Fund name RM RESOURCES SUPERANNUATION FUND	Pre	epared By: CLIU Date: 29/08	
Balance Date 30/06/2012			
Schedule Ref 001	Com	pleted By: CLIU Date: 29/08	
Account Name Financial Statements Review	Rev	viewed By:	
		Date:	
		Verify	Date
Audit Objectives			
Audit			
Concerned with assertions of: valuation, completeness and disclosure.			
SIS No specific issues to consider for SIS, however, ensure fund has Trust Deed, a Fund name and any reference to Trust Deed date are as per the Trust Deed	and		
TAX No specific issues in relation to tax.			
AAS If Fund prepares general purpose financial statements, ensure in accordance v AAS1, AAS25 and AAS33	vith		
Audit Procedures			
1 Test additions and any other calculations used in the financial		а	29/08/2012
statements.			
2 Read through the accounts noting any spelling or grammar errors.		а	29/08/2012
3 Ensure the notes reconcile to the financial statements.		a	29/08/2012
4 Ensure the name of Fund is in accordance with the Trust Deed.		a	29/08/2012
5 Ensure all figures used in accounts are referenced either to work done, or		а	29/08/2012
noted that figure is accepted and on what basis.			
6 Ensure prior year figures agree to prior year - final signed accounts.		а	29/08/2012
7 Ensure Trustees listed agrees with prior year and any changes noted in			
Funds minutes.			
8 Ensure any reference to the Trust Deed date is correct.		а	29/08/2012
9 Vouch any representations made in the accounts.		a	29/08/2012
10 Ensure accounts balance.		a	29/08/2012
11 Ensure reference to investments are consistent from notes to accounts (ie.		а	29/08/2012
if called PST - make sure same terms used in notes to the accounts).			
12 Ensure that adequate consideration is given to events occurring after		a	29/08/2012
balance date to the date of the auditor's report and that these events			
have been appropriately dealt with in the financial statements.			
13 Consider whether any contingent liabilities exist and ensure that these			
matters have been properly disclosed in the financial report.			
14 Does the trial balance agree to the financial statements? Ensure any		a	29/08/2012
discrepancies are noted and that adequate testing is completed on these			
discrepancies.			
15 Review the general ledger, noting any material journal entries and		a	29/08/2012
adjustments. Have these been accurately reflected in the financial			

Fund name RM RESOURCES SUPERANNUATION FU	JND Prepared By: CLIU Date: 29/08/2012
Balance Date 30/06/2012	Completed By: CLIU
Schedule Ref 001	Date: 29/08/2012
Account Name Financial Statements Review	Reviewed By: Date:
statements?	
Matters Arising	
Conclusion I am satisfied that Financial Statements are fairly stated.	

Fun	d name RM RESOURCES	SUPERANNU	ATION FUND	Pre	epared By: CLIU Date: 29/08/	/2012
Bala	ance Date 30/06/2012			Com	pleted By: CLIU	
Sch	edule Ref 242				Date: 29/08/	/2012
Acc	ount Name Employer Contributi	ons - Conces	sional	Rev	viewed By: Date:	
Acco Code		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
242/ 242/	Muir, Robert AndrewMuir, Kattie JaneMuir, AmberMuir, Jake		(41,118.85) (4,014.49) (2,658.79) (577.48)		(50,000.00) (4,969.21)	8,881.15 954.72 (2,658.79) (577.48)
	Total		(\$48,369.61)		(\$54,969.21)	
					Verify	Date
	Audit Concerned with assertions of: occurre SIS Has the member elected to use the thre member less than 65 years of age?			, is the		
	Have member contributions been remit deduction was made from member's sa	-	s of the month in w	hich the		
	Members age 65 - 74: contribution acc in a 30 day consecutive period during t		embers work at lea	st 40 hours		
	ТАХ					
	Company contributions taxed as they a In from a previously taxed source are e					
Auc	lit Procedures					
1	Obtain listing of Contributions received	and dissect by M	IEMBER, MEMBE	R	a	29/08/2012
	DEEMED, AWARD and EMPLOYER, r	noting the dates o	f receipt. (ie. gene	ral	a	
	ledger listing).					
2	Confirm the contributions received wit	h the sponsoring	employer (i.e.		a	29/08/2012
	Confirmation letter). Reference confirm	ns received to the	e workpapers.		a	
3	Ensure any contributions can be acce	pted as per Trust	Deed and Reg 7.	04	a	29/08/2012
4	Ensure that contributions have been a	llocated to the m	ember for whom th	ney	a	29/08/2012
	were remitted.				u	
5	Trace contributions to bank statement	s or as an in-spe	cie transfer of		a	29/08/2012
	assets.					
6	Ensure that if there are in-specie cont	ibutions, that the	amount is at		a	29/08/2012
	market value and the asset is permitte	d to be transferre	ed to the fund in			
	accordance with SIS Section 66.					
7	Ensure contributions are in accordance	e with the supera	annuation guarant	ee		
7	Ensure contributions are in accordance rates.	e with the supera	annuation guarant	ee		

Fund name RM RESOURCES SUPERANNUATION FUND	Prepared By: CLIU Date: 29/08/2012
Balance Date 30/06/2012	Completed By: CLIU
Schedule Ref 242	Date: 29/08/2012
Account Name Employer Contributions - Concessional	Reviewed By: Date:
I	
Conclusion	
I am satisfied Employer Contributions - Concessional are fairly stated.	

	d name RM RESOURCES S	UPERANNU	ATION FUND	Pre	epared By: CLIU Date: 29/08	/2012
	nce Date 30/06/2012			Com	pleted By: CLIU Date: 29/08	/2012
	edule Ref 250 ount Name Interest Received			Rev	/iewed By:	/2012
					Date:	
Accou Code	· •	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
250/0	001 ANZ Business Cash Management Account		(12.73)		(30.70)	17.97
250/0	003 ANZ Online Saver 451363695		(7,623.12)		(6,588.52)	(1,034.60)
	Total		(\$7,635.85)		(\$6,619.22)	
			I		Verify	Date
Aud	lit Objectives Audit Concerned with assertions of: occurren SIS No specific issue TAX Must identify if any of the income is exe taxable must Consider the timing of ass concessional treatment of income (ie. F	mpt by virtue of t essability (ie. wh	peing a life policy o en received) and a	any		
Aud 1	l it Procedures Trace income to bank statements to er	nsure all income	recognised, or the	at	а	29/08/2012
_	income has been reinvested.					
2	Ascertain whether income received is rates of return.	reasonable com	pared with declare	ð	a	29/08/2012
3	Ascertain the nature of the income (i.e.	taxable or exem	pt)			29/08/2012
4	Review statements to ensure no TFN t			ed	a a	29/08/2012
	correctly (i.e. to be treated as rebatable	credit in the tax	return)		a	
Mat	ters Arising					
Con	clusion I am satisfied Interest Received is fairly	stated.				

Fun	d name	RM RESOURCES S	UPERANNU	ATION FUND) Pre	pared By: Date:	
Bala	ance Date	30/06/2012			Com	oleted By:	
Sch	edule Ref	261				Date:	
Acc	ount Nam	e Member/Personal Co Concessional (Unde		Non	Rev	iewed By:	
				I		Date:	
Acco Code		ption	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
261/	/001 Muir, F	Robert Andrew				(1,984.00)	1,984.00
		Total				(\$1,984.00)	
				ł		Verify	Date
Aud	dit Objecti	ves					
	Audit						
	Concerned	with assertions of: occurrer	nce, completenes	ss and disclosure			
	SIS Have mem	ber contributions been remitt	ed within 28 days	s of the month in v	which the		
		was made from the member's	•				
	Members a	ige 65 - 74: Personal contribu	ution accepted Ol	NLY if members v	vork at least		
	40 hours in	a 30 day consecutive period	during the finance	cial year.			
	ТАХ						
		contributions taxed as they ar reviously taxed source are ex					
		ns limit apply to both concest pply if these are exceeded.	sional and non-co	oncessional contri	butions.		
Aud	dit Proced	ures					
1	Obtain listi	ng of Contributions received	and dissect by M	IEMBER, MEMBE	R		
	DEEMED,	AWARD and EMPLOYER, n	oting the dates of	f receipt. (ie. gene	eral		
	ledger listi	ng).					
2	Ensure any	y contribution can be accepte	ed as per Trust D	Deed and Reg 7.0)4		
3	Ensure that	t contributions have been al	located to the me	ember for whom t	hey		
	were remit	ted.					
4	Ensure cor	ntributions are remitted on a	timely basis. (i.e	e. ensure not			
		ore than 28 days after mont	h end for non-co	ncessional			
	contributio	ns).					
5	Reference	contributions received to the	workpapers.				
6		ributions to bank statements	-		3.		
7		it if there are in-specie contri					
		ue and the asset is permitted	to be transferre	a to the fund in			
		e with Section 66.					
Mat	tters Arisi	ng					
Сог	nclusion						

Fund nameRM RESOURCES SUPERANNUATION FUNDBalance Date30/06/2012Schedule Ref261	Prepared By: Date: Completed By: Date:
Account Name Member/Personal Contributions - Non Concessional (Undeducted)	Reviewed By: Date:
I am satisfied Member Contributions - Non Concessional are fairly stated.	

	nd name RI	M RESOURCES S	UPERANNU	ATION FUND		pared By: CLIU Date: 29/08	3/2012
	edule Ref 28				Com	pleted By: CLIU Date: 29/08	
	count Name Re				Rev	viewed By:	5/2012
						Date:	
Acco Code			This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
280	/001 12/92 Sixth	Avenue Maylands		(700.00)			(700.00)
		Total		(\$700.00)			
				ŀ		Verify	Date
Au	dit Objectives						
	Audit	assertions of: occurrence	a completences	and disclosure			
		assertions of occurrenc	e, completeness	and disclosure.			
	SIS No specific issue	es					
	ТАХ						
	Must identify if a	iny of the income is exer					
		nsider the timing of asse atment of income (i.e. F					
۸	dit Procedures						
Au 1		s greement or statement	from real estate	agent to ensure a	all		29/08/2012
•	rental income re					a	20/00/2012
2		bank statements to en	sure all income	recognised, or the	at		29/08/2012
_	income has bee			U		a	
3	Vouch rental ag	reements to lease agre	ements to ensu	re correct rental		а	29/08/2012
	amount is being	charged (ensure to inc	lude any annua	l rent increase).			
4	Ascertain the na	ature of the income (i.e.	taxable or exem	pt)		а	29/08/2012
5	Review stateme	ents to ensure no TFN ta	ax withheld, and	if so ensure treat	ed		
	correctly (i.e. to	be treated as rebatable	credit in the tax	return).			
6	Where material	perform analytical revie	w.				
Ma	tters Arising						
Со	nclusion						
	I am satisfied Re	ent Received is fairly sta	ted.				

