

Order actuarial certificate

Please review your draft exempt income proportion below and select continue to finalise and order your actuarial certificate.

Once you have ordered the certificate our team will review the data and either produce the report or contact you for further information.

Report overview

Fund name	Graham Andrews Electrical Superannuation Fund No 2	
Fund ABN	18496313285	
Financial year	2021/22	
Draft tax exempt income proportion	44.675%	
Applies to income earned in the following (unsegregated) periods	From	To
	01/07/2021	30/06/2022

Operating statement

Assets available at 1 Jul 2021	\$1,836,219
Plus	
Concessional contributions	\$55,000
Less	
Pension payments and lump sum withdrawals	\$57,200
Equals	
Balance before income and expenses	\$1,834,019
Preliminary net income	\$4,044
Gross assets available at year end (before tax)	\$1,838,063

^The preliminary net income has been calculated based on the data provided on the application form. If this is incorrect please select the 'BACK' button below to adjust the data.

Draft tax exempt income / taxable income proportions

This actuarial certificate is issued in respect of the full financial year. The tax exempt income proportion will apply to the income earned on fund assets which were not segregated assets in the selected financial year.

The draft tax exempt income and taxable income proportions at both member and Fund level are:

	Member 1	Member 2	Fund
Draft tax exempt income proportion	44.675%	0.000%	44.675%
Draft taxable income proportion	5.708%	49.617%	55.325%

Draft expense deductibility proportion

The result below is the proportion of fund liabilities over the financial year supporting non-retirement phase interests. For an expense that can't be attributed to solely producing assessable or exempt income, this proportion may be used to determine how much is deductible.

Draft expense deductibility proportion: 55.325%

You should determine whether this proportion is fair and reasonable for each relevant fund expense.

Disclaimer

By submitting this order you are confirming that all retirement phase superannuation income streams have met the Minimum Pension Standards for the financial year and so the assets supporting those pension liabilities are eligible to count towards claiming exempt income.

If any of the Fund's retirement phase income streams have not met the minimum standards for the year please call us on 1800 203 123 to discuss.

Order actuarial certificate

Order details

Office details	Postal address
RBW Accountants	GPO Box 7089
13619634909	Sydney NSW 2001
Phone number	
02 92993603	
Email certificate to	Additional recipient (optional)
<input type="text" value="ukumar@rbwca.com.au"/>	<input type="text" value="MMorris@rbwca.com.au"/>

Fund details

Fund name (in full)	Fund ABN
<input type="text" value="Graham Andrews Electrical Superannuation Fund No 2"/>	<input type="text" value="18496313285"/>
Financial year	Number of members
<input type="text" value="2021/22"/>	<input type="text" value="2"/>
Type of trustee	
<input type="text" value="Corporate"/>	
Name of trustee	Trustee ABN/ACN
<input type="text" value="Graham Andrews Electrical Pty Limited"/>	<input type="text" value="12001379611"/>
Does the Fund have a reserve account?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Did the Fund commence in the financial year?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Did the Fund wind up in the financial year?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Were there any assets which produced non-arm's length income?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Did the Fund have any TRIS (retirement phase or non-retirement phase) accounts?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Did the Fund receive any insurance proceeds during the financial year?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Can you use the segregated method for this Fund in this financial year?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Was there any elected segregation of fund assets?	<input checked="" type="radio"/> No <input type="radio"/> Yes

Fund member details

	Member 1	Member 2
First name	<input type="text" value="Harold"/>	<input type="text" value="Julie"/>
Last name	<input type="text" value="Andrews"/>	<input type="text" value="Andrews"/>
Date of birth	<input type="text" value="24/04/1956"/>	<input type="text" value="26/05/1962"/>
Joined in year	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes
Exited in year?	<input checked="" type="radio"/> No <input type="radio"/> Yes	<input checked="" type="radio"/> No <input type="radio"/> Yes

