O'Shea and  
Michael O'Shea


## Availability of Other Fund Information


Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

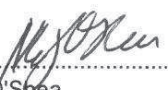
## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

  
.....  
Michael O'Shea  
Trustee

  
.....  
Dianna O'Shea  
Trustee

  
.....  
Michael O'Shea  
Trustee

Statement Date: 30 June 2017



## PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

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](http://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](http://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 (TFN)	944 697 335	Year	2017
Name of partnership, trust, fund or entity	M J OShea Superfund		
Total income or loss	39052	Total deductions	1854
		Taxable income or loss	37198

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:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Date

24/10/17

## PART B 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 or director 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.

Agent's Reference Number

25300299

Account Name

The Trustees M J OShea Super Fun

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

Signature

Date

24/10/17

## PART C(a) Interposed entity election and revocation (Section not required for this Return)

### I/We declare that

- all the information required has been provided on this form and any attachments to this form,
- and that the information provided is true and correct in every detail,
- and that the trustee(s)/company/partners is/are making or revoking an interposed entity election, the details of which are set out above, for the purposes of section 272-85 of Schedule 2F to ITAA 1936 and that
- the trustee(s)/company/partners is/are able to make or revoke the election in accordance with that section.

Signature of partner, trustee or public officer

Date



**PART C(b) Family trust election, revocation or variation** (Section not required for this Return)

I/We declare that

- all the information required has been provided in this form and any attachments to this form,
- and that the information provided is true and correct in every detail,
- and that the trustee(s)/partners is/are making, varying or revoking a family trust election, the details of which are set out above, for the purposes of section 272-80 of Schedule 2F to ITAA 1936 and that
- the trustee(s) or, if the trustee is a company, the public officer of the corporate trustee is/are able to make, vary or revoke the election in accordance with that section.

Signature of trustee or  
if the trustee is a company,  
the public officer of  
the corporate trustee

Date

**PART D**

**Tax agent's certificate (shared facilities only)**

We declare that:

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

Agent's  
signature

Date

Client reference

OSHE0003

Contact name

Dene Kilpatrick

Agent's phone number

02 49267100

Agent's reference number

25300299

**M J Oshea Superfund**  
**Statement of Financial Position**  
**as at 30 June 2017**

	2017 \$	2016 \$
<b>Assets</b>		
Other Assets		
Cash At Bank	259,121.66	228,935.03
Deferred Tax Assets	45.10	45.10
Current Tax Assets	213.30	(5,232.50)
<b>Total Assets</b>	<u><u>259,380.06</u></u>	<u><u>223,747.63</u></u>
<b>Liabilities</b>		
Other Taxes Payable	4,461.00	448.00
<b>Total Liabilities</b>	<u><u>4,461.00</u></u>	<u><u>448.00</u></u>
<b>Net Assets Available to Pay Benefits</b>	<u><u>254,919.06</u></u>	<u><u>223,299.63</u></u>
<i>Represented by:</i>		
<b>Liability for Accrued Benefits</b>		
Mr Michael O'Shea	111,145.10	104,990.31
Mr Michael O'Shea	21,045.09	20,909.08
Ms Dianna O'Shea	122,728.87	97,400.24
<b>Total Liability for Accrued Benefits</b>	<u><u>254,919.06</u></u>	<u><u>223,299.63</u></u>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

**M J Oshea Superfund**  
**Operating Statement**  
**For the period 1 July 2016 to 30 June 2017**

	2017 \$	2016 \$
<b>Income</b>		
Member Receipts		
Contributions		
Employer	35,330.82	35,314.29
Member	-	1,000.00
Investment Income		
Foreign Income	-	(364.81)
Interest	3,722.31	6,482.83
	<u><b>39,053.13</b></u>	<u><b>42,432.31</b></u>
<b>Expenses</b>		
Other Expenses		
Accountancy Fee	1,210.00	1,383.55
Auditor Fee	385.00	440.00
Fund Administration Fee	-	1,478.91
SMSF Supervisory Levy	259.00	259.00
	<u><b>1,854.00</b></u>	<u><b>3,561.46</b></u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>37,199.13</b>	<b>38,870.85</b>
<b>Income Tax</b>		
Income Tax Expense	5,579.70	5,680.50
	<u><b>5,579.70</b></u>	<u><b>5,680.50</b></u>
<b>Benefits Accrued as a Result of Operations</b>	<u><u><b>31,619.43</b></u></u>	<u><u><b>33,190.35</b></u></u>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*



---

**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2017**

---

**Note 1 - Statement of Significant Accounting Policies**

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

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared with reference to Australian Accounting Standard *AAS 25 Financial Reporting by Superannuation Plans*, other applicable Australian Accounting Standards and Interpretations to the extent they are not inconsistent with AAS 25, and in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed.

**(b) Basis of Preparation**

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

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

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

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

**(f) Valuation of Assets**

*Investment*

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

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

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

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

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

---

## **M J Oshea Superfund**

### **Notes to the Financial Statements**

#### **As at 30 June 2017**

---

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

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

### **(g) Revenue Recognition**

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

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

*This report should be read in conjunction with the accompanying compilation report.*

---

**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2017**

---

*Contributions and Rollovers In*

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

**(h) Income Tax**

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 01 November 2017 by the trustee of the fund.

**Note 2 – Liability for Accrued Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	223,299.63	190,109.28
Benefits Accrued during the period	31,619.43	33,190.35
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>254,919.06</b>	<b>223,299.63</b>

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



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**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2017**

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**Note 3 – Vested Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	223,299.63	190,109.28
Benefits Accrued during the period	31,619.43	33,190.35
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>254,919.06</b>	<b>223,299.63</b>

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

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

**Note 7A – Foreign Income**

	<b>Current</b>	<b>Previous</b>
CMC Markets Asia Pacific	0.00	(364.81)
	<b>0.00</b>	<b>(364.81)</b>

**Note 7B – Interest**

	<b>Current</b>	<b>Previous</b>
V2 Plus Account	3,722.31	2,029.65
ANZ Term Deposit	0.00	4,453.18
	<b>3,722.31</b>	<b>6,482.83</b>

# M J Oshea Superfund


## Trustee Declaration

In the opinion of the Trustees of the M J Oshea Superfund.

The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2017 present fairly the financial position of the Fund at 30 June 2017 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2017.

Signed in accordance with a resolution of the trustees by:

  
..... Dated: 29.10.17  
**Michael O'Shea**  
Trustee

  
..... Dated: 29.10.17  
**Dianna O'Shea**  
Trustee

  
..... Dated: 24.10.17  
**Michael O'Shea**  
Trustee

**M J Oshea Superfund**  
**Statement of Financial Position**  
**as at 30 June 2018**

	2018 \$	2017 \$
<b>Assets</b>		
Other Assets		
Cash At Bank	290,269.52	259,121.66
Deferred Tax Assets	45.10	45.10
Prepaid Contribution Tax	75.00	-
<b>Total Assets</b>	<b><u>290,389.62</u></b>	<b><u>259,166.76</u></b>
<b>Liabilities</b>		
Income Tax Payable	161.60	(213.30)
Other Taxes Payable	1,450.00	4,461.00
Unallocated Contributions	500.00	-
<b>Total Liabilities</b>	<b><u>2,111.60</u></b>	<b><u>4,247.70</u></b>
<b>Net Assets Available to Pay Benefits</b>	<b><u>288,278.02</u></b>	<b><u>254,919.06</u></b>
<i>Represented by:</i>		
<b>Liability for Accrued Benefits</b>		
Mr Michael Joseph O'Shea Snr	115,613.00	111,145.10
Mr Michael O'Shea Jnr	27,920.83	21,045.09
Ms Dianna O'Shea	144,744.19	122,728.87
<b>Total Liability for Accrued Benefits</b>	<b><u>288,278.02</u></b>	<b><u>254,919.06</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*



**M J Oshea Superfund**  
**Operating Statement**  
For the period 1 July 2017 to 30 June 2018

	2018	2017
	\$	\$
<b>Income</b>		
Member Receipts		
Contributions		
Employer	37,249.92	35,330.82
Investment Income		
Interest	3,849.64	3,722.31
	<u><b>41,099.56</b></u>	<u><b>39,053.13</b></u>
<b>Expenses</b>		
Other Expenses		
Accountancy Fee	1,210.00	1,210.00
Auditor Fee	385.00	385.00
SMSF Supervisory Levy	259.00	259.00
	<u><b>1,854.00</b></u>	<u><b>1,854.00</b></u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>	<b>39,245.56</b>	<b>37,199.13</b>
<b>Income Tax</b>		
Income Tax Expense	5,886.60	5,579.70
	<u><b>5,886.60</b></u>	<u><b>5,579.70</b></u>
<b>Benefits Accrued as a Result of Operations</b>	<u><b>33,358.96</b></u>	<u><b>31,619.43</b></u>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

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**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

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**Note 1 - Statement of Significant Accounting Policies**

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

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

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

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

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

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

**(f) Valuation of Assets**

*Investment*

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

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

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

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

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

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**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

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

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

### **(g) Revenue Recognition**

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

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

*This report should be read in conjunction with the accompanying compilation report.*



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**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

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*Contributions and Rollovers In*

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

**(h) Income Tax**

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 07 March 2019 by the trustee of the fund.

**Note 2 – Liability for Accrued Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	254,919.06	223,299.63
Benefits Accrued during the period	33,358.96	31,619.43
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>288,278.02</b>	<b>254,919.06</b>

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

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**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

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**Note 3 – Vested Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	254,919.06	223,299.63
Benefits Accrued during the period	33,358.96	31,619.43
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>288,278.02</b>	<b>254,919.06</b>

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

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

**Note 7A – Interest**

	<b>Current</b>	<b>Previous</b>
V2 Plus Account	3,849.64	3,722.31
	<b>3,849.64</b>	<b>3,722.31</b>

# 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.

S M I T H S T

■ Place **X** in ALL applicable boxes.

## Section A: Fund information

**1 Tax file number (TFN)** 944697335

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

**!** 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)**

M J Oshea Superfund

**3 Australian business number (ABN)** (if applicable) 90597224726

**4 Current postal address**

PO Box 1798

Suburb/town

Newcastle

State/territory

NSW

Postcode

2300

**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 ☐



Fund's tax file number (TFN) 944697335

**6 SMSF auditor**

Auditor's name

Title: MS

Family name

Fleeton

First given name

Leah

Other given names

SMSF Auditor Number

100265101

Auditor's phone number

02

93227000

Postal address

PO Box N250

Suburb/town

Sydney

State/territory

NSW

Postcode

1220

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&amp;Q Citizen ATF J&amp;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&amp;Q Citizen ATF J&amp;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.

smsfdataflow

Fund's tax file number (TFN) 944697335

**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** \$ .00

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** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	<b>D1</b> \$ <input type="text" value="0"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="0"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00

Number

Gross payments where ABN not quoted **H** \$ -00

Loss

☐
**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ -00

plus Assessable personal contributions

**R2** \$ -00

plus \*\*No-TFN-quoted contributions

**R3** \$ -00

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

less Transfer of liability to life insurance company or PST

**R6** \$ -00

Gross distribution from partnerships

\*Unfranked dividend amount **J** \$ -00

\*Franked dividend amount **K** \$ -00

\*Dividend franking credit **L** \$ -00

\*Gross trust distributions **M** \$ -00

Code

**Assessable contributions**  
(**R1** plus **R2**  
plus **R3** less **R6**)

**R** \$ -00

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends

**U1** \$ -00

plus \*Net non-arm's length trust distributions

**U2** \$ -00

plus \*Net other non-arm's length income

**U3** \$ -00

\*Other income

**S** \$ -00

\*Assessable income due to changed tax status of fund

**T** \$ -00

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

**U** \$ -00

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**  
(Sum of labels **A** to **U**) **W** \$ -00

Loss

☐

Exempt current pension income **Y** \$ -00

**TOTAL ASSESSABLE INCOME**  
(**W** less **Y**) **V** \$ -00

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	\$ 0.00	A2	\$ 0.00
Interest expenses overseas	B1	\$ 0.00	B2	\$ 0.00
Capital works expenditure	D1	\$ 0.00	D2	\$ 0.00
Decline in value of depreciating assets	E1	\$ 0.00	E2	\$ 0.00
Insurance premiums – members	F1	\$ 0.00	F2	\$ 0.00
Death benefit increase	G1	\$ 0.00		
SMSF auditor fee	H1	\$ 385.00	H2	\$ 0.00
Investment expenses	I1	\$ 0.00	I2	\$ 0.00
Management and administration expenses	J1	\$ 1210.00	J2	\$ 0.00
Forestry managed investment scheme expense	U1	\$ 0.00	U2	\$ 0.00
Other amounts	L1	\$ 259.00	L2	\$ 0.00
Tax losses deducted	M1	\$ 0.00		
			Code	Code
			<input type="checkbox"/>	<input type="checkbox"/>
TOTAL DEDUCTIONS			TOTAL NON-DEDUCTIBLE EXPENSES	
N	\$ 1854.00		Y	\$ 0.00
(Total A1 to M1)			(Total A2 to L2)	
#TAXABLE INCOME OR LOSS		Loss	TOTAL SMSF EXPENSES	
O	\$ 39744.00	<input type="checkbox"/>	Z	\$ 1854.00
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			(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** \$ 39744.00  
(an amount must be included even if it is zero)

#Tax on taxable income **T1** \$ 5961.60  
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$ 0  
(an amount must be included even if it is zero)

Gross tax **B** \$ 5961.60

(T1 plus J)

Foreign income tax offset

**C1** \$ 0

Rebates and tax offsets

**C2** \$

Non-refundable non-carry forward tax offsets

**C** \$ 0

(C1 plus C2)

SUBTOTAL 1

**T2** \$ 5961.60

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset

**D1** \$ 0

Early stage venture capital limited partnership tax offset carried forward from previous year

**D2** \$ 0

Early stage investor tax offset

**D3** \$ 0

Early stage investor tax offset carried forward from previous year

**D4** \$ 0

Non-refundable carry forward tax offsets

**D** \$ 0

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3** \$ 5961.60

(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** \$

Exploration credit tax offset

**E4** \$

Refundable tax offsets

**E** \$ 0

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$ 5961.60

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

**G** \$ 0

Fund's tax file number (TFN) 944697335

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 \$**  0Credit 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 \$**  0

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets)

**I \$**  0(unused amount from label **E** –  
an amount must be included even if it is zero)

PAYG instalments raised

**K \$**  5800

Supervisory levy

**L \$**  259

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 \$**  420.60

(T5 plus G less H less I less K plus L less M plus N)

#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 \$**  0.00Net capital losses carried  
forward to later income years**V \$**  451.00



Section F: **Member information****MEMBER 1**Title: 

Family name

First given name

Other given names

**Member's TFN**See the Privacy note in the Declaration. 

Day

Month

Year

Date of birth **Contributions**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions for completing these labels.

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**Allocated earnings or losses **O** \$ 

Loss

☐Accumulation phase account balance **S1** \$ Inward rollovers and transfers **P** \$ Retirement phase account balance – Non CDBIS **S2** \$ Outward rollovers and transfers **Q** \$ Retirement phase account balance – CDBIS **S3** \$ Lump Sum payment **R1** \$ 

Code

☐Income stream payment **R2** \$ 

Code

☐ TRIS Count**CLOSING ACCOUNT BALANCE S** \$ *(S1 plus S2 plus S3)*Accumulation phase value **X1** \$ Retirement phase value **X2** \$

Fund's tax file number (TFN) 944697335

**MEMBER 2**

Title: MS

Family name

O'Shea

First given name

Dianna

Other given names

Margaret

**Member's TFN**

See the Privacy note in the Declaration. 587331535

Date of birth 26/04/1963

**Contributions**

OPENING ACCOUNT BALANCE \$ 122728.87

Refer to instructions for completing these labels.

Employer contributions **A** \$ 25420.36ABN of principal employer **A1**Personal contributions **B** \$ 0CGT small business retirement exemption **C** \$ 0CGT small business 15-year exemption amount **D** \$ 0Personal injury election **E** \$ 0Spouse and child contributions **F** \$ 0Other third party contributions **G** \$ 0Assessable foreign superannuation fund amount **I** \$ 0Non-assessable foreign superannuation fund amount **J** \$ 0Transfer from reserve: assessable amount **K** \$ 0Transfer from reserve: non-assessable amount **L** \$ 0Contributions from non-complying funds and previously non-complying funds **T** \$ 0Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$ 0**TOTAL CONTRIBUTIONS N** \$ 25420.36**Other transactions**Allocated earnings or losses **O** \$ 2980.04Loss  
LAccumulation phase account balance  
**S1** \$ 145169.19Inward rollovers and transfers **P** \$ 0Retirement phase account balance – Non CDBIS  
**S2** \$ 0Outward rollovers and transfers **Q** \$ 0Retirement phase account balance – CDBIS  
**S3** \$ 0Lump Sum payment **R1** \$Code  
LIncome stream payment **R2** \$Code  
L

0 TRIS Count

**CLOSING ACCOUNT BALANCE S** \$ 145169.19*(S1 plus S2 plus S3)*Accumulation phase value **X1** \$Retirement phase value **X2** \$

Fund's tax file number (TFN) 944697335

**MEMBER 3**

Title: MR

Family name

O'Shea Jnr

First given name

Michael

Other given names

Joseph

**Member's TFN**

See the Privacy note in the Declaration. 393781045

Date of birth Day Month Year 18/11/1986

**Contributions**

OPENING ACCOUNT BALANCE \$ 21045.09

Refer to instructions for completing these labels.

Employer contributions **A** \$ 7900.96ABN of principal employer **A1**Personal contributions **B** \$ 0CGT small business retirement exemption **C** \$ 0CGT small business 15-year exemption amount **D** \$ 0Personal injury election **E** \$ 0Spouse and child contributions **F** \$ 0Other third party contributions **G** \$ 0Assessable foreign superannuation fund amount **I** \$ 0Non-assessable foreign superannuation fund amount **J** \$ 0Transfer from reserve: assessable amount **K** \$ 0Transfer from reserve: non-assessable amount **L** \$ 0Contributions from non-complying funds and previously non-complying funds **T** \$ 0Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$ 0**TOTAL CONTRIBUTIONS N** \$ 7900.96**Other transactions**Allocated earnings or losses **O** \$ 1025.22Loss  
LAccumulation phase account balance  
**S1** \$ 27920.83Inward rollovers and transfers **P** \$ 0Retirement phase account balance – Non CDBIS  
**S2** \$ 0Outward rollovers and transfers **Q** \$ 0Retirement phase account balance – CDBIS  
**S3** \$ 0Lump Sum payment **R1** \$Code  
LIncome stream payment **R2** \$Code  
L

0 TRIS Count

**CLOSING ACCOUNT BALANCE S** \$ 27920.83

(\$1 plus S2 plus S3)

Accumulation phase value **X1** \$Retirement phase value **X2** \$

Fund's tax file number (TFN) 944697335

**MEMBER 4**Title: 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**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions  
for completing  
these labels.

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**Allocated earnings  
or losses**O** \$ 

Loss

☐Inward  
rollovers and  
transfers**P** \$ Outward  
rollovers and  
transfers**Q** \$ Lump Sum  
payment**R1** \$ 

Code

☐Income  
stream  
payment**R2** \$ 

Code

☐

Accumulation phase account balance

**S1** \$ Retirement phase account balance  
– Non CDBIS**S2** \$ Retirement phase account balance  
– CDBIS**S3** \$ ☐ TRIS Count**CLOSING ACCOUNT BALANCE S** \$ *(S1 plus S2 plus S3)*Accumulation phase value **X1** \$ Retirement phase value **X2** \$ **Sensitive** (when completed)



Section G: **Supplementary member information****MEMBER 5**Title: Account status ☐Code ☐Family name First given name Other given names **Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day Month Year

**If deceased, date of death**

Day Month Year

**Contributions**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions for completing these labels.

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

(\$S1 plus S2 plus S3)

Accumulation phase value **X1** \$ Retirement phase value **X2** \$

Fund's tax file number (TFN) 944697335

**MEMBER 6**Title: Account status ☐Code ☐Family name First given name Other given names **Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**Day Month Year **If deceased, date of death**Day Month Year **Contributions**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions for completing these labels.

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

(\$S1 plus S2 plus S3)

Accumulation phase value **X1** \$ Retirement phase value **X2** \$ **Sensitive** (when completed)

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ 0 -00Unlisted trusts **B** \$ 0 -00Insurance policy **C** \$ 0 -00Other managed investments **D** \$ 0 -00**15b Australian direct investments**Cash and term deposits **E** \$ 290269 -00**Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$ 0 -00

Australian non-residential real property

**J2** \$ 0 -00

Overseas real property

**J3** \$ 0 -00

Australian shares

**J4** \$ 0 -00

Overseas shares

**J5** \$ 0 -00

Other

**J6** \$ 0 -00Debt securities **F** \$ 0 -00Loans **G** \$ 0 -00Listed shares **H** \$ 0 -00Unlisted shares **I** \$ 0 -00Limited recourse borrowing arrangements **J** \$ 0 -00Non-residential real property **K** \$ 0 -00Residential real property **L** \$ 0 -00Collectables and personal use assets **M** \$ 0 -00Other assets **O** \$ 45 -00**15c Overseas direct investments**Overseas shares **P** \$ 0 -00Overseas non-residential real property **Q** \$ 0 -00Overseas residential real property **R** \$ 0 -00Overseas managed investments **S** \$ 0 -00Other overseas assets **T** \$ 0 -00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ 290314 -00(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 ☐

\$ -00

**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 ☐

Fund's tax file number (TFN) 944697335

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements		
<b>V1</b>	\$	-00
Permissible temporary borrowings		
<b>V2</b>	\$	-00
Other borrowings		
<b>V3</b>	\$	-00
Borrowings		<b>V</b> \$ 0 -00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ 288703 -00
Reserve accounts		<b>X</b> \$ 0 -00
Other liabilities		<b>Y</b> \$ 1611 -00
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ 290314 -00

**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**

Total TOFA gains	<b>H</b>	\$	-00
Total TOFA losses	<b>I</b>	\$	-00

**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**

Fund's tax file number (TFN) 944697335



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](http://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

Day / Month / Year  
Date

**Preferred trustee or director contact details:**

Title:

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

Day / Month / Year  
Date

**Tax agent's contact details**

Title:

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**

**Sensitive** (when completed)



## The Trustee for M J OShea Superfund

ABN:	90 597 224 726
ABN Status:	Active from 29 Jan 2013
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	62 MURNIN ST WALLSEND NSW 2287
Status:	Complying

ABN last updated: 16 Mar 2017

Record extracted: 07 Mar 2019

### What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

### APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

### Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

### Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

## Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

# M J Oshea Superfund

Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		<b>INCOME</b>		
-	35,330.82	Contributions - Employer	-	37,249.92
-	3,722.31	Interest	-	3,849.64
		<b>EXPENSE</b>		
1,210.00	-	Accountancy Fee	1,210.00	-
385.00	-	Auditor Fee	385.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
		<b>INCOME TAX</b>		
5,579.70	-	Income Tax Expense	5,886.60	-
		<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>		
31,619.43	-	Profit & Loss Clearing Account	33,358.96	-
		<b>ASSETS</b>		
259,121.66	-	Cash At Bank	290,269.52	-
45.10	-	Deferred Tax Assets	45.10	-
-	-	Prepaid Contribution Tax	75.00	-
		<b>LIABILITIES</b>		
213.30	-	Income Tax Payable	-	161.60
-	4,461.00	Other Taxes Payable	-	1,450.00
-	-	Unallocated Contributions	-	500.00
		<b>MEMBER ENTITLEMENTS</b>		
-	111,145.10	Mr Michael Joseph O'Shea Snr	-	115,613.00
-	21,045.09	Mr Michael O'Shea Jnr	-	27,920.83

M J Oshea Superfund

Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	122,728.87	Ms Dianna O'Shea	-	144,744.19
298,433.19	298,433.19		331,489.18	331,489.18



30 July 2013

Postal address:  
PO Box 401  
Nth Melbourne VIC 3051  
  
Email:  
info@esuperfund.com.au  
  
Facsimile:  
(03) 8677 2425

Mr Michael Joseph O'Shea & Mrs Jayne Isobel O'Shea  
C/- M J O'Shea Superfund  
62 Murnin Street  
WALLSEND NSW 2287

Dear Michael & Jayne,

**M J OSHEA SUPERFUND  
TRUSTEE DOCUMENTATION**

Please find enclosed documentation to appoint Michael Joseph O'Shea and Dianna Margret O'Shea as trustees of the M J O'Shea Superfund. Please sign the documentation where indicated and return to our office for processing.

As your request requires a change of Trustee for your Self Managed Super Fund the following action is required:

- An authority to appoint the new Trustees to the existing ANZ V2 Plus account is enclosed. Please sign where indicated and return to our office for processing.

Accordingly the trustees and members of the M J O'Shea Superfund are as follows:

**Trustee/Member**

Michael Joseph O'Shea  
Jayne Isobel O'Shea  
Michael Joseph O'Shea  
Dianna Margret O'Shea

**ACTION REQUIRED**

1. Please sign the enclosed documentation where indicated.
2. Please return to our office in the reply paid envelope the section of the package termed "Documentation to be signed and returned to ESUPERFUND" by **13 August 2013**.
3. Please retain the documentation termed "Documentation to be signed and retained by you".

Please do not hesitate to contact our office should you have any queries.

Yours sincerely,

Client Services Team  
**ESUPERFUND**

**Documentation to be signed and retained by you.**

MICHAEL JOSEPH O'SHEA  
DIANNA MARGRET O'SHEA

**("The New Trustees")**

**and**

MICHAEL JOSEPH O'SHEA  
JAYNE ISOBEL O'SHEA

**("The Existing Trustees")**

**DEED OF APPOINTMENT OF TRUSTEE**

**OF THE**

**M J OSHEA SUPERFUND**

## DEED OF APPOINTMENT OF TRUSTEE

THIS DEED OF APPOINTMENT OF TRUSTEE IS MADE  
THE 28 JULY 2013

("Date of Appointment")

BETWEEN

Michael Joseph O'Shea  
Jayne Isobel O'Shea

("the Existing Trustees")

AND

Michael Joseph O'Shea  
Dianna Margret O'Shea

("the New Trustees")

## THIS DEED WITNESSES

1. The new Trustee has consented to its appointment as trustee of the Fund as testified by their execution of this Deed.
2. In accordance with the powers conferred on the Existing Trustee by the trust deed, the New Trustee is appointed to be Trustee of the Fund to act as trustee of the Fund upon the terms and powers contained in the trust deed.
3. The appointment shall commence on the date specified in this deed.
4. The New Trustee consents to its appointment as trustee of the Fund as from the Date of Appointment and agrees to administer the Fund in accordance with the terms and powers contained in the trust deed.
5. The new trustee declares that it is not disqualified from acting as trustee under the Superannuation Industry (Supervision) Act 1993 and undertakes to resign its office upon being disqualified from so acting.
6. The Existing Trustee agree to arrange for a transfer of all assets of the Fund in their possession or under their control to the New Trustee and the Existing Trustee as trustees for the Fund with all practicable speed and to do all such further actions, matters and things as shall be required to vest the assets of the Fund in the New Trustee and Existing Trustee.
7. The parties by their execution of this Deed agree that the appointment of the New Trustee shall take effect on the Date of Appointment.



IN WITNESS WHEREOF the parties hereunto have hereunto set their hands the day and year specified in the schedule.

SIGNED SEALED AND DELIVERED by the said  
Michael Joseph O'Shea in their capacity as  
Existing Trustee in the Presence of:

)   
) Michael Joseph O'Shea



KAY LAUDADIO  
(Print name of adult witness)

Kay Laudadio  
(Signature of adult witness who is not a party to  
this deed)

SIGNED SEALED AND DELIVERED by the said  
Jayne Isobel O'Shea in their capacity as Existing  
Trustee in the Presence of:

)   
) Jayne Isobel O'Shea



KAY LAUDADIO  
(Print name of adult witness)

Kay Laudadio  
(Signature of adult witness who is not a party to  
this deed)

SIGNED SEALED AND DELIVERED by the said  
Michael Joseph O'Shea as New Trustee in the  
Presence of:

)   
) Michael Joseph O'Shea



KAY LAUDADIO  
(Print name of adult witness)

Kay Laudadio  
(Signature of adult witness who is not a party to  
this deed)

SIGNED SEALED AND DELIVERED by the said  
Dianna Margret O'Shea as New Trustee in the  
Presence of:

)   
) Dianna Margret O'Shea



KAY LAUDADIO  
(Print name of adult witness)

Kay Laudadio  
(Signature of adult witness who is not a party to  
this deed)

## M J OShea Superfund

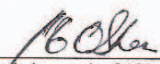
### Individual Trustee Declarations

I, Michael Joseph O'Shea make the following declarations:

- I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
- I have not had a civil penalty order made against me under the *Superannuation Industry (Supervision) Act 1993*.
- I am not an insolvent under administration.
- I have not been disqualified under section 120A of the *Superannuation Industry (Supervision) Act 1993*.

Date: 28 July 2013

Signed:

  
\_\_\_\_\_  
Michael Joseph O'Shea  
Trustee

  
SIGN  
HERE

### Consent to Appointment as Trustee

I consent to being appointed a trustee of the M J OShea Superfund.

Date: 28 July 2013

Signed:

  
\_\_\_\_\_  
Michael Joseph O'Shea

  
SIGN  
HERE

## M J OShea Superfund

### Individual Trustee Declarations

I, Dianna Margret O'Shea make the following declarations:

- I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
- I have not had a civil penalty order made against me under the *Superannuation Industry (Supervision) Act 1993*.
- I am not an insolvent under administration.
- I have not been disqualified under section 120A of the *Superannuation Industry (Supervision) Act 1993*.

Date: 28 July 2013

Signed:

  
Dianna Margret O'Shea  
Trustee



### Consent to Appointment as Trustee

I consent to being appointed a trustee of the M J OShea Superfund.

Date: 28 July 2013

Signed:

  
Dianna Margret O'Shea



**M J OSHEA SUPERFUND**

**RESOLUTION OF TRUSTEE**

Michael Joseph O'Shea AND Jayne Isobel O'Shea (Existing Trustees) being the Trustees of the above Fund  
DO HEREBY RESOLVE as follows:

**AUTHORISED  
SIGNATORY:**

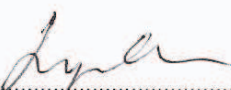
That Michael Joseph O'Shea and Dianna Margret O'Shea (New Trustees) may complete and sign on behalf of the Trustee any documentation of whatever kind required to:-

1. make, acquire, change, redeem or dispose of any investment in the Fund;
2. open an account with any bank or financial institution and to operate any such account but without limiting the generality of the foregoing to sign, draw and endorse cheques and other negotiable or transferable instruments on any such account and to close the same;
3. acquire any policy of assurance or insurance, and to pay premiums, transfer, surrender, change the status of and deal with such policies.

DATED the 28 July 2013

  
.....  
Michael Joseph O'Shea  
(Existing Trustee)



  
.....  
Jayne Isobel O'Shea  
(Existing Trustee)





**M J OSHEA SUPERFUND**

**MINUTES OF TRUSTEES DATED THE 28 JULY 2013**

**Appointment of Trustees:**

It was noted that Michael Joseph O'Shea and Dianna Margret O'Shea (New Trustees) have given notice to the Existing Trustees in accordance with the Deed of Trust to be appointed as Trustees of the M J OShea Superfund.


It was hereby resolved that Michael Joseph O'Shea and Dianna Margret O'Shea (New Trustees) be appointed as Trustees of the Trust.

**Closure:**

There being no further business the meeting was then closed.

  
.....  
Michael Joseph O'Shea  
(Existing Trustee)



  
.....  
Jayne Isobel O'Shea  
(Existing Trustee)





## M J OShea Superfund

### Product Disclosure Statement

<b>Member name:</b>	Michael Joseph O'Shea
<b>Trustee name:</b>	Michael Joseph O'Shea

Important information about the operation of your Self Managed Superannuation Fund is contained in the Product Disclosure Statement. The Product Disclosure Statement can be accessed from our website at [www.esuperfund.com.au](http://www.esuperfund.com.au). Alternatively, a copy of the Product Disclosure Statement can be found at Schedule 2 of the enclosed Trust Deed in the section marked "Documents to be retained by you".