Fun	d name RM RESOURCES	SUPERANNU	JATION FUND	Pre	epared By: CLIU Date: 29/08	
Bala	ance Date 30/06/2012			Com	pleted By: CLIU	
	edule Ref 285				Date: 29/0	8/2012
Acc	ount Name Transfers In - Prese	rved/Taxable		Rev	viewed By: Date:	
Acco Code		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
	002 Muir, Kattie Jane 004 Muir, Jake		(988.59) (8,753.78)			(988.59) (8,753.78)
	Total		(\$9,742.37)			
					Verify	Date
Auc	dit Objectives					
	Audit Concerned with assertions of: occurre	nce, completenes	s and disclosure			
	SIS Ensure appropriate record keeping of	Transferred in Cor	mponents of ETP's	5.		
	TAX Transfers In from previously taxed sou	rce are exempt.				
Auc	dit Procedures					
1	Obtain listing of ALL Transfers in and	vouch to STP or F	Rollover Payment		a	29/08/2012
	Notification ensuring that the transfer source.	in, is from a previ	ously taxed			
2	Have preserved and unpreserved con rollover fund?	mponents remaine	ed the same from	the	а	29/08/2012
3	Vouch transfer in to bank statements	or as in-specie tr	ansfer of assets		а	29/08/2012
Mat	tters Arising					
Cor	nclusion					
	I am satisfied Transfer In - Preserved/	Taxable is fairly st	ated.			

Fund	name	RM RESOURCES S	UPERANNU	IATION FUND	Pre	epared By: CLIU Date: 29/08	
	nce Date dule Ref	30/06/2012 286			Com	pleted By: CLIU Date: 29/08	I
		Transfers In - Preser	ved/Tax Free	•	Rev	viewed By: Date:	
Accou Code	nt Descrip	tion	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
286/0	04 Muir, Ja	ke Total		(5,775.84) (\$5,775.84)			(5,775.84)
				<u> </u>		Verify	Date
	SIS	res vith assertions of: occurrenc opriate record keeping of Tr					
	Transfers In	from previously taxed source	e are exempt.				
1		I res g of ALL Transfers in and vo ensuring that the transfer in				а	29/08/2012
2		rved and unpreserved com	ponents remaine	ed the same from	the	а	29/08/2012
3	Vouch trans	fer in to bank statements o	r as in-specie tra	ansfer of assets		а	29/08/2012
	ers Arisin	-					
	clusion I am satisfie	d Transfer In - Preserved/Ta	ax Free is fairly s	stated.			

Fund	d name	RM RESOURCES S	UPERANNU	ATION FUND	Pre	epared By: CLIU Date: 29/08	
Bala	ance Date	30/06/2012			Com	pleted By: CLIU	
Sche	edule Ref	292				Date: 29/08	
Acco	ount Name	Transfers In Untaxed Preserved/Taxable	- Unrestricte	d Non	Rev	viewed By: Date:	
Accou Code		tion	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
292/0	001 Muir, Ro	obert Andrew		(3,874.82)			(3,874.82)
		Total		(\$3,874.82)			
						Verify	Date
Aud	lit Objectiv	/es					
	Audit Concerned	with assertions of: occurrence	ce, accuracy and	completeness .			
	SIS No specific i	issues					
	TAX No specific i	issues					
Aud	lit Procedı	ires					
1	Vouch inco	me to supporting document	ation (i.e lease a	agreement, annua	l	а	29/08/2012
		ax statement etc)					
2	Ensure that	the revenue belongs to the	Fund.			а	29/08/2012
3	Trace incon	ne to bank statements of the	e fund.			а	29/08/2012
4	Ensure corr	ect tax treatment of income				а	29/08/2012
5	Where mate	erial perform analytical revie	ew.				
Mat	ters Arisin	g					
Con	iclusion I am satisfie stated.	d Transfers In Untaxed - Un	restricted Non P	reserved/Taxable	is fairly		

	d name RM RESOURCES S	UPERANNU	ATION FUND	Pre	epared By: CLIU Date: 29/08/	/2012
Bala	ance Date 30/06/2012			Com	pleted By: CLIU	
Sch	edule Ref 350				Date: 29/08/	/2012
Acc	ount Name Other Expenses			Rev	viewed By: Date:	
Acco Code		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
301 304 307 311 315 334/ 375/ 379 381	6		5,304.00 180.00 550.00 278.80 83.00 44.57 2,244.54 814.07		990.00 495.00 15.20 150.00	4,314.00 180.00 55.00 278.80 67.80 44.57 2,244.54 814.07 (150.00)
	Total		\$9,498.98		\$1,650.20	
	dit Objectives		1		Verify	Date
	Concerned with assertions of: occurrent SIS No specific issues TAX Consider nature of expense as to its tax INCURRED (generally cash basis unless Premiums are deductible on a PAID base basis (ie. accruals basis can be used)	treatment. Audit	fees deductible w	eneral Life		
	dit Procedures					
1	Obtain listing of all expenses and vouc	h sample to sup	porting		1 1	/ _ / _ /
	documentation.		porting		a	29/08/2012
~		halan sina da dh			а	
2 3	Ensure that all expenses are expenses If fund pays insurance for members, en name of the trustee.		e Fund.		a a	29/08/2012 29/08/2012
	If fund pays insurance for members, en		e Fund.			
3	If fund pays insurance for members, en name of the trustee.	nsure policy is re	e Fund. egistered in the			
3 4	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy.	nsure policy is re	e Fund. egistered in the			
3 4	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy. Vouch transactions on the life insurance	nsure policy is re ce statement to p nd's records.	e Fund. egistered in the premiums based,			
3 4 5	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy. Vouch transactions on the life insurance bonuses or benefits received in the fur	ce statement to p nd's records.	e Fund. egistered in the premiums based,		а	29/08/2012
3 4 5 6	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy. Vouch transactions on the life insurance bonuses or benefits received in the fun Ensure expenses appear reasonable of	ce statement to p nd's records. compared with pr	e Fund. egistered in the premiums based, rior year.		а	29/08/2012
3 4 5 6 7	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy. Vouch transactions on the life insurance bonuses or benefits received in the fun Ensure expenses appear reasonable of Where material perform analytical revie	ce statement to p nd's records. compared with pr ew.	e Fund. egistered in the premiums based, rior year. written off.		a	29/08/2012 29/08/2012
3 4 5 6 7 8	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy. Vouch transactions on the life insurance bonuses or benefits received in the fun Ensure expenses appear reasonable of Where material perform analytical revie Formation costs should be treated as a Ensure that each class of expense is c	ce statement to p nd's records. compared with pr ew.	e Fund. egistered in the premiums based, rior year. written off.		a	29/08/2012 29/08/2012
3 4 5 7 8 9	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy. Vouch transactions on the life insurance bonuses or benefits received in the fun Ensure expenses appear reasonable of Where material perform analytical revie Formation costs should be treated as a Ensure that each class of expense is co purposes.	ce statement to p nd's records. compared with pr ew.	e Fund. egistered in the premiums based, rior year. written off.		a	29/08/2012 29/08/2012
3 4 5 6 7 8 9	If fund pays insurance for members, en name of the trustee. Sight the life insurance policy. Vouch transactions on the life insurance bonuses or benefits received in the fun Ensure expenses appear reasonable of Where material perform analytical revie Formation costs should be treated as a Ensure that each class of expense is of purposes. If fund is registered for GST, ensure:	ce statement to p nd's records. compared with pr ew.	e Fund. egistered in the premiums based, rior year. written off.		a	29/08/2012 29/08/2012

Fun	d name	RM RESOURCES SUPERANNUATION FUND	Pre	epared By: CLIL Date: 29/0	
Balance Date 30/06/2012		Completed By: CLIU			
	edule Ref			Date: 29/0	8/2012
Acc	Account Name Other Expenses		Reviewed By: Date:		
	iii) Audit Fe	es			
	iv) Residen	tial property expenses, such as insurance, agent fees, etc.			
	b) reduced	GST can be claimed for:			
	i) Actuaria	Ifees			
	ii) Adminis	tration fees			
	iii) Investm	ent management fees and charges			
11	Ensure that	if expenses are paid by employer or member on behalf of the			
	Fund, that t	he expenses are either reimbursed to the member / employer, or			
	the amount	s are treated as a concessional or non-concessional			
12		have been treated as a contribution, ensure the contribution			
13		e are depreciable assets, review the fixed asset register /			29/08/2012
15		n schedule to ensure appropriate depreciation rates and useful		a	29/00/2012
	lives are be				
14	Ensure any	fees paid to the trustee are for reimbursement of fund			
	expenses, a	and not fees paid for acting as trustee for the fund.			
15	If there is a	limited recourse borrowing arrangement in place, ensure that		а	29/08/2012
		es are for the improvement of the asset. Repairs and maintenance are permitted.			
16	-	and maintenance expenses associated with a property under a			29/08/2012
10		burse borrowing arrangement, ensure the expenses are in the		a	20/00/2012
		e superannuation fund, and not the bare trust.			
Mat	ters Arisir				
mat		.9			
Cor	nclusion				
	I am satisfie	d Other Expenses are fairly stated.			