Operating statement

Opening balances

Harold Andrews

Julie Andrews

Accumulation

\$	97015.22	\$	894087
----	----------	----	--------

Account-based pension

\$	845116.56	\$	0
----	-----------	----	---

Total Fund opening balance

\$1,836,218.78

Internal transfers

Accumulation accounts

Non-concessional contributions

Generate uniform rows

Concessional contributions

Generate uniform rows

Date	Harold Andrews	Julie Andrews
05/07/2021	\$ 0	\$ 450
12/07/2021	\$ 0	\$ 450
19/07/2021	\$ 1000	\$ 450
26/07/2021	\$ 0	\$ 450
02/08/2021	\$ 0	\$ 450
09/08/2021	\$ 0	\$ 2450
16/08/2021	\$ 0	\$ 450
18/08/2021	\$ 1000	\$ 0
23/08/2021	\$ 0	\$ 450
30/08/2021	\$ 0	\$ 450
06/09/2021	\$ 0	\$ 450
08/09/2021	\$ 0	\$ 2000
13/09/2021	\$ 0	\$ 450
20/09/2021	\$ 1000	\$ 450
27/09/2021	\$ 0	\$ 450
04/10/2021	\$ 0	\$ 450
08/10/2021	\$ 0	\$ 2000
11/10/2021	\$ 0	\$ 450
18/10/2021	\$ 1000	\$ 450
25/10/2021	\$ 0	\$ 450
01/11/2021	\$ 0	\$ 450
08/11/2021	\$ 0	\$ 2450
15/11/2021	\$ 0	\$ 450
18/11/2021	\$ 1000	\$ 0
22/11/2021	\$ 0	\$ 450
29/11/2021	\$ 0	\$ 450
06/12/2021	\$ 0	\$ 450
13/12/2021	\$ 0	\$ 450
20/12/2021	\$ 0	\$ 1450

29/12/2021	\$ 450	\$ 0
04/01/2022	\$ 450	\$ 0
10/01/2022	\$ 450	\$ 0
17/01/2022	\$ 450	\$ 0
18/01/2022	\$ 1000	\$ 0
24/01/2022	\$ 450	\$ 0
31/01/2022	\$ 450	\$ 0
07/02/2022	\$ 450	\$ 0
14/02/2022	\$ 450	\$ 0
18/02/2022	\$ 1000	\$ 0
21/02/2022	\$ 450	\$ 0
28/02/2022	\$ 450	\$ 0
07/03/2022	\$ 450	\$ 0
14/03/2022	\$ 450	\$ 0
18/03/2022	\$ 1000	\$ 0
21/03/2022	\$ 450	\$ 0
28/03/2022	\$ 450	\$ 0
04/04/2022	\$ 450	\$ 0
11/04/2022	\$ 450	\$ 0
19/04/2022	\$ 1450	\$ 0
26/04/2022	\$ 450	\$ 0
02/05/2022	\$ 450	\$ 0
09/05/2022	\$ 450	\$ 0
16/05/2022	\$ 450	\$ 0
18/05/2022	\$ 1000	\$ 0
23/05/2022	\$ 450	\$ 0
30/05/2022	\$ 450	\$ 0
06/06/2022	\$ 450	\$ 0
13/06/2022	\$ 450	\$ 0
20/06/2022	\$ 450	\$ 1000
21/06/2022	\$ 5000	\$ 5000
22/06/2022	\$ 800	\$ 800
27/06/2022	\$ 0	\$ 450