## **M J OShea Superfund**

### **Product Disclosure Statement**

<b>Member name:</b>	Dianna Margret O'Shea
<b>Trustee name:</b>	Dianna Margret O'Shea

Important information about the operation of your Self Managed Superannuation Fund is contained in the Product Disclosure Statement. The Product Disclosure Statement can be accessed from our website at [www.esuperfund.com.au](http://www.esuperfund.com.au). Alternatively, a copy of the Product Disclosure Statement can be found at Schedule 2 of the enclosed Trust Deed in the section marked "Documents to be retained by you".

## M J OShea Superfund

### Certificate of Compliance

Used when the member "rolls over" (transfers) benefits from another fund to the M J OShea Superfund.

To whom it may concern

The Trustee(s) of the Fund certify/ies that the Fund:

- 1 Is a regulated superannuation fund under the *Superannuation Industry Supervision Act 1993 (SIS Act)*.
- 1 Is a complying superannuation fund within the meaning of section 42A of the SIS Act.
- 2 Is not subject to a direction under Section 63 of the SIS Act and is therefore able to accept employer contributions.
- 3 Is empowered by the Fund's trust deed to receive rolled over or transferred benefits.
- 4 Has received consent to the rollover from the relevant member, as set out below, in accordance with r6.28(i)(b) of the *Superannuation Industry (Supervision) Regulations 1994*.

Date: 28 July 2013

Signed for and on behalf of the Trustee(s):

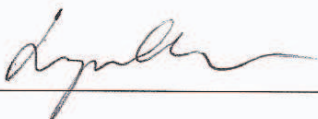
Signature of Trustee:



Name: Michael Joseph O'Shea



Signature of Trustee:



Name: Jayne Isobel O'Shea



Signature of Trustee:



Name: Michael Joseph O'Shea



Signature of Trustee:



Name: Dianna Margret O'Shea



## Schedule 2

---

### Fund Details:

Fund name:	M J OShea Superfund
Fund Address:	62 Murnin Street Wallsend NSW 2287
Fund establishment date:	29 January 2013

### Existing Trustee Details:

Trustees name:	Michael Joseph O'Shea
Trustees name:	Jayne Isobel O'Shea

### Appointment of New Trustee Details:

Date of Appointing Trustee:	28 July 2013
Trustees name:	Michael Joseph O'Shea
Trustee name:	Dianna Margret O'Shea

### Existing Member Details:

Members name:	Michael Joseph O'Shea
Members name:	Jayne Isobel O'Shea

### Appointment of New Member Details:

Members name:	Michael Joseph O'Shea
Members name:	Dianna Margret O'Shea


EXECUTED BY THE PARTIES AS A DEED:

SIGNED SEALED AND DELIVERED by  
the Trustee in the presence of:

)  
)  
)

  
Michael Joseph O'Shea



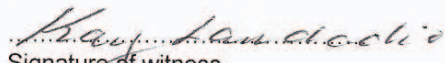
  
Signature of witness

SIGNED SEALED AND DELIVERED by  
the Trustee in the presence of:

)  
)  
)

  
Jayne Isobel O'Shea




  
Signature of witness

SIGNED SEALED AND DELIVERED by  
the Trustee in the presence of:

)  
)  
)

  
Michael Joseph O'Shea




  
(Signature of witness)

SIGNED SEALED AND DELIVERED by  
the Trustee in the presence of:

)  
)  
)

  
Dianna Margret O'Shea



  
(Signature of witness)



SIGNED SEALED AND DELIVERED by  
the Member in the presence of:

)  
)  
)

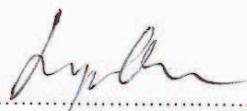
  
.....  
Michael Joseph O'Shea



  
.....  
Signature of witness

SIGNED SEALED AND DELIVERED by  
the Member in the presence of:

)  
)  
)

  
.....  
Jayne Isabel O'Shea



  
.....  
Signature of witness

SIGNED SEALED AND DELIVERED by  
the Member in the presence of:

)  
)  
)

  
.....  
Michael Joseph O'Shea



  
.....  
(Signature of witness)

SIGNED SEALED AND DELIVERED by  
the Member in the presence of:

)  
)  
)

  
.....  
Dianna Margret O'Shea



  
.....  
(Signature of witness)



## Self managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

M J OShea Superfund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status resulting in a significant tax penalty on the fund, and
- prosecute me under the law, resulting in fines or imprisonment.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

### TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract, or do anything, that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to:
  - the risks associated with the fund's investments
  - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
  - investment diversity and the fund's exposure to risk due to inadequate diversification, and
  - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- allow all members of the fund to have access to information and documents as required, including details about:
  - the financial situation of the fund
  - the investments of the fund, and
  - the members' benefit entitlements.

### Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly including the provision of credit)
- acquiring assets (other than listed securities, business real property or managed funds) for the fund from members or associates or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund
- having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.



### Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its trust deed) have been met.

### Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee, and
  - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
  - a statement of financial position
  - an operating statement, and
  - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify the Tax Office within 28 days of any changes in
  - trustees, directors of the corporate trustee or members of the fund
  - fund name
  - details of the contact person, contact phone and facsimile numbers, and
  - the postal address, registered address, or address for service of notices for the fund
- notify the Tax Office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

### DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and if I fail to do this, penalties may apply, and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

Michael Joseph O'Shea

Trustee's or director's signature

*Michael Joseph O'Shea*

Date

Day Month Year  
10 / 08 / 2013

SIGN  
HERE

Witness' name (witness must be over the age of 18 years)

KAY DIANNE LAUDADIO

Witness' signature

*Kay Laudadio*

Date

Day Month Year  
10 / 08 / 2013



Australian Government  
Australian Taxation Office

## Self managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

M J OShea Superfund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status resulting in a significant tax penalty on the fund, and
- prosecute me under the law, resulting in fines or imprisonment.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

### TRUSTEE DUTIES

I understand that by law I must:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- not enter into any contract, or do anything, that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is not limited to
  - the risks associated with the fund's investments
  - the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
  - investment diversity and the fund's exposure to risk due to inadequate diversification, and
  - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- allow all members of the fund to have access to information and documents as required, including details about
  - the financial situation of the fund
  - the investments of the fund, and
  - the members' benefit entitlements.

### Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from the following:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly including the provision of credit)
- acquiring assets (other than listed securities, business real property or managed funds) for the fund from members or associates or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund
- having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.



### Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its trust deed) have been met.

### Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
  - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
  - records of all changes of trustees, including directors of the corporate trustee
  - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee, and
  - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
  - a statement of financial position
  - an operating statement, and
  - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify the Tax Office within 28 days of any changes in
  - trustees, directors of the corporate trustee or members of the fund
  - fund name
  - details of the contact person, contact phone and facsimile numbers, and
  - the postal address, registered address, or address for service of notices for the fund
- notify the Tax Office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

### DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and if I fail to do this, penalties may apply, and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

Dianna Margret O'Shea

Trustee's or director's signature

*Dianna*

Date

Day Month Year  
16 / 08 / 2013

SIGN  
HERE

Witness' name (witness must be over the age of 18 years)

KAY DIANNE LAUDADIO

Witness' signature

*Kay Laudadio*

Date

Day Month Year  
16 / 08 / 2013





**Documentation to be signed and kept by you**

- SMSF Trust Deed

## **Superannuation Trust Deed for a Self-Managed Fund**

**M J OShea Superfund**

**The Trustee named in the Schedule  
and**

**The Members named in the Schedule**

## Schedule 2

---

### Fund Details:

Fund name:	M J O'Shea Superfund
Fund establishment date:	29 January 2013
Fund address:	62 Murnin Street WALLSEND NSW 2287

### Initial Trustee Details:

Trustees name:	Michael Joseph O'Shea
Trustees name:	Jayne Isobel O'Shea

### Initial Member Details:

Members name:	Michael Joseph O'Shea
Members name:	Jayne Isobel O'Shea

EXECUTED BY THE PARTIES AS A DEED:

WITNESS  
MUST  
SIGN

SIGNED SEALED AND DELIVERED by  
the **Trustee** in the presence of:

)  
)  
)

*Michael Joseph O'Shea*

Michael Joseph O'Shea

SIGN  
HERE

*May Landacoe*  
Signature of witness

SIGNED SEALED AND DELIVERED by  
the **Trustee** in the presence of:

)  
)  
)

*Jayne Isobel O'Shea*

Jayne Isobel O'Shea

SIGN  
HERE

*May Landacoe*  
Signature of witness

SIGNED SEALED AND DELIVERED by  
the **Member** in the presence of:

)  
)  
)

*Michael Joseph O'Shea*

Michael Joseph O'Shea

SIGN  
HERE

*May Landacoe*  
Signature of witness

SIGNED SEALED AND DELIVERED by  
the **Member** in the presence of:

)  
)  
)

*Jayne Isobel O'Shea*

Jayne Isobel O'Shea

SIGN  
HERE

*May Landacoe*  
Signature of witness

**WITNESS:** ANY person over 18 years of age who is not a Fund Trustee or Member can be a witness to the Trust Deed. Please note that a Justice of the peace or other authorised certifier does not need to witness this Trust Deed.



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## Superannuation Trust Deed For A Self-Managed Fund

BETWEEN

THE TRUSTEE NAMED IN SCHEDULE 2

(Trustee)

AND

THE MEMBERS NAMED IN SCHEDULE 2

(Members)

---

### Background

- A. The Members wish to establish the Fund and have requested the Trustee to act as trustee of the Fund.
- B. The Trustee has agreed to act as trustee of the Fund.
- C. The Members have agreed to be the first members of the fund.
- D. The Fund is to be an indefinitely continuing self managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993*.
- E. The parties have entered into this Deed to give effect to their common intentions.

### THIS DEED WITNESSES

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#### 1. Definitions

In this Deed, unless expressed or implied to the contrary:

**Annuity** means what it means under superannuation law.

**Approved benefit arrangement** means an arrangement into which or from which assets of the Fund can be transferred without a breach of superannuation law. It includes a roll over fund, a complying superannuation fund, an approved deposit fund and an annuity arrangement.

**Approved deposit fund** means a fund which is a complying ADF under section 995-1 of the *Tax Act*.

**Amount standing to the credit** in relation to an accumulation account, includes an amount the Trustee decides to pay to that account from the equalisation account (if any).

**Assets** means the cash, investments and other property of the Fund held by the Trustee on the trusts established by or under this Deed, including:

- (a) any amount standing to the credit of the Fund on or after the date when this Deed commences;
- (b) contributions made by a Member;
- (c) contributions made by an employer;
- (d) contributions allowed by this Deed that are made by another person as permitted by superannuation law;



- (e) interest, dividends, distributions, profits and other benefits of any kind arising from investments and accumulation of income;
- (f) the proceeds of any annuity or insurance policy effected by the Trustee;
- (g) the value of any annuity or insurance policy effected by the Trustee;
- (h) money, investments and other property received by the Trustee as a roll over payment; and
- (i) shortfall components and financial assistance received by the Trustee.

**Beneficiary** means a person immediately and absolutely entitled to a benefit under this Deed in respect of a Member. It does not include a Member except where that Member is immediately and absolutely entitled to a benefit under this Deed in respect of another Member.

**Benefit** means an amount payable out of the Fund to or in respect of a Member or beneficiary.

**Benefit entitlement** means an amount in the Fund which may become payable to a Member, dependant or beneficiary, but to which that person has not become absolutely entitled. It includes a contingent right to payment.

**Binding death benefit notice** means a notice given by a Member or beneficiary to the Trustee in accordance with regulation 6.17A of the SIS Regulations and with this Deed.

**Business day** means Monday to Friday excluding public holidays in Victoria.

**Business hours** means between 9:00 am and 5:00 pm on a business day.

**Complying superannuation fund** means a complying superannuation fund under superannuation law.

**Contributions** means gross contributions made to the Fund (before any tax which the Fund may be required to pay in respect of that contribution) in accordance with this Deed.

**Corporation** means a constitutional corporation under superannuation law.

**Death benefit agreement** means all, or that part of, an agreement describing the Trustee's obligations concerning the payment of benefits on a Member's death which:

- (a) directs the Trustee to pay the benefits to a person to whom those benefits may be paid in accordance with superannuation law;
- (b) has been executed by the Trustee and the Member; and
- (c) has not later been
  - (i) terminated by the Member; or
  - (ii) replaced by a separate death benefit agreement with the agreement of the Trustee and the Member.

**Deed** means this deed executed by the Trustee and the Members.

**Dependant** has the same meaning as in section 10 of the SIS Act.

**Doctor** means a registered medical practitioner.

**Eligible roll over fund** means what it means in Part 24 of the SIS Act.

**Employment termination payment** means the same as it means in the Tax Act.

**Employee** means a person who is an eligible person under superannuation law for the purpose of an employer making contributions in order to avoid a liability for the superannuation guarantee charge under the *Superannuation Guarantee (Administration) Act 1992*.

**Employer** means what it means under superannuation law.

**Employment relationship** – an employment relationship exists between 2 persons if any of the following applies:

- (a) one person is an employee of the other within the ordinary meaning of that term, or within the meaning of section 15A of the SIS Act, or is taken to be an employee under superannuation law;
- (b) one person is the Trustee of a trust of which the other person, or a relative of the other person, is a beneficiary;
- (c) one person is a member of a partnership in which the other person, or a relative of the other person, is either a partner or a director of a body corporate that is a partner; or
- (d) one person is a member of a partnership in which the other person, or a relative of the other person, is a beneficiary of a trust, the Trustee of which is a partner.

However, an employment relationship does not exist between 2 persons if superannuation law has the contrary effect.

**Excess contributions** means contributions by or on behalf of a Member which exceed the annual cap amounts for concessional contributions and non-concessional contributions as defined in sections 292-20 and 292-85 respectively of the Tax Act.

**Expenses of the Fund** means the expenses for which the Trustee is entitled to be reimbursed under this Deed.

**Family Law Act** means the *Family Law Act 1975* (Cth).

**Fund** means the fund established by this Deed, the name of which is set out in Schedule 2.

**Fund earning rate** means the positive or negative earning rate the Trustee determines after taking account of any provision or reserve for future contingencies.

**Fund establishment date** means the date specified in of Schedule 2.

**Fund year** means the 12 month period ending on 30 June or a substitute date decided on by the Trustee. At the beginning of the trust, and at the end of the trust, it means the lesser period ending on that date, or commencing on the following day.

**Gainful employment** means what it means under superannuation law. It includes gainful employment on a full-time basis and gainful employment on a part-time basis.

**Insurance policy** means an insurance policy effected on the life of the Member or a beneficiary of the Member, or in respect of the Member's or beneficiary's illness, accident or disablement.

**Interdependency relationship** has the same meaning as in the SIS Act.

**Levy** means a levy payable by the Fund under superannuation law.

**Market Value** has the same meaning as in section 10(1) of the SIS Act.

**Member** means an Initial Member or a person who has been admitted as a Member of the Fund in accordance with the Deed, and **Members** has a corresponding meaning.

**Member Application Form** means a form acceptable to the Trustee by which a person may apply to become a member of the Fund, including the form set out in Schedule 3.



**Non-binding nomination form** means a notice given by a Member or beneficiary to the Trustee nominating one or more dependants of that person who are to receive some or all of the benefits payable on the Member's or beneficiary's death, but which form does not meet the requirements of regulation 6.17A of the SIS Regulations.

**Non-Member spouse** means a person who is:

- (a) a spouse or former spouse of a Member; or
- (b) a Non-Member Spouse within the meaning of that term under Part VIIIB of the Family Law Act.

**Non-preserved amount** means an amount (including a roll over payment) that is payable to or in respect of a Member that is not subject to cashing restrictions under superannuation law at the time of payment.

**Normal retirement age** means 65 or another age that is at least 55 (or, if the Trustee is not a corporation, 60) that is accepted by superannuation law and is agreed by the Trustee.

**Payment flag** means an agreement or court order referred to in clause 12.2.

**Payment split** means a payment split under Part VIIIB of the Family Law Act.

**Pension account** means a pension account established under clause 8.3.

**Pension age** means what it means under superannuation law.

**Pension dependant** means a dependant of a Member to whom a pension may be paid on the Member's death, as defined by regulation 6.21(2A) of the SIS Regulations.

**Preservation age** has the same meaning as in regulation 6.01 of the SIS Regulations.

**Preserved benefit** has the same meaning as preserved payment benefit.

**Preserved payment** means a payment made to the Fund which is required to be preserved under superannuation law if the Fund is to be a complying superannuation fund.

**Preserved payment benefit** means a benefit arising from a preserved payment.

**Regulator** means the particular Commonwealth body responsible for the administration of the relevant aspect of superannuation. It may be the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or some other body.

**Relative** for the purpose of the definition of 'employment relationship' and for the purpose of eligibility to be a Trustee or director of the Trustee, means each of the following in respect of a person:

- (a) a parent, grandparent, child, grandchild, sibling, uncle, aunt, great aunt, great uncle, nephew, niece, first cousin or second cousin of the person;
- (b) another person who has any such relationship to the person by reason of adoption or re-marriage; and
- (c) the spouse or former spouse of the person or of any of the persons listed in the sub-paragraphs (a) and (b).

For any other purpose, **Relative** means each of the following in respect of a person:

- (d) the parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of the person or of the spouse of the person; and
- (e) the spouse of the person or of any person listed in sub-paragraph (d).

**Retires** in relation to employment, means retirement under regulation 6.01(7) of the SIS Regulations.

**Reversionary beneficiary** means an eligible dependant for the purpose of superannuation law, including a Pension Dependant, nominated by a pensioner at the commencement of the pension as his or her residuary beneficiary.

**Roll over payment** includes a transitional employment termination payment or an employment termination payment made or received by the Trustee in accordance with superannuation law and an eligible benefit payment rolled out of or in to a complying superannuation fund.

**RSA Regulations** means the regulations made under the *Retirement Savings Account Act 1997*.

**Securities** includes fully paid and partly paid shares, fully paid and partly paid stocks, debentures, notes, bonds, mortgages, options and other similar securities. Neither security nor registration is required.

**Self-managed superannuation fund** has the same meaning as in section 17A of the SIS Act.

**Shortfall component** means what it means in section 64 of the *Superannuation Guarantee (Administration) Act 1992* and regulations made under that Act.

**SIS Act** means the Superannuation Industry (Supervision) Act 1993 (Cth).

**SIS Regulations** means the *Superannuation Industry (Supervision) Regulations 1994* (Cth).

**Spouse** means a person legally married to the Member at any time; and a person who is not legally married to the Member, but who, in the Trustee's opinion, lives or lived with the Member on a bona fide domestic basis as the partner of that Member. If there are 2 or more persons who are spouses within this definition, 'spouse' means that person or those persons whom the Trustee decides to treat as the spouse or spouses.

**Superannuation law** means any law of the Commonwealth of Australia including the *Corporations Act 2001* and the *Social Security Act 1991*, which deals with any aspect of superannuation or taxation in relation to superannuation, or any lawful requirement in relation to the Fund by the Commissioner of Taxation, the Australian Taxation Office, APRA, ASIC or any other body that has responsibility in connection with the regulation of superannuation. It includes changes to any superannuation law after the date of this Deed. It also includes any proposed law or lawful requirement that the Trustee believes may have retrospective effect.

**Tax** includes any form of taxation, surcharge, levy, duty or other government charge that the Trustee is required to pay out of the Fund, or a Member, former Member or beneficiary is required to pay.

**Tax Act** means the Tax Act 1936 and the Tax Act 1997.

**Tax Act 1936** means the *Income Tax Assessment Act 1936*.

**Tax Act 1997** means the *Income Tax Assessment Act 1997*.

**Temporary total disablement** means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant Member incapable of continuing in the gainful employment that the Member was in immediately before the incapacity.

**Total permanent disablement** means what it means in the relevant insurance policy effected by the Trustee. If there is no such policy, it means such total physical or mental disablement that the Trustee is reasonably satisfied that the relevant Member is unlikely ever again to be able to engage in gainful employment for which the Member is reasonably qualified by education, training or experience.

**Transition to retirement pension** means a pension to be paid by the Fund under superannuation law, paid as a transition to retirement pension under the conditions set out in Regulation 6.01(2) of the SIS Regulations



**Transitional employment termination payment** means what it means in section 82-130 of the Tax Act 1997.

**Trustee** means the Trustee or the Trustees of the Fund from time to time.

**Unclaimed benefits** means benefits described as 'unclaimed money' under superannuation law.

**Unrestricted non-preserved benefit** means what it means under superannuation law.

**Withdrawal benefit** means the minimum benefit that must be paid to a Member on withdrawal from the Fund under superannuation law. To the extent that a Member's contributions have been applied towards an endowment or whole of life policy, the Member's withdrawal benefit is the surrender value of that policy.

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## 2. Fund establishment

### 2.1 Establishment and purpose of the Fund

- 2.1.1 The Trustee and the Members hereby establish the Fund as a self-managed superannuation fund under the SIS Act by executing this Deed and with effect from the Fund establishment date. It is an indefinitely continuing superannuation fund.
- 2.1.2 Where the Trustees are individuals, the sole or primary purpose of the fund is to provide old age pensions to the Members on their retirement. Where the Trustee is a constitutional corporation, the sole or primary purpose of the fund is to provide old age pensions and other benefits to the Members on their retirement.

### 2.2 Trustee of the Fund and decisions

- 2.2.1 The initial Trustee is named in Schedule 2 of this Deed. The Trustee accepts the appointment. The Fund is vested in the Trustee. No other person (including a Member) has any legal or beneficial interest in any asset of the Fund except to the extent expressly stated elsewhere in this Deed. The Trustee must manage the Fund in accordance with this Deed.
- 2.2.2 Subject to clause 2.2.3, if there is more than one Trustee they must act jointly.
- 2.2.3 Where the Trustees are individuals, any Trustee may call a meeting of Trustees by providing 7 days' written notice to each of the other Trustees at their address listed in Schedule 2 (or to any other address of a Trustee if that Trustee has informed each of the other Trustees of the other address). The following rules apply to any such meeting:
- (a) Unless agreed to by all the Trustees, the meeting may only be within business hours;
  - (b) A Trustee may attend the meeting by phone;
  - (c) A quorum for the meeting will be all the Trustees, and if all the Trustees are not in attendance within 15 minutes after the scheduled time the meeting will be adjourned for 5 business days, to be held at the same time of day (adjourned meeting);
  - (d) At the adjourned meeting, the quorum of Trustees will be those Trustees in attendance; and
  - (e) At any meeting, if the Trustees are unable to reach a decision unanimously or by majority then decisions will be made by poll, with each Trustee having the number of votes equal to the nearest dollar figure (rounded up) representing the value of the benefits of the Member whom that Trustee represents.
- 2.2.4 Where the Trustee is a constitutional corporation, the Trustee may only make decisions under this Deed in the manner set out in the Trustee's constitution.

### 2.3 Deed subject to superannuation law

- 2.3.1 This Deed is to be interpreted so as to comply with superannuation law. In particular, it is to be construed so that the Fund it establishes qualifies as a self-managed superannuation fund and qualifies for concessional tax treatment under the *Tax Act*. To the extent that anything in this Deed is inconsistent with superannuation law, it is to be severed from the Deed. Any obligation imposed by superannuation law in respect of the Fund established by this Deed that is not expressed in this Deed is nonetheless to be regarded as incorporated in it by reference.
- 2.3.2 The Trustee must not do or fail to do anything as Trustee of the Fund that would result in either of the following:
- (a) A breach of law, including superannuation law; or
  - (b) The Fund ceasing to qualify as a self-managed fund under superannuation law or to qualify for concessional tax treatment under the *Tax Act*.

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## 3. Membership

### 3.1 Initial Members

- 3.1.1 The initial Members of the fund are named in Schedule 2 and the Trustee agrees that they have completed all formalities necessary for their admission as Members.
- 3.1.2 The initial Members of the Fund agree to be bound by this Deed.

### 3.2 Additional Members

- 3.2.1 The Trustee may appoint a person as an additional Member of the Fund if he or she has completed and signed a Member application form, or if the Trustee has otherwise accepted the person as a Member.
- 3.2.2 If the Trustee is a constitutional corporation, then the additional Member agrees to do all things necessary to become a director of the Trustee including by providing an executed consent to act in the required form and such other documents as are required by superannuation law.
- 3.2.3 If the Trustees are individuals, the additional Member must become a Trustee and must provide an executed form of consent and such other executed documents as are required by superannuation law for that purpose. This must occur when the person becomes a Member, unless the additional Member is unable to become a Trustee or director of a Trustee under superannuation law.
- 3.2.4 On written request by the Trustee, a Member or applicant for Membership of the Fund must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee.
- 3.2.5 If a Member fails to do so, the Trustee may refuse to accept further contributions in respect of that Member may decline to accept the applicant as a Member.
- 3.2.6 Subject to clause 3.7, the Trustee must not accept a person as an additional Member of the Fund unless each of the following conditions is met:
- (a) The total number of Members would be no more than 4;
  - (b) The person is not disqualified from being a Trustee or a director of the Trustee of the Fund;



- (c) The person is not in an employment relationship with another Member of the Fund except another Member who is also a relative of that person; and
- (d) The Trustee is satisfied that the person will become a Trustee or a director of the Trustee of the fund on being accepted as Member of the Fund.

3.2.7 An additional Member becomes bound by this Deed as if he or she were an initial party to this Deed.

3.2.8 An additional Member's Membership commences on the date the Trustee specifies when accepting the person as a Member. If no date is specified, the additional Member's Membership commences on the date the Trustee accepts his or her application.

### 3.3 Date of additional Member's commencement as Trustee

Provided that an additional Member has complied in all respects with clause 3.2:

3.3.1 Where the Trustees are individuals, an additional Member becomes a Trustee of the Fund on the date his or her Membership commences; and

3.3.2 Where the Trustee is a constitutional corporation, an additional Member becomes director of the Trustee on the date his or her Membership commences.

### 3.4 Membership Conditions and Disclosures

3.4.1 The Trustee may impose any conditions the Trustee thinks fit on the Membership of a Member and a Member's rights and duties. The Trustee may remove or vary any condition at any time.

3.4.2 Either before, or as soon as practicable after a person becomes a Member of the Fund (and not later than 3 months after the person becomes a Member), the Trustee must ensure that the Member is given a product disclosure statement (in the form set out in Schedule 1, updated as required) which the superannuation law requires to be given to new Members of the Fund.

3.4.3 The Trustee must ensure that Members, former Members and beneficiaries are provided with information in writing, or copies of accounts, records and documents of the Fund, that the superannuation law requires them to be given.

3.4.4 As soon as practicable after a person ceases to be a Member of the Fund, the Trustee must ensure that that person (or his or her legal personal representative) is given a written statement of the information the superannuation law requires to be given to persons who cease to be Members of the Fund.

3.4.5 A dependant of a Member is not entitled to any additional information relating to the operation or conduct of the Fund which the Trustee thinks it is inappropriate to disclose.

### 3.5 Membership and Fund compliance

3.5.1 A Member must immediately inform the Trustee if the Member becomes aware that either of the following may happen:

- (a) The Member may enter into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member may be disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.2 A Member and the Trustee must ensure that the Member ceases to be a Member of the Fund within 6 months after either of the following happens:

- (a) The Member enters into an employment relationship with another Member who is not also a relative of the Member; or
- (b) The Member is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.3 If a Member of the Fund enters into an employment relationship with another Member who is not also a relative of the Member, or becomes disqualified from being a Trustee or a director of the Trustee of the Fund, the Trustee and the Members must do whatever is necessary to ensure that, within 6 months after the Member entered into the employment relationship or became disqualified:

- (a) No Member of the Fund is in an employment relationship with another Member who is not also a relative of the Member; and
- (b) No Member of the Fund is disqualified from being a Trustee or a director of the Trustee of the Fund.

3.5.4 The types of things that may be done to ensure compliance include each of the following:

- (a) A Member may request the Member's benefits or entitlement in the Fund to be paid in accordance with this Deed or to be transferred or rolled over to an approved benefit arrangement under clause 13.9; or
- (b) The Trustee may transfer the Member's benefits or entitlement in the Fund to an eligible roll over fund under clause 13.9.

### 3.6 Ceasing to be a Member

3.6.1 A person ceases to be a Member of the Fund as soon as the first of the following happens:

- (a) The person dies;
- (b) The person ceases to be a Trustee or a director of the Trustee of the Fund;
- (c) When payment of all the Member's benefits is made to the Member or to an approved benefit arrangement for the Member; or
- (d) When benefits payable to or for the Member cease to be payable.

3.6.2 When a person ceases to be a Member of the Fund, the person ceases to be a Trustee or director of the Trustee of the Fund (as applicable), if he or she has not already ceased to act in that role.

### 3.7 Minor as a Member

3.7.1 A minor, being a person who is under 18 years of age, may be a Member of the Fund provided the superannuation law is complied with. In relation to a Member who is a minor:

- (a) The minor's parent or guardian must make the application for the minor to become a Member in the form set out in Schedule 3 or in the form otherwise approved by the Trustee; and
- (b) Decisions in relation to the minor's membership must be made by the minor's parent or guardian until:
  - (i) the minor turns 18; or
  - (ii) after the minor turns 16, the time at which the parent or guardian notifies the Fund that the minor will be making decisions in relation to the minor's membership.



- 3.7.2 When the minor turns 18, if the Trustees are individuals then the minor becomes a Trustee of the Fund or, if the Trustee is a constitutional corporation, then the minor becomes a director of the Trustee of the Fund provided that the Trustee and the Member have done everything necessary to appoint that Member as a director of the Trustee.

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#### **4. Fund accounts**

##### **4.1 Trustee must establish certain types of account**

The Trustee must establish:

- 4.1.1 An accumulation account and/or a pension account in respect of each Member or beneficiary for each class; and
- 4.1.2 An income account.

##### **4.2 Accumulation Accounts**

- 4.2.1 The Trustee may credit (and in the case of clause (k), must allot and credit) each of the following to the accumulation account of a Member according to the class to which they are relevant:
  - (a) Contributions made by a Member;
  - (b) Contributions made in respect of the Member or a beneficiary of that Member by an employer;
  - (c) Other contributions allowed under this Deed and superannuation law that are made in respect of the Member;
  - (d) Positive earnings transferred from the income account;
  - (e) A shortfall component paid in respect of that Member after any tax that is payable in relation to it has been deducted from it;
  - (f) An amount paid to the Trustee as a transfer or roll over payment in respect of that Member which the Trustee thinks it appropriate to credit to the account;
  - (g) A forfeited amount allocated to the Member or beneficiary under clause 11.4;
  - (h) An amount transferred from the pension account of a beneficiary of the Member;
  - (i) The proceeds of an annuity or insurance policy effected by the Trustee in respect of the Member or a beneficiary of the Member which the Trustee thinks it appropriate to credit to the account;
  - (j) Financial assistance under section 23 of the SIS Act which the Trustee thinks it appropriate to credit to the account;
  - (k) An amount deducted from the accumulation account of another Member pursuant to a contributions-split request made by that other Member and accepted by the Trustee; and
  - (l) Any other amount the Trustee thinks it appropriate to credit to the account.
- 4.2.2 The Trustee may debit each of the following from the accumulation account of a Member according to the class to which they are relevant.
  - (a) The proportion that the Trustee thinks appropriate of the expenses of the Fund;

- (b) The proportion that the Trustee thinks appropriate of either of the following:
  - (iii) tax payable in respect of contributions or any shortfall component that are paid to the Fund; or
  - (iv) any earnings of the Fund credited to the accumulation account or arising as a result of a roll over payment;
- (c) A payment of a benefit to or in respect of the Member or a beneficiary of the Member except a payment from a pension account;
- (d) An amount paid out of the Fund in respect of the Member or a beneficiary of the Member as a transfer or roll over payment;
- (e) The cost of any annuity or policy of insurance effected by the Trustee in respect of the Member or a beneficiary of the Member; and the proportion that the Trustee thinks equitable of any group policy effected by the Trustee in respect of the Member or beneficiary and another Member or beneficiary;
- (f) The amount of a lien in respect of an indemnity exercised by the Trustee in accordance with this Deed;
- (g) An amount forfeited in accordance with this Deed;
- (h) The proportion that the Trustee thinks appropriate of any negative earnings of the Fund determined in accordance with this Deed;
- (i) An amount paid to indemnify the Trustee in accordance with this Deed;
- (j) An amount credited to the pension account of a Member or beneficiary;
- (k) The proportion that the Trustee thinks appropriate of a levy;
- (l) The amount of tax attributable to the Member or a beneficiary of the Member;
- (m) An amount to be allotted and credited to the accumulation account of another Member pursuant to a contributions-split request made by the Member whose accumulation account is to be debited and accepted by the Trustee; and
- (n) Any other amount the Trustee thinks it appropriate to debit.