Fund	d name RM RESOURCES S	UPERANNU	IATION FUND	Pre	pared By: CLIU Date: 29/08	/2012
Bala	ince Date 30/06/2012			Com	pleted By: CLIU	
Sche	edule Ref 485				Date: 29/08	/2012
Acco	ount Name Income Tax Expense	•		Rev	riewed By: Date:	
Accou Code		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
485	Income Tax Expense		7,704.00		8,990.70	(1,286.70)
	Total		\$7,704.00		\$8,990.70	
					Verify	Date
Aud	lit Objectives					
	Audit					
	Concerned with assertions of: existence	e and completen	ess			
	SIS No specific issues					
	TAX No specific issues					
	lit Procedures			and the		20/00/2040
1	Ensure member contributions have be				а	29/08/2012
2	fund received a notice in accordance w			97		
2	Ensure capital gains from the disposal have been excluded from taxable incon		surance policies			
2	Ensure fee rebates and income from P		avaludad from tax	abla		29/08/2012
3		ST S have been	excluded from tax	able	а	29/06/2012
	income.			1		
4	Ensure income from assets used to pa			an		
	actuarial certificate has been obtained		e income where			
	assets are not segregated (if required)		haa haan aarraa	+1.7		
	Ensure the non-assessable pension in		Thas been conec	uy		
F	applied to income, but not taxable cont		o fund are			
5	If the fund pays a complying pension of segregated, ensure that income is allo					
	and non-assessable components.		Jetween assessar	JIE -		
6	Ensure franking credits from dividends	have been taker	n up correctly and			
0	that fund has held the share for the req					
	franking credit.					
7	Ensure trust distribution income has be	en treated corre	ectly in accordance	<u>-</u>		
'	with different classes of income (i.e. ex			-		
	gains, foreign, etc).					
8	Ensure foreign credits are taken up cor	rectly, noting tha	t the foreign tax			
J	credits allowed to be claimed is the les					
	foreign income.					
	Ensure CGT calculations are correct, in					

Fund name RM RESOURCES SUPERANNUATION FUND	Pre	epared By: CLIU Date: 29/08	/2012
Balance Date 30/06/2012			/2012
Schedule Ref 485	Com	pleted By: CLIU Date: 29/08	/2012
Account Name Income Tax Expense		viewed By:	
		Date:	
other capital gains, indexed gains and capital losses. Remember that			
capital losses must be applied before any discount.			
10 Ensure any CGT cost base adjustments (relating from difference in			
accounting and taxable income from trusts) have been taken up correctly.			
11 Ensure any non arm's length income has been identified and taxed at the			
appropriate tax rates (i.e. generally will be the highest marginal tax			
rate).			
12 If the fund applies AASB112, ensure the deferred tax assets and			
liabilities are correctly calculated and included in the financial			
statements, including deferred tax assets arising from unrealised losses			
(after discounting), deferred tax assets arising from tax losses are only			
brought to account where the trustee is confident that these will be			
recoverable in the future and there is supporting documentation proving			
the deferred tax assets and liabilities represent the tax effect of timing			
differences.			
13 If the fund is applying AASB 112, ensure that this is appropriate for the		а	29/08/2012
SMSF, especially if the fund is paying pensions.		u	
14 If the fund does not apply AASB 112, ensure that this is disclosed in the		a	29/08/2012
accounting policies note in the financial statements.			
15 Confirm that tax has been calculated for ordinary income at 15%, unless		a	29/08/2012
the fund has received a notice advising it is non-complying for taxation		u	
purposes.			
16 Confirm that PAYG instalments and TFN credits paid by the fund during the		a	29/08/2012
period have been correctly identified and applied against the current tax			
liability.			
17 Where a member contribution is made in one account which exceeds the			
non-concessional contribution cap, ensure the contribution was returned			
within 30 days of receipt. Ensure that this amount is excluded from the			
tax calculation.			
18 Have the small business CGT exemptions been utilised? If yes, ensure			
amount rolled into fund is not counted towards the non-concessional limit			
and does not exceed the CGT cap amount. Ensure that the small business C	GT		
concessions have been calculated correctly and applied to the correct			
member.			
19 If the fund is registered for GST, review the GST calculation and Business			
Activity Statements to ensure the correct amounts are being disclosed and			
the fund is meeting its reporting and payment obligations. Ensure the			

Fund	d name	RM RESOURCES SUPERANNUATION FUND	Pre	pared By: CLIU Date: 29/08	/2012
Bala	nce Date	30/06/2012	Com	oleted By: CLIU	
	edule Ref			Date: 29/08	/2012
		Income Tax Expense	Rev	iewed By:	
				Date:	
	correct amo	ount of GST is being applied, taking into consideration reduced			
	input tax cre	edits (RITC).			
20	Ensure ded	uctions are correctly treated as deductible and are not capital			
	in nature. E	nsure that the deductions were actually incurred by the fund.			
Mat	ters Arisin	g			
Con	clusion				
		d Income Tax Expense is fairly stated.			

Fund name RM RESOURCES S	UPERANNU	JATION FUND	Pre	epared By: CLIU Date: 29/08/2	2012
Balance Date 30/06/2012			Com	pleted By:	
Schedule Ref 490				Date:	
Account Name Profit/Loss Allocation	Rev	viewed By: Date:			
Account	This Year	This Year	Last Year	Last Year	
Code Description	Quantity	Balance	Quantity	Balance	Change
490 Profit/Loss Allocation Account		58,895.51		52,931.53	5,963.98
Total		\$58,895.51		\$52,931.53	
				Verify	Date
Audit Objectives					
Audit Concerned with assertions of: occurrent	ce, accuracy and	l completeness			
SIS					
No specific issues					
TAX No specific issues					
Audit Procedures 1 Vouch all income and expenses to sup	porting docume	ntation in accorda	nce		
with other workpapers.					
2 Ensure that net profit/loss allocation a	ppears reasonat	ole.			
Matters Arising					
Conclusion					

Fund name RM RESOURCES S	UPERANNU	JATION FUND) Pr	epared By: CLIU Date: 29/08	/2012
Balance Date 30/06/2012			Corr	pleted By: CLIU	
Schedule Ref 501				Date: 29/08	/2012
Account Name Muir, Robert Andrew			Re	viewed By: Date:	
Account Code Description	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
501/001 Opening Balance -		(144,020.42)		(97,670.74)	(46,349.68)
Preserved/Taxable 501/002 Opening Balance -		(2,817.53)		(833.53)	(1,984.00
Preserved/Tax Free 501/011 Employer Contributions -		(41,118.85)		(50,000.00)	8,881.15
Concessional 501/016 Member/Personal Contributions - Preserved				(1,984.00)	1,984.00
501/023 Transfers In - Unrestricted Non		(3,874.82)			(3,874.82
Preserved/Taxable 501/031 Share of Profit/(Loss) -		1,044.59		(4,528.96)	5,573.55
Preserved/Taxable 501/051 Contributions Tax - Preserved 501/053 Income Tax - Preserved/Taxable 501/061 Contributions Tax - Unrestricted Non Preserved		6,167.83 (119.14) 581.22		7,500.00 679.28	(1,332.17 (798.42 581.22
Total		(\$184,157.12)		(\$146,837.95)	
				Verify	Date
Audit Objectives Audit Concerned with assertions of: accurac provisions of the Trust Deed	y, completeness	and disclosure. A	lso		
Audit Concerned with assertions of: accurac		and disclosure. A	lso		
Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax		and disclosure. A	lso		
Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures	\$ 5.04			2	29/08/2012
Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures	5.04 balances and er			а	29/08/2012
Audit Concerned with assertions of: provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with	5.04 balances and er	nsure final page of		a a	29/08/2012 29/08/2012
Audit Concerned with assertions of: provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements.	5.04 balances and er le. h vested figure	nsure final page of		а	29/08/2012
Audit Concerned with assertions of: provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed	5.04 balances and er le. h vested figure	nsure final page of		a a	29/08/2012 29/08/2012
 Audit Concerned with assertions of: accuract provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed 4 Testing of member statements as follow 	5.04 balances and er le. h vested figure I net assets. ws:	isure final page of		a a a	29/08/2012
Audit Concerned with assertions of: provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed	5 5.04 balances and er le. h vested figure l net assets. ws: ccuracy of all ca	isure final page of in financial Iculations (ie. do		a a	29/08/2012 29/08/2012 29/08/2012
Audit Concerned with assertions of: provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fill 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed 4 Testing of member statements as folloo 4(A) Ensure opening balance correct and account of an account of an account of a statements as folloo	5 5.04 balances and er le. h vested figure l net assets. ws: ccuracy of all ca ax calc, ensure	isure final page of in financial Iculations (ie. do admin. expenses		a a a	29/08/2012 29/08/2012 29/08/2012
 Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed 4 Testing of member statements as follo 4(A) Ensure opening balance correct and ac add check, review of interest calc and the 	5 5.04 balances and er le. h vested figure l net assets. ws: ccuracy of all ca ax calc, ensure ortioned betwee	isure final page of in financial Iculations (ie. do admin. expenses en member accou		a a a	29/08/2012 29/08/2012 29/08/2012
 Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed 4 Testing of member statements as folloo 4(A) Ensure opening balance correct and ac add check, review of interest calc and the and Insurance premiums correctly app 	5 5.04 balances and er le. h vested figure I net assets. ws: ccuracy of all ca ax calc, ensure ortioned betwee gulations and T	isure final page of in financial lculations (ie. do admin. expenses en member accou rust Deed.	nts)	a a a a	29/08/2012 29/08/2012 29/08/2012 29/08/2012
 Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed 4 Testing of member statements as follo 4(A) Ensure opening balance correct and accuracy add check, review of interest calc and the and Insurance premiums correctly app 4(B) Confirm vesting in accordance with Residue 	5 5.04 balances and er le. h vested figure I net assets. ws: ccuracy of all ca ax calc, ensure ortioned betwee gulations and T	isure final page of in financial lculations (ie. do admin. expenses en member accou rust Deed.	nts)	a a a a	29/08/2012 29/08/2012 29/08/2012 29/08/2012
 Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax Audit Procedures 1 Obtain listing of all members account to review showing total of breakup is on fi 2 Ensure fund review figure balances with statements. 3 Ensure vested benefit does not exceed 4 Testing of member statements as follo 4(A) Ensure opening balance correct and ac add check, review of interest calc and the and Insurance premiums correctly app 4(B) Confirm vesting in accordance with Reg 4(C) Ensure members resignation benefit is 	5 5.04 balances and er le. h vested figure I net assets. ws: ccuracy of all ca ax calc, ensure ortioned betwe gulations and T at least memb	nsure final page of in financial Iculations (ie. do admin. expenses en member accou rust Deed. ers vested benefi	nts)	a a a a	29/08/2012 29/08/2012 29/08/2012 29/08/2012

Fund name	RM RESOURCES SUPERANNUATION FUND	Pre	pared By: CLIU		
	00/00/0040		Date: 29/08	/2012	
Balance Date		Completed By: CLIU			
Schedule Ref 501 Account Name Muir, Robert Andrew			Date: 29/08/2012		
		Rev	iewed By: Date:		
accounts.					
	undeducted contributions and Gov Co-contributions correctly				
recorded.					
Matters Arisin					
Matters Ansi	9				
Conclusion					
I am satisfie	d Member's account - Robert Muri is fairly stated.				