Total\$27,500.00\$27,500.00

Accumulation withdrawals / rollovers outGenerate uniform rows

Transfers / rollovers in

Account-based pension

Pension paymentsGenerate uniform rows

Date	Harold Andrews	Julie Andrews
07/07/2021	\$ 1100	\$ 0
14/07/2021	\$ 1100	\$ 0
21/07/2021	\$ 1100	\$ 0
28/07/2021	\$ 1100	\$ 0
04/08/2021	\$ 1100	\$ 0
11/08/2021	\$ 1100	\$ 0
18/08/2021	\$ 1100	\$ 0
25/08/2021	\$ 1100	\$ 0
01/09/2021	\$ 1100	\$ 0
08/09/2021	\$ 1100	\$ 0
15/09/2021	\$ 1100	\$ 0
22/09/2021	\$ 1100	\$ 0
29/09/2021	\$ 1100	\$ 0
06/10/2021	\$ 1100	\$ 0
13/10/2021	\$ 1100	\$ 0
20/10/2021	\$ 1100	\$ 0
27/10/2021	\$ 1100	\$ 0
03/11/2021	\$ 1100	\$ 0
10/11/2021	\$ 1100	\$ 0
17/11/2021	\$ 1100	\$ 0
24/11/2021	\$ 1100	\$ 0
01/12/2021	\$ 1100	\$ 0
08/12/2021	\$ 1100	\$ 0
15/12/2021	\$ 1100	\$ 0
22/12/2021	\$ 1100	\$ 0
29/12/2021	\$ 1100	\$ 0
05/01/2022	\$ 1100	\$ 0
12/01/2022	\$ 1100	\$ 0
19/01/2022	\$ 1100	\$ 0
25/01/2022	\$ 1100	\$ 0
02/02/2022	\$ 1100	\$ 0
09/02/2022	\$ 1100	\$ 0
16/02/2022	\$ 1100	\$ 0
23/02/2022	\$ 1100	\$ 0
02/03/2022	\$ 1100	\$ 0
09/03/2022	\$ 1100	\$ 0
16/03/2022	\$ 1100	\$ 0
23/03/2022	\$ 1100	\$ 0
30/03/2022	\$ 1100	\$ 0
06/04/2022	\$ 1100	\$ 0

13/04/2022	\$1100	\$0
20/04/2022	\$1100	\$0
27/04/2022	\$1100	\$0
04/05/2022	\$1100	\$0
11/05/2022	\$1100	\$0
18/05/2022	\$1100	\$0
25/05/2022	\$1100	\$0
01/06/2022	\$1100	\$0
08/06/2022	\$1100	\$0
15/06/2022	\$1100	\$0
22/06/2022	\$1100	\$0
29/06/2022	\$1100	\$0
Total	\$57,200.00	\$0.00

Lump sum payments

Generate uniform rows

Closing balance

Closing fund balance
(before income tax)

\$1838062.74

Comments

Graham Andrews Electrical Superannuation Fund No 2

Detailed Statement of Financial Position

as at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Direct Property	6A		
1-15 Norman Street PEAKHURST		950,000.00	950,000.00
Managed Investments	6B		
Antipodes Global Fund - Class P		25,987.09	29,816.47
Bell Global Emerging Companies Fund		21,205.88	23,927.54
IOOF MultiMix Diversified Fixed Interest Trust		45,582.97	51,301.66
Magellan Global Fund		-	50,411.45
Perpetual Wholesale Diversified Real Return Fund -		59,830.85	-
Class W			
Platinum International Fund		61,722.75	73,856.89
Schroder Real Return CPI +5% Fund - WS		63,799.51	68,607.14
T. Rowe Price Global Equity Fund		47,089.75	63,310.20
Other Assets	6C		
Other Receivable		132.00	-
Shares in Listed Companies	6D		
Amcors PLC - Cdi 1:1 Foreign Exempt Nyse		40,373.52	33,860.94
Amp Limited - Ordinary Fully Paid		3,600.35	4,241.25
ANZ Group Holdings Limited - Cap Note 3-Bbsw+3.00		19,752.00	-
Perp Non-Cum Red T-03-28			
AusNet Services Limited - Ordinary Fully Paid		-	29,522.50
Australia and New Zealand Banking Group Limited		19,804.97	25,306.85
Australia and New Zealand Banking Group Limited - Cap		-	20,022.00
Note 6-Bbsw+3.40% Perp Non			
BHP Group Limited		15,592.50	18,359.46
Boral Limited.		5,180.00	14,700.00
Carsales.Com Limited.		13,406.31	14,405.04
Cleanaway Waste Management Limited		30,292.92	49,096.08
Coles Group Limited.		10,917.53	10,476.17
Commonwealth Bank of Australia		41,574.80	45,940.20
Idp Education Limited		16,197.60	-
Macquarie Group Limited - Cap Note 3-Bbsw+4.00%		15,420.00	15,790.50
Perp Non-Cum Red T-12-24			
National Australia Bank Limited		17,748.72	16,990.56
Northern Star Resources Ltd		9,425.52	-
Origin Energy Limited		9,483.15	7,464.05
Sonic Healthcare Limited		12,741.86	14,822.40
Telstra Corporation Limited.		17,132.50	16,732.00
Webjet Limited		12,063.06	11,091.69
Wesfarmers Limited		25,690.83	36,228.30
Westpac Banking Corporation		13,455.00	17,808.90
Westpac Banking Corporation - Cap Note 3-Bbsw+3.70%		20,430.00	21,000.00
Perp Non-Cum Red T-07-26			
Woodside Energy Group Ltd		2,165.12	-
Woolworths Limited - Ordinary Fully Paid		12,958.40	13,879.32
Stapled Securities	6E		
National Storage REIT - Fully Paid Ordinary/Units Stapled		18,735.70	17,334.90
Securities			
Sydney Airport - Fully Paid Ordinary/Units Stapled		-	13,548.60
Securities			