#### 4.3 Contributions-split requests

- 4.3.1 A Member may ask the Trustee (in a way that satisfies the requirements of superannuation law) that contributions made to the Fund in respect of that Member in the previous financial year be:
  - (a) Allotted to the accumulation account of that Member's spouse; or
  - (b) Rolled-over or transferred to the Trustee of an approved benefit arrangement of which that Member's spouse has joined or is eligible to join.
- 4.3.2 The Trustee must allot, roll-over or transfer the relevant contributions pursuant to a request received under clause 4.3.1 provided:
  - (a) The request satisfies the requirements of superannuation law;
  - (b) The Trustee is satisfied that the allotment, roll-over or transfer complies with superannuation law; and



- (c) The amount of the contributions that the Trustee allots, rolls-over or transfers does not exceed the amount in the Member's accumulation account, taking into account any amount that the Trustee otherwise determines to debit from the Member's accumulation account.

#### 4.4 Income Account

4.4.1 The Trustee may credit each of the following to the income account of the Fund:

- (a) Income and profits of the Fund;
- (b) Adjustment credits made in accordance with clause 4.4.3;
- (c) The proceeds of an insurance policy which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account;
- (d) A surplus resulting from a valuation under clause 4.6.3;
- (e) Financial assistance received by the Fund under section 23 of the SIS Act which the Trustee decides not to credit to a Member's or beneficiary's accumulation or pension account; and
- (f) Any other amount the Trustee thinks it appropriate to credit.

4.4.2 The Trustee may debit each of the following to the income account of the Fund:

- (a) The expenses of the Fund, except those the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (b) Tax payable or likely to become payable in respect of contributions, shortfall components, or income and profits of the fund, except tax the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (c) Adjustment debits made in accordance with 4.4.3;
- (d) The cost of an insurance policy which the Trustee decides not to debit from a Member's or beneficiary's accumulation or pension account;
- (e) A deficiency resulting from a valuation under clause 4.6.3 ;
- (f) The amount of a levy, except an amount the Trustee debits from a Member's or beneficiary's accumulation or pension account;
- (g) Any loss on the disposal of an investment of the fund; and
- (h) Any other amount the Trustee things appropriate to debit.

4.4.3 At the end of each Fund year, the Trustee must determine the Fund earning rate.

4.4.4 When determining a Fund earning rate in respect of a period (whether at the end of a Fund year or on an interim basis):

- (a) The Trustee must allocate amounts from the income account to each accumulation or pension account in proportion to the amount standing to the credit of that account at the beginning of the relevant period;
- (b) The Trustee must make an appropriate adjustment for any amount credited or debited to the account since the beginning of the relevant period; and
- (c) The Trustee may take into account the need for any provision or reserve for future contingencies and, instead of crediting that amount to an accumulation or pension

account, credit that amount to the equalisation account or reserve (if permitted by superannuation law).

#### 4.5 Equalisation Account

4.5.1 The Trustee may establish an equalisation account which the Trustee may use for any of the following purposes:

- (a) To give effect to the reserving strategy the Trustee establishes to smooth the investment earnings of the Fund;
- (b) To increase the Fund earning rate;
- (c) To pay the expenses of the Fund;
- (d) To pay tax payable by the Fund;
- (e) To provide for any contingencies;
- (f) To provide an amount to or for a Member, former Member, pensioner, beneficiary, including adding to an accumulation or pension account, provided there is no breach of superannuation law; or
- (g) To do anything else the Trustee decides to do, provided there is no breach of trust or superannuation law.

4.5.2 The Trustee may credit the equalisation account with any of the following:

- (a) The portion the Trustee thinks fit of an amount paid into the Fund as a transfer or rollover payment;
- (b) An amount transferred from the forfeiture account under clause 11.4;
- (c) An amount transferred from a pension account under clause 8.3; or
- (d) Any other amount the Trustee thinks it appropriate to credit.

4.5.3 The Trustee may debit the equalisation account with any of the following:

- (a) An amount necessary to give effect to the purposes set out in clause 4.5.1; or
- (b) Any other amount the Trustee thinks it appropriate to debit.

#### 4.6 Accounts – General Provisions

4.6.1 The Trustee must make provision for the payment of any tax payable in relation to the taxable income of the Fund and must deduct any tax that is payable and that has not already been deducted from the income account or an accumulation or pension account.

4.6.2 The Trustee may establish or maintain any other account for or reserve of the Fund that the Trustee thinks necessary or desirable or that is required or permitted by superannuation law. The Trustee may use such accounts or reserves for any purpose permitted by superannuation law and may credit or debit amounts from such accounts or reserves as the Trustee sees fit.

4.6.3 The Trustee must value the assets of the Fund at the end of each Fund year, when superannuation law requires it, and when the Trustee thinks it appropriate to do so. The Trustee must also determine whether there is a surplus or deficiency which it is equitable in the Trustee's opinion to transfer to the income account.



- 4.6.4 If the Trustee is required to establish an interim Fund earning rate, clause 4.4.4 applies and the Trustee must do so in accordance with any requirements imposed by superannuation law and on a basis the Trustee believes to be equitable. If the Regulator or superannuation law requires it, the Trustee must inform Members of that basis.
- 4.6.5 The Trustee may only credit or debit accounts established in respect of the Fund in the manner permitted by this Deed provided that superannuation law does not prohibit in any way any such amounts from being so credited or debited.

## **5. Contributions**

### **5.1 Types of Contributions**

- 5.1.1 With the Trustee's consent, a Member may make any contributions to the Fund that the Member decides to. The Trustee and Member may agree that contributions can be paid by deduction from wages or salary.
- 5.1.2 An employer of a Member may make any contributions to the Fund in respect of that Member with the Trustee's and the Member's consent.
- 5.1.3 With the consent of the Trustee and the Member, any other person including:
- (a) A spouse of that Member;
  - (b) Another Member;
  - (c) Another Trustee of a regulated superannuation fund (including pursuant to a contributions-split requested by the Member's spouse); and
  - (d) Any State, Territory or Federal government (including under the Federal government's co-contribution scheme) may make contributions to the Fund in respect of that Member.

### **5.2 Making contributions**

A contribution to the Fund must be made in the way the Trustee directs. It must be made within the time specified by superannuation law. It may be made in cash, or by the transfer of assets in accordance with superannuation law. The only assets that may be transferred are those that are authorised investments under clause 6.1.

### **5.3 Failure to contribute**

In the absence of an agreement, neither a Member nor his or her employer is under an obligation to make a contribution to the Fund in respect of the Member. A failure to do so does not affect the Member's membership of the Fund.

### **5.4 Unacceptable contributions**

- 5.4.1 The Trustee must not accept any of the following:
- (a) A contribution that is not permitted by superannuation law;
  - (b) A contribution or shortfall component the acceptance of which would prevent the Fund from qualifying as a complying superannuation Fund; or
  - (c) An employer contribution or shortfall component which the regulator lawfully directs the Trustee not to accept.
- 5.4.2 The Trustee may refuse to accept:

- (a) a contribution that the Trustee has determined not to accept because the Trustee has not been informed of the relevant Member's tax file number; and
- (b) excess contributions.

5.4.3 If excess contributions are made to the Fund by or in respect of a Member, then the Trustee may:

- (a) release funds to the Member if the Trustee has received a Member release authority; and
- (b) release funds to the Commissioner of Taxation where the Trustee has received an ATO release authority.

5.4.4 If the Trustee becomes aware that a contribution or shortfall component has been accepted in breach of clause 5.4.1 or 5.4.2, the Trustee must refund the amount within any time specified by superannuation law. However, the Trustee may deduct each of the following from that amount:

- (a) Any amount which an insurer may have charged in respect of any extra cover provided on the basis of the contribution or shortfall charge;
- (b) Reasonable administration charges; and
- (c) Any amounts on account of amounts of tax for which the Fund may be liable.

5.4.5 The Trustee may reduce the benefits of the Member to those which the Member would have had if the contribution or shortfall component had not been accepted.

## 5.5 Allocation of contributions

If the Trustee receives a contribution in a month, the Trustee must allocate the contribution to the relevant Member of the Fund:

5.5.1 Within 28 days after the end of the month; or

5.5.2 If it is not reasonably practicable to allocate the contribution to the relevant Member of the Fund within 28 days after the end of the month – within such longer period as is reasonable in the circumstances.

## 5.6 Reduction of contributions by employer

An Employer who is under an obligation to make contributions in respect of a Member may, with the Trustee's consent, reduce the amount of those contributions to the extent that it becomes required to make contributions in respect of that Member to another Fund of which the Member is also a Member.

## 5.7 Contributions and tax

5.7.1 Either the Trustee or the employer or other appropriate body must deduct any tax that is payable in relation to any contribution or shortfall component before it is credited to the Member's accumulation account.

5.7.2 The Trustee must make provision for any surcharge or other amount that is payable under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* and related legislation, and must deduct the amount from the relevant contributions.



## **6. Investment**

### **6.1 Investments - General**

- 6.1.1 The Trustee must invest any assets of the Fund that are not required for payment of benefits or other amounts under this Deed. The Trustee must do so in accordance with the current investment strategy or strategies. The following are the types of investment in which the assets may be invested:
- (a) Investments in which it is permissible to invest trust funds under the law of any jurisdiction in Australia;
  - (b) Securities in any company incorporated anywhere, whether carrying on business in Australia or not;
  - (c) Deposit (whether secured or not) with a bank, friendly society, building society, credit co-operative, Trustee company, or other registered financial institution;
  - (d) Real or personal property, including an improvement to that property;
  - (e) Units (including sub-units) in a unit trust established or situated anywhere in the world) by subscription or purchase (including joint subscription or purchase). Whether the units are fully paid or partly paid, and whether their issue involves a contingent or reserve liability is irrelevant;
  - (f) Futures, options or any other synthetic investment;
  - (g) Hedging, swapping or any similar arrangement, even though it is not linked to any property of the Fund;
  - (h) Deposit (whether secured or not) with, or loan (whether secured or not) to, any person (including an employer) on any terms the Trustee thinks reasonable. The fact that the Trustee has a direct or indirect interest in the deposit or borrowing or may benefit directly or indirectly from it is irrelevant;
  - (i) A policy or annuity with an insurer, whether by proposal or purchase;
  - (j) Limited recourse borrowing or receipts;
  - (k) By way of a limited recourse borrowing arrangement in accordance with clause 13.6; and
  - (l) Any other investment allowed by superannuation law that the Trustee thinks appropriate.
- 6.1.2 The Trustee must not invest in any investment that is not permitted by superannuation law. The Trustee must not make an investment in the form of a loan or other financial assistance to a Member or a relative of a Member.
- 6.1.3 The Trustee must formulate one or more investment strategies for the Fund. The Trustee must inform Members and beneficiaries of the strategies adopted by the Trustee. The Trustee may review and change a strategy at any time. The Trustee must monitor the strategies to ensure that they remain appropriate.
- 6.1.4 The Trustee must consider, as part of the investment strategies, whether to hold a contract of insurance that provides insurance cover for one or more members of the Fund.
- 6.1.5 The Trustee must review regularly the investment strategies for the Fund
- 6.1.6 The Trustee may sell, transfer or vary any investment at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of Members and

beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

## **6.2 Investment choice**

- 6.2.1 The Trustee may decide to allow one or more Members or beneficiaries to choose between investment strategies. If the Trustee does, the Trustee must establish a range of investment strategies, and may designate particular assets for those strategies. The Trustee must provide the Members or beneficiaries with information concerning the strategies and the relevant investment objectives to enable the Member or beneficiary to choose between them on an informed basis. The Trustee must also provide them with information concerning their rights under this Deed.
- 6.2.2 A Member or beneficiary who has been offered investment choice by the Trustee may choose one or more of the strategies prepared by the Trustee by completing any documents the Trustee requires. On having done so, the Member or beneficiary may direct the Trustee to invest any part of the Fund that is held for that person in accordance with those strategies. Any direction must be in accordance with superannuation law.
- 6.2.3 A Member or beneficiary who has directed the Trustee to invest any part of the Fund that is held for that person in accordance with those strategies may not direct the Trustee to invest in any particular investment. However, the Member or beneficiary may request the Trustee to develop an investment specific strategy and to make it available to that Member or beneficiary. The Trustee may accept or reject the request.
- 6.2.4 The Trustee must monitor any strategies adopted by Members or beneficiaries for investment choice to ensure that they remain appropriate for the Members or beneficiaries to whom they are available.
- 6.2.5 If a Member adopts a strategy for investment choice, the Trustee must do each of the following:
- (a) Establish a sub-account of the income account in respect of that strategy;
  - (b) Credit and debit that sub-account in relation to any amount attributable to that strategy as if it were the income account itself;
  - (c) Allocate earnings (which may be positive or negative) attributable to that strategy to the Member's or beneficiary's accumulation account or pension account in a way that the Trustee thinks equitable; and
  - (d) Determine an earning rate for that sub-account, in the same manner as the Trustee determines a Fund earning rate, in which case clause 4.4.4 applies to that determination.
- 6.2.6 The Trustee may sell, transfer or vary any investment made in accordance with a strategy for investment choice, at the Trustee's absolute discretion in accordance with this Deed. The Trustee must do so in the interests of the relevant Members or beneficiaries. The Trustee must monitor the investments to ensure that they remain appropriate.

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## **7. Benefits - general**

### **7.1 Preserved and non-preserved benefits**

- 7.1.1 The Trustee must not pay out to a Member or a dependant of a Member any preserved payment benefit that superannuation law does not allow the Trustee to pay out.
- 7.1.2 The Trustee may pay a Member or, if applicable, a dependant of a Member, a preserved payment benefit in any of the following circumstances:



- (a) The Member reaches the relevant preservation age and takes a transition to retirement pension in accordance with clause 8;
- (b) The Member retires from gainful employment on or after reaching the relevant preservation age;
- (c) The Member becomes totally and permanently disabled;
- (d) The Member becomes totally and temporarily disabled;
- (e) The Member reaches age 65;
- (f) The Member dies; or
- (g) Any other circumstance allowed by superannuation law.

7.1.3 With the Trustee's consent, a Member may withdraw any part of the non-preserved amount in the Member's accumulation account. The Member must apply to the Trustee in writing for the withdrawal in a form acceptable to the Trustee. The Trustee may set a minimum withdrawal amount by notifying the Members of the Fund.

7.1.4 A Member's benefit entitlement will vest in accordance with superannuation law. The Trustee must cash or commence to cash a Member's benefit entitlement as soon as practicable after the Member dies. If a lump sum is payable, the Trustee may pay it in several stages: an initial payment and then subsequent payments.

## 7.2 Payments – general

7.2.1 If a Member ceases to be, or is about to cease as, a Member of the Fund, the Trustee may pay an amount that the Trustee thinks appropriate from the equalisation account (if any) into the Member's accumulation account.

7.2.2 Where the Trustee is to make a payment because a Member has died (a death benefit), the Trustee may pass on to the recipient of that payment any benefit that would accrue to the Fund if a deduction were allowed under section 295-485 of the *Income Tax Assessment Act* 1997.

7.2.3 If a Member or beneficiary requests it, the Trustee may retain any part of a benefit in the Fund. The Trustee may do so until one of the following occurs:

- (a) The Member or beneficiary decides otherwise;
- (b) The Member or beneficiary dies;
- (c) The amount has to be paid under this Deed or superannuation law; or
- (d) The Trustee decides otherwise.

The payment the Trustee then makes must be the amount standing to the credit of the Member's or beneficiary's accumulation account at that time.

7.2.4 If a Member or beneficiary is entitled to a benefit which includes an interest in an insurance policy, the Trustee may assign that policy to the Member or beneficiary, or to any of the dependants of the Member the Trustee thinks fit. The Trustee must debit the value of the policy to the relevant accumulation or pension account. Neither the Trustee nor an employer is liable for any further payment of premiums in relation to the policy.

7.2.5 On written request by the Trustee, an applicant, Member or beneficiary must supply the Trustee with information that the Trustee thinks necessary for any purpose. This extends to submitting to a medical examination by a doctor who is acceptable to the Trustee. If an applicant, Member or beneficiary fails to do so, the Trustee may suspend collection of

contributions in respect of that person, may withhold benefits from that person, and may impose conditions on the person, as the Trustee thinks fit.

- 7.2.6 The Trustee may adjust any benefit payable to or in respect of a Member if an applicant, Member or beneficiary has supplied false or misleading information to the Trustee, or has deliberately withheld information from the Trustee, that affects or is likely to affect the Fund or benefits payable to or in respect of that Member.

## **8. Pensions - general**

### **8.1 Funding and payment of pensions**

- 8.1.1 When any benefit becomes payable to a Member under this Deed or in accordance with superannuation law, the Trustee has a discretion to decide whether to pay from any part of the benefit one or more pensions to the Member or to use the benefit payable to acquire one or more annuities in the name of the Member. The pensions or annuities will be in substitution for the relevant part of any lump sum benefit that was payable to the Member for the amounts credited to the Member's pension account as a transfer of a roll over payment under clause 8.3.2.
- 8.1.2 The Trustee must obtain an actuarial certificate in accordance with superannuation law in relation to any pension that the Trustee decides to pay, unless either section 295-390 (or any other provision) of the Tax Act provides otherwise in which case the Trustee has a discretion as to whether to obtain an actuarial certificate.
- 8.1.3 The Trustee may fund a person's pension by purchasing an annuity payable to the Trustee.

### **8.2 Type of pensions**

The relevant Member or beneficiary may choose the type of pension that is to be paid, including a transition to retirement pension. However, the pension must be of a type that is allowed by superannuation law or is acceptable to the Regulator. It may include a pension wholly determined by reference to policies of life assurance purchased or obtained by the Trustee of a regulated superannuation fund solely for the purposes of providing benefits to Members of that fund. The pension must be paid in accordance with the requirements of the superannuation law.

### **8.3 Pension account**

- 8.3.1 If the Trustee decides to pay a pension to a person in accordance with this Deed, the Trustee must establish a pension account in the name of that person.
- 8.3.2 The Trustee may credit each of the following amounts to the person's pension account subject to superannuation law:
- (a) The amount the Trustee believes necessary to fund the pension;
  - (b) The amount paid into the Fund in respect of the pensioner as a transfer or roll over payment which the Trustee thinks it appropriate to credit to that account;
  - (c) Earnings of the Fund which the Trustee thinks it appropriate to credit to that account;
  - (d) A shortfall component paid in respect of the pensioner;
  - (e) Contributions lawfully paid in respect of the relevant Member;
  - (f) Adjustment credits made in accordance with clause 4.4.3;
  - (g) The proceeds of an annuity or insurance policy effected by the Trustee in respect of the pensioner which the Trustee thinks it appropriate to credit to the account;



- (h) Financial assistance under section 23 of the SIS Act which the Trustee thinks it appropriate to credit to the account; and
- (i) Any other amount the Trustee thinks it appropriate to credit to the account.

8.3.3 The Trustee may debit each of the following amounts to the person's pension account subject to superannuation law:

- (a) The proportion that the Trustee thinks appropriate of the expenses of the fund;
- (b) The proportion that the Trustee thinks equitable of any negative earnings of the Fund determined in accordance with clauses 4.4.3, 6.2.5 or 8.4.1;
- (c) The proportion of the loss on the disposal of investments of the Fund that the Trustee thinks equitable;
- (d) Amounts transferred from the Fund in respect of the pensioner as a transfer of a roll over payment which the Trustee thinks it appropriate to debit to the account;
- (e) Payments made to or in respect of the pensioner or a reversionary beneficiary under this Deed;
- (f) The cost of an insurance policy or annuity effected by the Trustee in respect of the pensioner which are not debited from the Member's accumulation account;
- (g) The proportion of any tax payable in respect of the pension account, or the earnings of the Fund that are credited to the pensioner's account or which arise from a roll over payment that the Trustee thinks equitable;
- (h) The proportion of an amount paid in respect of an indemnity to the Trustee or other person under this Deed that the Trustee thinks equitable;
- (i) The amount of a levy that the Trustee thinks equitable;
- (j) An amount transferred to the accumulation account of a beneficiary; and
- (k) Any other amount that the trustee thinks it appropriate to debit from the account.

#### 8.4 Pensions – general

- 8.4.1 In determining the amount standing to the credit of an accumulation account at the time a benefit or pension is calculated or becomes payable, the Trustee must make an adjustment to the account that the Trustee thinks equitable on the basis of the interim fund earning rate determined by the Trustee as at that date. Clause 4.4.4 applies to that determination and that determination must be made in respect of the period from the beginning of the current Fund year to the relevant date. The income account must be credited or debited accordingly.
- 8.4.2 The Trustee may segregate from other assets those assets which are to fund the pension of a person under this Deed. The Trustee must value those assets at least annually. If they are insufficient or more than sufficient to fund the pension, the Trustee must do anything that superannuation law requires. The Trustee must obtain any certificate of adequacy that the Trustee considers necessary in respect of those assets in order to comply with the *Tax Act* or superannuation law.
- 8.4.3 On the death of a pensioner being paid a pension, if the pension is not commuted or transferred in accordance with this Deed, the Trustee must pay any residue in the pension account in any way permitted by superannuation law.

## **8.5 Trustee's general right to commute pensions**

- 8.5.1 On written request by a pensioner, or in accordance with superannuation law or this Deed, the Trustee may commute any part of a pension to a lump sum, and pay it to the relevant person or his or her legal personal representative. The following general conditions apply in respect of all types of pension:
- (a) The commutation must be allowed by, and be in accordance with, superannuation law; and
  - (b) The commutation must not disadvantage the Fund, an employer, a Member, a pensioner or a reversionary beneficiary.
- 8.5.2 If the Trustee commutes only part of a pension to a lump sum, the Trustee must then adjust the amount of the pension payable as required by superannuation law.

## **8.6 Qualification of pensions as asset test exempt income streams**

The Trustee may decide that a pension should qualify as an asset test exempt income stream (as that term is defined by the *Social Security Act 1991*). If the Trustee so decides:

- 8.6.1 The superannuation law prevails over the terms of this Deed to the extent of any inconsistency;
- 8.6.2 This Deed is deemed to contain any provision that is required by superannuation law; and
- 8.6.3 This Deed is deemed not to contain any provision that is required to be excluded by superannuation law.

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## **9. Death, disability and retirement benefits**

### **9.1 Death benefit payments**

The Trustee must pay the death benefit of a current Member of the Fund. The Trustee can do that under:

- 9.1.1 a death benefit agreement;
- 9.1.2 a binding death benefit notice; or
- 9.1.3 a non-binding death benefit notice.

### **9.2 Death benefit**

In the ways set out in this clause 9, the Trustee must pay the full amount standing to the credit of the accumulation account, and any pension account residue referred to in clause 8.4.3, either as a lump sum, or as one or more pensions or annuities, or both.

### **9.3 Death benefit agreement payment arrangements**

- 9.3.1 On the death of a Member or beneficiary who has a death benefit agreement:
- (a) the death benefit agreement prevails over clause 9.4 and over any binding death benefit notice or non-binding nomination form;
  - (b) the Trustee must pay, or apply, the relevant benefit in accordance with the rules set out in the death benefit agreement; and
  - (c) clause 10 of this Deed applies to the payment of the relevant benefit.



9.3.2 A death benefit agreement need be executed only by the Trustee and the relevant Member or beneficiary. On execution, the terms of any death benefit agreement form part of the Deed. They are to be read together with this Deed and in accordance with the following rules:

- (a) a death benefit agreement replaces any previous death benefit agreement;
- (b) if there is a death benefit agreement, then any binding death benefit notice is to be treated as not in effect for the purposes of this Deed and of regulation 6.17A(4) of the SIS Regulations (but see also the next clause which can overrule this clause);
- (c) if there is any inconsistency between the death benefit agreement and the remaining provisions of this Deed, then the terms of the Death benefit agreement prevail to the extent of that inconsistency – except that clause 2.3 of this Deed prevails over the agreement; and
- (d) if part of the death benefit agreement is invalid because it directs the Trustee to pay part, or all, of the benefits to a person to whom those benefits may not be paid in accordance with superannuation law (**disallowed benefits**) then:
  - (i) clause 9.3.1(b) does not apply in respect of the disallowed benefits;
  - (ii) clauses 9.3.1(a), and 9.3.2 (a) to 9.3.2 (c) apply to any part of the death benefit agreement which remains valid (and to the payment of death benefits other than disallowed benefits); and
  - (iii) clauses 9.3.2 (a) to 9.3.2 (c) apply for the purpose of determining the disallowed benefits, and the disallowed benefits must be paid in accordance with the remainder of this clause 9.

#### 9.4 Binding Death Benefit Notice Payment Arrangements

After the death of a Member or Beneficiary who has given the Trustee a Binding Death Benefit Notice, the Trustee must comply with that notice subject to clauses 9.2 and 9.3.

#### 9.5 Non-Binding Death Benefit Notice Payment Arrangements

If after the death of a Member or Beneficiary, not all Death Benefits have been paid or applied in accordance with the Death Benefit Agreement or Binding Death Benefit Notice, then the Trustee must pay or apply the relevant benefit in a way that the Trustee thinks fit in accordance with the following Rules:

- 9.5.1 If the Member or Beneficiary has left dependants, then the Trustee must pay or apply the benefit to or for the benefit of anyone or more of the dependants of the Member or Beneficiary a legal person or personal representatives of the Member or Beneficiary. The Trustee may do so in any proportions the Trustee thinks fit and may take into account the Member's wishes contained in a non-binding nomination form.
- 9.5.2 If the Member or Beneficiary has not left any dependants but does have a legal personal representative, then the Trustee must pay the benefit to the legal personal representatives of the Member or Beneficiary.
- 9.5.3 If the Member or Beneficiary has not left any dependants and has no legal personal representative, then the Trustee may pay or apply the benefit to or for the benefit of any individual at the Trustee's discretion. The Trustee may do so in any proportions the Trustee thinks fit.
- 9.5.4 If the Trustee has not paid or applied the benefit to or for the benefit of any person under the preceding sub-clauses 9.5.1, 9.5.2 and 9.5.3, then the Trustee must treat the benefit as a forfeited benefit entitlement.

#### 9.6 Death of Member of former Member

If a Member of former Member who has become entitled to a lump sum benefit dies before the payment is made, then the Trustee must pay the amount in accordance with clauses 9.2 to 9.5.

#### 9.7 Discharge of Trustee

The receipt by a dependant, legal personal representative, relative or other person of any part of a benefit under either of the previous clauses 9.2 to 9.6 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

#### 9.8 Total and permanent disablement benefit

The Trustee must pay a benefit to a Member whom the Trustee believes to be totally and permanently disabled unless requested otherwise by the Member. The benefit may be either of the following:

- 9.8.1 A lump sum equal to the full amount standing to the credit of the accumulation account or pension account of the Member; or
- 9.8.2 One or more pensions or annuities representing that amount.

#### 9.9 Temporary total disablement benefit

9.9.1 The Trustee must pay a benefit to a Member whom the Trustee believes to be temporarily totally disabled unless requested otherwise by the Member. The benefit must be in the form of a pension or annuity that represent the following amounts:

- (a) In the case where the Trustee is entitled to a benefit under an insurance policy in relation to the Member's temporary total disablement, the amount payable to the Trustee; or
- (b) In any other case, the amount decided by the Trustee, provided it does not reduce the minimum withdrawal benefit of the Member under superannuation law.

The Member is not entitled to commute any part of this benefit.

9.9.2 The Trustee must cease paying the benefit for temporary total disablement:

- (a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, when the Trustee ceases to be entitled to that benefit; or
- (b) In any other case, when the Member ceases to be temporarily totally disabled, or reaches normal retirement age, or becomes entitled to another benefit under this Deed or requests that the benefit ceases to be paid.

9.9.3 The Trustee must pay the benefit in respect of temporary total disablement in the following way:

- (a) In a case where the Trustee is entitled to benefit under an insurance policy in relation to the Member's temporary total disablement, in the way the benefit is paid by the insurer; or
- (b) In any other case, in the way the Trustee decides.

9.9.4 A Member may suspend his or her contributions during a period while he or she is receiving a benefit in relation to temporary total disablement.

9.9.5 A Member does not cease being a Member because he or she is receiving a benefit in respect of temporary total disablement.



## 9.10 Retirement benefits

9.10.1 The Trustee may pay a Member the retirement benefit at the Member's request if either of the following applies:

- (a) The Member retires from employment with their employer on or after reaching normal retirement age; or
- (b) The Member becomes entitled under superannuation law to the payment of a benefit despite still being employed.

The Trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

9.10.2 On request by a Member, the Trustee must pay a benefit to that Member in each of the following cases:

- (a) The Member ceased to be employed before normal retirement age, but has reached the relevant preservation age;
- (b) The Member retired from an arrangement under which the Member was gainfully employed and has reached 60 or another age prescribed by superannuation law; or
- (c) In any other case as permitted by superannuation law.

The Trustee must pay the benefit in any form permitted by superannuation law, including in the form of a lump sum representing the amount standing to the credit of the Member's accumulation account or pension account. However, the Trustee may elect to use part or all of that amount, instead, to purchase one or more pensions or annuities decided on in consultation with the Member. The Trustee must immediately inform Members of the election.

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## 10. Payment of benefit

### 10.1 Notice of payments and claims

10.1.1 The Trustee may give notice that a benefit is payable to the following persons:

- (a) If the benefit is payable to a Member, to that Member;
- (b) If the benefit is payable on the death of a Member, to the nominated beneficiary, the reversionary beneficiary, the legal personal representatives of the Member, known dependants of the Member and any other person the Trustee reasonably believes may have an entitlement or interest in the benefit; or
- (c) In any other case, any persons the Trustee reasonably believes may have an entitlement or interest in the benefit.

10.1.2 The Trustee may give a person written notice of the time within which that person may claim an entitlement to the benefit and of how to make that claim. If the person satisfies the Trustee that he or she is entitled to a benefit, the Trustee must notify any persons to whom a notice was required to be sent under clause 10.1.1 to enable them to object to a payment to that person. If no objection is received or the specified period for objecting has passed, the Trustee must pay the relevant part of the benefit to that person.

10.1.3 If a person makes a claim out of time to an entitlement to a benefit, the Trustee is not bound to make any payment to that person.

10.1.4 The Trustee must give the Regulator a statement of any unclaimed benefits and must pay them to the Regulator as required by superannuation law.

## 10.2 Payments – general

10.2.1 Either the Trustee or an insurer or other appropriate body must deduct any tax that is payable in relation to a benefit before that benefit is paid.

10.2.2 The Trustee may send a benefit to the postal address that the person entitled to it has last notified to the Trustee, or to the bank account into which that person has asked the benefit to be paid, or to some other place the Trustee decides on.

10.2.3 A person to whom a benefit becomes payable must notify the Trustee of his or her full residential address, and of any change in that address. He or she must also notify the Trustee of a bank account into which he or she asks the benefit to be paid.