Func	name RM RESOURCES S	UPERANNU	IATION FUND) Pre	epared By: CLIU Date: 29/08	/2012
Bala	nce Date 30/06/2012			Com	pleted By: CLIU	2012
Sche	edule Ref 502				Date: 29/08	/2012
Acco	ount Name Muir, Kattie Jane			Rev	viewed By:	
					Date:	
Accou Code		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
502/0	001 Opening Balance - Preserved/Taxable		(15,260.59)		(10,662.74)	(4,597.85)
502/0	011 Employer Contributions -		(4,014.49)		(4,969.21)	954.72
502/0	Concessional 021 Transfers In - Preserved/Taxable		(988.59)			(988.59)
502/0	031 Share of Profit/(Loss) -		103.94		(440.06)	544.00
	Preserved/Taxable 051 Contributions Tax - Preserved		602.18		745.42	(143.24)
502/0	053 Income Tax - Preserved/Taxable		(11.86)		66.00	(77.86)
	Total		(\$19,569.41)		(\$15,260.59)	
					Verify	Date
Aud	it Objectives					
	Audit					
	Concerned with assertions of: accurac provisions of the Trust Deed	y, completeness	and disclosure. A	lso		
	SIS Ensure vesting in accordance with Regs	s 5.04				
	ТАХ					
	No specific issues in relation to tax					
	it Procedures		<i>.</i>			00/00/0040
1	Obtain listing of all members account b		sure final page of		a	29/08/2012
	review showing total of breakup is on fi		<i>c</i>			00/00/0040
2	Ensure fund review figure balances wit	h vested figure i	n financial		a	29/08/2012
	statements.					00/00/0040
3	Ensure vested benefit does not exceed				a	29/08/2012
4	Testing of member statements as follo				a	29/08/2012
4(A)	Ensure opening balance correct and ac	-			a	29/08/2012
	add check, review of interest calc and t		-			
	and Insurance premiums correctly app			nts)		
4(B)	Confirm vesting in accordance with Re				a	29/08/2012
4(C)	Ensure members resignation benefit is	s at least membe	ers vested benefi	t as		
	at balance date.	10 0 -				
4(D)	Ensure contribution levels in accordan					
4(E)	Test employer contributions and mem	per contributions	s to individual mer	nder		
	accounts.		- the set of the set o			
4(F)	Ensure any undeducted contributions a	and Gov Co-cont	ributions correctly	,		
	recorded.					
	ters Arising					

Fund name RM R	ESOURCES SUPERANNUATION FUND	Prepa	ared By: CLIU Date: 29/08	/2012	
Balance Date 30/06	/2012	Comple	Completed By: CLIU		
Schedule Ref 502 Account Name Muir, I	Kattie Jane	Rovio	Date: 29/08 wed By:	/2012	
		Kevie	Date:		
Conclusion	er's Account - Kattie Muri is fairly stated.				
Tan sausied Membe	a s Account - Rattle Mult is fairly stated.				

Func	I name RM RESOURCES S	UPERANNU	ATION FUND) Pre	epared By: CLIU Date: 29/08	
	nce Date 30/06/2012			Com	pleted By: CLIU	
	edule Ref 503				Date: 29/08	3/2012
Acco	ount Name Muir, Amber			Rev	viewed By: Date:	
Accou Code	nt Description	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
503/0	1 3		(2,658.79)			(2,658.79)
503/0	Concessional 31 Share of Profit/(Loss) -		4.65			4.65
503/0	Preserved/Taxable 151 Contributions Tax - Preserved		398.82			398.82
	153 Income Tax - Preserved/Taxable		(0.53)			(0.53)
	Total		(\$2,255.85)			1
					Verify	Date
Aud	it Objectives					
	Audit Concerned with assertions of: accuracy provisions of the Trust Deed	, completeness a	nd disclosure. Als	0		
	SIS Ensure vesting in accordance with Reg	s 5.04				
	TAX No specific issues in relation to tax					
Aud	it Procedures					
1	Obtain listing of all members account l	palances and en	sure final page of		а	29/08/2012
	review showing total of breakup is on f	ile.				
2	Ensure fund review figure balances with	h vested figure i	n financial		а	29/08/2012
	statements.					
3	Ensure vested benefit does not exceed	d net assets.			а	29/08/2012
4	Testing of member statements as follo	ows:				
4(A)	Ensure opening balance correct and a	ccuracy of all cal	culations (ie. do		а	29/08/2012
	add check, review of interest calc and	tax calc, ensure a	admin. expenses			
	and Insurance premiums correctly app	ortioned betwee	n member accou	nts)		
4(B)	Confirm vesting in accordance with Re	gulations and Tr	ust Deed.		а	29/08/2012
4(C)	Ensure members resignation benefit is	s at least membe	ers vested benefi	t as	а	29/08/2012
	at balance date.					
4(D)	Ensure contribution levels in accordan	ce with the Deed				
4(E)	Test employer contributions and mem- accounts.	ber contributions	to individual mer	nber		
4(F)	Ensure any undeducted contributions a	and Gov Co-cont	ributions correctly	,		
	recorded.					
Matt	ers Arising					
	-					

Fund name	RM RESOURCES SUPERANNUATION FUND	Pre	epared By: CLIU Date: 29/08		
Balance Date 30/06/2012			Completed By: CLIU		
Schedule Ref			Date: 29/08		
Account Name	Muir, Amber	Rev	riewed By: Date:		
Conclusion					
	I Muir, Amber is fairly stated.				

Fund	d name RM RESOURCES S	SUPERANNU	IATION FUND) Pro	epared By: CLIU Date: 29/08	
Bala	nce Date 30/06/2012			Com	pleted By: CLIU	
Sche	edule Ref 504				Date: 29/08	
Acco	ount Name Muir, Jake			Re	viewed By:	
					Date:	
Accou Code		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
504/0	1 2		(577.48)			(577.48)
504/0	Concessional Transfers In - Preserved/Taxable Transfers In - Preserved/Tax Free S1 Share of Profit/(Loss) - Preserved/Taxable		(8,753.78) (5,775.84) 9.95			(8,753.78) (5,775.84) 9.95
	D51 Contributions Tax - PreservedD53 Income Tax - Preserved/Taxable		86.62 (1.14)			86.62 (1.14)
	Total		(\$15,011.67)]
			<u> </u>		Verify	Date
_	Audit Concerned with assertions of: accuracy provisions of the Trust Deed SIS Ensure vesting in accordance with Regs TAX No specific issues in relation to tax		and disclosure. Als	0		
Aud	lit Procedures		ours final name of			20/00/2042
1	Obtain listing of all members account l		sure inai page oi		a	29/08/2012
2	review showing total of breakup is on fi		n financial			29/08/2012
2	Ensure fund review figure balances wit statements.	in vested ligure i	n manciai		a	29/00/2012
3	Ensure vested benefit does not exceed	d net assets.			a	29/08/2012
4	Testing of member statements as follo	ows:				
4(A)	Ensure opening balance correct and a	ccuracy of all cal	culations (ie. do		a	29/08/2012
	add check, review of interest calc and	tax calc, ensure	admin. expenses			
	and Insurance premiums correctly app	ortioned betwee	en member accou	nts)		
4(B)	Confirm vesting in accordance with Re	gulations and Tr	ust Deed.		a	29/08/2012
4(C)	Ensure members resignation benefit is at balance date.	s at least membe	ers vested benefi	t as	a	29/08/2012
	Ensure contribution levels in accordance	ce with the Deec	1			
4(D)		ber contributions	to individual mer	nber		
4(D) 4(E)	Test employer contributions and mem				1	1
. ,	Test employer contributions and meml accounts.					
. ,		and Gov Co-cont	ributions correctly	,		
4(E)	accounts.	and Gov Co-cont	ributions correctly	,		

Fund name	e RM RESOURCES SUPERANNUATION FUND Prepared By: CLIU Date: 29/0					
Balance Date		Completed By: CLIU				
Schedule Ref 504 Account Name Muir, Jake			Date: 29/08	8/2012		
Account Name		Reviewed By: Date:				
Conclusion						
I am satisfie	ed Muir, Jake is fairly stated.					

Balance Date 30/06/2012 Comp						pared By: CLIU Date: 29/08/2012 Deted By: CLIU Date: 29/08/2012		
Acco	ount Name ANZ Business Cash	Managemen	t Account	Rev	iewed By: Date:			
Accou Code		Last Year Quantity	Last Year Balance	Change				
604	ANZ Business Cash Management Account		5,541.71		2,741.05	2,800.66		
	Total		\$5,541.71		\$2,741.05			
	it Objectives Audit Concerned with assertions of: existence SIS Ensure that bank account did not go inter occur – we must ascertain if the overdra financing payment of benefits to member transactions, for the purpose of paying so warrant provisions (S.67) TAX No specific issues to consider for tax it Procedures Ensure all bank statements are available Take a copy and review reconciliation of Vouch ownership of the bank accounts	o overdraft at any aft was only temp ers, to cover settl surcharge or in a ble for review. prepared by adm	/ time during the y porary and for the ement of securitie ccordance with the	purpose of s e instalment	а	29/08/2012		
4	Obtain direct confirmation of bank bala	nce from financi			a a	29/08/2012		
5 6	Agree balance confirmed to reconciliat Ensure that the bank account did not ge (if into overdraft note cause & time peri	o into overdraft d	uring the year.		а	29/08/2012		
	t ers Arising clusion I am satisfied ANZ Business CMA is fair	rly stated.						

runa	name RM RESOURCES S	UPERANNU	ATION FUND	Pre	epared By: CLIU Date: 29/08	/2012
	nce Date 30/06/2012 dule Ref 606			Com	pleted By: CLIU Date: 29/08	/2012
	unt Name ANZ Online Saver 4	viewed By: Date:				
Accour Code	nt Description	Last Year Quantity	Last Year Balance	Change		
606	ANZ Online Saver 451363695		24,708.51		166,085.39	(141,376.8
	Total		\$24,708.51		\$166,085.39	
					Verify	Date
	t Objectives					
	Audit Concerned with assertions of: existend	ce, completeness	and valuation			
	SIS					
	Ensure that bank account did not go into occur – we must ascertain if the overdra financing payment of benefits to membe transactions, for the purpose of paying s warrant provisions (S.67)	aft was only tempers, to cover settle	orary and for the period	ourpose of s		
	TAX No specific issues to consider for tax					
Audi	t Procedures					
1	Ensure all bank statements are availab	ole for review.			а	29/08/2012
2	Take a copy and review reconciliation	prepared by adm	inistrator.		u	
3	Vouch ownership of the bank accounts	from the bank st	tatement to the Fu	und.	а	29/08/2012
4	Obtain direct confirmation of bank bala	nce from financia	al institution.		a	29/08/2012
5	Agree balance confirmed to reconciliat	ion performed.			<u> </u>	
6	Ensure that the bank account did not go	o into overdraft d	uring the year.			
	(if into overdraft note cause & time peri	od)				
Matte	ers Arising					
	No all bank transactions history (statem by client and no actual bank statement i			re provided		
	Account has requested bank statements	s from client via e	email on 4/8/2010.			
Cond	clusion					
	I am satisfied ANZ Online Saver 451363	3695 is fairly state	ed.			