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

Graham Andrews Electrical Superannuation Fund No 2

Detailed Statement of Financial Position

as at 30 June 2022

	Note	2022 \$	2021 \$
Waypoint REIT - Fully Paid Ordinary/Units Stapled		12,998.96	15,646.64
Securities			
Other Assets			
Cash At Bank			
Cash at Bank (BT Panorama)		3,427.29	2,755.20
Cash at Bank (Macquarie Bank) a/c 117450403		118,571.00	22,254.06
Receivables			
Investment Income Receivable			
Distributions			
Managed Investments			
Antipodes Global Fund - Class P		2,901.43	1,651.74
Bell Global Emerging Companies Fund		219.05	521.03
IOOF MultiMix Diversified Fixed Interest Trust		254.40	2,833.38
Magellan Global Fund		-	956.61
Perpetual Wholesale Diversified Real Return		4,099.80	-
Fund - Class W			
Platinum International Fund		7,797.21	2,195.21
Schroder Real Return CPI +5% Fund - WS		973.47	2,650.92
T. Rowe Price Global Equity Fund		415.70	9,554.97
Stapled Securities			
National Storage REIT - Fully Paid		472.77	-
Ordinary/Units Stapled Securities			
Waypoint REIT - Fully Paid Ordinary/Units		878.17	-
Stapled Securities			
Dividends			
Shares in Listed Companies			
Boral Limited.		-	874.00
Current Tax Assets			
Provision for Income Tax		(7,362.75)	(13,847.55)
Withholding Credits			
Shares in Listed Companies			
Boral Limited.		107.00	-
Sonic Healthcare Limited		79.00	-
Webjet Limited		7.00	-
Stapled Securities			
National Storage REIT - Fully Paid Ordinary/Units		143.00	-
Stapled Securities			
Waypoint REIT - Fully Paid Ordinary/Units		543.00	-
Stapled Securities			
Franking Credits			
Managed Investments			
Antipodes Global Fund - Class P		5.31	4.28
IOOF MultiMix Diversified Fixed Interest Trust		-	3.73
Macquarie Income Opportunities Fund		-	2.36
Perpetual Wholesale Diversified Real Return		151.27	-
Fund - Class W			
Platinum International Fund		1.92	-
Schroder Real Return CPI +5% Fund - WS		191.65	79.05
T. Rowe Price Global Equity Fund		9.29	-
Shares in Listed Companies			
Amp Limited - Ordinary Fully Paid		-	161.57
ANZ Group Holdings Limited - Cap Note 3		175.29	-
-Bbsw+3.00 Perp Non-Cum Red T-03-28			

The accompanying notes form part of these financial statements.