10.2.4 On request by the Trustee, a person to whom a benefit is paid must give the Trustee a receipt and release for the payment in the form required by the Trustee.

## 10.3 Person under legal disability

10.3.1 If a person to whom the Trustee is to pay any part of a benefit is under a legal disability, or the Trustee believes that it would be in that person's best interests for the Trustee not to make the payment to that person, the Trustee may make the payment in any of the following ways as the Trustee thinks fit:

- (a) To or for the maintenance, education, advancement, support or benefit of the person on any conditions; or
- (b) To, and for the benefit of, another person who appears to the Trustee to be any of the following: the Trustee, spouse, child, parent or guardian of the person, or a person having custody of that person.

10.3.2 The receipt by a person of a payment in accordance with clause 10.3.1 discharges the Trustee from liability in relation to it. The Trustee is not responsible for seeing to its application.

## 10.4 Transfer of assets

With the consent of a Member or beneficiary to whom a benefit is payable, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.

# 11. Forfeiture of benefit entitlements

Note: Forfeiture accounts are now generally prohibited. Maddocks recommends that you seek professional advice before establishing such an account.

## 11.1 Forfeiture account

The Trustee may establish or maintain a forfeiture account into which the Trustee must pay any amount forfeited under this Deed. Money held in that account does not form part of an accumulation account or pension account. The Trustee must credit any income from that money to the forfeiture account.



## 11.2 Circumstances of forfeiture

11.2.1 All benefit entitlements of a person are forfeited in each of the events in clauses (a) to (f) — unless the Trustee has determined otherwise within six months after the relevant event. The Trustee's determination has effect from the date specified by the Trustee which may be a date before the date of the event:

- (a) The person assigns or charges, or attempts to assign or charge a benefit entitlement, except in accordance with superannuation law;
- (b) The person's interest in a benefit entitlement becomes payable to or vested in another person or a government or public authority;
- (c) The person is or becomes insolvent or has committed or commits an act of bankruptcy;
- (d) The person is unable personally to receive or enjoy any part of the entitlement;
- (e) In the Trustee's opinion, the person is incapable of managing his or her affairs; or
- (f) In the Trustee's opinion, the person is guilty of fraud or dishonesty.

11.2.2 This clause does not apply to the extent that it would be made ineffective by the *Bankruptcy Act 1966* or superannuation law.

## 11.3 Forfeiture of residue

A person forfeits the residue in an accumulation account or pension account if the Trustee is satisfied that the person has been paid all benefits that he or she is entitled to be paid under this Deed.

## 11.4 Application of forfeiture account

The Trustee may pay or apply forfeited money held in the forfeiture account in any one or more of the following ways in accordance with superannuation law:

- 11.4.1 To or for the benefit of the relevant person or the dependants of the relevant Member in any proportions the Trustee decides on;
- 11.4.2 To the Trustee of the relevant Member's estate;
- 11.4.3 To or for the benefit of other Members or their dependants who have rights to receive benefits under this Deed;
- 11.4.4 To provide additional benefits to other Members or their dependants in accordance with superannuation law;
- 11.4.5 To the equalisation account (if any);
- 11.4.6 To any employees of the Member or former Member the Trustee thinks appropriate; or
- 11.4.7 To any other person or entity the Regulator approves in writing.

## 11.5 Limit in relation to payments to Member or dependants

The Trustee must not make a payment under clause 11.4 to a Member who is still being employed by an employer, except for the purpose of relieving the hardship of that Member or his or her dependants.

## 11.6 Possible adjustment to entitlements

If the event that gave rise to forfeiture of an entitlement in respect of a Member ceases to affect that Member, the Trustee may re-establish any rights in the Member that the Trustee thinks fit. They must not be greater than they were before the forfeiture.

## **12. Provisions relating to the *Family Law Act***

### **12.1 Payment splits**

12.1.1 If the Trustee receives a splitting agreement or court order under Part VIIIB of the Family Law Act, then provided the agreement or court order has been properly served and subject to superannuation law, the Trustee may:

- (a) Vary the relevant Member's benefit or benefit entitlement on such bases (including by commutation of any pension having regard to the advice of an actuary) and at any time the Trustee determines from time to time, to the extent permitted by superannuation law; and
- (b) Make a payment to the non-Member spouse or a transfer in respect of the non-Member spouse in accordance with clause 12.3.

12.1.2 The Trustee may as it determines from time to time subject to superannuation law, make rules dealing with:

- (a) The valuation of a non-Member spouse's benefit or benefit entitlement (including any adjustments);
- (b) The timing of the calculation of the non-Member spouse's benefit or benefit entitlement; or
- (c) Other matters relating to the payment split or the non-Member spouse's benefit or benefit entitlement.

12.1.3 If the Trustee is required by superannuation law or considers that it is appropriate to defer giving effect to a payment split, then provided the splitting agreement has been served properly, the Trustee must:

- (a) Record the existence of the agreement or court order; and
- (b) Keep a record of the non-Member spouse's benefit or benefit entitlement on such basis (including a notional basis) and in such manner as the Trustee determines from time to time subject to superannuation law.

### **12.2 Flagging agreements**

12.2.1 If the Trustee receives a flagging agreement or court order under Part VIIIB of the Family Law Act, then provided the agreement or court order has been properly served, the Trustee must:

- (a) Record the existence of the agreement or court order; and
- (b) Defer payment of the benefit to or in respect of the relevant Member until the agreement or court order is lifted.

### **12.3 Transfer of non-Member spouse interests**

12.3.1 If the Trustee receives a splitting agreement or court order under Part VIIIB of the Family Law Act, the agreement or court order has been validly served, then if any amount becomes payable in respect of the non-Member spouse under that agreement or order:

- (a) The Trustee must pay that amount to the non-Member spouse – if the non-Member asks for that payment in writing; or
- (b) The Trustee must transfer that amount to another fund (including an eligible rollover fund) in respect of that non-Member spouse if the non-Member asks for that transfer in writing.



- 12.3.2 Any payment amount under this clause must be in accordance with superannuation law. The receipt by the non-Member spouse or the Trustee of that other fund will sufficiently discharge the Trustee of its liability in respect of that non-Member spouse.

#### **12.4 Refusal to admit as Member**

Provided that the Trustee acts in accordance with superannuation law, the Trustee may refuse to admit a non-Member spouse as a Member of the Fund.

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### **13. Trustee's powers**

#### **13.1 Powers and discretion**

- 13.1.1 The Trustee has all the powers in relation to the assets of the Fund that the Trustee would have if the Trustee were the legal and beneficial owner of those assets. It also has all the powers that a Trustee has at law and the powers specifically conferred on the Trustee by this Deed.

- 13.1.2 The Trustee has an absolute discretion in relation to exercising or not exercising any power under this Deed or at law, and in relation to the way in which any power is exercised. The Trustee's decision on such a matter is final and binding.

#### **13.2 Delegation of power and directions**

- 13.2.1 The Trustee may delegate to another person, including one or more Trustees or one or more directors of the Trustee, any power or duty on any terms the Trustee thinks fit. The Trustee may alter or revoke any delegation.

- 13.2.2 The Trustee is not subject to direction in exercising any power under this Deed or at law, except to the extent indicated under superannuation law.

#### **13.3 Specific powers**

- 13.3.1 To exclude any possible doubt, the Trustee has the power to do any of the following to the extent allowed by superannuation law:

- (a) To borrow money, on security or not;
- (b) To underwrite or sub-underwrite risks, contingencies or liabilities under a superannuation arrangement conducted by an employer under an agreement for the transfer of employees to the Fund;
- (c) To indemnify a person;
- (d) To open and operate bank accounts in the usual way, and to draw, make, accept, endorse, discount, execute, issue or otherwise deal with all forms of negotiable or transferable instruments and to enter into any bill facilities or other form of banking facilities; and
- (e) To do anything the Trustee considers necessary or desirable in connection with performing its obligations under this Deed.

#### **13.4 Limit on borrowing**

The Trustee must not (except as provided by this deed in clause 13.6 and superannuation law):

- 13.4.1 borrow money; or
- 13.4.2 maintain an existing borrowing of money.



### 13.5 Trustee may grant security over asset

The Trustee may, to the extent allowed by superannuation law, mortgage, pledge, charge, assign or otherwise provide as security, any asset of the Fund for the purpose of the Trustee borrowing or maintaining a borrowing of money including (without limitation) for the purpose of a "limited recourse borrowing arrangement" referred to clause 13.6.

*Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.*

### 13.6 When borrowing is allowed (including "limited recourse borrowing arrangements")

13.6.1 The Trustee may borrow or maintain a borrowing of money in any one or more of the following cases:

- (a) to enable the Trustee to pay a surcharge or advance instalment which the Trustee is required to pay under the *Superannuation Contributions Tax (Assessment and Collection) Act 1997* – as long as the borrowing complies with section 67(2A) of the SIS Act;
- (b) to enable the Trustee to settle a transaction to acquire any one or more of the securities listed in section 67(3)(a) of the SIS Act – as long as the borrowing complies with all of the requirements of section 67(3) of the SIS Act;
- (c) under an arrangement (a "limited recourse borrowing arrangement") which the Trustee enters, or has entered into, in which the money borrowed is, or has been, used to acquire an asset that superannuation law allows the Trustee to acquire – as long as the borrowing complies with Part 7 of the SIS Act.

13.6.2 Clause 13.6.1 does not limit the circumstances in which the Trustee may borrow or maintain a borrowing of money.

*Note: there are strict requirements which must be met for a borrowing, any associated mortgaging or charging of assets, to be lawful (see part 7 of the SIS Act). A breach of those requirements is a strict liability offence (see Part 7 of the SIS Act). It is recommended that you seek professional advice before entering into any arrangements under which the Fund borrows money or mortgages or charges its assets.*

### 13.7 Insurance

- 13.7.1 The Trustee may arrange one or more insurance policies with one or more insurers to secure the benefit of a Member. A policy may be a group policy or an individual policy.
- 13.7.2 The Trustee is not bound to arrange one or more insurance policies, except where the Trustee has informed the Member or beneficiary that the Trustee will arrange a policy of a specified type and amount and the Member or beneficiary has not asked the Trustee in writing not to do so, or has withdrawn his or her request for the Trustee to arrange that policy. Even so, the Trustee is not bound to arrange a policy that the Trustee is unable to arrange.
- 13.7.3 If an insurer will only insure a Member or beneficiary on conditions that are inconsistent with the conditions in respect of a benefit payable in respect of the Member or beneficiary, the Trustee may impose the policy conditions on that benefit despite the conditions stated in this Deed.

### 13.8 Powers – general

- 13.8.1 The Trustee may exercise any power under this Deed or at law despite the fact that the Trustee has a direct or indirect interest in the exercise of that power, or may benefit directly or indirectly from its exercise.

- 13.8.2 A Trustee and any director of the Trustee must disclose a conflict of interests of the type described in clause 13.8.1 in accordance with superannuation law.

### 13.9 Benefits transfers

- 13.9.1 On written request by a Member or beneficiary, the Trustee may transfer to the Trustee of an approved benefit arrangement any part of the amount in the Fund that represents the Member's or beneficiary's benefit or benefit entitlement (including any amount in a pension account). The Trustee may only do so if the following conditions are met:
- (a) The Member or beneficiary is eligible to join or has joined the arrangement;
  - (b) The Trustee is satisfied that the transfer complies with superannuation law; and
  - (c) The amount the Trustee transfers must not exceed the amount in the Member's or beneficiary's accumulation account, except to the extent of any amount that the Trustee decides to add to that account from the equalisation account (if any) under clause 4.5.
- 13.9.2 The Member or beneficiary must complete and execute any documents required by the Tax Act for the transfer to be completed as a roll over payment. A receipt from the approved benefit arrangement discharges the Trustee from all liability in respect of the amount transferred. The Trustee is not responsible for seeing to the application of that amount by the approved benefit arrangement. On completion of the transfer, the Member or beneficiary (and anyone entitled to claim in any way in respect of that person) ceases to have any rights against the Trustee or the Fund in respect of the relevant amount.
- 13.9.3 The Trustee may transfer to the Trustee of an approved benefit arrangement that is a successor fund to the Fund under superannuation law any part of the amount in the Fund that represents a benefit entitlement. The consent of the Member or beneficiary is not required. Nor is it necessary that the Member already be a Member of the successor Fund.
- 13.9.4 In accordance with superannuation law, the Trustee may transfer to an eligible roll over fund any part of the amount in the fund that represents a Member's or beneficiary's benefit entitlement. The Trustee must do so if superannuation law requires it.
- 13.9.5 With the consent of a Member or beneficiary to whom or in respect of whom a transfer is to be made under this clause 13.9, the Trustee may, instead of paying or transferring cash, transfer investments of equivalent value to the Member or beneficiary or to the Trustee of the relevant approved benefit arrangement.
- 13.9.6 The Trustee may take over or acquire by transfer from an approved benefit arrangement any part of the assets of that arrangement that represent the interest of a participant in that arrangement who has become or is to become a Member or beneficiary of the Fund. The Trustee will hold the amount on trust for that person in the relevant accumulation or pension account. The person will have rights in respect of that amount that are equivalent to the rights he or she had under the approved benefit arrangement. The Trustee may decide that the person is to be treated as having been a Member of the Fund from the time he or she became a Member of the approved benefit arrangement.

## 14. Fund Administration

### 14.1 Dealing with money received

The Trustee must ensure that any money received by the Fund is dealt with as soon as practicable in one of the following ways:

- 14.1.1 Deposited to the credit of the Fund in an account kept with a bank, friendly society, building society, or other similar body chosen by the Trustee or otherwise invested in accordance with clause 6;



- 14.1.2 Paid to the credit of an insurer for the payment of premiums in relation to a policy of insurance effected by the Trustee for the purposes of the Fund; or
- 14.1.3 Paid into the trust account of a lawyer, accountant or investment manager appointed in accordance with this Deed.

#### **14.2 Money and other assets to be kept separate**

The Trustee must ensure that money and other assets of the Fund are kept separate from those held by the Trustee personally and not for the Fund's members.

#### **14.3 Effect of receipts**

A receipt given by the Trustee or the secretary of the Fund or another person authorised by the Trustee in writing to issue receipts is a sufficient discharge to the person by whom money is paid to the Fund.

#### **14.4 Employers to provide information to Trustee**

On written request by the Trustee, an employer must give the Trustee any information which it has or can obtain that is, in the Trustee's opinion, necessary or desirable for managing and administering the Fund. The Trustee may act on that information and is not required to verify it.

#### **14.5 Compliance**

The Trustee must comply with superannuation law and with any directions of the Regulator in relation to the Fund.

#### **14.6 Trustee may not charge fees**

The Trustee must not charge any fees in relation to acting as Trustee under this Deed or performing any services in respect of the Fund.

#### **14.7 Trustee entitled to be reimbursed for expenses**

The Trustee is entitled to be reimbursed from the Fund for all expenses, taxes, levies, charges, fees and other amounts necessarily or reasonably incurred in acting as Trustee under this Deed.

#### **14.8 Trustee to keep records and accounts**

The Trustee must keep proper records and accounts of all money received by the Fund and paid out by it, including adequate details of all dealings by the Fund in connection with that money.

#### **14.9 Trustee to collect money owing to the Fund**

The Trustee must ensure that money owing to the Fund is collected promptly and dealt with in accordance with this Deed.

#### **14.10 Trustee to keep records, accounts, books etc**

The Trustee must ensure that all records, books, accounts, minutes, reports and other documents are maintained and kept safe in accordance with superannuation law for the period required by that law.

#### **14.11 Documents to be prepared**

The Trustee must ensure that each of the following is prepared in respect of the Fund in accordance with superannuation law:

- 14.11.1 A statement of its financial position;
- 14.11.2 An operating statement; and
- 14.11.3 Any other account or statement required by superannuation law.



**14.12 Assets to be valued at Market Value**

When preparing the documents set out in clause 14.11 the Trustee must ensure that the Fund's assets are valued at their Market Value.

**14.13 Annual return**

The Trustee must ensure that an annual return and any other documents required under superannuation law are prepared and lodged with the Regulator in accordance with that law.

**14.14 Audit**

The Trustee must arrange for the books, accounts and records of the Fund to be audited annually or as required by superannuation law by an auditor qualified in accordance with superannuation law.

**14.15 Disclosure requirements**

The Trustee must ensure that information and documents are provided to each of the following persons in accordance with the requirements of superannuation law:

- 14.15.1 Employers;
- 14.15.2 The Regulator;
- 14.15.3 The actuary (if one is appointed);
- 14.15.4 The auditor; and
- 14.15.5 Any other person.

**14.16 Availability of books and records**

The Trustee must ensure that the books of the Fund and information relating to it are available for inspection and copying, and that access is provided to premises where the books and information are available to be inspected and copied, in accordance with superannuation law.

**14.17 Availability of Deed and documents**

The Trustee must ensure that this Deed and any other documents (or copies of the Deed and documents) are made available for inspection by a Member, or by a beneficiary on the beneficiary's request, as required by superannuation law. It is sufficient if they are available for inspection at the place of business of a Trustee.

**14.18 Appointment of auditor**

The Trustee may appoint a suitably qualified person as auditor of the Fund.

**14.19 Appointment of actuary**

The Trustee may appoint as actuary of the Fund:

- 14.19.1 An actuary who is a Fellow of the Institute of Actuaries of Australia;
- 14.19.2 A Member of a firm or company of which at least one Member or director is a Fellow of the Institute of Actuaries of Australia; or
- 14.19.3 An auditor who is appropriately qualified and is independent according to criteria specified by superannuation law.

**14.20 Appointment of administration manager, investment manager, custodian**

The Trustee may appoint one or more suitably qualified persons to act, in relation to the Fund or a specified part of the Fund, an investment manager, administration manager and, or alternatively, a custodian.

**14.21 Superannuation law to be observed**

Any appointment by the Trustee must be in accordance with superannuation law.

**14.22 Trustee may remove person from office**

The Trustee may remove from office a person the Trustee has appointed to an office.

**14.23 Trustee not bound by advice**

Except to the extent required by superannuation law, the Trustee is not bound to follow the advice of a person the Trustee has appointed.

**14.24 Liability of the Trustee is limited**

Where the Trustees are individuals, to the extent allowed by superannuation law, neither the Trustee nor an employee of the Trustee is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

- 14.24.1 The Trustee failed to act honestly;
- 14.24.2 The Trustee intentionally or recklessly failed to exercise the degree of care required; or
- 14.24.3 The Trustee incurred a monetary penalty under a civil penalty order made in accordance with superannuation law.

**14.25 Liability of the Trustee is limited**

Where the Trustee is a constitutional corporation, to the extent allowed by superannuation law, neither the Trustee nor any of its directors, officers or employees is liable for anything done or not done in connection with acting as Trustee, unless at least one of the following applies:

- 14.25.1 The person fails to act honestly;
- 14.25.2 The person intentionally or recklessly fails to exercise the degree of care and diligence the person is required to exercise; or
- 14.25.3 The person incurs a monetary penalty under a civil penalty order made in accordance with superannuation law.

**14.26 Indemnity**

To the extent allowed by superannuation law, the Trustee (and, if the Trustee is a constitutional corporation then each of its directors and its officers and employees) is entitled to an indemnity from the Fund in all cases where the person is not liable under the preceding clause. The Trustee has a lien on the assets of the Fund for this purpose.

**14.27 Other persons who may act**

14.27.1 Subject to superannuation law, the Trustee may appoint the following persons to act as a Trustee or director of the Trustee of the Fund:

- (a) The legal personal representative of a deceased Member, from the date of the Member's death until the Member's death benefits begin to be paid;



- (b) The legal personal representative of a Member, while he or she holds an enduring power of attorney in respect of the Member or while the Member is under a legal disability;
- (c) Where the Trustees are individuals, the legal personal representative, parent or guardian of a Member who is a minor; or
- (d) Any other person if the superannuation law allows that person to be a Trustee or director of the Trustee and the Fund would remain a self-managed superannuation fund.

14.27.2 If there is no person willing and able to act as Trustee, including on account of the death of all Members, the legal personal representative of the last surviving Member may make more appointments under clause 14.27.1.

#### **14.28 Continuity of office**

When a person ceases to be a Trustee or becomes a Trustee, any other person acting as Trustee must do everything necessary to vest the Fund in the new or remaining Trustees and must deliver all records and other books to the new or remaining Trustees.

#### **14.29 Appointment of Trustee**

- 14.29.1 The Trustee will determine who acts as Trustee in accordance with this Deed and superannuation law for the Fund to continue as a self-managed superannuation fund and will take the necessary steps to appoint or remove the persons or body to or from the office of Trustee. The Trustee may accept the Trustee's resignation in writing for this purpose.
- 14.29.2 The appointment or removal of a Trustee must be in writing and must immediately be advised to any other Trustee.
- 14.29.3 Where the Trustee is unable or unwilling to determine who will act as Trustee then the majority of Members of the Fund will determine who will act as Trustee. If there are no Members in the Fund, the former Members of the Fund (or their legal personal representatives) will determine who acts as Trustee of the Fund.

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### **15. Miscellaneous**

#### **15.1 Winding-up**

- 15.1.1 The Trustee may elect to wind up the Fund on a specified date in the following cases:
  - (a) The Trustee decides to wind up the Fund; or
  - (b) There are no longer any Members of the Fund.

The Trustee must elect to wind up the Fund on a specified date if the Regulator requires the Fund to be wound up.
- 15.1.2 After deducting from the assets of the Fund the costs of administering and winding up the Fund, the Trustee must pay the benefits in the following order to the extent that the assets of the Fund are sufficient to do so:
  - (a) Benefits to which Members, former Members or their dependants are entitled but which they have not been paid on the day before the termination date; and
  - (b) Additional benefits to Members, former Members or their dependants as the Trustee thinks appropriate.



## 15.2 Legal rights of Member not affected by this Deed

Nothing in this Deed affects any right a person may have to claim compensation or damages at common law or under statute.

## 15.3 Variation

15.3.1 The Trustee may vary this Deed either prospectively or retrospectively. The Trustee may do so by written resolution or Deed. If superannuation law requires it, the Trustee must promptly give a certified copy of the resolution or a copy of the Deed to the Regulator.

15.3.2 The Trustee does not have power to vary this Deed so as to do either of the following:

- (a) Adversely alter the rights of a Member to accrued benefits or the amount of those accrued benefits that arise before the variation is effected; or
- (b) Reduce the amount of any other entitlement that is or may become payable in relation to a time before the date of the variation.

15.3.3 However, clause 15.3.2 does not apply if the reduction is necessary to enable the Fund to comply with superannuation law or if each affected Member, or the Regulator, consents in writing to the reduction.

15.3.4 The Trustee also does not have power to vary this Deed in a way that would have either of the following effects:

- (a) Unless the Trustee is a corporation, altering the purpose of the Fund so that it is no longer solely or primarily the provision of old age pensions under superannuation law; or
- (b) Unless the sole or primary purpose of the fund is to provide old age pensions to Members, allowing any person except a corporation to be appointed Trustee of the Fund.

15.3.5 If superannuation law requires it, the Trustee must inform Members and beneficiaries in writing of the nature and purpose of the variation and its effect on their entitlements or rights. The Trustee must do so in accordance with superannuation law.

## 15.4 Dispute resolution

If superannuation law requires it, the Trustee must establish a system complying with that law for dealing with enquiries and complaints from Members, beneficiaries and dependants.

## 15.5 Interpretation

A reference in this Deed to:

- 15.5.1 A statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
- 15.5.2 A person includes a firm, partnership, joint venture, association, corporation or other corporate body;
- 15.5.3 A person includes the legal personal representatives, successors and assigns of that person;
- 15.5.4 Anybody which no longer exists or has been reconstituted, renamed, replaced or whose powers and functions have been removed or transferred to another body or agency, whether expressly or impliedly, is a reference to the body which most closely serves the purpose or objects of the first-mentioned body;

- 15.5.5 A clause, schedule or appendix is reference to a clause, schedule or appendix in or to this Deed;
- 15.5.6 This or any other document includes the document as varied or replaced regardless of any change in the identity of the parties;
- 15.5.7 The singular includes the plural and vice versa; and
- 15.5.8 A gender includes the other gender.

**15.6 Proper law**

This Deed is governed by and is to be construed in accordance with the laws of the State or Territory in which this Deed is executed. The parties consent to the exercise of jurisdiction by the courts of that place.

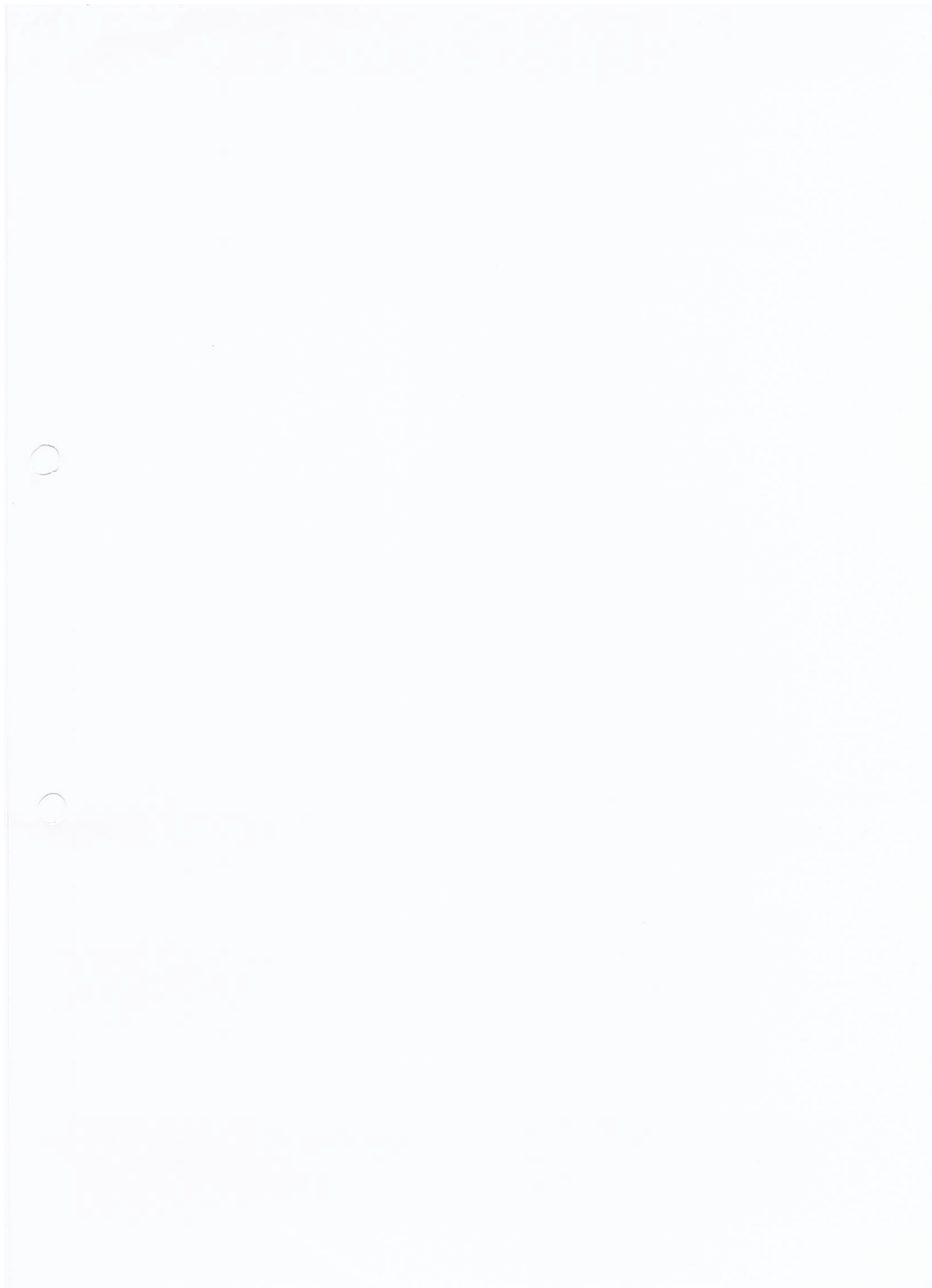
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## **Schedule 1**

### **Form of Product Disclosure Statement**

The Product Disclosure Statement begins on the next page





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### Schedule 3    Member Application Form

#### Member Application Form

[##Name of Fund] (Fund)

Date:

To the Trustee

[##Name of fund]

[##Address of trustee]

The person named below, applies to become a member of the Fund and agrees to be bound by, and to comply with, the terms of the deed by which the Fund was established, as if the person had been a member of the Fund, and a party to that deed, from the date on which the trustee accepts the person's application for membership.

Signed for and on behalf of the person applying for membership:

.....

Applicant name: .....

Applicant address: .....

Applicant date of birth: .....





# Request to adjust concessional contributions

## WHO SHOULD COMPLETE THIS FORM?

Only members of a self-managed superannuation fund (SMSF) can complete this form for contributions they made to their SMSF.

## COMPLETING THIS FORM

The instructions contain important information

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

The instructions contain important information about completing this form. Refer to them for more information about how to complete and lodge this form.

## Section A: Your details

### 1 Tax file number (TFN)

587331535



You don't have to provide your TFN to us. However, if you do, it will help us identify you correctly and process your form quickly. For more information on privacy, refer to [ato.gov.au/privacy](https://ato.gov.au/privacy)

### 2 Full name

Title

MS

Family name

O'SHEA

Given name

DIANNA

Other Given name

### 3 Date of birth

26/04/1963

### 4 Current postal address

Street address

225 CHURCH STREET

Suburb/town/locality

MUDGEE

State/Territory

NSW

(Australia only)

Postcode

2250

(Australia only)

### 5 Daytime phone number (include area code)

0249267100

## Section B: Self-Managed Superannuation Fund Details

The SMSF to which the concessional contributions to be adjusted were made:

### 6 What is your Australian business number (ABN)?

90597224726

### 7 Fund name

M J OSHEA SUPERFUND

## Section C: Details of the financial years in which concessional contributions will be adjusted

**8 Year 1** – The financial year in which the contributions referred to in Section D were made to the SMSF but not allocated to you:

Year ending 30 June


**9 Year 2** – The financial year in which the contributions referred to in Section D were allocated to you by the SMSF's trustees:

Year ending 30 June


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## Section D: Details of concessional contributions to be adjusted

**10 Personal Contributions** – The amount of the personal contributions you made to the SMSF in Year 1, which were not allocated until Year 2, and for which you will be claiming a tax deduction in Year 1.

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable personal contributions' in section B and as 'personal contributions' made by you in Section F or G.

**11 Employer Contributions** – The amount of the employer contributions, including salary sacrifice contributions, your employer made to the SMSF in Year 1 and which were not allocated to you until Year 2.

 In the SMSF annual return for Year 1, these contributions will be included as 'assessable employer contributions' in section B and as 'employer contributions' made on your behalf in Section F or G.

## Section E: Declaration

### Privacy

The ATO is a government agency bound by the Privacy Act 1988 in terms of collection and handling of personal information and TFNs. For further information about privacy law notices go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

Complete the declaration that applies to you. Print your full name then sign and date the declaration.

### INDIVIDUAL DECLARATION

*I declare that the information contained in this form is true and correct.*

Name (Print in BLOCK LETTERS)

DIANNA O'SHEA

Signature

Date

Day

Month

Year

### AGENT OR AUTHORISED OFFICER DECLARATION

Complete this declaration if you are an authorised representative of the individual shown in Section A.