Fund	name	RM RESOURCI	ES SUPERANNU	ATION FUND) Pre	epared By: CLIU Date: 29/08/	2012
Balance Date 30/06/2012 Comp							
Sche	dule Ref	Date: 29/08/	2012				
Acco	unt Name	viewed By: Date:					
Accour Code	nt Descrip	tion	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
640	Formati	on Expenses		0.00		278.80	(278.80)
		Т	otal	\$0.00		\$278.80	
				L		Verify	Date
Audi	t Objectiv	es					
	Audit Concerned v	vith assertions of: ex	istence, completeness	and valuation			
	SIS		· ·				
	No specific i	ssues to consider					
	TAX	arast is not assassabl	e to the fund until it is ı	received Therefo			
			icted in the tax reconci		ie, any		
	t Procedu						
			ble and comment on a		ent.		
2	Agree receiv	vable to supporting do	ocumentation, for natu	re and taken up			
	correctly.						
3	If amount no	t received, evaluate t	he recoverability of rec	eivable.			
Matte	ers Arisin	g					
	lusion						
	l am satisfie	d Formation Expenses	s are fairly stated.				

Fund r	name	RM RESOU	RCES S	UPERANNU	ATION FUND	Pre	epared By: CLIU Date: 29/08		
Balance Date 30/06/2012						Com	pleted By: CLIU		
Schedule Ref 680							Date: 29/08		
							riewed By: Date:		
Account Code	t Descrip	tion		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change	
680	Sundry	Debtors			1,512.29			1,512.29	
			Total		\$1,512.29				
					<u> </u>		Verify	Date	
Audit	Objectiv	/es							
	Audit Concerned v	with assertions o	f: existenc	e, completeness	and valuation				
	SIS			-, I					
		ssues to conside	er						
	AX			6 1 1111	· ·				
		erest is not asse ivable should be			received. Therefo liation.	re, any			
Audit	Procedu	ires							
1 R	Review agir	ng of amounts re	ceivable ar	nd comment on a	any delay in paym	ent.			
	Agree recei correctly.	vable to supporti	ng docume	ntation, for natu	re and taken up		а	29/08/2012	
3 If	f amount no	ot received, evalu	uate the rec	overability of rec	eivable.				
Matter	rs Arisin	g							
Concl		d Sundry Debtor	e ie fairly et	ated					
	am saushe		5 15 Idilly 50	aleu.					

Fun	d name RM RESOURCES \$	SUPERANNUA	ATION FUND	Pre	pared By: CLIU Date: 29/08	
	ance Date 30/06/2012			Com	pleted By: CLIU	
	edule Ref 761	Date: 29/08	3/2012			
Acc	ount Name Preliminary Expense	e		Rev	iewed By: Date:	
Acco Code		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
761/	001 12/92 Sixth Ave Borrowing Costs	1.00	2,354.43			2,354.43
	Total		\$2,354.43			
			·		Verify	Date
	dit Objectives Audit Concerned with assertions of: existence More specifically, that the investments SIS Ensure that all investment are in "prese TAX Must identify if any of the investments a If taxable must consider the tax effect a what to treat as permanent differences expenses are incurred in gaining exem the Fund. dit Procedures	are valued at Net Net Net Net Net Net Net Net Net Ne	Market Value - AA '. le of being a life p e. the CGT impli nces. Also note th	NS 25 policy or PST. cations of at where		
1	Vouch investment to supporting docur	mentation.			а	29/08/2012
2	Agree the value of the investment held	d at year end with c	uoted market		a	29/08/2012
	prices.					
3	Ensure that the investment is permitte	d in accordance wi	ith the SIS Act ar	nd	а	29/08/2012
	Regulations.					
4	Confirm that the investment is in the n	ame of the trustee	and that the		а	29/08/2012
	documentation clearly identifies that the	he investment is ar	n asset of the			
	fund.					
5	Ascertain the nature of the investment	: (i.e. PST or insura	ince policy -		а	29/08/2012
	Exempt or Taxable)					
6	Ensure the investment is in accordance	ce with the fund's in	nvestment			
	strategy.					
7	Ensure that the investment meets the	sole purpose test	and is not being		а	29/08/2012
	used for personal use.					
Mat	tters Arising					
Cor	nclusion					
	I am satisfied Preliminary Expense is fa	airly stated.				

Fund name RM RESOURCES S	SUPERANNU	ATION FUND	Pre	pared By: CLIL Date: 29/0	
Balance Date 30/06/2012	bleted By: CLIU				
Schedule Ref 772	Date: 29/08	8/2012			
Account Name Real Estate Propert	iewed By: Date:				
Account Code Description	This Year Quantity		Last Year Quantity	Last Year Balance	Change
772/001 12/92 Sixth Avenue Maylands	1.00	320,827.17			320,827.17
Total		\$320,827.17			
	· · · · ·	·		Verify	Date
Audit Objectives					
Audit Concerned with assertions of: existence More specifically, that the investments a			luation.		
SIS Ensure that all investment are in "presc	ribed investments	".			
TAX Must identify if any of the investment ar taxable must consider the tax effect acc what to treat as permanent differences expenses are incurred in gaining exem- the Fund.	counting issue - ie and timing differe	. the CGT implicances. Also note th	ations of at where		
Audit Procedures					
1 Complete property searches or view th	e original titles fo	r all real estate		а	29/08/2012
investment owned by the fund.					
2 Ensure that each property is owned by	the trustee and is	s correctly and		а	29/08/2012
appropriately recorded as an investme	nt of the fund. Thi	s may involve			
viewing a declaration of trust or simila	documentation.				
3 Check that there are no registered end	umbrances, or if	so, the related		а	29/08/2012
liabilities are correctly reflected in the	inancial statemer	nts and are			
permitted by the SIS Act and Regs.					
4 Assess the valuation of the property to	determine if appr	opriate (if		а	29/08/2012
director/trustee valuation, should ensu	re valuation meth	odology is			
documented. Generally, property invest	stments will be ca	rried at market			
value in accordance with ATO Superar	nuation Circular	2003/1).)			
5 If the trustees have relied on an indepe	endent valuation, o	obtain a copy of			
this and confirm that:					
a. The value is correctly reflected in the		nents			
b. The valuation refers to the correct p					
c. The valuation was based on reaso	-	ns and is current			
d. The valuation takes into account re					
e. The valuation takes into account G					
f. If the property has been subseque	-	sale price does			
not differ significantly from the valuatio					
6 Consider the carrying value of the prop	erty in light of cur	rent economic			

Fund name RM RESOURCES SUPERANNUATION FUND	Pre	pared By: CLIU Date: 29/08	/2012
Balance Date 30/06/2012 Schedule Ref 772	Com	pleted By: CLIU Date: 29/08	/2012
Account Name Real Estate Properties (Australian)	Rev	riewed By: Date:	
conditions and determine whether conditions have changes so as to make the	e		
valuation out of date.			
7 Consider the lease term and rental amount to determine if conditions are on a commercial basis (market rental)		а	29/08/2012
8 Determine who the lessee of the property is, ensuring the in-house asset		6	29/08/2012
provisions have not been contravened (i.e. cannot lease residential		а	
property to related parties).			00/00/0040
9 Where the property includes buildings and other fixtures, ensure there		а	29/08/2012
is adequate insurance in place and where the fixtures are being			
depreciated, ensure that appropriate depreciation rates are being used and are consistent with prior periods.			
10 Vouch additions and disposals to supporting documentation (i.e. contracts			
for sale for the purchase and sale of property, invoices for fixture and			
fittings and trace to bank).			
Matters Arising			
Conclusion I am satisfied Real Estate Properties (Australian) is fairly stated.			

Fund na		pared By: CLIU Date: 29/08/2012				
	e Date 30/06/2012	eted By: CLIU				
	ule Ref 805	Date: 29/08	/2012			
Accour	nt Name Amounts owing to ot	her persons		Rev	iewed By: Date:	
Account Code	Description	Last Year Quantity	Last Year Balance	Change		
805/001 805/002	ATO St George Home Loan 013433200	(6,663.00)	6,663.00 (132,905.0			
	Total		(\$132,905.06)		(\$6,663.00)	
			· · · · ·		Verify	Date
Audit (Objectives					
-	udit oncerned with assertions of: existence	e, completenes:	s and valuation.			
SI : En	S nsure any borrowings in accordance w	<i>v</i> ith S.67.				
TA						
Co	onsider nature of asset as to its tax tre	eatment				
Audit F	Procedures					
1 If t	the section 67A and 67B borrowing p	provisions have l	been used, ensure	the	а	29/08/2012
	llowing:					
()	nere is a security (bare / custodian) tr	-			а	29/08/2012
()	nere is a loan agreement between the	e fund and the le	ender with regards	to	а	29/08/2012
	e borrowed amount.					
()	hat the property is purchased in the n		ee of the security		а	29/08/2012
	ustee (NOT the trustee of the superar					
()	ne property is shown as an asset in the				а	29/08/2012
	IOT the security (bare/ custodian) tru	st) and there is a	a corresponding			
	bility in the fund for the borrowing.	·				00/00/0040
()	I rental and expenses of the property		rust are		а	29/08/2012
	flected in the operating statement of		d / davialan tha an			20/00/2012
	hat borrowed monies have not been u				а	29/08/2012
. ,	hat the loan is on normal commercial om a related party.	ternis, particula	any when the loan	15		
	nat only the asset subject to the limite	ed recourse borr	rowing arrangeme	nt,		
· · /	used as security fro the borrowing a					
	e borrowing (i.e. no other assets of th	-	-			
	s Arising		<i></i>			
	J					

Fund name	RM RESOURCES SUPERANNUATION FUND	Pre	pared By: CLIU Date: 29/08				
Balance Date	alance Date 30/06/2012		Completed By: CLIU				
Schedule Ref		Date: 29/08/2012					
Account Name	Amounts owing to other persons	Rev	iewed By:				
			Date:				
Conclusion							
I am satisfie	d Amounts owing to other persons are fairly stated.						