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

Graham Andrews Electrical Superannuation Fund No 2

Detailed Statement of Financial Position

as at 30 June 2022

	Note	2022 \$	2021 \$
AusNet Services Limited - Ordinary Fully Paid		-	274.74
Limited Australia and New Zealand Banking Group		547.11	231.17
Limited Australia and New Zealand Banking Group		73.48	225.51
Limited - Cap Note 6-Bbsw+3.40% Perp Non			
BHP Group Limited		1,644.21	334.68
Carsales.Com Limited.		149.97	68.25
Cleanaway Waste Management Limited		236.12	447.95
Coles Group Limited.		160.26	158.95
Commonwealth Bank of Australia		739.29	488.91
Endeavour Group Limited		30.42	-
Macquarie Group Limited - Cap Note 3		89.18	89.18
-Bbsw+4.00% Perp Non-Cum Red T-12-24			
National Australia Bank Limited		352.70	166.62
Rio Tinto Limited - Ordinary Fully Paid		-	94.63
Sonic Healthcare Limited		143.18	-
South32 Limited		-	4.74
Telstra Corporation Limited.		305.14	305.14
Webjet Limited		25.92	-
Wesfarmers Limited		446.61	480.77
Westpac Banking Corporation		357.82	263.18
Westpac Banking Corporation - Cap Note 3		226.30	225.57
-Bbsw+3.70% Perp Non-Cum Red T-07-26			
Woolworths Limited - Ordinary Fully Paid		146.64	157.56
Foreign Tax Credits			
Managed Investments			
Antipodes Global Fund - Class P		125.87	106.98
Bell Global Emerging Companies Fund		27.57	22.11
IOOF MultiMix Diversified Fixed Interest Trust		-	0.77
Macquarie Income Opportunities Fund		-	0.54
Magellan Global Fund		45.01	-
Perpetual Wholesale Diversified Real Return		48.76	-
Fund - Class W			
Platinum International Fund		168.49	-
Schroder Real Return CPI +5% Fund - WS		18.80	16.77
T. Rowe Price Global Equity Fund		43.51	28.40
Stapled Securities			
National Storage REIT - Fully Paid Ordinary/Units		2.22	0.45
Stapled Securities			
Excessive Foreign Tax Credit Writeoff		(480.23)	(15.05)
Income Tax Instalments Paid		7,780.00	5,835.00
Total Assets		1,840,007.74	1,838,163.78
Liabilities			
Other Taxes Payable			
Activity Statement Payable/Refundable		1,945.00	1,945.00
Total Liabilities		1,945.00	1,945.00

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

Graham Andrews Electrical Superannuation Fund No 2
Detailed Statement of Financial Position
as at 30 June 2022

	Note	2022 \$	2021 \$
Net Assets Available to Pay Benefits		<u><u>1,838,062.74</u></u>	<u><u>1,836,218.78</u></u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Harold Andrews			
Accumulation		118,364.98	97,015.22
HA_ABP_01		739,319.50	787,780.46
HA_ABP_02		15,771.44	16,021.41
HA_ABP_03		21,891.22	22,243.10
HA_ABP_04		<u>18,769.96</u>	<u>19,071.59</u>
Mrs Julie Andrews			
Accumulation		<u>923,945.64</u>	<u>894,087.00</u>
Total Liability for Accrued Benefits		<u><u>1,838,062.74</u></u>	<u><u>1,836,218.78</u></u>

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

Graham Andrews Electrical Superannuation Fund No 2

Operating Statement

For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
Income			
Member Receipts			
Contributions			
Employer		55,000.00	45,550.00
Investment Gains			
Realised Capital Gains	8A	53,842.32	10,603.82
Investment Income			
Distributions	7A	21,825.57	24,266.09
Dividends	7B	15,762.06	10,975.73
Foreign Income	7C	1,465.21	1,407.26
Interest	7D	39.12	34.82
Rent	7E	44,700.00	29,850.00
		192,634.28	122,687.72
Expenses			
Member Payments			
Pensions Paid		57,200.00	76,300.00
Insurance Premiums		5,656.43	7,897.29
Other Expenses			
Accountancy Fee		-	3,387.00
Actuarial Fee		132.00	-
Adviser Fee		4,399.92	4,399.92
Auditor Fee		330.00	1,200.00
Bank Fees		-	1,207.53
Investment Management Fee		1,038.11	30.03
Legal Fee		-	450.00
Regulatory Fees		22.69	3.67
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Decrease in Market Value	8B	120,118.27	(94,850.26)
		189,156.42	284.18
Benefits Accrued as a Result of Operations before Income Tax		3,477.86	122,403.54
Income Tax			
Income Tax Expense		1,633.90	9,594.06
		1,633.90	9,594.06
Benefits Accrued as a Result of Operations		1,843.96	112,809.48