*I declare that:*

- ☐ *I have prepared the form with the information supplied by the individual*  
☐ *I have received a declaration made by the individual that the information provided to me for the preparation of this statement is true and correct*  
☐ *I am authorised by the individual to give the information in this form to the Australian Taxation Office.*

Signature

Date

Day

Month

Year

Tax agent number (if applicable)

25300299

Name of organisation (if applicable)

VISIONARY ADVISORS

### Agent or Authorised Officer name

Title

MR

Family name

KILPATRICK

Given name

DENE

Agent or Authorised Officer phone number (include area code)

0249267100

### Agent or Authorised Officer address

Street address

PO BOX 1798

Suburb/town/locality

NEWCASTLE

State/Territory

NSW

(Australia only)

Postcode

2300

(Australia only)

## Lodging your form

Post or fax your completed and signed form to:

☐ fax on **1300 139 024**

☐ mail to

**Australian Taxation Office**  
**PO Box 3578**  
**ALBURY NSW 2640**



# M J Oshea Superfund

Trial Balance as at 30 June 2018

Prior Year			Current Year	
Debits	Credits	Description	Debits	Credits
		<b>INCOME</b>		
-	35,330.82	Contributions - Employer	-	37,249.92
-	3,722.31	Interest	-	3,849.64
		<b>EXPENSE</b>		
1,210.00	-	Accountancy Fee	1,210.00	-
385.00	-	Auditor Fee	385.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
		<b>INCOME TAX</b>		
5,579.70	-	Income Tax Expense	5,886.60	-
		<b>PROFIT &amp; LOSS CLEARING ACCOUNT</b>		
31,619.43	-	Profit & Loss Clearing Account	33,358.96	-
		<b>ASSETS</b>		
259,121.66	-	Cash At Bank	290,269.52	-
45.10	-	Deferred Tax Assets	45.10	-
-	-	Prepaid Contribution Tax	75.00	-
		<b>LIABILITIES</b>		
213.30	-	Income Tax Payable	-	161.60
-	4,461.00	Other Taxes Payable	-	1,450.00
-	-	Unallocated Contributions	-	500.00
		<b>MEMBER ENTITLEMENTS</b>		
-	111,145.10	Mr Michael Joseph O'Shea Snr	-	115,613.00
-	21,045.09	Mr Michael O'Shea Jnr	-	27,920.83

# M J Oshea Superfund

Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	122,728.87	Ms Dianna O'Shea	-	144,744.19
298,433.19	298,433.19		331,489.18	331,489.18

**M J Oshea Superfund**  
**Statement of Financial Position**  
**as at 30 June 2018**

	Note	2018 \$	2017 \$
<b>Assets</b>			
Other Assets			
Cash At Bank		290,269.52	259,121.66
Deferred Tax Assets		45.10	45.10
Prepaid Contribution Tax		75.00	-
<b>Total Assets</b>		<b><u>290,389.62</u></b>	<b><u>259,166.76</u></b>
<b>Liabilities</b>			
Income Tax Payable		161.60	(213.30)
Other Taxes Payable		1,450.00	4,461.00
Unallocated Contributions		500.00	-
<b>Total Liabilities</b>		<b><u>2,111.60</u></b>	<b><u>4,247.70</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>288,278.02</u></b>	<b><u>254,919.06</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Mr Michael Joseph O'Shea Snr		115,613.00	111,145.10
Mr Michael O'Shea Jnr		27,920.83	21,045.09
Ms Dianna O'Shea		144,744.19	122,728.87
<b>Total Liability for Accrued Benefits</b>		<b><u>288,278.02</u></b>	<b><u>254,919.06</u></b>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*



**M J Oshea Superfund**  
**Operating Statement**  
**For the period 1 July 2017 to 30 June 2018**

	Note	2018 \$	2017 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		37,249.92	35,330.82
Investment Income			
Interest	7A	3,849.64	3,722.31
		<u><b>41,099.56</b></u>	<u><b>39,053.13</b></u>
<b>Expenses</b>			
Other Expenses			
Accountancy Fee		1,210.00	1,210.00
Auditor Fee		385.00	385.00
SMSF Supervisory Levy		259.00	259.00
		<u><b>1,854.00</b></u>	<u><b>1,854.00</b></u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>39,245.56</b>	<b>37,199.13</b>
<b>Income Tax</b>			
Income Tax Expense		5,886.60	5,579.70
		<u><b>5,886.60</b></u>	<u><b>5,579.70</b></u>
<b>Benefits Accrued as a Result of Operations</b>		<u><u><b>33,358.96</b></u></u>	<u><u><b>31,619.43</b></u></u>

*The accompanying notes form part of these financial statements.  
This report should be read in conjunction with the accompanying compilation report.*

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**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

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**Note 1 - Statement of Significant Accounting Policies**

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

**(a) Statement of Compliance**

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

**(b) Basis of Preparation**

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

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

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

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

**(f) Valuation of Assets**

*Investment*

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

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

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

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

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

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## **M J Oshea Superfund**

### **Notes to the Financial Statements**

#### **As at 30 June 2018**

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

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

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

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

#### *Receivables and Payables*

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

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

### **(g) Revenue Recognition**

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

#### *Interest*

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

#### *Dividend Revenue*

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

#### *Distribution Revenue*

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

#### *Rental Income*

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

#### *Movement in market values*

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

#### *Contributions and Rollovers In*

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

**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

**(h) Income Tax**

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 07 March 2019 by the trustee of the fund.

**Note 2 – Liability for Accrued Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	254,919.06	223,299.63
Benefits Accrued during the period	33,358.96	31,619.43
Benefits Paid during the period	0.00	0.00
<b>Liability for Accrued Benefits at end of period</b>	<b>288,278.02</b>	<b>254,919.06</b>

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

**Note 3 – Vested Benefits**

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

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	254,919.06	223,299.63
Benefits Accrued during the period	33,358.96	31,619.43
Benefits Paid during the period	0.00	0.00
<b>Vested Benefits at end of period</b>	<b>288,278.02</b>	<b>254,919.06</b>



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**M J Oshea Superfund**  
**Notes to the Financial Statements**  
**As at 30 June 2018**

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**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

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

**Note 7A – Interest**

	<b>Current</b>	<b>Previous</b>
V2 Plus Account	3,849.64	3,722.31
	<b>3,849.64</b>	<b>3,722.31</b>

# 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.

S M I T H S T

■ Place **X** in ALL applicable boxes.

## Section A: Fund information

**1 Tax file number (TFN)** 944697335

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

**!** 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)**

M J Oshea Superfund

**3 Australian business number (ABN)** (if applicable) 90597224726

**4 Current postal address**

PO Box 1798

Suburb/town

Newcastle

State/territory

NSW

Postcode

2300

**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 ☐

Fund's tax file number (TFN) 944697335

**6 SMSF auditor**

Auditor's name

Title: MS

Family name

Fleeton

First given name

Leah

Other given names

SMSF Auditor Number

100265101

Auditor's phone number

02

93227000

Postal address

PO Box N250

Suburb/town

Sydney

State/territory

NSW

Postcode

1220

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&amp;Q Citizen ATF J&amp;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&amp;Q Citizen ATF J&amp;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.

smsfdataflow

Fund's tax file number (TFN) 944697335

**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** \$ .00

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** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income

**D1** \$ -00

Net foreign income **D** \$ -00

Loss

Australian franking credits from a New Zealand company

**E** \$ -00

Transfers from foreign funds

**F** \$ -00

Number

Gross payments where ABN not quoted

**H** \$ -00

Loss

**Calculation of assessable contributions**

Assessable employer contributions

**R1** \$ -00

plus Assessable personal contributions

**R2** \$ -00

plus \*\*No-TFN-quoted contributions

**R3** \$ -00

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

less Transfer of liability to life insurance company or PST

**R6** \$ -00

Gross distribution from partnerships

**I** \$ -00

\*Unfranked dividend amount

**J** \$ -00

\*Franked dividend amount

**K** \$ -00

\*Dividend franking credit

**L** \$ -00

\*Gross trust distributions

**M** \$ -00

Code

**Assessable contributions**  
(**R1** plus **R2**  
plus **R3** less **R6**)

**R** \$ -00

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends

**U1** \$ -00

plus \*Net non-arm's length trust distributions

**U2** \$ -00

plus \*Net other non-arm's length income

**U3** \$ -00

\*Other income

**S** \$ -00

\*Assessable income due to changed tax status of fund

**T** \$ -00

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

**U** \$ -00

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**  
(Sum of labels **A** to **U**)

**W** \$ -00

Loss

Exempt current pension income

**Y** \$ -00

**TOTAL ASSESSABLE INCOME**  
(**W** less **Y**)

**V** \$ -00

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	<b>A1</b>	\$ 0-00	<b>A2</b>	\$ 0-00
Interest expenses overseas	<b>B1</b>	\$ 0-00	<b>B2</b>	\$ 0-00
Capital works expenditure	<b>D1</b>	\$ 0-00	<b>D2</b>	\$ 0-00
Decline in value of depreciating assets	<b>E1</b>	\$ 0-00	<b>E2</b>	\$ 0-00
Insurance premiums – members	<b>F1</b>	\$ 0-00	<b>F2</b>	\$ 0-00
Death benefit increase	<b>G1</b>	\$ 0-00		
SMSF auditor fee	<b>H1</b>	\$ 385-00	<b>H2</b>	\$ 0-00
Investment expenses	<b>I1</b>	\$ 0-00	<b>I2</b>	\$ 0-00
Management and administration expenses	<b>J1</b>	\$ 1210-00	<b>J2</b>	\$ 0-00
Forestry managed investment scheme expense	<b>U1</b>	\$ 0-00	<b>U2</b>	\$ 0-00
Other amounts	<b>L1</b>	\$ 259-00	<b>L2</b>	\$ 0-00
			Code <input type="checkbox"/>	Code <input type="checkbox"/>
Tax losses deducted	<b>M1</b>	\$ 0-00		
<b>TOTAL DEDUCTIONS</b>			<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b>		\$ 1854-00	<b>Y</b>	
		(Total <b>A1</b> to <b>M1</b> )		
<b>#TAXABLE INCOME OR LOSS</b>			<b>TOTAL SMSF EXPENSES</b>	
<b>O</b>		\$ 39744-00	<b>Z</b>	
		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		
		Loss <input type="checkbox"/>		
			(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** \$ 39744.00  
(an amount must be included even if it is zero)

#Tax on taxable income **T1** \$ 5961.60  
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$ 0  
(an amount must be included even if it is zero)

Gross tax **B** \$ 5961.60

(T1 plus J)

Foreign income tax offset

**C1** \$ 0

Rebates and tax offsets

**C2** \$

Non-refundable non-carry forward tax offsets

**C** \$ 0

(C1 plus C2)

SUBTOTAL 1

**T2** \$ 5961.60

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset

**D1** \$ 0

Early stage venture capital limited partnership tax offset carried forward from previous year

**D2** \$ 0

Early stage investor tax offset

**D3** \$ 0

Early stage investor tax offset carried forward from previous year

**D4** \$ 0

Non-refundable carry forward tax offsets

**D** \$ 0

(D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

**T3** \$ 5961.60

(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** \$

Exploration credit tax offset

**E4** \$

Refundable tax offsets

**E** \$ 0

(E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5** \$ 5961.60

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

**G** \$ 0

Fund's tax file number (TFN) 944697335

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 \$**  0Credit 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 \$**  0

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets)

**I \$**  0(unused amount from label **E** –  
an amount must be included even if it is zero)

PAYG instalments raised

**K \$**  5800

Supervisory levy

**L \$**  259

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 \$**  420.60

(T5 plus G less H less I less K plus L less M plus N)

#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 \$**  0.00Net capital losses carried  
forward to later income years**V \$**  451.00



Section F: **Member information****MEMBER 1**Title: 

Family name

First given name

Other given names

**Member's TFN**See the Privacy note in the Declaration. 

Day

Month

Year

Date of birth **Contributions**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions for completing these labels.

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**Allocated earnings or losses **O** \$ 

Loss

☐Accumulation phase account balance **S1** \$ Inward rollovers and transfers **P** \$ Retirement phase account balance – Non CDBIS **S2** \$ Outward rollovers and transfers **Q** \$ Retirement phase account balance – CDBIS **S3** \$ Lump Sum payment **R1** \$ 

Code

☐Income stream payment **R2** \$ 

Code

☐ TRIS Count**CLOSING ACCOUNT BALANCE S** \$ *(S1 plus S2 plus S3)*Accumulation phase value **X1** \$ Retirement phase value **X2** \$

Fund's tax file number (TFN) 944697335

**MEMBER 2**

Title: MS

Family name

O'Shea

First given name

Dianna

Other given names

Margaret

**Member's TFN**

See the Privacy note in the Declaration. 587331535

Date of birth 26/04/1963

**Contributions**

OPENING ACCOUNT BALANCE \$ 122728.87

! Refer to instructions for completing these labels.

Employer contributions **A** \$ 25420.36ABN of principal employer **A1**Personal contributions **B** \$ 0CGT small business retirement exemption **C** \$ 0CGT small business 15-year exemption amount **D** \$ 0Personal injury election **E** \$ 0Spouse and child contributions **F** \$ 0Other third party contributions **G** \$ 0Assessable foreign superannuation fund amount **I** \$ 0Non-assessable foreign superannuation fund amount **J** \$ 0Transfer from reserve: assessable amount **K** \$ 0Transfer from reserve: non-assessable amount **L** \$ 0Contributions from non-complying funds and previously non-complying funds **T** \$ 0Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$ 0**TOTAL CONTRIBUTIONS N** \$ 25420.36**Other transactions**Allocated earnings or losses **O** \$ 2980.04Inward rollovers and transfers **P** \$ 0Outward rollovers and transfers **Q** \$ 0Lump Sum payment **R1** \$Income stream payment **R2** \$Accumulation phase account balance **S1** \$ 145169.19Retirement phase account balance – Non CDBIS **S2** \$ 0Retirement phase account balance – CDBIS **S3** \$ 0

0 TRIS Count

**CLOSING ACCOUNT BALANCE S** \$ 145169.19*(S1 plus S2 plus S3)*Accumulation phase value **X1** \$Retirement phase value **X2** \$

Fund's tax file number (TFN) 944697335

**MEMBER 3**

Title: MR

Family name

O'Shea Jnr

First given name

Michael

Other given names

Joseph

**Member's TFN**

See the Privacy note in the Declaration. 393781045

Date of birth 18/11/1986

**Contributions**

Refer to instructions for completing these labels.

OPENING ACCOUNT BALANCE \$ 21045.09

Employer contributions **A** \$ 7900.96ABN of principal employer **A1**Personal contributions **B** \$ 0CGT small business retirement exemption **C** \$ 0CGT small business 15-year exemption amount **D** \$ 0Personal injury election **E** \$ 0Spouse and child contributions **F** \$ 0Other third party contributions **G** \$ 0Assessable foreign superannuation fund amount **I** \$ 0Non-assessable foreign superannuation fund amount **J** \$ 0Transfer from reserve: assessable amount **K** \$ 0Transfer from reserve: non-assessable amount **L** \$ 0Contributions from non-complying funds and previously non-complying funds **T** \$ 0Any other contributions (including Super Co-contributions and Low Income Super Contributions) **M** \$ 0**TOTAL CONTRIBUTIONS N** \$ 7900.96**Other transactions**Allocated earnings or losses **O** \$ 1025.22Inward rollovers and transfers **P** \$ 0Outward rollovers and transfers **Q** \$ 0Lump Sum payment **R1** \$Income stream payment **R2** \$Accumulation phase account balance **S1** \$ 27920.83Retirement phase account balance – Non CDBIS **S2** \$ 0Retirement phase account balance – CDBIS **S3** \$ 0

0 TRIS Count

**CLOSING ACCOUNT BALANCE S** \$ 27920.83*(S1 plus S2 plus S3)*Accumulation phase value **X1** \$Retirement phase value **X2** \$

Loss

L

Code

Code

Fund's tax file number (TFN) 944697335

**MEMBER 4**Title: 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**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions for completing these labels.

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**

Allocated earnings or losses

**O** \$ 

Loss

☐

Inward rollovers and transfers

**P** \$ 

Outward rollovers and transfers

**Q** \$ 

Lump Sum payment

**R1** \$ 

Code

☐

Income stream payment

**R2** \$ 

Code

☐

Accumulation phase account balance

**S1** \$ 

Retirement phase account balance – Non CDBIS

**S2** \$ 

Retirement phase account balance – CDBIS

**S3** \$ ☐ TRIS Count**CLOSING ACCOUNT BALANCE S** \$ *(S1 plus S2 plus S3)*Accumulation phase value **X1** \$ Retirement phase value **X2** \$



Section G: **Supplementary member information****MEMBER 5**Title: Account status ☐Code ☐Family name First given name Other given names **Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**

Day Month Year

**If deceased, date of death**

Day Month Year

**Contributions**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions for completing these labels.

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

(\$S1 plus S2 plus S3)

Accumulation phase value **X1** \$ Retirement phase value **X2** \$

Fund's tax file number (TFN) 944697335

**MEMBER 6**Title: Account status ☐Code ☐Family name First given name Other given names **Member's TFN**

See the Privacy note in the Declaration.

**Date of birth**Day Month Year **If deceased, date of death**Day Month Year **Contributions**OPENING ACCOUNT BALANCE \$ 

! Refer to instructions for completing these labels.

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**Allocated earnings or losses **O** \$ Loss ☐**S1** \$ 

Accumulation phase account balance

Inward rollovers and transfers **P** \$ **S2** \$ 

Retirement phase account balance – Non CDBIS

Outward rollovers and transfers **Q** \$ **S3** \$ 

Retirement phase account balance – CDBIS

Lump Sum payment **R1** \$ Income stream payment **R2** \$ Code ☐Code ☐☐ TRIS Count**CLOSING ACCOUNT BALANCE S** \$ 

(\$1 plus S2 plus S3)

Accumulation phase value **X1** \$ Retirement phase value **X2** \$ **Sensitive** (when completed)

Section H: **Assets and liabilities****15 ASSETS****15a Australian managed investments**Listed trusts **A** \$ 0-00Unlisted trusts **B** \$ 0-00Insurance policy **C** \$ 0-00Other managed investments **D** \$ 0-00**15b Australian direct investments**Cash and term deposits **E** \$ 290269-00**Limited recourse borrowing arrangements**

Australian residential real property

**J1** \$ 0-00

Australian non-residential real property

**J2** \$ 0-00

Overseas real property

**J3** \$ 0-00

Australian shares

**J4** \$ 0-00

Overseas shares

**J5** \$ 0-00

Other

**J6** \$ 0-00Debt securities **F** \$ 0-00Loans **G** \$ 0-00Listed shares **H** \$ 0-00Unlisted shares **I** \$ 0-00Limited recourse borrowing arrangements **J** \$ 0-00Non-residential real property **K** \$ 0-00Residential real property **L** \$ 0-00Collectables and personal use assets **M** \$ 0-00Other assets **O** \$ 45-00**15c Overseas direct investments**Overseas shares **P** \$ 0-00Overseas non-residential real property **Q** \$ 0-00Overseas residential real property **R** \$ 0-00Overseas managed investments **S** \$ 0-00Other overseas assets **T** \$ 0-00**TOTAL AUSTRALIAN AND OVERSEAS ASSETS U** \$ 290314-00(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 ☐

\$ 0-00

**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 ☐

Fund's tax file number (TFN) 944697335

**16 LIABILITIES**Borrowings for limited recourse  
borrowing arrangements**V1** \$  -00

Permissible temporary borrowings

**V2** \$  -00

Other borrowings

**V3** \$  -00Borrowings **V** \$  0 -00Total member closing account balances  
(total of all **CLOSING ACCOUNT BALANCES** from Sections F and G)**W** \$  288703 -00

Reserve accounts

**X** \$  0 -00

Other liabilities

**Y** \$  1611 -00**TOTAL LIABILITIES Z** \$  290314 -00**Section I: Taxation of financial arrangements****17 Taxation of financial arrangements (TOFA)**Total TOFA gains **H** \$  -00Total TOFA losses **I** \$  -00**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**

Fund's tax file number (TFN) 944697335



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](http://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

Day / Month / Year  
Date

**Preferred trustee or director contact details:**

Title:

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

Day / Month / Year  
Date

**Tax agent's contact details**

Title:

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**

**M J Oshea Superfund**  
**Investment Income Comparison Report**  
**For the period 1 July 2017 to 30 June 2018**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
Cash At Bank									
ANZV2: V2 Plus Account									
03/07/2017	Interest	937.18	0.00						
02/10/2017	Interest	945.55	0.00						
02/01/2018	Interest	978.24	0.00						
01/04/2018	Interest	988.67	0.00						
		3,849.64	0.00						
Total		3,849.64	0.00						

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

# M J Oshea Superfund

**Bank**

V2 Plus Account

Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**M J Oshea Superfund**  
Investment Movement Summary  
For the period 1 July 2017 to 30 June 2018

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b>Bank</b>										
CMC Markets Asia Pacific		9,906.90		0.00		0.00	0.00		9,906.90	9,906.90
V2 Plus Account		249,214.76		70,745.56		39,597.70	0.00		280,362.62	280,362.62
		259,121.66		70,745.56		39,597.70	0.00		290,269.52	290,269.52
<b>Fund Total</b>		259,121.66		70,745.56		39,597.70	0.00		290,269.52	290,269.52



# M J Oshea Superfund

Investment Revaluation as at 30 June 2018

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
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**Fund Total**

**M J Oshea Superfund**  
Investment Summary as at 30 June 2018

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
CMC Markets Asia Pacific				9,906.90	9,906.90			3.41%
V2 Plus Account				280,362.62	280,362.62			96.59%
				<b>290,269.52</b>	<b>290,269.52</b>			<b>100.00%</b>
				<b>290,269.52</b>	<b>290,269.52</b>	<b>0.00</b>	<b>0.00%</b>	<b>100.00%</b>

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

**M J Oshea Superfund**  
**Realised Capital Gains**  
**For the period from 1 July 2017 to 30 June 2018**

Accounting Treatment				Taxation Treatment				
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation			Capital Gains Calculation
					Adjusted	Reduced	Indexation	
							Discounted	Other
								Deferred
								Capital Loss
<b>Grand Total</b>								

\* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

**M J Oshea Superfund**  
**Realised Capital Gains**  
**For the period from 1 July 2017 to 30 June 2018**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
<b>Capital Losses Applied</b>						
Current Year	0.00	0.00	0.00	0.00	0.00	
Prior Years	0.00	0.00	0.00	0.00	0.00	
	0.00	0.00	0.00	0.00	0.00	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	



## M J Oshea Superfund

### Members Summary Report - For the period 1/07/2017 to 30/06/2018

Member's Detail		Opening Balance	Increases			Decreases			Closing Balance		
			Contrib	Tran In	Profit	Ins Proc	Tax	Exp		Ins Prem	Tran Out
Mr Michael Joseph O'Shea Snr											
225 Church Street Mudgee NSW 2850											
Accumulation	Accumulation	111,145.10	4,428.60	0.00	827.65	0.00	0.00	(788.35)	0.00	0.00	115,613.00
		111,145.10	4,428.60	0.00	827.65	0.00	0.00	(788.35)	0.00	0.00	115,613.00
Ms Dianna O'Shea											
225 Church Street Mudgee NSW 2250											
Accumulation	Accumulation	122,728.87	24,920.36	0.00	979.87	0.00	0.00	(3,884.91)	0.00	0.00	144,744.19
		122,728.87	24,920.36	0.00	979.87	0.00	0.00	(3,884.91)	0.00	0.00	144,744.19
Mr Michael O'Shea Jnr											
62 Murrin Street Wallsend NSW 2287											
Accumulation	Accumulation	21,045.09	7,900.96	0.00	188.12	0.00	0.00	(1,213.34)	0.00	0.00	27,920.83
		21,045.09	7,900.96	0.00	188.12	0.00	0.00	(1,213.34)	0.00	0.00	27,920.83
		254,919.06	37,249.92	0.00	1,995.64	0.00	0.00	(5,886.60)	0.00	0.00	288,278.02

**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 225 Church Street Mudgee, NSW 2850
<b>Member</b> Number: 1	Date of Birth: 27 July 1957
<b>Mr Michael Joseph O'Shea Snr</b>	Date Joined Fund: 29 January 2013
	Eligible Service Date: 29 January 2013
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	
Accumulation	111,145.10
<b>Total</b> as at 1 Jul 2017	<b>111,145.10</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	
Accumulation	115,613.00
<b>Total</b> as at 30 Jun 2018	<b>115,613.00</b>

Your Tax Components	
Tax Free	1,000.00
Taxable - Taxed	114,613.00
Taxable - Untaxed	-
Your Preservation Components	
Preserved	115,333.20
Restricted Non Preserved	-
Unrestricted Non Preserved	279.80
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2017 - 30 June 2018		Residential Address:	225 Church Street Mudgee, NSW 2850
Member	Number: 1	Date of Birth:	27 July 1957
Mr Michael Joseph O'Shea Snr		Date Joined Fund:	29 January 2013
Accumulation Account		Eligible Service Date:	29 January 2013
Accumulation		Tax File Number Held:	Yes
		Account Start Date:	29 January 2013

Your Account Summary		Your Tax Components	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	<b>111,145.10</b>	Tax Free	0.8650 % 1,000.00
<u>Increases to your account:</u>		Taxable - Taxed	114,613.00
Employer Contributions	4,428.60	Taxable - Untaxed	-
Share Of Net Fund Income	827.65		
<u>Total Increases</u>	<u>5,256.25</u>	<b>Your Preservation Components</b>	
<u>Decreases to your account:</u>		Preserved	115,333.20
Contributions Tax	664.29	Restricted Non Preserved	-
Tax on Net Fund Income	124.06	Unrestricted Non Preserved	279.80
<u>Total Decreases</u>	<u>788.35</u>	<b>Your Insurance Benefits</b>	
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u>115,613.00</u></b>	No insurance details have been recorded	
		<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

## Trustees

The Trustees of the Fund are as follows:

Dianna O'Shea,  
Michael O'Shea Jnr and  
Michael Joseph O'Shea Snr

## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Dianna O'Shea  
Trustee

.....  
Michael O'Shea Jnr  
Trustee

.....  
Michael Joseph O'Shea Snr  
Trustee

Statement Date: 30 June 2018



**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 225 Church Street Mudgee, NSW 2250
<b>Member</b> Number: 2	Date of Birth: 26 April 1963
<b>Ms Dianna Margaret O'Shea</b>	Date Joined Fund: 29 January 2013
	Eligible Service Date: 29 January 2013
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2017	Tax Free 6,375.39
Accumulation 122,728.87	Taxable - Taxed 138,368.80
<b>Total</b> as at 1 Jul 2017 <b>122,728.87</b>	Taxable - Untaxed -
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b>Your Preservation Components</b>
Accumulation 144,744.19	Preserved 144,478.86
<b>Total</b> as at 30 Jun 2018 <b>144,744.19</b>	Restricted Non Preserved -
	Unrestricted Non Preserved 265.33
	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2017 - 30 June 2018		Residential Address:	225 Church Street Mudgee, NSW 2250
Member	Number: 2	Date of Birth:	26 April 1963
Ms Dianna Margaret O'Shea		Date Joined Fund:	29 January 2013
Accumulation Account		Eligible Service Date:	29 January 2013
Accumulation		Tax File Number Held:	Yes
		Account Start Date:	29 January 2013

Your Account Summary		Your Tax Components	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	<b>122,728.87</b>	Tax Free	4.4046 % 6,375.39
<u>Increases to your account:</u>		Taxable - Taxed	138,368.80
Employer Contributions	24,920.36	Taxable - Untaxed	-
Share Of Net Fund Income	979.87	<b>Your Preservation Components</b>	
<u>Total Increases</u>	<u>25,900.23</u>	Preserved	144,478.86
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Contributions Tax	3,738.05	Unrestricted Non Preserved	265.33
Tax on Net Fund Income	146.86	<b>Your Insurance Benefits</b>	
<u>Total Decreases</u>	<u>3,884.91</u>	No insurance details have been recorded	
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b>144,744.19</b>	<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

## Trustees

The Trustees of the Fund are as follows:

Dianna O'Shea,  
Michael O'Shea Jnr and  
Michael Joseph O'Shea Snr

## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Dianna O'Shea  
Trustee

.....  
Michael O'Shea Jnr  
Trustee

.....  
Michael Joseph O'Shea Snr  
Trustee

Statement Date: 30 June 2018

**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Consolidated Member Benefit Totals**

Period	Member Account Details
<b>1 July 2017 - 30 June 2018</b>	Residential Address: 62 Murnin Street Wallsend, NSW 2287
<b>Member</b> Number: 3	Date of Birth: 18 November 1986
<b>Mr Michael Joseph O'Shea Jnr</b>	Date Joined Fund: 29 January 2013
	Eligible Service Date: 29 January 2013
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	Your Tax Components
<b>Withdrawal Benefit</b> as at 1 Jul 2017	Tax Free 1,071.13
Accumulation 21,045.09	Taxable - Taxed 26,849.70
<b>Total</b> as at 1 Jul 2017 <b>21,045.09</b>	Taxable - Untaxed -
	<b>Your Preservation Components</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2018	Preserved 27,920.83
Accumulation 27,920.83	Restricted Non Preserved -
<b>Total</b> as at 30 Jun 2018 <b>27,920.83</b>	Unrestricted Non Preserved -
	<b>Your Insurance Benefits</b>
	No insurance details have been recorded
	<b>Your Beneficiaries</b>
	No beneficiary details have been recorded

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287



**M J Oshea Superfund**  
(ABN: 90 597 224 726)

**Member Benefit Statement**

Period		Member Account Details	
1 July 2017 - 30 June 2018		Residential Address:	62 Murnin Street Wallsend, NSW 2287
Member	Number: 3	Date of Birth:	18 November 1986
Mr Michael Joseph O'Shea Jnr		Date Joined Fund:	29 January 2013
Accumulation Account		Eligible Service Date:	29 January 2013
Accumulation		Tax File Number Held:	Yes
		Account Start Date:	29 January 2013

Your Account Summary		Your Tax Components	
<b>Withdrawal Benefit</b> as at 1 Jul 2017	<b>21,045.09</b>	Tax Free	3.8363 % 1,071.13
<u>Increases to your account:</u>		Taxable - Taxed	26,849.70
Employer Contributions	7,900.96	Taxable - Untaxed	-
Share Of Net Fund Income	188.12	<b>Your Preservation Components</b>	
<u>Total Increases</u>	<u>8,089.08</u>	Preserved	27,920.83
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Contributions Tax	1,185.14	Unrestricted Non Preserved	-
Tax on Net Fund Income	28.20	<b>Your Insurance Benefits</b>	
<u>Total Decreases</u>	<u>1,213.34</u>	No insurance details have been recorded	
<b>Withdrawal Benefit</b> as at 30 Jun 2018	<b><u>27,920.83</u></b>	<b>Your Beneficiaries</b>	
		No beneficiary details have been recorded	

For Enquiries:  
mail M J Oshea Superfund, 62 Murnin Street, Wallsend NSW 2287

## Trustees

The Trustees of the Fund are as follows:

Dianna O'Shea,  
Michael O'Shea Jnr and  
Michael Joseph O'Shea Snr

## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Dianna O'Shea  
Trustee

.....  
Michael O'Shea Jnr  
Trustee

.....  
Michael Joseph O'Shea Snr  
Trustee

Statement Date: 30 June 2018

**M J Oshea Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2017 to 30 June 2018**

**Mr Michael Joseph O'Shea Snr**

**Date of Birth:** 27 Jul 1957  
**Age:** 60 (at 30/06/2018)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Non-Concessional**

**Prior Year Contributions**

Contributions for the previous 2 years are not confirmed  
3-year cap in effect from previous years Unknown  
Total non-concessional contributions in previous 2 years Unknown

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	4,428.60	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		4,428.60	0.00
Amount above caps	4	0.00	0.00
Available		20,571.40	100,000.00

**Notes**

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. 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>	Employer	4,428.60
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>4,428.60</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exception	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
	<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>
3/07/2017	Employer	167.32		
21/07/2017	Employer	54.15		
15/09/2017	Employer	176.15		
2/10/2017	Employer	521.00		
10/10/2017	Employer	294.00		
19/10/2017	Employer	809.92		
27/10/2017	Employer	208.86		
30/10/2017	Employer	162.00		
22/12/2017	Employer	152.15		
2/01/2018	Employer	169.40		
1/02/2018	Employer	116.64		

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**M J Oshea Superfund  
Contribution Caps  
For the Period From 1 July 2017 to 30 June 2018**