Func	Iname	RM RESOURCES S	UPERANNU	ATION FUND	Pro Pro	epared By: CLIU Date: 29/08/	/2012
Bala	nce Date	30/06/2012			Com	pleted By: CLIU	
	dule Ref					Date: 29/08/	/2012
Acco	ount Name	e Income Tax Payable			Re	viewed By: Date:	
Accou Code	nt Descrip	otion	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
850/0		Tax Payable talments Paid		(7,704.00) 9,348.00		(8,990.70) 8,647.00	1,286.70 701.00
000/0		Total		\$1,644.00		(\$343.70)	101.00
							-
						Verify	Date
Aud	it Objectiv	ves					
	Audit Concerned Trust Deed	with assertions of: existence	and completene	ess. Also provision	s of the		
	SIS No specific i	issues					
	ТАХ						
	No specific	issues in relation to tax.					
Aud	it Procedı	ures					
1	Ensure mei	mber contributions have be	en treated as no	on-assessable un	less the	a	29/08/2012
	fund receive	ed a notice in accordance w	ith section 290-1	70 of the ITAA		u	
	1997.						
2	Ensure fee	rebates and income from P	ST's have been	excluded from tax	able		
	income.						
3	Ensure inco	ome from assets used to pa	ay pensions is n	ot assessable and	d an		
	actuarial ce	rtificate has been obtained	to apportion the	income where			
	assets are i	not segregated (if required)	. Ensure actuaria	al certificate is			
	received pri	or to lodgment of tax return.					
4	Ensure the	non-assessable pension in	come proportior	has been correc	tly		
	applied to ir	ncome, but not taxable cont	ributions. If the fu	und pays			
	complying p	pensions or the assets of th	e fund are segre	egated, ensure that	at		
		illocated correctly between	assessable and	non-assessable			
	component						
5		king credits from dividends					
6		T calculations are correct, in	-				
	-	al gains, indexed gains and	-	Remember that			
7	-	es must be applied before a	-				
7		CGT costbase adjustment					
0	-	and taxable income from tru					20/00/0040
8		It tax has been calculated fo	-			a	29/08/2012
	the fund has	s received a notice advising	n is non-comply	ing for taxation			

Fund name	RM RESOURCES SUPERANNUATION FUND	Prepared By: CLIU Date: 29/08/2012			
Balance Date Schedule Ref	850	Com	oleted By: CLIU Date: 29/08	/2012	
Account Name	Income Tax Payable	Rev	iewed By: Date:		
9 Confirm that	PAYG instalments and TFN credits paid by the fund during the		а	29/08/2012	
period have liability.	been correctly identified and applied against the current tax				
Matters Arisin	a				
Refer to 485					
Conclusion					
I am satisfie	d Income Tax Payable is fairly stated.				

Fund r	name RM RESOURCES S	UPERANNU	ATION FUND	Pre	epared By: CLIL Date: 29/0			
Baland	ce Date 30/06/2012			Com	pleted By: CLIU			
	lule Ref 860				Date: 29/0			
Accou	nt Name PAYG Payable			Rev	eviewed By: Date:			
Account Code	Description	This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change		
860	PAYG Payable		(2,337.00)			(2,337.00)		
	Total		(\$2,337.00)					
					Verify	Date		
	Objectives							
	Concerned with assertions of: existence	e, completeness	and valuation.					
	SIS Ensure any borrowings in accordance w	rith S.67.						
	CAX Consider nature of asset as to its tax tre	atment						
Audit	Procedures							
1 L	ist all Liabilities.				а	29/08/2012		
2 C	Obtain back-up support for each liability	/ account, or tha	t amount and		а	29/08/2012		
n	nature of accrual appears reasonable.							
3 E	Ensure there was no borrowings or deb	ots in contraventi	ons of the SIS Ac	t				
0	or Regulations.							
4 E	Ensure liability was actually outstandin	g at year end			а	29/08/2012		
Matte	rs Arising							
Concl								
L	am satisfied PAYG Payable is fairly sta	ated						

Fund	name	RM RESO	URCES S	UPERANNU	ATION FUND	Pro	epared By: CLIU Date: 29/08	
		30/06/2012	2			Com	pleted By: CLIU	
	dule Ref		oditoro				Date: 29/08	3/2012
ACCO	unt Name	Sundry Cre	eallors			Rev	viewed By: Date:	
Accour Code	nt Descrip	tion		This Year Quantity	This Year Balance	Last Year Quantity	Last Year Balance	Change
880	Sundry	Creditors			(352.00)			(352.00)
			Total		(\$352.00)			
							Verify	Date
	t Objectiv	/es						
	Audit Concerned	with assertions	of: existend	e, completeness	and valuation.			
	SIS							
		borrowings in a	iccordance w	vith S.67.				
	TAX Consider na	ture of asset as	s to its tax tre	atment				
Audi	t Procedu	ires						
1	List all Liab	ilities.					a	29/08/2012
2	Obtain bacł	-up support for	each liabilit	y account, or tha	t amount and		a	29/08/2012
		crual appears						
			wings or deb	ots in contraventi	ons of the SIS Act			
	or Regulation							
		lity was actual	y outstandin	g at year end			a	29/08/2012
Matte	ers Arisin	g						
•								
	lusion	d Sundry Credi	tors is fairly a	stated				

Fund	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: CLIU Date: 29/08/2012			
Bala	ince Date:	30/06/2012	Completed By: Date:	CLIU 29/08/	2012	
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
				Yes	No	N/A
	NOTE: Ques Opinion PLANNING	stions with an asterisk(*) are NOT required to be commented on ir	n the Compliance			
1	Is a copy of	the current engagement letter on file ?		a		
2	Are prior yea	ar, ATO returns (including income tax, member contribution statem	ients	a		
	and annual	return) and financial statements in the prior year file?				
3	Are copies of	of all Trust Deeds and amendments on file ?		a		
4	Does the Tru rules?	ust Deed incorporate the SIS Act, SIS Regulations and applicable	taxation	а		
5	Does the de	ed have a deeming clause, which deems the appropriate legislati	on into or	a		
	out of the deed to allow the SMSF to remain complying, without necessitating a deed amendment?					
6*	Is the Trust	Deed properly executed ?		a		
7*		oes the Deed state the name of the Fund ?				
8*	Does the De	Does the Deed state who the Trustees are ?				
9*	Does the De	Does the Deed state how Trustees are appointed and how they can be removed ?				
10*		Does the Deed state the powers of the Trustee ?				
11*		eed state that members can act as Trustees ?		a a		
12*	Does the De	eed state that disqualified person cannot act as Trustees?		a		
13*	Does the De	eed state that Trustees cannot accept payment for services render	ed as a	a		
	Trustee ?					
14*	Does the De	eed state what benefits can be paid to members?		a		
15*	Does the De	eed state what contributions the Fund can accept ?		a		
16*	Does the De	eed state who can be members?		a		
17A)	Does the De	eed permit members to be:		a		
	A non worki	ng spouse				
17B)	A retired per	son		a		
17C)	A Child			a		
18*	Does the De	eed state how to windup the Fund ?		a		
19	Was the Fur	nd set up during the year ? If YES, has the Trustee signed the Trus	stee		а	
	Declaration	as required by the ATO ?				
20*		ee aware of and does the Trustee understand the provisions of the				a
		E: the Trustee is bound by the deed and responsible for any contra	avention			
		set out in the deed. It is important the Trustee is aware of the				
	contents of t					
21*		nd have a Trustee (S.19(2))?		a		
22*		ust Deed state that the sole or primary purpose of the fund is the old age pensions (S.19(3))?		a		
23	Does the fur	nd have a corporate trustee? If YES, confirm who prepares Truste	е	a		
	company financial statements and ASIC returns.					
24*		ustee have a consent to act as Trustee on file for each Trustee?		a		
	(consent is r (S.118).	required for appointment to be valid and the consent must be in w	riting)			
25	Have you er	nsured that individual Trustees or directors of the corporate trustee	are	a		