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

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Consolidated Member Benefit Totals

Period		Member Account Details	
1 July 2021 - 30 June 2022		Residential Address:	56 Samuel Street Peakhurst, NSW 2210
Member	Number: 1	Date of Birth:	24 April 1956
Mr Harold Andrews		Date Joined Fund:	1 June 1982
		Eligible Service Date:	1 December 1972
		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	
Withdrawal Benefit as at 1 Jul 2021		Tax Free	152,779.35
Accumulation	97,015.22	Taxable - Taxed	761,337.75
HA_ABP_01	787,780.46	Taxable - Untaxed	-
HA_ABP_02	16,021.41	Your Preservation Components	
HA_ABP_03	22,243.10	Preserved	-
HA_ABP_04	19,071.59	Restricted Non Preserved	-
Total as at 1 Jul 2021	942,131.78	Unrestricted Non Preserved	914,117.10
Withdrawal Benefit as at 30 Jun 2022		Your Insurance Benefits	
Accumulation	118,364.98		
HA_ABP_01	739,319.50	Balance	Insurance
HA_ABP_02	15,771.44	On Death	914,117.10
HA_ABP_03	21,891.22	On TPD	914,117.10
HA_ABP_04	18,769.96	Salary Cont	-
Total as at 30 Jun 2022	914,117.10	Your Beneficiaries	
		Non Lapsing Binding Death Nomination*	
		Julie Andrews - Wife	
		100%	
		* Nomination in effect from 27 November 2014	

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail **RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000**

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 56 Samuel Street Peakhurst, NSW 2210
Member Number: 1	Date of Birth: 24 April 1956
Mr Harold Andrews	Date Joined Fund: 1 June 1982
Accumulation Account	Eligible Service Date: 1 December 1972
Accumulation	Tax File Number Held: Yes
	Account Start Date: 1 June 1982

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 97,015.22	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 118,364.98
Employer Contributions 27,500.00	Taxable - Untaxed -
Share Of Net Fund Income 644.36	Your Preservation Components
Tax Effect Of Direct Member Expenses 525.39	Preserved -
Tax on Net Fund Income 307.63	Restricted Non Preserved -
<u>Total Increases</u> 28,977.38	Unrestricted Non Preserved 118,364.98
<u>Decreases to your account:</u>	Your Insurance Benefits
Contributions Tax 4,125.00	
Member Insurance Premiums 3,502.62	Balance Insurance Total Benefit
<u>Total Decreases</u> 7,627.62	On Death 118,364.98 551,250.00 669,614.98
Withdrawal Benefit as at 30 Jun 2022 118,364.98	On TPD 118,364.98 - 118,364.98
	Salary Cont -

Your Beneficiaries
Non Lapsing Binding Death Nomination*
Julie Andrews - Wife
100%
* Nomination in effect from 27 November 2014

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 56 Samuel Street Peakhurst, NSW 2210
Member Number: 1	Date of Birth: 24 April 1956
Mr Harold Andrews	Date Joined Fund: 1 June 1982
Pension Account	Eligible Service Date: 1 December 1972
HA_ABP_01	Tax File Number Held: Yes
	Account Start Date: 1 July 2011

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 787,780.46	Tax Free 20.6649 % 152,779.35
<u>Increases to your account:</u>	Taxable - Taxed 586,540.15
Share Of Net Fund Income 4,715.73	Taxable - Untaxed -
Tax on Net Fund Income 2,583.31	Your Preservation Components
<u>Total Increases</u> 7,299.04	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 55,760.00	Unrestricted Non Preserved 739,319.50
<u>Total Decreases</u> 55,760.00	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2022 739,319.50	No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
Julie Andrews - Wife
100%
* Nomination in effect from 27 November 2014