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**Mr Michael Joseph O'Shea Snr**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>
22/03/2018	Employer	79.47		
3/04/2018	Employer	170.76		
10/04/2018	Employer	368.38		
16/04/2018	Employer	178.74		
3/05/2018	Employer	100.46		
14/05/2018	Employer	75.74		
8/06/2018	Employer	54.34		
22/06/2018	Employer	569.12		
<b>Totals:</b>		<b>4,428.60</b>		



**M J Oshea Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2017 to 30 June 2018**

**Mr Michael O'Shea Jnr**

**Date of Birth:** 18 Nov 1986  
**Age:** 31 (at 30/06/2018)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Non-Concessional**

**Prior Year Contributions**

Contributions for the previous 2 years are not confirmed  
3-year cap in effect from previous years  
Total non-concessional contributions in previous 2 years

Unknown  
Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	7,900.96	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		7,900.96	0.00
Amount above caps	4	0.00	0.00
Available		17,099.04	100,000.00

**Notes**

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. 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>	Employer	7,900.96
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>7,900.96</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exception	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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other
4/07/2017	Employer	1,976.00		
9/10/2017	Employer	1,976.00		
16/01/2018	Employer	1,972.96		
13/04/2018	Employer	1,976.00		
	<b>Totals:</b>	<b>7,900.96</b>		

**M J Oshea Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2017 to 30 June 2018**

**Ms Dianna O'Shea**

**Date of Birth:** 26 Apr 1963  
**Age:** 55 (at 30/06/2018)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Non-Concessional**

**Prior Year Contributions**

Contributions for the previous 2 years are not confirmed  
 3-year cap in effect from previous years  
 Total non-concessional contributions in previous 2 years

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	24,920.36	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		24,920.36	0.00
Amount above caps	4	0.00	0.00
Available		79.64	100,000.00

**Notes**

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. 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>	Employer	24,920.36
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>24,920.36</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exception	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
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

Date	Contribution Type	Concessional	Non-Concessional	Other
4/07/2017	Employer	1,112.94		
7/09/2017	Employer	500.00		
14/09/2017	Employer	500.00		
21/09/2017	Employer	500.00		
28/09/2017	Employer	500.00		
5/10/2017	Employer	500.00		
9/10/2017	Employer	1,147.13		
12/10/2017	Employer	500.00		
19/10/2017	Employer	500.00		
26/10/2017	Employer	500.00		
2/11/2017	Employer	500.00		

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**M J Oshea Superfund**  
**Contribution Caps**  
**For the Period From 1 July 2017 to 30 June 2018**

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**Ms Dianna O'Shea**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>
9/11/2017	Employer	500.00		
16/11/2017	Employer	500.00		
23/11/2017	Employer	500.00		
30/11/2017	Employer	500.00		
7/12/2017	Employer	500.00		
14/12/2017	Employer	500.00		
21/12/2017	Employer	500.00		
28/12/2017	Employer	500.00		
4/01/2018	Employer	500.00		
11/01/2018	Employer	500.00		
16/01/2018	Employer	1,068.74		
18/01/2018	Employer	500.00		
25/01/2018	Employer	500.00		
1/02/2018	Employer	500.00		
8/02/2018	Employer	500.00		
15/02/2018	Employer	500.00		
22/02/2018	Employer	500.00		
1/03/2018	Employer	500.00		
8/03/2018	Employer	500.00		
15/03/2018	Employer	500.00		
22/03/2018	Employer	500.00		
29/03/2018	Employer	500.00		
5/04/2018	Employer	500.00		
12/04/2018	Employer	500.00		
13/04/2018	Employer	1,091.55		
19/04/2018	Employer	500.00		
26/04/2018	Employer	500.00		
3/05/2018	Employer	500.00		
10/05/2018	Employer	500.00		
17/05/2018	Employer	500.00		
24/05/2018	Employer	500.00		
31/05/2018	Employer	500.00		
7/06/2018	Employer	500.00		
14/06/2018	Employer	500.00		
<b>Totals:</b>		<b>24,920.36</b>		

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**M J Oshea Superfund**  
**Pension Withdrawal Limits**  
**For the Period 1 July 2017 to 30 June 2018**

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**YTD Summaries**

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
						0.00	0.00	

**Totals**

Gross Drawdowns

PAYG Tax

Net Drawdowns

Footnotes:

\*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

**Pension Payments**

There are no pension payments for this member in this period



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**M J Oshea Superfund****Tax Accounting Reconciliation****For the period 1 July 2017 to 30 June 2018**

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**Operating Statement Profit vs. Provision for Income Tax**

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**2018**  
**\$**

**Benefits Accrued as a Result of Operations before Income Tax**

**39,245.56**

**ADD:**Unallocated Taxable Contributions

500.00

**LESS:**Rounding

1.56

**Taxable Income or Loss**

**39,744.00**

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	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	39,744.00	5,961.60
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b>5,961.60</b>

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**Provision for Income Tax vs. Income Tax Expense**

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**Provision for Income Tax**

**5,961.60**

**LESS:**Change in Prepaid Contribution Tax

75.00

**Income Tax Expense**

**5,886.60**

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**Provision for Income Tax vs. Income Tax Payable**

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**Provision for Income Tax**

**5,961.60**

**LESS:**Income Tax Instalments Paid

5,800.00

**Income Tax Payable (Receivable)**

**161.60**

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**Exempt Current Pension Income Settings**

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Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

**M J Oshea Superfund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2017 to 30 June 2018**

Description	Investment Reference	Date	Tax Return		Amount
			Ref.		
<b>Income</b>			<b>Section B</b>		
<b>Net Capital Gain</b>					
Deferred Capital Gain Realised		30 Jun 2018	A		0.00
Less Capital Losses Applied		30 Jun 2018	A		0.00
Less Discount		30 Jun 2018	A		0.00
<b>Total Net Capital Gain</b>			<b>A</b>	<b>0.00</b>	
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>	
<b>Gross Interest</b>					
DEPI	ANZV2: V2 Plus Account	03 Jul 2017	C		937.18
DEPI	ANZV2: V2 Plus Account	02 Oct 2017	C		945.55
DEPI	ANZV2: V2 Plus Account	02 Jan 2018	C		978.24
CREDIT INTEREST PAID	ANZV2: V2 Plus Account	01 Apr 2018	C		988.67
Less Rounding			C		(0.64)
<b>Total Gross Interest</b>			<b>C</b>	<b>3,849.00</b>	
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>	
<b>Total Net Foreign Income</b>			<b>D</b>	<b>0.00</b>	
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>	
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>	
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>	
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>	
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>0.00</b>	
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>0.00</b>	
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>0.00</b>	
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>0.00</b>	
<b>Assessable Employer Contributions</b>					
burrunah Pty Ltd	1: Michael Joseph O'Shea Snr	03 Jul 2017	R1		167.32
BRACC DEP. MUDGE	1: Michael Joseph O'Shea Snr	21 Jul 2017	R1		54.15
FROM D & S NELSON D S Nelson Supere	1: Michael Joseph O'Shea Snr	15 Sep 2017	R1		176.15
burrunah Pty Ltd	1: Michael Joseph O'Shea Snr	02 Oct 2017	R1		521.00
DEPOSIT 01P012	1: Michael Joseph O'Shea Snr	10 Oct 2017	R1		294.00
01P013	1: Michael Joseph O'Shea Snr	19 Oct 2017	R1		809.92
FROM SBSCH 410000799448	1: Michael Joseph O'Shea Snr	27 Oct 2017	R1		208.86
01P014	1: Michael Joseph O'Shea Snr	30 Oct 2017	R1		162.00
01P020	1: Michael Joseph O'Shea Snr	22 Dec 2017	R1		152.15
burr burrunah Pty Ltd	1: Michael Joseph O'Shea Snr	02 Jan 2018	R1		169.40
DEPOSIT 01P012	1: Michael Joseph O'Shea Snr	01 Feb 2018	R1		116.64
FROM ATO ATO007000009116272	1: Michael Joseph O'Shea Snr	22 Mar 2018	R1		79.47
super burrunah Pty Ltd	1: Michael Joseph O'Shea Snr	03 Apr 2018	R1		170.76
FROM JONES PANELBEAT1 220741764990410016	1: Michael Joseph O'Shea Snr	10 Apr 2018	R1		368.38
DEPOSIT 01P013	1: Michael Joseph O'Shea Snr	16 Apr 2018	R1		178.74
DEPOSIT 01P010	1: Michael Joseph O'Shea Snr	03 May 2018	R1		100.46
FROM Jacqui Coates 346090348	1: Michael Joseph O'Shea Snr	14 May 2018	R1		75.74
FROM D & S NELSON Super M O'Shea	1: Michael Joseph O'Shea Snr	08 Jun 2018	R1		54.34

**M J O'Shea Superfund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2017 to 30 June 2018**

Description	Investment Reference	Date	Tax Return	Amount
			Ref.	
DEPOSIT 01P014	1: Michael Joseph O'Shea Snr	22 Jun 2018	R1	569.12
FROM ClickSuper p_vu_cc_9903863828	2: Dianna O'Shea	04 Jul 2017	R1	1,112.94
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	07 Sep 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	14 Sep 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	21 Sep 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	28 Sep 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	05 Oct 2017	R1	500.00
Employer Contribution: Unity Building Solutions Pty Ltd	2: Dianna O'Shea	09 Oct 2017	R1	1,147.13
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	12 Oct 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	19 Oct 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	26 Oct 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	02 Nov 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	09 Nov 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	16 Nov 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	23 Nov 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	30 Nov 2017	R1	500.00
FROM CBA wagesUBSDi ss	2: Dianna O'Shea	07 Dec 2017	R1	500.00
FROM CBA wagesUBSDi ss	2: Dianna O'Shea	14 Dec 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	21 Dec 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	28 Dec 2017	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	04 Jan 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	11 Jan 2018	R1	500.00
Employer Contribution: Unity Building Solutions Pty Ltd	2: Dianna O'Shea	16 Jan 2018	R1	1,068.74
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	18 Jan 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	25 Jan 2018	R1	500.00
FROM CBA wagesUBSDi ss	2: Dianna O'Shea	01 Feb 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	08 Feb 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	15 Feb 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	22 Feb 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	01 Mar 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	08 Mar 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	15 Mar 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	22 Mar 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	29 Mar 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	05 Apr 2018	R1	500.00
FROM CBA wagesUBSDi ss	2: Dianna O'Shea	12 Apr 2018	R1	500.00
Employer Contribution: Unity Building Solutions Pty Ltd	2: Dianna O'Shea	13 Apr 2018	R1	1,091.55
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	19 Apr 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	26 Apr 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	03 May 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	10 May 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	17 May 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	24 May 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	31 May 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	07 Jun 2018	R1	500.00
FROM CBA WagesUBSDi ss	2: Dianna O'Shea	14 Jun 2018	R1	500.00

**M J Oshea Superfund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2017 to 30 June 2018**

Description	Investment Reference	Date	Tax Return	Amount
			Ref.	
Add Accrued until 21/06/2018: FROM CBA WagesUBSDi ss	2: Dianna O'Shea	21 Jun 2018	R1	500.00
FROM ClickSuper p_vu_cc_9903863828	3: Michael O'Shea Jnr	04 Jul 2017	R1	1,976.00
Employer Contribution: Unity Building Solutions Pty Ltd	3: Michael O'Shea Jnr	09 Oct 2017	R1	1,976.00
Employer Contribution: Unity Building Solutions Pty Ltd	3: Michael O'Shea Jnr	16 Jan 2018	R1	1,972.96
Employer Contribution: Unity Building Solutions Pty Ltd	3: Michael O'Shea Jnr	13 Apr 2018	R1	1,976.00
Less Rounding			R1	(0.92)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>37,749.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>37,749.00</b>
<b>Total Other Income</b>			<b>S</b>	<b>0.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>41,598.00</b>
<b>Deductions</b>			<b>Section C</b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>0.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
TRANSFER 722855 TO Cooks Hill Consulting		25 Oct 2017	H	385.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>385.00</b>
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
TRANSFER 722855 TO Cooks Hill Consulting		25 Oct 2017	J	1,210.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>1,210.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
TAX OFFICE PAYMENTS 721041		25 Oct 2017	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2018	M	0.00



**M J Oshea Superfund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2017 to 30 June 2018**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Less Net Exempt Income		30 Jun 2018	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>1,854.00</b>
<b>Taxable Income or Loss</b>		(V - N)	<b>O</b>	<b>39,744.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income	30 Jun 2018	T1	5,961.60
Gross Tax @ 45% for Net Non-Arm's Length Income	30 Jun 2018	T1	0.00
No-TFN Quoted Contributions @ 32%	30 Jun 2018	J	0.00

<b>Total Gross Tax</b>			<b>5,961.60</b>
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<b>Total Credit: Foreign Tax Income Offset</b>		<b>C1</b>	<b>0.00</b>
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<b>Total Credit: Rebates and Tax Offset</b>		<b>C2</b>	<b>0.00</b>
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<b>Rebates and Offsets</b>		<b>C</b>	<b>0.00</b>
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<b>SUBTOTAL</b>			<b>5,961.60</b>
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<b>Total Credit: Refundable Franking Credits</b>		<b>E1</b>	<b>0.00</b>
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<b>Total Credit: No-TFN Tax Offset</b>		<b>E2</b>	<b>0.00</b>
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<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>		<b>E3</b>	<b>0.00</b>
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<b>Total Credit: Interest on Early Payments</b>		<b>H1</b>	<b>0.00</b>
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<b>Total Credit: Foreign Resident Withholding</b>		<b>H2</b>	<b>0.00</b>
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<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>		<b>H3</b>	<b>0.00</b>
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<b>Total Credit: Interest on No-TFN Tax Offset</b>		<b>H6</b>	<b>0.00</b>
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<b>Total Eligible Credits</b>			<b>0.00</b>
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<b>Net Tax Payable</b>			<b>5,961.60</b>
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**PAYG Instalments Raised**

TAX OFFICE PAYMENTS 165448	30 Sep 2017	K	1,476.00
TAX OFFICE PAYMENTS 253200	31 Dec 2017	K	1,424.00
TAX OFFICE PAYMENTS 997779	31 Mar 2018	K	1,450.00
TAX OFFICE PAYMENTS 122356	30 Jun 2018	K	1,450.00

<b>Total PAYG Instalments Raised</b>		<b>K</b>	<b>5,800.00</b>
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<b>Total Supervisory Levy</b>		<b>L</b>	<b>259.00</b>
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<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>		<b>M</b>	<b>0.00</b>
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<b>Total Supervisory Levy Adjustment for New Funds</b>		<b>N</b>	<b>0.00</b>
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<b>Total Amount Due / (Refundable)</b>			<b>420.60</b>
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**M J Oshea Superfund**  
**Fund ABN: 90 597 224 726**  
**Rental Property Schedule**  
**For the Period From 1 July 2017 to 30 June 2018**

**Property Account Name**

Property Type

Address of the Property

**Description**

**Tax Return  
Label**

**Amount**

**Net Rent**

**M J Oshea Superfund**

**Depreciation Worksheet**

**For the Period 1 July 2017 to 30 June 2018**

Property Description:  
Property Type:  
Property Address:

Description of Assets	Purchase Date	Original Cost	Opening Written Down Value	Balancing Adjustment Events			Decline In Value			Closing Written Down Value
				Disposal Date	Termination Value	Assessable	Deductible	Rate	Method	Decline In Value

Property Total

Total Capital Allowance  
Total Capital Work Deductions

*K&W*  
DV: Diminishing Value Method  
PC: Prime Cost Method  
LV: Low value pool ( year 2 or 3)  
LV Y1: Low value pool - year 1  
N/A: Non-depreciable asset  
\*: Capital work deduction

**M J Oshea Superfund**  
**ABN: 90 597 224 726**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2017 to 30 June 2018**

**GST Detail**

Description	Return Item	Gross (Inc GST)	GST
<b><i>Income (GST Collected)</i></b>			
<b><u>Sales Detail</u></b>			
CREDIT INTEREST PAID		988.67	0.00
DEPI		978.24	0.00
DEPI		937.18	0.00
DEPI		945.55	0.00
<b>Total Sales</b>	<b>G1</b>	<b>3,849.64</b>	<b>0.00</b>
<b><u>Export Sales Detail</u></b>			
Nil			
<b>Export Sales</b>	<b>G2</b>		
<b><u>Other GST-Free Sales Detail</u></b>			
<b>Other GST-Free Sales</b>	<b>G3</b>		
<b>Total GST Collect on Sales</b>	<b>1A</b>		<b>0.00</b>
<b><i>Outgoings (GST Paid)</i></b>			
<b><u>Capital Purchases Detail</u></b>			
Nil			
<b>Capital Purchases</b>	<b>G10</b>		
<b><u>Non-Capital Purchases Detail</u></b>			
TRANSFER 722855 TO Cooks Hill Consulting		1,210.00	0.00
TRANSFER 722855 TO Cooks Hill Consulting		385.00	0.00
<b>Non-Capital Purchases</b>	<b>G11</b>	<b>1,595.00</b>	<b>0.00</b>
<b>Total GST Paid on Purchases</b>	<b>1B</b>		<b>0.00</b>



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**M J Oshea Superfund**  
**ABN: 90 597 224 726**  
**Activity Statement Preparation Report - Detail**  
**For the period 1 July 2017 to 30 June 2018**

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**PAYG Withholding Tax Detail**

Description	Return Item	Gross	Tax Withheld
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**Benefit Payment Detail**

Dianna O'Shea

Michael Joseph O'Shea Snr

Michael O'Shea Jnr

Total Benefit Payments	W1	
Amounts withheld from benefit payments (W1)	W2	0.00
Total Amounts Withheld	W5	0.00

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
<b>Member Receipts</b>					
<b>Contributions - Employer</b>					
<b>Mr Michael Joseph O'Shea Snr</b>					
01/07/2017	Opening Balance				0.00
03/07/2017	burrurah Pty Ltd			167.32	167.32 CR
21/07/2017	BRACC DEP. MUDGEE			54.15	221.47 CR
15/09/2017	FROM D & S NELSON D S Nelson Supere			176.15	397.62 CR
02/10/2017	burrurah Pty Ltd			521.00	918.62 CR
10/10/2017	DEPOSIT 01P012			294.00	1,212.62 CR
19/10/2017	01P013			809.92	2,022.54 CR
27/10/2017	FROM SBSCH 410000799448			208.86	2,231.40 CR
30/10/2017	01P014			162.00	2,393.40 CR
22/12/2017	01P020			152.15	2,545.55 CR
02/01/2018	burr burrunah Pty Ltd			169.40	2,714.95 CR
01/02/2018	DEPOSIT 01P012			116.64	2,831.59 CR
22/03/2018	FROM ATO ATO007000009116272			79.47	2,911.06 CR
03/04/2018	super burrunah Pty Ltd			170.76	3,081.82 CR
10/04/2018	FROM JONES PANELBEAT 220741764990410016			368.38	3,450.20 CR
16/04/2018	DEPOSIT 01P013			178.74	3,628.94 CR
03/05/2018	DEPOSIT 01P010			100.46	3,729.40 CR
14/05/2018	FROM Jacqui Coates 346090348			75.74	3,805.14 CR
08/06/2018	FROM D & S NELSON Super M O'Shea			54.34	3,859.48 CR
22/06/2018	DEPOSIT 01P014			569.12	4,428.60 CR
30/06/2018	Closing Balance				4,428.60 CR
<b>Mr Michael O'Shea Jnr</b>					
01/07/2017	Opening Balance				0.00
04/07/2017	FROM ClickSuper p_vu_cc_9903863828			1,976.00	1,976.00 CR
09/10/2017	Employer Contribution: Unity Building Solutions Pty Ltd			1,976.00	3,952.00 CR
16/01/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,972.96	5,924.96 CR
13/04/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,976.00	7,900.96 CR
30/06/2018	Closing Balance				7,900.96 CR
<b>Ms Dianna O'Shea</b>					
01/07/2017	Opening Balance				0.00
04/07/2017	FROM ClickSuper p_vu_cc_9903863828			1,112.94	1,112.94 CR
07/09/2017	FROM CBA WagesUBSDi ss			500.00	1,612.94 CR
14/09/2017	FROM CBA WagesUBSDi ss			500.00	2,112.94 CR
21/09/2017	FROM CBA WagesUBSDi ss			500.00	2,612.94 CR
28/09/2017	FROM CBA WagesUBSDi ss			500.00	3,112.94 CR
05/10/2017	FROM CBA WagesUBSDi ss			500.00	3,612.94 CR
09/10/2017	Employer Contribution: Unity Building Solutions Pty Ltd			1,147.13	4,760.07 CR
12/10/2017	FROM CBA WagesUBSDi ss			500.00	5,260.07 CR
19/10/2017	FROM CBA WagesUBSDi ss			500.00	5,760.07 CR
26/10/2017	FROM CBA WagesUBSDi ss			500.00	6,260.07 CR
02/11/2017	FROM CBA WagesUBSDi ss			500.00	6,760.07 CR
09/11/2017	FROM CBA WagesUBSDi ss			500.00	7,260.07 CR
16/11/2017	FROM CBA WagesUBSDi ss			500.00	7,760.07 CR
23/11/2017	FROM CBA WagesUBSDi ss			500.00	8,260.07 CR
30/11/2017	FROM CBA WagesUBSDi ss			500.00	8,760.07 CR
07/12/2017	FROM CBA wagesUBSDi ss			500.00	9,260.07 CR
14/12/2017	FROM CBA wagesUBSDi ss			500.00	9,760.07 CR
21/12/2017	FROM CBA WagesUBSDi ss			500.00	10,260.07 CR
28/12/2017	FROM CBA WagesUBSDi ss			500.00	10,760.07 CR
04/01/2018	FROM CBA WagesUBSDi ss			500.00	11,260.07 CR
11/01/2018	FROM CBA WagesUBSDi ss			500.00	11,760.07 CR
16/01/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,068.74	12,828.81 CR
18/01/2018	FROM CBA WagesUBSDi ss			500.00	13,328.81 CR
25/01/2018	FROM CBA WagesUBSDi ss			500.00	13,828.81 CR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Income</b>					
01/02/2018	FROM CBA wagesUBSDi ss			500.00	14,328.81 CR
08/02/2018	FROM CBA WagesUBSDi ss			500.00	14,828.81 CR
15/02/2018	FROM CBA WagesUBSDi ss			500.00	15,328.81 CR
22/02/2018	FROM CBA WagesUBSDi ss			500.00	15,828.81 CR
01/03/2018	FROM CBA WagesUBSDi ss			500.00	16,328.81 CR
08/03/2018	FROM CBA WagesUBSDi ss			500.00	16,828.81 CR
15/03/2018	FROM CBA WagesUBSDi ss			500.00	17,328.81 CR
22/03/2018	FROM CBA WagesUBSDi ss			500.00	17,828.81 CR
29/03/2018	FROM CBA WagesUBSDi ss			500.00	18,328.81 CR
05/04/2018	FROM CBA WagesUBSDi ss			500.00	18,828.81 CR
12/04/2018	FROM CBA wagesUBSDi ss			500.00	19,328.81 CR
13/04/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,091.55	20,420.36 CR
19/04/2018	FROM CBA WagesUBSDi ss			500.00	20,920.36 CR
26/04/2018	FROM CBA WagesUBSDi ss			500.00	21,420.36 CR
03/05/2018	FROM CBA WagesUBSDi ss			500.00	21,920.36 CR
10/05/2018	FROM CBA WagesUBSDi ss			500.00	22,420.36 CR
17/05/2018	FROM CBA WagesUBSDi ss			500.00	22,920.36 CR
24/05/2018	FROM CBA WagesUBSDi ss			500.00	23,420.36 CR
31/05/2018	FROM CBA WagesUBSDi ss			500.00	23,920.36 CR
07/06/2018	FROM CBA WagesUBSDi ss			500.00	24,420.36 CR
14/06/2018	FROM CBA WagesUBSDi ss			500.00	24,920.36 CR
30/06/2018	Closing Balance				<b>24,920.36</b> CR

### Investment Income

#### Interest - Cash At Bank

##### V2 Plus Account

01/07/2017	Opening Balance				<b>0.00</b>
03/07/2017	DEPI			937.18	937.18 CR
02/10/2017	DEPI			945.55	1,882.73 CR
02/01/2018	DEPI			978.24	2,860.97 CR
01/04/2018	CREDIT INTEREST PAID			988.67	3,849.64 CR
30/06/2018	Closing Balance				<b>3,849.64</b> CR

## Expenses

### Other Expenses

#### Accountancy Fee

01/07/2017	Opening Balance				<b>0.00</b>
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting		1,210.00		1,210.00 DR
30/06/2018	Closing Balance				<b>1,210.00</b> DR

#### Auditor Fee

01/07/2017	Opening Balance				<b>0.00</b>
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting		385.00		385.00 DR
30/06/2018	Closing Balance				<b>385.00</b> DR

#### SMSF Supervisory Levy

01/07/2017	Opening Balance				<b>0.00</b>
25/10/2017	TAX OFFICE PAYMENTS 721041		259.00		259.00 DR
30/06/2018	Closing Balance				<b>259.00</b> DR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
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## Income Tax

### Income Tax Expense

#### Income Tax Expense

01/07/2017	Opening Balance				0.00
30/06/2018	Change in prepaid contribution tax			75.00	75.00 CR
30/06/2018	Fund Income Tax		5,961.60		5,886.60 DR
30/06/2018	Closing Balance				5,886.60 DR

## Assets

### Cash At Bank - CMC Markets Asia Pacific

01/07/2017	There are no transactions in the selected period				9,906.90 DR
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### Cash At Bank - V2 Plus Account

01/07/2017	Opening Balance				249,214.76 DR
03/07/2017	burrurah Pty Ltd		167.32		249,382.08 DR
03/07/2017	DEPI		937.18		250,319.26 DR
04/07/2017	FROM ClickSuper p_vu_cc_9903863828		3,088.94		253,408.20 DR
20/07/2017	TAX OFFICE PAYMENTS 357308			4,461.00	248,947.20 DR
21/07/2017	BRACC DEP. MUDGEE		54.15		249,001.35 DR
07/09/2017	FROM CBA WagesUBSDi ss		500.00		249,501.35 DR
14/09/2017	FROM CBA WagesUBSDi ss		500.00		250,001.35 DR
15/09/2017	FROM D & S NELSON D S Nelson Supere		176.15		250,177.50 DR
21/09/2017	FROM CBA WagesUBSDi ss		500.00		250,677.50 DR
28/09/2017	FROM CBA WagesUBSDi ss		500.00		251,177.50 DR
02/10/2017	burrurah Pty Ltd		521.00		251,698.50 DR
02/10/2017	DEPI		945.55		252,644.05 DR
05/10/2017	FROM CBA WagesUBSDi ss		500.00		253,144.05 DR
09/10/2017	FROM SuperChoice P/L PC031017-108106921MJ OShea Su		1,976.00		255,120.05 DR
09/10/2017	FROM SuperChoice P/L PC031017-108106923MJ OShea Su		1,147.13		256,267.18 DR
10/10/2017	DEPOSIT 01P012		29,400.00		285,667.18 DR
12/10/2017	ERROR DR 01P012			29,106.00	256,561.18 DR
12/10/2017	FROM CBA WagesUBSDi ss		500.00		257,061.18 DR
19/10/2017	01P013		809.92		257,871.10 DR
19/10/2017	FROM CBA WagesUBSDi ss		500.00		258,371.10 DR
25/10/2017	TAX OFFICE PAYMENTS 721041			45.70	258,325.40 DR
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting			1,595.00	256,730.40 DR
26/10/2017	FROM CBA WagesUBSDi ss		500.00		257,230.40 DR
27/10/2017	FROM SBSCH 410000799448		208.86		257,439.26 DR
30/10/2017	01P014		162.00		257,601.26 DR
02/11/2017	FROM CBA WagesUBSDi ss		500.00		258,101.26 DR
09/11/2017	FROM CBA WagesUBSDi ss		500.00		258,601.26 DR
16/11/2017	FROM CBA WagesUBSDi ss		500.00		259,101.26 DR
23/11/2017	FROM CBA WagesUBSDi ss		500.00		259,601.26 DR
23/11/2017	TAX OFFICE PAYMENTS 165448			1,476.00	258,125.26 DR
30/11/2017	FROM CBA WagesUBSDi ss		500.00		258,625.26 DR
07/12/2017	FROM CBA wagesUBSDi ss		500.00		259,125.26 DR
14/12/2017	FROM CBA wagesUBSDi ss		500.00		259,625.26 DR
21/12/2017	FROM CBA WagesUBSDi ss		500.00		260,125.26 DR
22/12/2017	01P020		152.15		260,277.41 DR
28/12/2017	FROM CBA WagesUBSDi ss		500.00		260,777.41 DR
02/01/2018	burr burrunah Pty Ltd		169.40		260,946.81 DR
02/01/2018	DEPI		978.24		261,925.05 DR
04/01/2018	FROM CBA WagesUBSDi ss		500.00		262,425.05 DR
11/01/2018	FROM CBA WagesUBSDi ss		500.00		262,925.05 DR
16/01/2018	FROM SuperChoice P/L PC110118-111382825MJ OShea Su		1,068.74		263,993.79 DR
16/01/2018	FROM SuperChoice P/L PC110118-111382828MJ OShea Su		1,972.96		265,966.75 DR
18/01/2018	FROM CBA WagesUBSDi ss		500.00		266,466.75 DR
25/01/2018	FROM CBA WagesUBSDi ss		500.00		266,966.75 DR
01/02/2018	DEPOSIT 01P012		116.64		267,083.39 DR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
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## Assets

### Cash At Bank - V2 Plus Account

01/02/2018	FROM CBA wagesUBSDi ss		500.00		267,583.39 DR
08/02/2018	FROM CBA WagesUBSDi ss		500.00		268,083.39 DR
15/02/2018	FROM CBA WagesUBSDi ss		500.00		268,583.39 DR
22/02/2018	FROM CBA WagesUBSDi ss		500.00		269,083.39 DR
01/03/2018	FROM CBA WagesUBSDi ss		500.00		269,583.39 DR
01/03/2018	TAX OFFICE PAYMENTS 253200			1,424.00	268,159.39 DR
08/03/2018	FROM CBA WagesUBSDi ss		500.00		268,659.39 DR
15/03/2018	FROM CBA WagesUBSDi ss		500.00		269,159.39 DR
22/03/2018	FROM ATO ATO007000009116272		79.47		269,238.86 DR
22/03/2018	FROM CBA WagesUBSDi ss		500.00		269,738.86 DR
29/03/2018	FROM CBA WagesUBSDi ss		500.00		270,238.86 DR
01/04/2018	CREDIT INTEREST PAID		988.67		271,227.53 DR
03/04/2018	super burrunah Pty Ltd		170.76		271,398.29 DR
05/04/2018	FROM CBA WagesUBSDi ss		500.00		271,898.29 DR
05/04/2018	TAX OFFICE PAYMENTS 997779			1,450.00	270,448.29 DR
10/04/2018	FROM JONES PANELBEAT 220741764990410016		368.38		270,816.67 DR
11/04/2018	FROM SuperChoice P/L PC050418-114395901MJ OShea Su		1,091.55		271,908.22 DR
11/04/2018	FROM SuperChoice P/L PC050418-114395903MJ OShea Su		1,976.00		273,884.22 DR
12/04/2018	FROM CBA wagesUBSDi ss		500.00		274,384.22 DR
16/04/2018	DEPOSIT 01P013		178.74		274,562.96 DR
19/04/2018	FROM CBA WagesUBSDi ss		500.00		275,062.96 DR
26/04/2018	FROM CBA WagesUBSDi ss		500.00		275,562.96 DR
03/05/2018	DEPOSIT 01P010		100.46		275,663.42 DR
03/05/2018	FROM CBA WagesUBSDi ss		500.00		276,163.42 DR
10/05/2018	FROM CBA WagesUBSDi ss		500.00		276,663.42 DR
14/05/2018	FROM Jacqui Coates 346090348		75.74		276,739.16 DR
17/05/2018	FROM CBA WagesUBSDi ss		500.00		277,239.16 DR
24/05/2018	FROM CBA WagesUBSDi ss		500.00		277,739.16 DR
31/05/2018	FROM CBA WagesUBSDi ss		500.00		278,239.16 DR
07/06/2018	FROM CBA WagesUBSDi ss		500.00		278,739.16 DR
08/06/2018	FROM D & S NELSON Super M O'Shea		54.34		278,793.50 DR
14/06/2018	FROM CBA WagesUBSDi ss		500.00		279,293.50 DR
21/06/2018	FROM CBA WagesUBSDi ss		500.00		279,793.50 DR
22/06/2018	DEPOSIT 01P014		609.12		280,402.62 DR
27/06/2018	ADVICE 01P437			40.00	280,362.62 DR
30/06/2018	Closing Balance				280,362.62 DR