Balance Date: 30/06/2012 Compliance Checklist Compliance By: CLU Date: 29/08/2012 Subject: Compliance Checklist Reviewed By: Date:	Fun	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/	2012	
Studged: Continues of classics Ves No NA a <	Bala	ance Date:	30/06/2012			2012	
not disqualified persons? (S.126K) a 26 If they did become disqualified, was the ATO immediately notified? a 27 Has the Trustee kept minutes and retained them for at least 10 years? (S.103) a 28 Has the Trustee kept a copy of its election under section 71E for 10 years? (S.104) a 29 Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 30 Has explicit or signed a declaration that he or she understands this or her duties as trustee of a SMSF, no later than 21 days after becoming such a Trustee / Director (S.104A)? a 211 Has the Trustee kept records given to members and retained them for at least 10 years? (S.105) a 22 Has the Trustee kept records given to members and return to be prepared in accountance with 3.358 and 3.35D? (S.35A) a 31 Do the accounting records comply with accounting guidelines for true and accurate accounts? a 32 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 33 Do the accounting records assist members on retirement or dependents on death of members? (S.62) a 34 Do the accounting records assist members on retirement or dependents on death of members? (S.62) a 35 Do the accounting the audit report? <td>Sub</td> <td>ject:</td> <td>Compliance Checklist</td> <td>-</td> <td></td> <td></td> <td></td>	Sub	ject:	Compliance Checklist	-			
26 If they did become disqualified, was the ATO immediately notified? a 27 Has the Trustee kept minutes and retained them for at least 10 years? (S.103) a 28 Has the Trustee kept a copy of its election under section 71E for 10 years? (S.104) a 29 Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 30 Has each Trustee / Director signed a declaration that he or she understands his or her duties as trustee of a SMSF, no later than 21 days after becoming such a Trustee / Director (S.104A)? a 31* Has the Trustee kept records given to members and retained them for at least 10 years? (S.105) a 32 Has the fund kept appropriate accounting records for at least 5 years – within Australia, to enable accounts to be prepared and a return to be prepared in accordance with S.358 and S.350? (S.35A) a 33 Do the accounting records provide an accurate record of the true financial position of the fund? a 34 Do the accounting records assist an approved auditor in reviewing the financial astatements and preparing the audit report? a 35 Do the accounting records assist members in understanding their benefit? a 36 Has we you reviewed the Trust Deed to ensure provisions comply in this regard? a 37 Have you reviewed the chracacter and purpose of the fund's investments					Yes	No	N/A
26 If they did become disqualified, was the ATO immediately notified? a 27 Has the Trustee kept minutes and retained them for at least 10 years? (S.103) a 28 Has the Trustee kept a copy of its election under section 71E for 10 years? (S.104) a 29 Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 30 Has each Trustee / Director signed a declaration that he or she understands his or her duties as trustee of a SMSF, no later than 21 days after becoming such a Trustee / Director (S.104A)? a 31* Has the Trustee kept records given to members and retained them for at least 10 years? (S.105) a 32 Has the fund kept appropriate accounting records for at least 5 years – within Australia, to enable accounts to be prepared and a return to be prepared in accordance with S.358 and S.350? (S.35A) a 33 Do the accounting records provide an accurate record of the true financial position of the fund? a 34 Do the accounting records assist an approved auditor in reviewing the financial astatements and preparing the audit report? a 35 Do the accounting records assist members in understanding their benefit? a 36 Has we you reviewed the Trust Deed to ensure provisions comply in this regard? a 37 Have you reviewed the chracacter and purpose of the fund's investments		not disqualit	ied persons? (S 126K)				
27 Has the Trustee kept minutes and retained them for at least 10 years? (S.103) a 28 Has the Trustee kept a copy of its election under section 71E for 10 years? a 28 Has the Trustee kept a copy of its election under section 71E for 10 years? a 29 Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 30 Has each Trustee (Director signed a declaration that he or she understands his or her duties as trustee of a SMSF, no later than 21 days after becoming such a Trustee / Director (S.104A)? a 311 Has the Trustee kept records given to members and retained them for at least 10 years? (S.105) a 32 Has the fund kept appropriate accounting records for at least 5 years – within Australia, to enable accounts to be prepared and a return to be prepared in accordance with S.35B and S.35D? (S.35A) a 33 Do the accounting records assist an approved auditor in reviewing the financial accurate accounts? a 34 Do the accounting records assist members in understanding their benefit? a 35 Do the accounting records assist members on retirement or dependents on death of members? (S.62) a 37 Have you reviewed the Trust Deed to ensure provisions comply in this regard? a 38 Have you reviewed the character and purpose of the Fund's investments to ensure that the investme	26	-					
28 Has the Trustee kept a copy of its election under section 71E for 10 years? a 29 Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 29 Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 20 Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 21 Has the Trustee kept records given to members and retained them for at least 10 years? (S.105) a 22 Has the fund kept appropriate accounting records for at least 5 years – within Australia, to enable accounts to be prepared and a return to be prepared in accordance with S.35B and S.35D (S.35A) a 31 Do the accounting records comply with accounting guidelines for true and accurate accounts? a 32 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 33 Do the accounting records assist an approved auditor in reviewing the financial assistements and preparing the audit report? a 34 Do the accounting records assist members in understanding their benefit? a 35 Do the accounting records assist members on retirement or dependents on death of members? (S.62) a 35 Have you reviewed the Trust Deed to ensure provisions comply in this regard? a <td></td> <td>-</td> <td></td> <td>)</td> <td></td> <td></td> <td>a</td>		-)			a
(S.103(2A))Control of the transfer of)			
29' Has the Trustee kept up to date records of changes in Trustees for 10 years? (S.104) a 30 Has each Trustee / Director signed a declaration that he or she understands his or her duties as trustee of a SMSF, no later than 21 days after becoming such a Trustee / Director (S.104A)? a 31' Has the Trustee kept records given to members and retained them for at least 10 years? (S.105) a 32 Has the fund kept appropriate accounting records for at least 5 years – within Australia, to enable accounts to be prepared and a return to be prepared in accordance with S.35B and S.35D? (S.35A) a 33 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 36 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 36 Do the accounting records assist members in understanding their benefit? a 37 Have you reviewed the Trust Deed to ensure the fund is maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62) a 38 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not running a business? a 39 Have you reviewed the character and purpose of the fund's investments to ensure that the fund us not running a business? a 41	20				a		
30 Has each Trustee / Director signed a declaration that he or she understands his or a a / Director (S.104A)? 31* Has the Trustee kept records given to members and retained them for at least 10 a years? (S.105) a 32 Has the frustee kept records given to members and retained them for at least 10 a years? (S.105) a 33 Do the accounting records to at least 5 years – within a Australia, to enable accounts to be prepared and a return to be prepared in accountance with 5.358 and 5.350? (S.36A) a 34 Do the accounting records provide an accurate record of the true financial position of the fund? a 35 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 36 Do the accounting records assist members in understanding their benefit? a 37 Have you reviewed the Trust Deed to ensure the fund is maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62) a 38 Have you reviewed the character and purpose of the fund's investments to ensure that the investment arrangements do not indicate the purpose is to provide financial assistance to another party? a 40 Have you reviewed the character an	29*		stee kept up to date records of changes in Trustees for 10 years?	(S.104)			
her duties as trustee of a SMSF, no later than 21 days after becoming such a Trustee Image: Comparison of the second							
/ Director (S.104A)? a 31* Has the Trustee kept records given to members and retained them for at least 10 years? (S.105) a 32 Has the fund kept appropriate accounting records for at least 5 years – within Australia, to enable accounts to be prepared and a return to be prepared in accordance with S.35B and S.35D? (S.35A) a 33 Do the accounting records comply with accounting guidelines for true and accurate accounts? a 34 Do the accounting records provide an accurate record of the true financial position of the fund? a 35 Do the accounting records assist members in understanding their benefit? a 37 Have you reviewed the Trust Deed to ensure the fund is maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62) a 38 Have you reviewed the Character and purpose of the Fund's investments to ensure that the investment arrangements do not indicate the purpose is to provide financial assistance to another party? a 40 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not running a business? a 41 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not running a business? a 42 Have you reviewed the SMSF rules (S.17A) a a 43* D			-				
31* Has the Trustee kept records given to members and retained them for at least 10 a 32 Has the fund kept appropriate accounting records for at least 5 years – within a 32. Has the fund kept appropriate accounts to be prepared and a return to be prepared in accordance with S.35B and S.35D? (S.35A) a 33 Do the accounting records comply with accounting guidelines for true and accurate accounts? a 34 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 35 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 36 Do the accounting records assist members in understanding their benefit? a 37 Have you reviewed the Trust Deed to ensure thread to its maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62) a 38 Have you reviewed the character and purpose of the Fund's investments to ensure that the investment arrangements do not indicate the purpose is to provide financial assistance to another party? a 40 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not running a business? a 41 Have you reviewed the SMSF rules (S.17A) a a							
years? (S.105) a 32 Has the fund kept appropriate accounting records for at least 5 years – within a Australia, to enable accounts to be prepared and a return to be prepared in accordance with S.35B and S.35D? (S.35A) a 33 Do the accounting records comply with accounting guidelines for true and accurate accounts? a 34 Do the accounting records provide an accurate record of the true financial position of the fund? a 35 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 36 Do the accounting records assist members in understanding their benefit? a 37 Have you reviewed the Trust Deed to ensure the fund is maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62) a 38 Have you reviewed the character and purpose of the Fund's investments to ensure that the investment arrangements do not indicate the purpose is to provide financial assistance to another party? a 40 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not running a business? a 41 Have you reviewed benefit payments to ensure no preserved benefits are paid before a condition of release has been met? a 42 Have you revieweed benefit payments to ensure no preserved b	31*			t 10			
32 Has the fund kept appropriate accounting records for at least 5 years - within a 32 Has the fund kept appropriate accounting records to be prepared and a return to be prepared in accountance with S.35B and S.35D? (S.35A) a 33 Do the accounting records comply with accounting guidelines for true and accurate accounts accurate record of the true financial position of the fund? a 34 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 36 Do the accounting records assist members in understanding their benefit? a 37 Have you reviewed the Trust Deed to ensure the fund is maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62) a 38 Have you reviewed the character and purpose of the Fund's investments to ensure that the investment arangements do not indicate the purpose is to provide financial assistance to another party? a 40 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not running a business? a 41 Have you reviewed benefit payments to ensure no preserved benefits are paid before a condition of release has been met? a 42 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not an employer, unless they are relate? (S.17A) a <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>							
Australia, to enable accounts to be prepared and a return to be prepared in a accordance with S.35B and S.35D? (S.35A) a 33 Do the accounting records comply with accounting guidelines for true and accurate accounts? a 34 Do the accounting records provide an accurate record of the true financial position of the fund? a 35 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 36 Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report? a 37 Have you reviewed the Trust Deed to ensure the fund is maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62) a 38 Have you reviewed the Trust Deed to ensure the fund's investments to ensure that the investment ad not indicate the purpose is to provide financial assistance to another party? a 40 Have you reviewed the character and purpose of the fund's investments to ensure that the fund is not running a business? a 41 Have you reviewed benefit payments to ensure to preserved benefits are paid before a condition of release has been met? a 42 Have you reviewed benefit payments to ensure that the fund is not an employer, unless they are related? (Exceptions to strict member/rustee rules only and the other a person who is not an em	32		-				
accordance with S.35B and S.35D? (S.35A)a33Do the accounting records comply with accounting guidelines for true and accurate accounts?a34Do the accounting records provide an accurate record of the true financial position of the fund?a35Do the accounting records assist an approved auditor in reviewing the financial statements and preparing the audit report?a36Do the accounting records assist members in understanding their benefit?a37Have you reviewed the Trust Deed to ensure the fund is maintained for the "sole purpose" of providing benefits to fund members on retirement or dependents on death of members? (S.62)a38Have you reviewed the Trust Deed to ensure provisions comply in this regard? a 							
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and there are no other directors or individuals, where all members are trustees and	45*				a		
there are no other trustees? (Exceptions to strict member/trustee rules only apply							
		there are no	other trustees? (Exceptions to strict member/trustee rules only ap	oply			