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Member Benefit Statement

Period		Member Account Details	
1 July 2021 - 30 June 2022		Residential Address:	56 Samuel Street Peakhurst, NSW 2210
Member	Number: 1	Date of Birth:	24 April 1956
Mr Harold Andrews		Date Joined Fund:	1 June 1982
Pension Account		Eligible Service Date:	1 December 1972
HA_ABP_02		Tax File Number Held:	Yes
		Account Start Date:	1 July 2013

Your Account Summary		Your Tax Components	
Withdrawal Benefit as at 1 Jul 2021	16,021.41	Tax Free	0.0000 % -
<u>Increases to your account:</u>		Taxable - Taxed	15,771.44
Share Of Net Fund Income	96.94	Taxable - Untaxed	-
Tax on Net Fund Income	53.09	Your Preservation Components	
<u>Total Increases</u>	150.03	Preserved	-
<u>Decreases to your account:</u>		Restricted Non Preserved	-
Pension Payments	400.00	Unrestricted Non Preserved	15,771.44
<u>Total Decreases</u>	400.00	Your Insurance Benefits	
Withdrawal Benefit as at 30 Jun 2022	15,771.44	No insurance details have been recorded	

Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
Julie Andrews - Wife	
100%	
* Nomination in effect from 27 November 2014	

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 56 Samuel Street Peakhurst, NSW 2210
Member Number: 1	Date of Birth: 24 April 1956
Mr Harold Andrews	Date Joined Fund: 1 June 1982
Pension Account	Eligible Service Date: 1 December 1972
HA_ABP_03	Tax File Number Held: Yes
	Account Start Date: 1 July 2014

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 22,243.10	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 21,891.22
Share Of Net Fund Income 134.49	Taxable - Untaxed -
Tax on Net Fund Income 73.63	Your Preservation Components
<u>Total Increases</u> 208.12	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 560.00	Unrestricted Non Preserved 21,891.22
<u>Total Decreases</u> 560.00	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2022 21,891.22	No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
Julie Andrews - Wife
100%
* Nomination in effect from 27 November 2014

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 56 Samuel Street Peakhurst, NSW 2210
Member Number: 1	Date of Birth: 24 April 1956
Mr Harold Andrews	Date Joined Fund: 1 June 1982
Pension Account	Eligible Service Date: 1 December 1972
HA_ABP_04	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 19,071.59	Tax Free 0.0000 % -
<u>Increases to your account:</u>	Taxable - Taxed 18,769.96
Share Of Net Fund Income 115.23	Taxable - Untaxed -
Tax on Net Fund Income 63.14	Your Preservation Components
<u>Total Increases</u> 178.37	Preserved -
<u>Decreases to your account:</u>	Restricted Non Preserved -
Pension Payments 480.00	Unrestricted Non Preserved 18,769.96
<u>Total Decreases</u> 480.00	Your Insurance Benefits
Withdrawal Benefit as at 30 Jun 2022 18,769.96	No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
Julie Andrews - Wife
100%
* Nomination in effect from 27 November 2014

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Trustee

The Trustee of the Fund is as follows:

Graham Andrews Electrical Pty Limited

The directors of the Trustee company are:

Harold Andrews and

Julie Andrews

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 Trustee.

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Harold Andrews
Director - Graham Andrews Electrical Pty Limited

.....
Julie Andrews
Director - Graham Andrews Electrical Pty Limited

Statement Date: 30 June 2022

For Enquiries:

phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Consolidated Member Benefit Totals

Period		Member Account Details	
1 July 2021 - 30 June 2022		Residential Address:	56 Samuel Street Peakhurst, NSW 2210
Member	Number: 2	Date of Birth:	26 May 1962
Mrs Julie Andrews		Date Joined Fund:	1 June 1982
		Eligible Service Date:	1 June 1982
		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 2021	
Accumulation	894,087.00
Total as at 1 Jul 2021	894,087.00
Withdrawal Benefit as at 30 Jun 2022	
Accumulation	923,945.64
Total as at 30 Jun 2022	923,945.64