### Other Assets - Receivables

#### Investment Income Receivable - Interest - Cash At Bank

##### V2 Plus Account

01/07/2017	Opening Balance				0.00
03/07/2017	DEPI			937.18	937.18 CR
03/07/2017	DEPI		937.18		0.00 CR
02/10/2017	DEPI			945.55	945.55 CR
02/10/2017	DEPI		945.55		0.00 CR
02/01/2018	DEPI			978.24	978.24 CR
02/01/2018	DEPI		978.24		0.00 CR
01/04/2018	CREDIT INTEREST PAID			988.67	988.67 CR
01/04/2018	CREDIT INTEREST PAID		988.67		0.00 CR
30/06/2018	Closing Balance				0.00

#### Member Income Receivable - Contributions

##### Mr Michael Joseph O'Shea Snr

01/07/2017	Opening Balance				0.00
03/07/2017	burrunah Pty Ltd		167.32		167.32 DR
03/07/2017	Contribution Received			167.32	0.00 CR
21/07/2017	BRACC DEP. MUDGEE		54.15		54.15 DR
21/07/2017	Contribution Received			54.15	0.00 CR



**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
15/09/2017	Contribution Received			176.15	176.15 CR
15/09/2017	FROM D & S NELSON D S Nelson Supere		176.15		0.00 CR
02/10/2017	burrnah Pty Ltd		521.00		521.00 DR
02/10/2017	Contribution Received			521.00	0.00 CR
10/10/2017	Contribution Received			294.00	294.00 CR
10/10/2017	DEPOSIT 01P012		294.00		0.00 CR
19/10/2017	01P013		809.92		809.92 DR
19/10/2017	Contribution Received			809.92	0.00 CR
27/10/2017	Contribution Received			208.86	208.86 CR
27/10/2017	FROM SBSCH 410000799448		208.86		0.00 CR
30/10/2017	01P014		162.00		162.00 DR
30/10/2017	Contribution Received			162.00	0.00 CR
22/12/2017	01P020		152.15		152.15 DR
22/12/2017	Contribution Received			152.15	0.00 CR
02/01/2018	burr burrunah Pty Ltd		169.40		169.40 DR
02/01/2018	Contribution Received			169.40	0.00 CR
01/02/2018	Contribution Received			116.64	116.64 CR
01/02/2018	DEPOSIT 01P012		116.64		0.00 CR
22/03/2018	Contribution Received			79.47	79.47 CR
22/03/2018	FROM ATO ATO007000009116272		79.47		0.00 CR
03/04/2018	Contribution Received			170.76	170.76 CR
03/04/2018	super burrunah Pty Ltd		170.76		0.00 CR
10/04/2018	Contribution Received			368.38	368.38 CR
10/04/2018	FROM JONES PANELBEAT 220741764990410016		368.38		0.00 CR
16/04/2018	Contribution Received			178.74	178.74 CR
16/04/2018	DEPOSIT 01P013		178.74		0.00 CR
03/05/2018	Contribution Received			100.46	100.46 CR
03/05/2018	DEPOSIT 01P010		100.46		0.00 CR
14/05/2018	Contribution Received			75.74	75.74 CR
14/05/2018	FROM Jacqui Coates 346090348		75.74		0.00 CR
08/06/2018	Contribution Received			54.34	54.34 CR
08/06/2018	FROM D & S NELSON Super M O'Shea		54.34		0.00 CR
22/06/2018	Contribution Received			569.12	569.12 CR
22/06/2018	DEPOSIT 01P014		569.12		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Mr Michael O'Shea Jnr</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
04/07/2017	Contribution Received			1,976.00	1,976.00 CR
04/07/2017	FROM ClickSuper p_vu_cc_9903863828		1,976.00		0.00 CR
09/10/2017	Contribution Received			1,976.00	1,976.00 CR
09/10/2017	Employer Contribution: Unity Building Solutions Pty Ltd		1,976.00		0.00 CR
16/01/2018	Contribution Received			1,972.96	1,972.96 CR
16/01/2018	Employer Contribution: Unity Building Solutions Pty Ltd		1,972.96		0.00 CR
11/04/2018	Contribution Received			1,976.00	1,976.00 CR
13/04/2018	Employer Contribution: Unity Building Solutions Pty Ltd		1,976.00		0.00 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>0.00</b>
<b>Ms Dianna O'Shea</b>					
<b>01/07/2017</b>	<b>Opening Balance</b>				<b>0.00</b>
04/07/2017	Contribution Received			1,112.94	1,112.94 CR
04/07/2017	FROM ClickSuper p_vu_cc_9903863828		1,112.94		0.00 CR
07/09/2017	Contribution Received			500.00	500.00 CR
07/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
14/09/2017	Contribution Received			500.00	500.00 CR
14/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
21/09/2017	Contribution Received			500.00	500.00 CR
21/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
28/09/2017	Contribution Received			500.00	500.00 CR
28/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
05/10/2017	Contribution Received			500.00	500.00 CR
05/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
09/10/2017	Contribution Received			1,147.13	1,147.13 CR
09/10/2017	Employer Contribution: Unity Building Solutions Pty Ltd		1,147.13		0.00 CR
12/10/2017	Contribution Received			500.00	500.00 CR
12/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
19/10/2017	Contribution Received			500.00	500.00 CR
19/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
26/10/2017	Contribution Received			500.00	500.00 CR
26/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
02/11/2017	Contribution Received			500.00	500.00 CR
02/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
09/11/2017	Contribution Received			500.00	500.00 CR
09/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
16/11/2017	Contribution Received			500.00	500.00 CR
16/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
23/11/2017	Contribution Received			500.00	500.00 CR
23/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
30/11/2017	Contribution Received			500.00	500.00 CR
30/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
07/12/2017	Contribution Received			500.00	500.00 CR
07/12/2017	FROM CBA wagesUBSDi ss		500.00		0.00 CR
14/12/2017	Contribution Received			500.00	500.00 CR
14/12/2017	FROM CBA wagesUBSDi ss		500.00		0.00 CR
21/12/2017	Contribution Received			500.00	500.00 CR
21/12/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
28/12/2017	Contribution Received			500.00	500.00 CR
28/12/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
04/01/2018	Contribution Received			500.00	500.00 CR
04/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
11/01/2018	Contribution Received			500.00	500.00 CR
11/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
16/01/2018	Contribution Received			1,068.74	1,068.74 CR
16/01/2018	Employer Contribution: Unity Building Solutions Pty Ltd		1,068.74		0.00 CR
18/01/2018	Contribution Received			500.00	500.00 CR
18/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
25/01/2018	Contribution Received			500.00	500.00 CR
25/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
01/02/2018	Contribution Received			500.00	500.00 CR
01/02/2018	FROM CBA wagesUBSDi ss		500.00		0.00 CR
08/02/2018	Contribution Received			500.00	500.00 CR
08/02/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
15/02/2018	Contribution Received			500.00	500.00 CR
15/02/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
22/02/2018	Contribution Received			500.00	500.00 CR
22/02/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
01/03/2018	Contribution Received			500.00	500.00 CR
01/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
08/03/2018	Contribution Received			500.00	500.00 CR
08/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
15/03/2018	Contribution Received			500.00	500.00 CR
15/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
22/03/2018	Contribution Received			500.00	500.00 CR
22/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
29/03/2018	Contribution Received			500.00	500.00 CR
29/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
05/04/2018	Contribution Received			500.00	500.00 CR
05/04/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
11/04/2018	Contribution Received			1,091.55	1,091.55 CR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Assets</b>					
12/04/2018	Contribution Received			500.00	1,591.55 CR
12/04/2018	FROM CBA wagesUBSDi ss		500.00		1,091.55 CR
13/04/2018	Employer Contribution: Unity Building Solutions Pty Ltd		1,091.55		0.00 CR
19/04/2018	Contribution Received			500.00	500.00 CR
19/04/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
26/04/2018	Contribution Received			500.00	500.00 CR
26/04/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
03/05/2018	Contribution Received			500.00	500.00 CR
03/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
10/05/2018	Contribution Received			500.00	500.00 CR
10/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
17/05/2018	Contribution Received			500.00	500.00 CR
17/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
24/05/2018	Contribution Received			500.00	500.00 CR
24/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
31/05/2018	Contribution Received			500.00	500.00 CR
31/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
07/06/2018	Contribution Received			500.00	500.00 CR
07/06/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
14/06/2018	Contribution Received			500.00	500.00 CR
14/06/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
21/06/2018	Contribution Received			500.00	500.00 CR
21/06/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Other Assets - Deferred Tax Assets</b>					
<b>Carried Forward Capital Losses</b>					
01/07/2017	There are no transactions in the selected period				45.10 DR
<b>Other Assets - Prepaid Contribution Tax</b>					
<b>Ms Dianna O'Shea</b>					
01/07/2017	Opening Balance				0.00
30/06/2018	Change in prepaid contribution tax		75.00		75.00 DR
30/06/2018	Closing Balance				75.00 DR
<b>Liabilities</b>					
<b>Other Creditors and Accruals</b>					
<b>Accountancy Fee</b>					
01/07/2017	Opening Balance				0.00
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting			1,210.00	1,210.00 CR
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting		1,210.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Auditor Fee</b>					
01/07/2017	Opening Balance				0.00
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting			385.00	385.00 CR
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting		385.00		0.00 CR
30/06/2018	Closing Balance				0.00
<b>Income Tax Suspense</b>					
01/07/2017	Opening Balance				0.00
25/10/2017	TAX OFFICE PAYMENTS 721041			45.70	45.70 CR
25/10/2017	TAX OFFICE PAYMENTS 721041		45.70		0.00 CR
30/06/2018	Closing Balance				0.00

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
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## Liabilities

### Income Tax Payable

#### Income Tax Payable

01/07/2017	Opening Balance				0.00
01/07/2017	Fund Tax Finalisation		213.30		213.30 DR
25/10/2017	TAX OFFICE PAYMENTS 721041			213.30	0.00 CR
30/06/2018	Closing Balance				0.00

#### Provision for Income Tax

01/07/2017	Opening Balance				5,579.70 CR
01/07/2017	Fund Tax Finalisation		5,579.70		0.00 CR
30/06/2018	Tax Effect Of Income			5,961.60	5,961.60 CR
30/06/2018	Closing Balance				5,961.60 CR

#### Income Tax Instalments Paid

01/07/2017	Opening Balance				5,793.00 DR
01/07/2017	Fund Tax Finalisation			5,793.00	0.00 CR
30/09/2017	TAX OFFICE PAYMENTS 165448		1,476.00		1,476.00 DR
31/12/2017	TAX OFFICE PAYMENTS 253200		1,424.00		2,900.00 DR
31/03/2018	TAX OFFICE PAYMENTS 997779		1,450.00		4,350.00 DR
30/06/2018	TAX OFFICE PAYMENTS 122356		1,450.00		5,800.00 DR
30/06/2018	Closing Balance				5,800.00 DR

### Other Taxes Payable

#### Activity Statement Payable/Refundable

01/07/2017	Opening Balance				4,461.00 CR
20/07/2017	TAX OFFICE PAYMENTS 357308		4,461.00		0.00 CR
30/09/2017	TAX OFFICE PAYMENTS 165448			1,476.00	1,476.00 CR
23/11/2017	TAX OFFICE PAYMENTS 165448		1,476.00		0.00 CR
31/12/2017	TAX OFFICE PAYMENTS 253200			1,424.00	1,424.00 CR
01/03/2018	TAX OFFICE PAYMENTS 253200		1,424.00		0.00 CR
31/03/2018	TAX OFFICE PAYMENTS 997779			1,450.00	1,450.00 CR
05/04/2018	TAX OFFICE PAYMENTS 997779		1,450.00		0.00 CR
30/06/2018	TAX OFFICE PAYMENTS 122356			1,450.00	1,450.00 CR
30/06/2018	Closing Balance				1,450.00 CR

### Fund Suspense

#### V2 Plus Account

01/07/2017	Opening Balance				0.00
03/07/2017	burrurah Pty Ltd			167.32	167.32 CR
03/07/2017	burrurah Pty Ltd		167.32		0.00 CR
03/07/2017	DEPI			937.18	937.18 CR
03/07/2017	DEPI		937.18		0.00 CR
04/07/2017	FROM ClickSuper p_vu_cc_9903863828			3,088.94	3,088.94 CR
04/07/2017	FROM ClickSuper p_vu_cc_9903863828		3,088.94		0.00 CR
20/07/2017	TAX OFFICE PAYMENTS 357308			4,461.00	4,461.00 CR
20/07/2017	TAX OFFICE PAYMENTS 357308		4,461.00		0.00 CR
21/07/2017	BRACC DEP. MUDGEE			54.15	54.15 CR
21/07/2017	BRACC DEP. MUDGEE		54.15		0.00 CR
07/09/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
07/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
14/09/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
14/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
15/09/2017	FROM D & S NELSON D S Nelson Supere			176.15	176.15 CR
15/09/2017	FROM D & S NELSON D S Nelson Supere		176.15		0.00 CR
21/09/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
21/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
28/09/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
28/09/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
02/10/2017	burrurah Pty Ltd			521.00	521.00 CR
02/10/2017	burrurah Pty Ltd		521.00		0.00 CR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
02/10/2017	DEPI			945.55	945.55 CR
02/10/2017	DEPI		945.55		0.00 CR
05/10/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
05/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
09/10/2017	FROM SuperChoice P/L PC031017-108106921MJ OShea Su			1,976.00	1,976.00 CR
09/10/2017	FROM SuperChoice P/L PC031017-108106921MJ OShea Su		1,976.00		0.00 CR
09/10/2017	FROM SuperChoice P/L PC031017-108106923MJ OShea Su			1,147.13	1,147.13 CR
09/10/2017	FROM SuperChoice P/L PC031017-108106923MJ OShea Su		1,147.13		0.00 CR
10/10/2017	DEPOSIT 01P012			29,400.00	29,400.00 CR
10/10/2017	DEPOSIT 01P012		294.00		29,106.00 CR
12/10/2017	DEPOSIT 01P012		29,106.00		0.00 CR
12/10/2017	ERROR DR 01P012			29,106.00	29,106.00 CR
12/10/2017	ERROR DR 01P012		29,106.00		0.00 CR
12/10/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
12/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
19/10/2017	01P013			809.92	809.92 CR
19/10/2017	01P013		809.92		0.00 CR
19/10/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
19/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
25/10/2017	TAX OFFICE PAYMENTS 721041			45.70	45.70 CR
25/10/2017	TAX OFFICE PAYMENTS 721041		45.70		0.00 CR
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting			385.00	385.00 CR
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting			1,210.00	1,595.00 CR
25/10/2017	TRANSFER 722855 TO Cooks Hill Consulting		1,595.00		0.00 CR
26/10/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
26/10/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
27/10/2017	FROM SBSCH 410000799448			208.86	208.86 CR
27/10/2017	FROM SBSCH 410000799448		208.86		0.00 CR
30/10/2017	01P014			162.00	162.00 CR
30/10/2017	01P014		162.00		0.00 CR
02/11/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
02/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
09/11/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
09/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
16/11/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
16/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
23/11/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
23/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
23/11/2017	TAX OFFICE PAYMENTS 165448			1,476.00	1,476.00 CR
23/11/2017	TAX OFFICE PAYMENTS 165448		1,476.00		0.00 CR
30/11/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
30/11/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
07/12/2017	FROM CBA wagesUBSDi ss			500.00	500.00 CR
07/12/2017	FROM CBA wagesUBSDi ss		500.00		0.00 CR
14/12/2017	FROM CBA wagesUBSDi ss			500.00	500.00 CR
14/12/2017	FROM CBA wagesUBSDi ss		500.00		0.00 CR
21/12/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
21/12/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
22/12/2017	01P020			152.15	152.15 CR
22/12/2017	01P020		152.15		0.00 CR
28/12/2017	FROM CBA WagesUBSDi ss			500.00	500.00 CR
28/12/2017	FROM CBA WagesUBSDi ss		500.00		0.00 CR
02/01/2018	burr burrunah Pty Ltd			169.40	169.40 CR
02/01/2018	burr burrunah Pty Ltd		169.40		0.00 CR
02/01/2018	DEPI			978.24	978.24 CR
02/01/2018	DEPI		978.24		0.00 CR
04/01/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
04/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
11/01/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR



**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
11/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
16/01/2018	FROM SuperChoice P/L PC110118-111382825MJ OShea Su			1,068.74	1,068.74 CR
16/01/2018	FROM SuperChoice P/L PC110118-111382825MJ OShea Su		1,068.74		0.00 CR
16/01/2018	FROM SuperChoice P/L PC110118-111382828MJ OShea Su			1,972.96	1,972.96 CR
16/01/2018	FROM SuperChoice P/L PC110118-111382828MJ OShea Su		1,972.96		0.00 CR
18/01/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
18/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
25/01/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
25/01/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
01/02/2018	DEPOSIT 01P012			116.64	116.64 CR
01/02/2018	DEPOSIT 01P012		116.64		0.00 CR
01/02/2018	FROM CBA wagesUBSDi ss			500.00	500.00 CR
01/02/2018	FROM CBA wagesUBSDi ss		500.00		0.00 CR
08/02/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
08/02/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
15/02/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
15/02/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
22/02/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
22/02/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
01/03/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
01/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
01/03/2018	TAX OFFICE PAYMENTS 253200			1,424.00	1,424.00 CR
01/03/2018	TAX OFFICE PAYMENTS 253200		1,424.00		0.00 CR
08/03/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
08/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
15/03/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
15/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
22/03/2018	FROM ATO ATO007000009116272			79.47	79.47 CR
22/03/2018	FROM ATO ATO007000009116272		79.47		0.00 CR
22/03/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
22/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
29/03/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
29/03/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
01/04/2018	CREDIT INTEREST PAID			988.67	988.67 CR
01/04/2018	CREDIT INTEREST PAID		988.67		0.00 CR
03/04/2018	super burrunah Pty Ltd			170.76	170.76 CR
03/04/2018	super burrunah Pty Ltd		170.76		0.00 CR
05/04/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
05/04/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
05/04/2018	TAX OFFICE PAYMENTS 997779			1,450.00	1,450.00 CR
05/04/2018	TAX OFFICE PAYMENTS 997779		1,450.00		0.00 CR
10/04/2018	FROM JONES PANELBEATI 220741764990410016			368.38	368.38 CR
10/04/2018	FROM JONES PANELBEATI 220741764990410016		368.38		0.00 CR
11/04/2018	FROM SuperChoice P/L PC050418-114395901MJ OShea Su			1,091.55	1,091.55 CR
11/04/2018	FROM SuperChoice P/L PC050418-114395901MJ OShea Su		1,091.55		0.00 CR
11/04/2018	FROM SuperChoice P/L PC050418-114395903MJ OShea Su			1,976.00	1,976.00 CR
11/04/2018	FROM SuperChoice P/L PC050418-114395903MJ OShea Su		1,976.00		0.00 CR
12/04/2018	FROM CBA wagesUBSDi ss			500.00	500.00 CR
12/04/2018	FROM CBA wagesUBSDi ss		500.00		0.00 CR
16/04/2018	DEPOSIT 01P013			178.74	178.74 CR
16/04/2018	DEPOSIT 01P013		178.74		0.00 CR
19/04/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
19/04/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
26/04/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
26/04/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
03/05/2018	DEPOSIT 01P010			100.46	100.46 CR
03/05/2018	DEPOSIT 01P010		100.46		0.00 CR
03/05/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
03/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Liabilities</b>					
10/05/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
10/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
14/05/2018	FROM Jacqui Coates 346090348			75.74	75.74 CR
14/05/2018	FROM Jacqui Coates 346090348		75.74		0.00 CR
17/05/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
17/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
24/05/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
24/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
31/05/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
31/05/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
07/06/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
07/06/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
08/06/2018	FROM D & S NELSON Super M O'Shea			54.34	54.34 CR
08/06/2018	FROM D & S NELSON Super M O'Shea		54.34		0.00 CR
14/06/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
14/06/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
21/06/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
21/06/2018	FROM CBA WagesUBSDi ss		500.00		0.00 CR
22/06/2018	DEPOSIT 01P014			609.12	609.12 CR
22/06/2018	DEPOSIT 01P014		569.12		40.00 CR
27/06/2018	ADVICE 01P437			40.00	80.00 CR
27/06/2018	ADVICE 01P437		40.00		40.00 CR
27/06/2018	DEPOSIT 01P014		40.00		0.00 CR
30/06/2018	Closing Balance				<b>0.00</b>

### Unallocated Contributions

#### Ms Dianna O'Shea

01/07/2017	Opening Balance				<b>0.00</b>
21/06/2018	FROM CBA WagesUBSDi ss			500.00	500.00 CR
30/06/2018	Closing Balance				<b>500.00</b> CR

## Member Entitlements

### Member Entitlement Accounts

#### Mr Michael Joseph O'Shea Snr

##### Accumulation

01/07/2017	Opening Balance				<b>111,145.10</b> CR
03/07/2017	burrurah Pty Ltd			167.32	111,312.42 CR
21/07/2017	BRACC DEP. MUDGE			54.15	111,366.57 CR
15/09/2017	FROM D & S NELSON D S Nelson Supere			176.15	111,542.72 CR
02/10/2017	burrurah Pty Ltd			521.00	112,063.72 CR
10/10/2017	DEPOSIT 01P012			294.00	112,357.72 CR
19/10/2017	01P013			809.92	113,167.64 CR
27/10/2017	FROM SBSCH 410000799448			208.86	113,376.50 CR
30/10/2017	01P014			162.00	113,538.50 CR
22/12/2017	01P020			152.15	113,690.65 CR
02/01/2018	burr burrunah Pty Ltd			169.40	113,860.05 CR
01/02/2018	DEPOSIT 01P012			116.64	113,976.69 CR
22/03/2018	FROM ATO ATO007000009116272			79.47	114,056.16 CR
03/04/2018	super burrunah Pty Ltd			170.76	114,226.92 CR
10/04/2018	FROM JONES PANELBEATI 220741764990410016			368.38	114,595.30 CR
16/04/2018	DEPOSIT 01P013			178.74	114,774.04 CR
03/05/2018	DEPOSIT 01P010			100.46	114,874.50 CR
14/05/2018	FROM Jacqui Coates 346090348			75.74	114,950.24 CR
08/06/2018	FROM D & S NELSON Super M O'Shea			54.34	115,004.58 CR
22/06/2018	DEPOSIT 01P014			569.12	115,573.70 CR
30/06/2018	Contribution Tax		664.29		114,909.41 CR
30/06/2018	Income Taxes Allocated		124.06		114,785.35 CR
30/06/2018	Investment Profit or Loss			827.65	115,613.00 CR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Entitlements</b>					
30/06/2018	Closing Balance				115,613.00 CR
<b>Mr Michael O'Shea Jnr</b>					
<b>Accumulation</b>					
01/07/2017	Opening Balance				21,045.09 CR
04/07/2017	FROM ClickSuper p_vu_cc_9903863828			1,976.00	23,021.09 CR
09/10/2017	Employer Contribution: Unity Building Solutions Pty Ltd			1,976.00	24,997.09 CR
16/01/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,972.96	26,970.05 CR
13/04/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,976.00	28,946.05 CR
30/06/2018	Contribution Tax		1,185.14		27,760.91 CR
30/06/2018	Income Taxes Allocated		28.20		27,732.71 CR
30/06/2018	Investment Profit or Loss			188.12	27,920.83 CR
30/06/2018	Closing Balance				27,920.83 CR
<b>Ms Dianna O'Shea</b>					
<b>Accumulation</b>					
01/07/2017	Opening Balance				122,728.87 CR
04/07/2017	FROM ClickSuper p_vu_cc_9903863828			1,112.94	123,841.81 CR
07/09/2017	FROM CBA WagesUBSDi ss			500.00	124,341.81 CR
14/09/2017	FROM CBA WagesUBSDi ss			500.00	124,841.81 CR
21/09/2017	FROM CBA WagesUBSDi ss			500.00	125,341.81 CR
28/09/2017	FROM CBA WagesUBSDi ss			500.00	125,841.81 CR
05/10/2017	FROM CBA WagesUBSDi ss			500.00	126,341.81 CR
09/10/2017	Employer Contribution: Unity Building Solutions Pty Ltd			1,147.13	127,488.94 CR
12/10/2017	FROM CBA WagesUBSDi ss			500.00	127,988.94 CR
19/10/2017	FROM CBA WagesUBSDi ss			500.00	128,488.94 CR
26/10/2017	FROM CBA WagesUBSDi ss			500.00	128,988.94 CR
02/11/2017	FROM CBA WagesUBSDi ss			500.00	129,488.94 CR
09/11/2017	FROM CBA WagesUBSDi ss			500.00	129,988.94 CR
16/11/2017	FROM CBA WagesUBSDi ss			500.00	130,488.94 CR
23/11/2017	FROM CBA WagesUBSDi ss			500.00	130,988.94 CR
30/11/2017	FROM CBA WagesUBSDi ss			500.00	131,488.94 CR
07/12/2017	FROM CBA wagesUBSDi ss			500.00	131,988.94 CR
14/12/2017	FROM CBA wagesUBSDi ss			500.00	132,488.94 CR
21/12/2017	FROM CBA WagesUBSDi ss			500.00	132,988.94 CR
28/12/2017	FROM CBA WagesUBSDi ss			500.00	133,488.94 CR
04/01/2018	FROM CBA WagesUBSDi ss			500.00	133,988.94 CR
11/01/2018	FROM CBA WagesUBSDi ss			500.00	134,488.94 CR
16/01/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,068.74	135,557.68 CR
18/01/2018	FROM CBA WagesUBSDi ss			500.00	136,057.68 CR
25/01/2018	FROM CBA WagesUBSDi ss			500.00	136,557.68 CR
01/02/2018	FROM CBA wagesUBSDi ss			500.00	137,057.68 CR
08/02/2018	FROM CBA WagesUBSDi ss			500.00	137,557.68 CR
15/02/2018	FROM CBA WagesUBSDi ss			500.00	138,057.68 CR
22/02/2018	FROM CBA WagesUBSDi ss			500.00	138,557.68 CR
01/03/2018	FROM CBA WagesUBSDi ss			500.00	139,057.68 CR
08/03/2018	FROM CBA WagesUBSDi ss			500.00	139,557.68 CR
15/03/2018	FROM CBA WagesUBSDi ss			500.00	140,057.68 CR
22/03/2018	FROM CBA WagesUBSDi ss			500.00	140,557.68 CR
29/03/2018	FROM CBA WagesUBSDi ss			500.00	141,057.68 CR
05/04/2018	FROM CBA WagesUBSDi ss			500.00	141,557.68 CR
12/04/2018	FROM CBA wagesUBSDi ss			500.00	142,057.68 CR
13/04/2018	Employer Contribution: Unity Building Solutions Pty Ltd			1,091.55	143,149.23 CR
19/04/2018	FROM CBA WagesUBSDi ss			500.00	143,649.23 CR
26/04/2018	FROM CBA WagesUBSDi ss			500.00	144,149.23 CR
03/05/2018	FROM CBA WagesUBSDi ss			500.00	144,649.23 CR
10/05/2018	FROM CBA WagesUBSDi ss			500.00	145,149.23 CR
17/05/2018	FROM CBA WagesUBSDi ss			500.00	145,649.23 CR
24/05/2018	FROM CBA WagesUBSDi ss			500.00	146,149.23 CR
31/05/2018	FROM CBA WagesUBSDi ss			500.00	146,649.23 CR

**M J Oshea Superfund**  
**General Ledger Account Movement**  
**For the period from 1 July 2017 to 30 June 2018**

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Entitlements</b>					
07/06/2018	FROM CBA WagesUBSDI ss			500.00	147,149.23 CR
14/06/2018	FROM CBA WagesUBSDI ss			500.00	147,649.23 CR
30/06/2018	Contribution Tax		3,738.05		143,911.18 CR
30/06/2018	Income Taxes Allocated		146.86		143,764.32 CR
30/06/2018	Investment Profit or Loss			979.87	144,744.19 CR
<b>30/06/2018</b>	<b>Closing Balance</b>				<b>144,744.19 CR</b>

Client name **M J OShea Superfund**  
Practice name **Visionary Advisors**  
Prepared by **Thomas,Breanna**  
Approved by **Dwyer,Jillian**

Period end **30/06/2018**  
Prepared date **07/03/2019**  
Approved date **11/03/2019**

## Interest WP

Date	Description	Amount
30/06/2018	ANZ V2 PLUS Account - See page 24	3,849.64
		0.00
		3,849.64

Amount to reconcile to ledger (credit balance) -3,849.64

Balance as per 4-1100 Interest -3,849.64

**Variance 0.00**

### Notes

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### Document links

Description	Link
2018 SD ANZ Bank Statments Jul17-Jun18	Name: 2018 SD ANZ Bank Statments Jul17-Jun18 Location: Document Manager

### Account links

Linked account	Notes





## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 47

01 JULY 2017 TO 31 JULY 2017

THE TRUSTEES  
M J OSHEA SUPER FUND  
225 CHURCH ST  
MUDGEE NSW 2850

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



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#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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XPBNZP0001-1708010434

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 JUL</b>	<b>OPENING BALANCE</b>			<b>250,151.94</b>
03 JUL	<b>ANZ INTERNET BANKING FUNDS TRANSFER</b> BURRUNAH PTY LTD		167.32	250,319.26
04 JUL	<b>DEPOSIT</b> FROM CLICKSUPER P_VU_CC_9903863828		3,088.94	253,408.20
20 JUL	<b>ANZ INTERNET BANKING BILLPAY</b> TAX OFFICE PAYMENTS 357308	4,461.00		248,947.20
21 JUL	<b>DEPOSIT</b>		54.15	249,001.35
<b>TOTALS AT END OF PAGE</b>		<b>\$4,461.00</b>	<b>\$3,310.41</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$4,461.00</b>	<b>\$3,310.41</b>	<b>\$249,001.35</b>

Interest rate at date of statement issue 1.50% p.a

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 48

01 AUGUST 2017 TO 30 SEPTEMBER 2017

THE TRUSTEES  
M J OSHEA SUPER FUND  
62 MURNIN ST  
WALLSEND NSW 2287

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL, JAYNE, MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



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#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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XPBNZP0001-1709300534

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 AUG</b>	<b>OPENING BALANCE</b>			<b>249,001.35</b>
07 SEP	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	249,501.35
14 SEP	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	250,001.35
15 SEP	<b>DEPOSIT</b> FROM D & S NELSON D S NELSON SUPERE		176.15	250,177.50
21 SEP	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	250,677.50
28 SEP	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	251,177.50
01 OCT	<b>QUARTERLY INTEREST</b>		945.55	252,123.05
	<b>TOTALS AT END OF PAGE</b>	<b>\$0.00</b>	<b>\$3,121.70</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$0.00</b>	<b>\$3,121.70</b>	<b>\$252,123.05</b>

### This Statement Includes

Interest Paid	\$945.55
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Interest rate at date of statement issue 1.50% p.a

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## IMPORTANT INFORMATION

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All entries generated are subject to authorization and verification and if necessary, adjustments will appear on a later statement.

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 49

01 OCTOBER 2017 TO 31 OCTOBER 2017

THE TRUSTEES  
M J OSHEA SUPER FUND  
62 MURNIN ST  
WALLSEND NSW 2287

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL, JAYNE, MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



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#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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XPBNZP0001-1711010331



# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 OCT</b>	<b>OPENING BALANCE</b>			<b>252,123.05</b>
02 OCT	<b>ANZ INTERNET BANKING FUNDS TRANSFER</b> BURRUNAH PTY LTD		521.00	252,644.05
05 OCT	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	253,144.05
09 OCT	<b>DIRECT CREDIT - CREDIT</b> FROM SUPERCHOICE P/L PC031017-108106923 MJ OSHEA SUPERFUND		1,147.13	254,291.18
09 OCT	<b>DIRECT CREDIT - CREDIT</b> FROM SUPERCHOICE P/L PC031017-108106921 MJ OSHEA SUPERFUND		1,976.00	256,267.18
10 OCT	<b>DEPOSIT</b>		29,400.00	285,667.18
12 OCT	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	286,167.18
12 OCT	<b>ERROR IN DEPOSIT</b>	29,106.00		257,061.18
19 OCT	<b>DEPOSIT</b>		809.92	257,871.10
19 OCT	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	258,371.10
25 OCT	<b>ANZ INTERNET BANKING BILLPAY</b> TAX OFFICE PAYMENTS 721041	45.70		258,325.40
25 OCT	<b>ANZ INTERNET BANKING FUNDS TRANSFER</b> TRANSFER 722855 TO COOKS HILL CONSULTING	1,595.00		256,730.40
26 OCT	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	257,230.40
27 OCT	<b>DEPOSIT</b> FROM SBSCH 410000799448		208.86	257,439.26
30 OCT	<b>DEPOSIT</b>		162.00	257,601.26
	<b>TOTALS AT END OF PAGE</b>	<b>\$30,746.70</b>	<b>\$36,224.91</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$30,746.70</b>	<b>\$36,224.91</b>	<b>\$257,601.26</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas. You'll find ANZ ATMs in various locations throughout the Asia Pacific region. See the ANZ Personal Banking Account Fees and Charges booklet for more information.

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorization and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Product Terms and Conditions, and Fees and Charges booklets which can be found at [www.anz.com](http://www.anz.com) or by calling **13 28 33**.

L006745







## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 50

01 NOVEMBER 2017 TO 30 NOVEMBER 2017

THE TRUSTEES  
M J OSHEA SUPER FUND  
225 CHURCH ST  
MUDGEE NSW 2850

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence No. 234527. ANZ's colour blue is a trade mark of ANZ.

XPBNZP0001-1712010400

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 NOV</b>	<b>OPENING BALANCE</b>			<b>257,601.26</b>
02 NOV	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	258,101.26
09 NOV	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	258,601.26
16 NOV	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	259,101.26
23 NOV	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	259,601.26
23 NOV	<b>ANZ INTERNET BANKING BILLPAY</b> TAX OFFICE PAYMENTS 165448	1,476.00		258,125.26
30 NOV	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	258,625.26
<b>TOTALS AT END OF PAGE</b>		<b>\$1,476.00</b>	<b>\$2,500.00</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,476.00</b>	<b>\$2,500.00</b>	<b>\$258,625.26</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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## IMPORTANT INFORMATION

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 51

01 DECEMBER 2017 TO 31 DECEMBER 2017

THE TRUSTEES  
M J OSHEA SUPER FUND  
62 MURNIN ST  
WALLSEND NSW 2287

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL, JAYNE, MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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XPBNZP0001-1712300550

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2017</b>				
<b>01 DEC</b>	<b>OPENING BALANCE</b>			<b>258,625.26</b>
07 DEC	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	259,125.26
14 DEC	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	259,625.26
21 DEC	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	260,125.26
22 DEC	<b>DEPOSIT</b>		152.15	260,277.41
28 DEC	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	260,777.41
<b>2018</b>				
<b>01 JAN</b>	<b>QUARTERLY INTEREST</b>		978.24	261,755.65
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$2,152.15</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$3,130.39</b>	<b>\$261,755.65</b>

### This Statement Includes

Interest Paid	\$978.24
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Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

You'll find ANZ ATMs in various locations throughout the Asia Pacific region.

See the ANZ Personal Banking Account Fees and Charges booklet for more information.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 52

01 JANUARY 2018 TO 31 JANUARY 2018

THE TRUSTEES  
M J OSHEA SUPER FUND  
225 CHURCH ST  
MUDGEE NSW 2850

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

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#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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XPBNZP0001-1802010351

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 JAN</b>	<b>OPENING BALANCE</b>			<b>261,755.65</b>
02 JAN	<b>ANZ INTERNET BANKING FUNDS TRANSFER</b> BURR BURRUNAH PTY LTD		169.40	261,925.05
04 JAN	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	262,425.05
11 JAN	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	262,925.05
16 JAN	<b>DIRECT CREDIT - CREDIT</b> FROM SUPERCHOICE P/L PC110118-111382825 MJ OSHEA SUPERFUND		1,068.74	263,993.79
16 JAN	<b>DIRECT CREDIT - CREDIT</b> FROM SUPERCHOICE P/L PC110118-111382828 MJ OSHEA SUPERFUND		1,972.96	265,966.75
18 JAN	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	266,466.75
25 JAN	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	266,966.75
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$5,211.10</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$5,211.10</b>	<b>\$266,966.75</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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## IMPORTANT INFORMATION

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 53

01 FEBRUARY 2018 TO 28 FEBRUARY 2018

THE TRUSTEES  
M J OSHEA SUPER FUND  
62 MURNIN ST  
WALLSEND NSW 2287

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

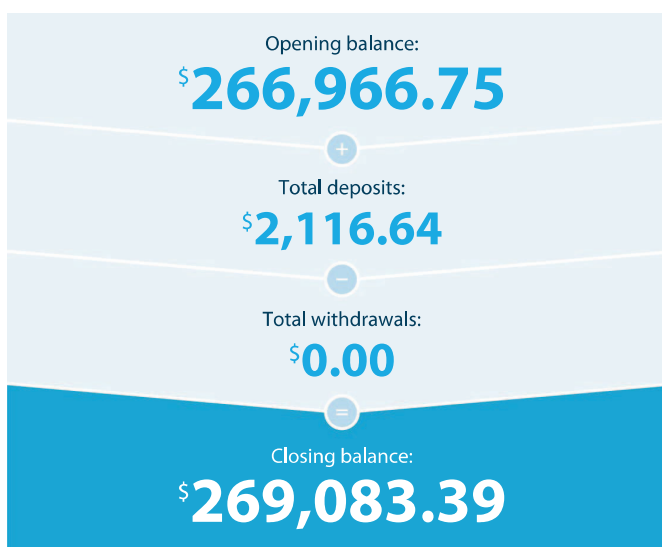
MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

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If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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XPBNZP0001-1803010404



# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 FEB</b>	<b>OPENING BALANCE</b>			<b>266,966.75</b>
01 FEB	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	267,466.75
01 FEB	<b>DEPOSIT</b>		116.64	267,583.39
08 FEB	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	268,083.39
15 FEB	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	268,583.39
22 FEB	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	269,083.39
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$2,116.64</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$2,116.64</b>	<b>\$269,083.39</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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## IMPORTANT INFORMATION

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 54

01 MARCH 2018 TO 31 MARCH 2018

THE TRUSTEES  
M J OSHEA SUPER FUND  
62 MURNIN ST  
WALLSEND NSW 2287

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

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#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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XPIN/P0001-1803300508

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 MAR</b>	<b>OPENING BALANCE</b>			<b>269,083.39</b>
01 MAR	<b>ANZ INTERNET BANKING BILLPAY</b> TAX OFFICE PAYMENTS 253200	1,424.00		267,659.39
01 MAR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	268,159.39
08 MAR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	268,659.39
15 MAR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	269,159.39
22 MAR	<b>DEPOSIT</b> FROM ATO ATO007000009116272		79.47	269,238.86
22 MAR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	269,738.86
29 MAR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	270,238.86
01 APR	<b>QUARTERLY INTEREST</b>		988.67	271,227.53
	<b>TOTALS AT END OF PAGE</b>	<b>\$1,424.00</b>	<b>\$3,568.14</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$1,424.00</b>	<b>\$3,568.14</b>	<b>\$271,227.53</b>

### This Statement Includes

Interest Paid	\$988.67
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Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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## IMPORTANT INFORMATION

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 55

01 APRIL 2018 TO 30 APRIL 2018

THE TRUSTEES  
M J OSHEA SUPER FUND  
225 CHURCH ST  
MUDGEE NSW 2850

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

#### NEED TO GET IN TOUCH?

 Enquiries: 13 28 33 Lost/Stolen Cards: 1800 033 844 Fax: 1800 671 800	OR	 ANZ Internet Banking <a href="http://www.anz.com">www.anz.com</a>	OR	 V2 PLUS Service Centre Locked Bag 3000, Collins St West MELBOURNE VIC 8007
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# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 APR</b>	<b>OPENING BALANCE</b>			<b>271,227.53</b>
03 APR	<b>ANZ INTERNET BANKING FUNDS TRANSFER</b> SUPER BURRUNAH PTY LTD		170.76	271,398.29
05 APR	<b>ANZ INTERNET BANKING BILLPAY</b> TAX OFFICE PAYMENTS 997779	1,450.00		269,948.29
05 APR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	270,448.29
10 APR	<b>DEPOSIT</b> FROM JONES PANELBEATI 220741764990410016		368.38	270,816.67
11 APR	<b>DIRECT CREDIT - CREDIT</b> FROM SUPERCHOICE P/L PC050418-114395901 MJ OSHEA SUPERFUND		1,091.55	271,908.22
11 APR	<b>DIRECT CREDIT - CREDIT</b> FROM SUPERCHOICE P/L PC050418-114395903 MJ OSHEA SUPERFUND		1,976.00	273,884.22
12 APR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	274,384.22
16 APR	<b>DEPOSIT</b>		178.74	274,562.96
19 APR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	275,062.96
26 APR	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	275,562.96
<b>TOTALS AT END OF PAGE</b>		<b>\$1,450.00</b>	<b>\$5,785.43</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$1,450.00</b>	<b>\$5,785.43</b>	<b>\$275,562.96</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

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## IMPORTANT INFORMATION

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## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 56

01 MAY 2018 TO 31 MAY 2018

THE TRUSTEES  
M J OSHEA SUPER FUND  
225 CHURCH ST  
MUDGEES NSW 2850

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

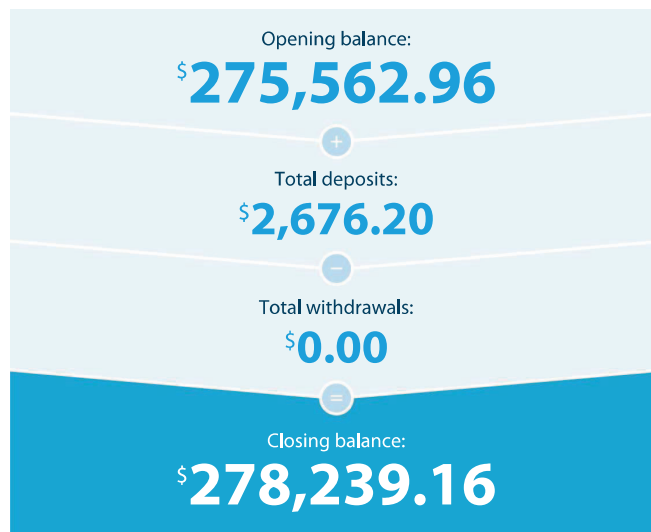
MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

#### NEED TO GET IN TOUCH?



Enquiries: 13 28 33  
Lost/Stolen Cards: 1800 033 844  
Fax: 1800 671 800

OR



ANZ Internet Banking  
[www.anz.com](http://www.anz.com)

OR



V2 PLUS Service Centre  
Locked Bag 3000, Collins St West  
MELBOURNE VIC 8007

XPRI/2P000

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
01 MAY	OPENING BALANCE			<b>275,562.96</b>
03 MAY	DEPOSIT FROM CBA WAGESUBSDI SS		500.00	276,062.96
03 MAY	DEPOSIT		100.46	276,163.42
10 MAY	DEPOSIT FROM CBA WAGESUBSDI SS		500.00	276,663.42
14 MAY	DEPOSIT FROM JACQUI COATES 346090348		75.74	276,739.16
17 MAY	DEPOSIT FROM CBA WAGESUBSDI SS		500.00	277,239.16
24 MAY	DEPOSIT FROM CBA WAGESUBSDI SS		500.00	277,739.16
31 MAY	DEPOSIT FROM CBA WAGESUBSDI SS		500.00	278,239.16
<b>TOTALS AT END OF PAGE</b>		<b>\$0.00</b>	<b>\$2,676.20</b>	
<b>TOTALS AT END OF PERIOD</b>		<b>\$0.00</b>	<b>\$2,676.20</b>	<b>\$278,239.16</b>

Interest rate at date of statement issue 1.50% p.a

Save on ATM fees while you travel with ANZ

As an ANZ customer you won't pay an overseas ATM transaction fee when you use an ANZ branded ATM to withdraw cash from this ANZ account while overseas.

You'll find ANZ ATMs in various locations throughout the Asia Pacific region.

See the ANZ Personal Banking Account Fees and Charges booklet for more information.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorization and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Product Terms and Conditions, and Fees and Charges booklets which can be found at [www.anz.com](http://www.anz.com) or by calling **13 28 33**.



## ANZ V2 PLUS STATEMENT

STATEMENT NUMBER 57

01 JUNE 2018 TO 30 JUNE 2018

THE TRUSTEES  
M J OSHEA SUPER FUND  
225 CHURCH ST  
MUDGEE NSW 2850

### WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

#### Account Details

MICHAEL,JAYNE,MICHAEL DIANNA  
O'SHEA  
ATF M J OSHEA SUPER FUND

#### Branch Number (BSB)

012-141

#### Account Number

2995-07374



#### Notice something different?

Welcome to your new look statement. You can find out more here [anz.com/yourstatement](http://anz.com/yourstatement)

If you haven't already switched off paper for your ANZ V2 PLUS statement, follow the link above to find out how.

#### NEED TO GET IN TOUCH?



Enquiries: 13 28 33  
Lost/Stolen Cards: 1800 033 844  
Fax: 1800 671 800

OR



ANZ Internet Banking  
[www.anz.com](http://www.anz.com)

OR



V2 PLUS Service Centre  
Locked Bag 3000, Collins St West  
MELBOURNE VIC 8007

XPRI/2P000

# ANZ V2 PLUS STATEMENT

Account Number: 2995-07374

## Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
<b>2018</b>				
<b>01 JUN</b>	<b>OPENING BALANCE</b>			<b>278,239.16</b>
07 JUN	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	278,739.16
08 JUN	<b>DEPOSIT</b> FROM D & S NELSON SUPER M O'SHEA		54.34	278,793.50
14 JUN	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	279,293.50
21 JUN	<b>DEPOSIT</b> FROM CBA WAGESUBSDI SS		500.00	279,793.50
22 JUN	<b>DEPOSIT</b>		609.12	280,402.62
27 JUN	<b>WITHDRAWAL</b>	40.00		280,362.62
01 JUL	<b>QUARTERLY INTEREST</b>		1,034.29	281,396.91
	<b>TOTALS AT END OF PAGE</b>	<b>\$40.00</b>	<b>\$3,197.75</b>	
	<b>TOTALS AT END OF PERIOD</b>	<b>\$40.00</b>	<b>\$3,197.75</b>	<b>\$281,396.91</b>

### This Statement Includes

Interest Paid	\$1,034.29
---------------	------------

### Yearly Summary

Financial Year to 30/06

Interest Paid	\$3,849.64
---------------	------------

Interest rate at date of statement issue 1.50% p.a

How to read this statement: This statement covers transactions on your account for the quarter ending 30 June 2018.

Interest shown as paid on 1 July 2018 will be reported to the Australian Taxation Office for the 2019 income year.

If you have any difficulty reading this statement please contact the V2 PLUS Service Centre 13 28 33.

## IMPORTANT INFORMATION

### PLEASE CHECK THE ENTRIES AND CALL 13 28 33 REGARDING ANY ERRORS ON THIS STATEMENT.

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# TAX INVOICE

ABN: 36 158 400 223

M J OShea Superfund  
62 Murnin Street  
WALLSEND NSW 2287

**Invoice Date**  
05 October 2017

**Invoice No.**  
3773

**Client Code**  
OSHE0201

**To our Professional Fees and Charges in attending to the following:-**

- Review of financial records provided in respect of year ended 30 June, 2017
- Preparation of Statement of Financial Position and Operating Statement
- Preparation of Members Statement
- Preparation and lodgement of 2017 Income Tax Return
- Provide documentation for completion of financial and compliance audit and liaise with auditor as required

$$1,100.00 + 110 \text{ gst} = 1210$$

Total Disbursements:

2017 Deloitte Audit Fee

$$350.00 + 35 \text{ gst} = 385$$

Total Fees / Costs based on time involved

1,450.00

Plus: GST

145.00

**TOTAL FEE INCLUDING GST**

\$1,595.00

Payment required within Seven (7) Days from date of Invoice or prior to lodgement, whichever is earlier

**Remittance Advice - Please return with your payment**

**Invoice Due Date - 12 October 2017**

**Credit Card:** at <https://visionaryadvisors.com.au/pay>

Card No: | | | | | | | | | | | | | | | | | | Expires: /



Name on Card:



Signature: \_\_\_\_\_

**Please forward cheques to:**

Visionary Advisors  
PO Box 1798  
NEWCASTLE NSW 2300

**For Direct Deposit:**

BSB: 082 748  
Account No: 242 982 094

**Client Code: OSHE0201**

Invoice No: 3773

**Amount Due: \$1.595.00**

**Amount Paid:**     \$ \_\_\_\_\_

**M J OShea Superfund**

**Phone** (02) 4926 7100

Fax (02) 4926 7144

**Email** [reception@visionaryadvisors.com.au](mailto:reception@visionaryadvisors.com.au)

**Office** Level 4, 16A Bolton St. Newcastle NSW 2300

**Postal** PO Box 1798 Newcastle NSW 2300

Online [visionaryadvisors.com.au](http://visionaryadvisors.com.au)





Client name **M J OShea Superfund**  
Practice name **Visionary Advisors**  
Prepared by **Thomas,Breanna**  
Approved by

Period end **30/06/2018**  
Prepared date **07/03/2019**  
Approved date

## Bank WP

Date	Description	Amount
30/06/2018	ANZ V2 Plus Statement	280,362.62
30/06/2018	CMC Markets Cash Account	9,906.90
		0.00
		290,269.52

Balance as per 1-1000 Cash at Bank 290,269.52

Variance 0.00

### Notes

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### Document links

Description	Link
2018 SD ANZ Bank Statments Jul17-Jun18	Name: 2018 SD ANZ Bank Statments Jul17-Jun18 Location: Document Manager
2018 SD CMC Reports	Name: 2018 SD CMC Reports Location: Document Manager
2018 SD Class Year End Reports (Investment Summayr)	Name: 2018 SD Class Year End Reports (Investment Summayr) Location: Document Manager

### Account links

Linked account	Notes

**Account Name:** M J Oshea Superfund  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 31 January 2018 22:00 (London local time) to 28 February 2018 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 28 February 2018 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

### Glossary of terms

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 Web: www.cmcmarkets.com.au  
 Australian Business Number: 11 100 058 213  
 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

**Account Name:** M J Oshea Superfund  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 31 December 2017 22:00 (London local time) to 31 January 2018 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 31 January 2018 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

### Glossary of terms

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 Australian Business Number: 11 100 058 213  
 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

Account Name:  
Account ID:  
Email:  
Reporting Period:  
Account Currency:

M J OSHEA SUPERFUND  
11554721  
mick0885@gmail.com  
31 May 2018 22:00 (London local time) to 30 June 2018 22:00 (London local time)  
AUD

Monthly Statement - as at 30 June 2018 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

Glossary of terms

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Web: www.cmcmarkets.com.au  
Australian Business Number: 11 100 058 213  
Regulated by: Australian Securities and Investments Commission, AFSL No: 238054



**Account Name:** M J Oshea Superfund  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 31 August 2017 22:00 (London local time) to 30 September 2017 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 30 September 2017 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

### Glossary of terms

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**Account Name:** M J Oshea Superfund  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 31 July 2017 22:00 (London local time) to 31 August 2017 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 31 August 2017 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

### Glossary of terms

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Account Name:  
Account ID:  
Email:  
Reporting Period:  
Account Currency:

M J OSHEA SUPERFUND  
11554721  
mick0885@gmail.com  
30 April 2018 22:00 (London local time) to 31 May 2018 22:00 (London local time)  
AUD

Monthly Statement - as at 31 May 2018 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

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**Account Name:** M J Oshea Superfund  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 30 September 2017 22:00 (London local time) to 31 October 2017 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 31 October 2017 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
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#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

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Realised P&L	Realised profit & loss in your account currency during statement period.
Start Of Month Amount	Start Of Month Amount - value of positions in product currency as at the start of the statement period.
Start Of Month Price	Start Of Month Price - price of position at the start of the statement period.
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Trade Value	Notional value of the trade in your account currency at the point of execution.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unreal. P&L Mvmt.	Unrealised Profit and Loss Movement - change in unrealised profit & loss in your account currency during statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

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 Web: [www.cmcmarkets.com.au](http://www.cmcmarkets.com.au)  
 Australian Business Number: 11 100 058 213  
 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

**Account Name:** M J Oshea Superfund  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 30 June 2017 22:00 (London local time) to 31 July 2017 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 31 July 2017 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

### Glossary of terms

Label	Description
Commission	Commission charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
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 Australian Business Number: 11 100 058 213  
 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

**Account Name:** M J OSHEA SUPERFUND  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 28 February 2018 22:00 (London local time) to 31 March 2018 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 31 March 2018 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

### Glossary of terms

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Movement	Unrealised Profit & Loss Balance in product currency as at date and time of statement.
Open Trade Amount	Notional value of the open trade in product currency at the point of execution.
Position Margin	Total margin required for all open positions in your account currency as at date and time of statement.
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 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054



**Account Name:** M J Oshea Superfund  
**Account ID:** 11554721  
**Email:** mick0885@gmail.com  
**Reporting Period:** 30 November 2017 22:00 (London local time) to 31 December 2017 22:00 (London local time)  
**Account Currency:** AUD

### Monthly Statement - as at 31 December 2017 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

#### Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

#### Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

### Glossary of terms

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 Australian Business Number: 11 100 058 213  
 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

Account Name:  
Account ID:  
Email:  
Reporting Period:  
Account Currency:

M J OSHEA SUPERFUND  
11554721  
mick0885@gmail.com  
30 June 2018 22:00 (London local time) to 31 July 2018 22:00 (London local time)  
AUD

Monthly Statement - as at 31 July 2018 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

Glossary of terms

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Account Name:  
Account ID:  
Email:  
Reporting Period:  
Account Currency:

M J OSHEA SUPERFUND  
11554721  
mick0885@gmail.com  
31 March 2018 22:00 (London local time) to 30 April 2018 22:00 (London local time)  
AUD

Monthly Statement - as at 30 April 2018 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.  
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	9,906.90
Activity Summary	0.00
Carried Forward	9,906.90

Equity Summary (AUD)

Cash Balance	9,906.90
Unrealised P&L Balance	0.00
Account Value	9,906.90
Total Position Margin	0.00
Available Equity	9,906.90

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## Deferred Tax Reconciliation Statement

M J Oshea Superfund  
Deferred Tax Reconciliation Statement  
For the Period from 1/07/2017 to 30/06/2018

**Unrealised Capital Gains/Losses**

Non-Custom Holding Investments From Unrealised Gains Report	Indexed	Discount	Other	Total Capital Gains	Capital Losses
Current Year Unrealised Capital Gains	-	-	-	-	-
Capital Losses Applied	-	-	-	-	\$451.00
Net Unrealised Capital Gains After Applying Losses	-	-	-	-	\$451.00
Discount Applicable	-	-	-	-	-
Net Unrealised Capital Gains / Losses	-	-	-	-	\$451.00

Unrealised Tax Provision	15.00%				-
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**Custom Holding Accounts****Unrealised Gains/(Losses)****Total Deferred Tax Liabilities/(Assets) on Investments**

Pension Exemption Factor	0.0000%	-	-
Unrealised Losses	10.00%	-\$451.00	-\$45.10
Offset Utilised Realised Losses	10.00%	\$451.00	\$45.10
<b>Deferred Tax Effect of Unrealised Capital Gains/(Losses)</b>			-

**Carry Forward Accounting Losses**

Tax Losses Carried Forward		-	-
Accounting Losses Provision	15.00%	-	-
<b>Deferred Tax Effect of Carry Forward Accounting Losses</b>			-

**Carry Forward Capital Gains/Losses**

Capital Losses Carried Forward		\$451.00	
Capital Losses Provision	10.00%		\$45.10
<b>Deferred Tax Effect of Carry Forward Capital Losses</b>			-\$45.10

Client name **M J OShea Superfund**  
Practice name **Visionary Advisors**  
Prepared by **Dwyer, Jillian**  
Approved by

Period end **30/06/2018**  
Prepared date **11/03/2019**  
Approved date

## Prepaid contribution tax

Date	Description	Amount
22/06/2018	Contribution for Diana not allocated until July 2018 \$500 x15%	75.00
		0.00
		75.00

Balance as per 1-1200 Prepaid Contribution Tax 75.00

**Variance 0.00**

### Notes

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### Document links

Description	Link
2018 Request to adjust Concessional contributions for signature	Name: 2018 Request to adjust Concessional contributions for signature Location: Document Manager

### Account links

Linked account	Notes



Client name **M J OShea Superfund**  
Practice name **Visionary Advisors**  
Prepared by **Dwyer,Jillian**  
Approved by

Period end **30/06/2018**  
Prepared date **11/03/2019**  
Approved date

## Income Tax Payable

Date	Description	Amount
	2018 Income Tax	5,961.60
	Less PAYG Instalments paid	-5,800.00
		0.00
		161.60

Amount to reconcile to ledger (credit balance) -161.60

Balance as per 2-1000 Income Tax Payable -161.60

**Variance 0.00**

### Notes

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### Document links

Description	Link
2018 SD Class Year End Reports (Statement of Taxable Income)	Name: 2018 SD Class Year End Reports (Statement of Taxable Income) Location: Document Manager

### Account links

Linked account	Notes



## Tax Agent Portal

User ID PC4SHBe

02 Jan 2019 15:04:36 (EDST)

<b>Current client</b> THE TRUSTEE FOR M J OSHEA SUPERFUND	<b>TFN</b> 944697335	<b>ABN</b> 90597224726
<b>Represented by</b> VISIONARY ADVISORS		
<b>Account name</b> THE TRUSTEE FOR M J OSHEA SUPERFUND	<b>Number</b> 944697335/00551	<b>Description</b> Income Tax Account

### Itemised account - by Tax Office processed date

Transactions processed by the Tax Office during the period:

From 1 July 2016 To 2 January 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jul 2016		OPENING BALANCE			\$0.00
11 May 2017	15 May 2017	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 15 to 30 Jun 16	\$5,491.50		\$5,491.50
16 May 2017	15 May 2017	Payment received		\$5,491.50	\$0.00
26 Oct 2017	25 Oct 2017	Payment received		\$45.70	\$45.70 CR
02 Nov 2017	15 May 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 16 to 30 Jun 17	\$45.70		\$0.00
02 Jan 2019		CLOSING BALANCE			\$0.00



## Tax Agent Portal

User ID PC4SHBe

02 Jan 2019 15:05:08 (EDST)

<b>Current client</b> THE TRUSTEE FOR M J OSHEA SUPERFUND	<b>TFN</b> 944697335	<b>ABN</b> 90597224726
<b>Represented by</b> VISIONARY ADVISORS		
<b>Account name</b> THE TRUSTEE FOR M J OSHEA SUPERFUND	<b>Number</b> 90597224726	<b>Description</b> Integrated Client Account

### Itemised account - by Tax Office processed date

Opening balance	\$0.00
Closing balance	\$0.00
Estimated general interest charge	\$0.00

Total payable if paid on 2 January 2019 **\$0.00**

Transactions processed by the Tax Office during the period:

From 30 June 2017 To 2 January 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
30 Jun 2017		Opening balance			\$0.00
21 Jul 2017	20 Jul 2017	Payment received		\$4,461.00	\$4,461.00 CR
30 Jul 2017		Self assessed amount(s) for the period ended 30 Jun 17	\$0.00		
	28 Jul 2017	- pay as you go income tax instalment	\$4,461.00		\$0.00
05 Nov 2017		Self assessed amount(s) for the period ended 30 Sep 17	\$0.00		
	30 Oct 2017	- pay as you go income tax instalment	\$1,476.00		\$1,476.00
24 Nov 2017	23 Nov 2017	Payment received		\$1,476.00	\$0.00
25 Nov 2017	24 Nov 2017	General interest charge calculated from 28 Oct 17 to 24 Nov 17	\$8.46		\$8.46
25 Nov 2017	25 Nov 2017	Remission of general interest charge		\$8.46	\$0.00
02 Mar 2018	01 Mar 2018	Payment received		\$1,424.00	\$1,424.00 CR
04 Mar 2018		Self assessed amount(s) for the period ended 31 Dec 17	\$0.00		
	28 Feb 2018	- pay as you go income tax instalment	\$1,424.00		\$0.00
24 Mar 2018	23 Mar 2018	General interest charge calculated from 24 Feb 18 to 23 Mar 18	\$0.34		\$0.34
24 Mar 2018	24 Mar 2018	Remission of general interest charge		\$0.34	\$0.00
06 Apr 2018	05 Apr 2018	Payment received		\$1,450.00	\$1,450.00 CR
06 May 2018		Self assessed amount(s) for the period ended 31 Mar 18	\$0.00		
	30 Apr 2018	- pay as you go income tax instalment	\$1,450.00		\$0.00
01 Aug 2018	31 Jul 2018	Payment received		\$1,450.00	\$1,450.00 CR
05 Aug 2018		Self assessed amount(s) for the period ended 30 Jun 18	\$0.00		
	30 Jul 2018	- pay as you go income tax instalment	\$1,450.00		\$0.00
25 Aug 2018	24 Aug 2018	General interest charge calculated from 28 Jul 18 to 24 Aug 18	\$0.35		\$0.35

25 Aug 2018	25 Aug 2018	Remission of general interest charge		\$0.35	\$0.00
04 Nov 2018		Self assessed amount(s) for the period ended 30 Sep 18	\$0.00		
	29 Oct 2018	- pay as you go income tax instalment	\$1,478.00		\$1,478.00
24 Nov 2018	23 Nov 2018	General interest charge calculated from 27 Oct 18 to 23 Nov 18	\$9.46		\$1,487.46
24 Nov 2018	24 Nov 2018	Remission of general interest charge		\$9.46	\$1,478.00
06 Dec 2018	05 Dec 2018	Payment received		\$1,478.00	\$0.00
02 Jan 2019		Closing balance			\$0.00

Client name **M J OShea Superfund**  
Practice name **Visionary Advisors**  
Prepared by **Thomas, Breanna**  
Approved by

Period end **30/06/2018**  
Prepared date **07/03/2019**  
Approved date

## Unallocated Contributions

Date	Description	Amount
21/06/2018	Dianna O'Shea	500.00
		0.00
		500.00

Amount to reconcile to ledger (credit balance) -500.00

Balance as per 2-1200 Unallocated Contributions -500.00

**Variance 0.00**

### Notes

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### Document links

Description	Link
2018 SD Class Year End Reports (General Ledger Movement)	Name: 2018 SD Class Year End Reports (General Ledger Movement) Location: Document Manager
2018 Request to adjust Concessional contributions for signature	Name: 2018 Request to adjust Concessional contributions for signature Location: Document Manager

### Account links

Linked account	Notes