Your Tax Components			
Tax Free		9,040.59	
Taxable - Taxed		914,905.05	
Taxable - Untaxed		-	
Your Preservation Components			
Preserved		923,945.64	
Restricted Non Preserved		-	
Unrestricted Non Preserved		-	
Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	923,945.64	525,000.00	1,448,945.64
On TPD	923,945.64	525,000.00	1,448,945.64
Salary Cont		-	
Your Beneficiaries			
Non Lapsing Binding Death Nomination*			
Harold Andrews - Husband			
100%			
* Nomination in effect from 27 November 2014			

For Enquiries:
phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Graham Andrews Electrical Superannuation Fund No 2
(ABN: 18 496 313 285)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 56 Samuel Street Peakhurst, NSW 2210
Member Number: 2	Date of Birth: 26 May 1962
Mrs Julie Andrews	Date Joined Fund: 1 June 1982
Accumulation Account	Eligible Service Date: 1 June 1982
Accumulation	Tax File Number Held: Yes
	Account Start Date: 1 June 1982

Your Account Summary

Withdrawal Benefit as at 1 Jul 2021	894,087.00
<u>Increases to your account:</u>	
Employer Contributions	27,500.00
Share Of Net Fund Income	5,627.54
Tax Effect Of Direct Member Expenses	323.07
Tax on Net Fund Income	2,686.84
<u>Total Increases</u>	<u>36,137.45</u>
<u>Decreases to your account:</u>	
Contributions Tax	4,125.00
Member Insurance Premiums	2,153.81
<u>Total Decreases</u>	<u>6,278.81</u>
Withdrawal Benefit as at 30 Jun 2022	923,945.64

Your Tax Components

Tax Free	0.9785 %	9,040.59
Taxable - Taxed		914,905.05
Taxable - Untaxed		-

Your Preservation Components

Preserved	923,945.64
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	923,945.64	525,000.00	1,448,945.64
On TPD	923,945.64	525,000.00	1,448,945.64
Salary Cont		-	

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Harold Andrews - Husband
100%

* Nomination in effect from **27 November 2014**

For Enquiries:

phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Trustee

The Trustee of the Fund is as follows:

Graham Andrews Electrical Pty Limited

The directors of the Trustee company are:

Harold Andrews and
Julie Andrews

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 Trustee.

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Harold Andrews
Director - Graham Andrews Electrical Pty Limited

.....
Julie Andrews
Director - Graham Andrews Electrical Pty Limited

Statement Date: 30 June 2022

For Enquiries:

phone 0292993603 | email admin@rbwca.com.au | fax 0292903401
mail RBW Chartered Accountants, SUITE 501 83 YORK STREET, SYDNEY NSW 2000

Graham Andrews Electrical Superannuation Fund No 2

Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Operating Statement Profit vs. Provision for Income Tax		2022
		\$
Benefits Accrued as a Result of Operations before Income Tax		3,477.86
<u>ADD:</u>		
Decrease in Market Value		120,118.27
Franking Credits		6,209.08
Non-Taxable Income		1,181.68
Pension Non-deductible Expenses		5,922.72
Pensions Paid		57,200.00
<u>LESS:</u>		
Realised Capital Gains		53,842.32
Pension Exempt Income		79,269.00
Distributed Capital Gains		11,911.43
Rounding		1.86
Taxable Income or Loss		49,085.00
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	49,085.00	7,362.75
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
Provision for Income Tax		7,362.75

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	7,362.75
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	480.23
<u>LESS:</u>	
Franking Credits	6,209.08
Income Tax Expense	1,633.90

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	7,362.75
<u>ADD:</u>	
Excessive Foreign Tax Credit Writeoff	480.23
<u>LESS:</u>	
Withholding Credits	879.00
Franking Credits	6,209.08
Foreign Tax Credits	480.23
Income Tax Instalments Paid	7,780.00
Income Tax Payable (Receivable)	(7,505.33)

Graham Andrews Electrical Superannuation Fund No 2

Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	100.0000%
Pension Exempt % (Expenses)	100.0000%
Assets Segregated For Pensions	No