Fun	d name: RM RESOUR	CES SUPERANNUATION FUND	Prepared By: Date:		2012	
Bala	ance Date: 30/06/2012		Completed By: Date:		2012	
Sub	ject: Compliance (Checklist	Reviewed By: Date:			
				Yes	No	N/A
	if one member of the fund is d	eceased or a member is under a legal disability)			
46*		was not paid for services provided?	/		2	
47*	-	mber is an employee of another member, unless	s the 2		a	
	members are related?			a		
48*	Did the Trustee become aware	e of an event that would have a significant adver	se		а	
	effect on the financial position	of the Fund? (S.106)				
49	If YES, was the Regulator noti	fied within 3 days of the significant adverse even	t?	a		
50*	Did the fund become insolvent	i.e. the Trustee will not (or may not) be able to	make	a		
	payments to members when t	he obligation arises?				
51	Has the Trustee entered into a	contract which would prevent or hinder the Trus	stee		а	
	from properly performing the T	rustee's functions and powers? (S.52(2)(e))				
52	Has money and assets of the Trustee personally (S.52(2)(d)	Fund been kept separate to money and assets ()	of the	а		
53		, Fund been kept separate to money and assets (of the			a
	standard employer sponsor or	an associate of the standard employer sponso				
- 4 +	(S.52(2)(d))					
54*		name of the Trustee, as trustee for the Fund?	_	a		
55*	-	s, etc, held in the name of the Trustee, as trustee	e for	a		
	the Fund or held in the Fund's	-				
56*		the Trustee, and is there a declaration of trust i	n	a		
	place to state the property belo	-				
57*		the year, did the investments reflect the change?	?	a		
	INVESTMENTS					
	<u>General</u>					
1		consider the risks involved and the expected ret		a		
	-	nent objectives, the liquidity of the investments a	ind			
	cash flow requirements of the		`			
2		take into account diversification issues? (R.4.09				a
3	its liabilities? (R.4.09)	ake into account the ability of the Fund to discha	arge	a		
4*	Have you reviewed the investr	nent strategy to ensure it complies with the				a
	requirements of S.52(2)(f)?					
	Loans to Members					
1	Did the fund loan money to, or	provide financial assistance to a member or rel	ative		а	
	of a member of the fund? (S.6	5)				
2	If the fund was established be	ore 16/12/85 (private sector) / 25/5/88 (public				a
	sector) and loans were made	to members during the period, does the trust de	ed permit			
	loans to be made to members	? (S.65(2)(3))				
3	If the fund was established after 16/12/85 (private sector) / 25/5/88 (public					а
	sector) were no funds used to provide loans to members?					
4	Is there a loan agreement in p	lace for the money loaned to the member of the	fund?			а
5	Is the loan on normal commer	cial terms (i.e. is interest being charged on the	loan,			а
	is there a nominated loan peri default?	od, is there additional interest if the loan is in				

Fun	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/	2012	
Bala	ance Date:	30/06/2012	Completed By: Date:	CLIU 29/08/	2012	
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
				Yes	No	N/A
6	Have the pro	ovisions of S.109 been considered?				а
1		- nsactions completed on a commercial basis? (S.109) If NO, comp	lete	а		
2*	Have you er	nsured any non-arms length purchases or sales of assets were co	ompleted at			а
3*		e? (check valuation report where possible) necked bank statements for any non-arm's length purchases or sa				
3	assets mad					a
4*	Have you er	ntracts?			a	
5*	Have you er maintained	red into and			a	
6*	Have you ensured the lease payments plus residual value of any non-arm's length lease arrangements are at market rates?					а
7*	Have you ensured the lease payments for any non-arm's length lease arrangements have actually been made?					а
8*	-	nsured any non-arm's length loan arrangements have written cont	racts and a			а
9*						
Ŭ	loan arrangements have been entered into and maintained on commercial terms?					a
10*	-	nsured the loan payments for any non-arm's length lease arranger				а
11*	-	n made : nsured the realisation of any investments, shares issued and units				
· ·	-	any transactions with non-arm's length entities were at market va				a
12*		isured that any non-arm's length investments provide a commerci				a
13*		nsured the investment returns for any non-arm's length investment	te have			
15	actually bee		ISTIAVE			a
	Borrowings					
1	Did the Fund questions be	d carry any borrowings during the year? (S.67) If YES, complete the elow:	9	a		
2	Was the bor	rowing for the purpose of covering settlement of securities transa	ctions			a
	as listed in S	S.67(3)(a) (not exceeding 7 days and 10% of the value of the fund				
	assets). NC	TE: at the time the relevant investment decision was made, it must	st have			
	been likely t	he borrowing would not be needed (cannot deliberately use this				
	-	order to make the investment purchase).				
3	Was the bor	rowing for the purpose of benefit payments (not exceeding 90 day	rs and 10%			a
1	of the value of fund assets)? (S.67(2))					
4						a
1	exceeding 90 days and 10% of the value of fund assets)? (S.67(2A))					
5					a	
6					a	
	questions b					
7		ust Deed allow for the fund to borrow?				a
8	Has a trust	(sometimes known as a bare, custodian, security or holding trust)	been			a

Fun	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/2	2012	
Bala	ance Date:	30/06/2012	Completed By: Date:	CLIU 29/08/:	2012	
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
				Yes	No	N/A
	created for t	he asset?				
9		re trust have a different trustee to the fund (not compulsory but				
5		ed in accordance with trust law)?				a
10		aration of trust prepared when the asset was acquired?				
11		claration of trust stamped when the asset was acquired by the fund	d after			a
		s repaid (NOTE: stamping may not be required in all states)				a
12		an agreement in place between the lender and the fund? (NOTE: t	he			9
		be a related party of the fund)				a
13		the loan agreement is on normal commercial terms, particularly if	the			2
		elated party of the fund				a
14		e minutes been put into place acknowledging that the instalment v	varrant			a
	conditions have been complied with?					
15						a
	that the fund is able to acquire?					
16	Was the borrowing in relation to improving the asset?					a
17	Has the Trustee considered the Fund's investment strategy, the prudence test and the					a
	sole purpose test with regards to the asset (i.e. has the Trustee considered whether					
	the Fund can service the debt, capital gains, stamp duty, liquidity, etc)?					
18*		have borrowings at 11/6/86 (private sector funds) / 1/7/90 (public			a	
		(S.67(5) & S.67(6)). Was this borrowing repaid by 30/6/95 /				
	30/6/00?					
	Acquisition	of Assets From Members				
1	Did the fund	acquire any assets from a related party of the fund ? (NOTE: "Rel	ated		а	
	Party" inclue	des a member; a Part 8 associate of a member; a standard emplo	yer			
	sponsor or a	a Part 8 associate of a standard employer sponsor)				
2	If YES, were	e any listed securities acquired at market value as required by S.66	6 ?			a
	(NOTE: List	ed securities expanded from only "Australian" securities to include	•			
	securities o	n exempt markets and listed overseas securities from 11/8/99). D	etails			
	of the asset	should be included in the Matters Arising workpaper for section)				
3	If YES, was	any business real property acquired at market value as required b	y S.66?			a
	(NOTE: Fur	ds can invest 100% of assets in business real property from 12/5/	99.			
	Acquisition	includes in-specie contributions in addition to purchases). Details	of			
	the asset sh	ould be included in the Matters Arising section of the relevant				
	workpaper					
4	If YES, have	e the requirements of S.66(2A) been adhered to?				a
5	If YES, was	an in-house asset within meaning of S.71(1) acquired at market va	alue?			a
	(NOTE: Fur	ids can purchase an in-house asset as long as it is acquired at ma	arket			
		ne acquisition of the asset would not exceed the allowable in-hous	e asset			
		Fund (5%)) Details of the asset should be included in the Matters				
	Arising section of the relevant workpaper.					
6		stee entered into or carried out a scheme that the acquisition would	d			a
		oplication of the acquisition of assets from related parties				
	rules(S.66(3					
	In-House A	ssets				

Fund name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/	2012	
Balance Date	e: 30/06/2012	Completed By:			
Subject:	Compliance Checklist	Reviewed By: Date:			
		I	Yes	No	N/A
1 Did the fu	nd invest in or make a loan to a related party of the fund, an investme	ent		а	
	d trust or have a lease arrangement between the Trustee and a rela				
	e Fund? (NOTE: A lease will not be treated as an in-house asset, w				
	being leased is business real property. Other exemptions to in-hou				
	where an investment is in widely held trust or where the property is				
	nd and the related party as Tenants in Common). If YES complete q				
below.					
2 Is the Trus	t a widely held unit trust, i.e do unit holders have fixed entitlement				a
	e income and capital of the Trust, - not less than 20 unit holders				
	nem have fixed entitlement to 75% or more of income of the Trust or	fixed			
entitlemer	t to 75% or more of capital of the Trust ? If YES, investment is not a	n			
in-house a					
3 Where the	fund acquired the asset for less than its arm's length value, or who	le or			a
part of the	consideration paid was not money, was the cost of the asset taken	to be			
it's arm's l	ength value at the time of acquisition (S.73)?				
4 Has the T	rustee taken all reasonable steps to ensure that the in-house asset		a		
provisions	are complied with (S.84)?		a		
5* Have you	ensured the Trustee has not entered into a scheme that would resu	It in an			a
,	duction of the market value ratio of the fund's in-house assets and				
that the a	tificial reduction would avoid the application of the in-house asset				
rules (S.8					
-	5/96 to 1997/98 year of income, have you ensured the historical cos	t value			a
	y time during the period 1/7/95 to 30/6/98 did not exceed 10% (S.80				
7* Have you	ensured the market value ratio of fund's in-house assets calculated	by			a
taking the	(whole \$ value of in-house assets x 100) divided by (the whole \$ in	value			
of assets	of fund) (S.75)				
8* In the 199	8/99 and 1999/2000 year of income, have you ensured the market v	alue ratio			a
did not ex	ceed 10% at the end of the relevant year (S.81)?				
9 In 2000/20	001 and later years of Income, have you ensured the market value ra	atio did			a
not excee	d 5% at the end of the relevant year (S.82)? (If ratio does exceed 5%	then			
the Truste	e must prepare a written plan (by the end of the following year of ind	come)			
to dispose	of the excess in the next year of income and carry out the plan).				
10 Have you	ensured the fund did not acquire any in-house assets where the ma	rket value	a		
ratio exce	eds 5% or after acquisition, the market value ratio exceeds 5% (S.83	3)?			
(NOTE: F	om 11/8/99, in-house assets include assets leased to "related part	ies" and			
investmer	ts in related unit trusts. Investments in non geared unit trusts are ex	kempt			
and these	rules do not apply for arrangements in existence before 11/8/1999.				
Further, th	e following will not be considered in-house assets: (a) Investments	and			
any loans	made prior to 11/8/99, if it was not an in-house asset prior to 11/8/9	9			
(S.71A); (b) Assets subject to a lease prior to 11/8/99 will continue to be exclu	ded			
as long as	lease commenced prior to 11/8/99 is not broken (S.71B);				
11 Have you	ensured the fund did not re-invest earnings on in-house assets?		a		
12 Have you	ensured the fund did not make any additional investments into a rel	ated	a		
unit trust v	vith geared investments?				

Fun	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/	2012	
Bala	ince Date:	30/06/2012	Completed By: Date:	CLIU 29/08/	2012	
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
			2 4 101	Yes	No	N/A
13	Have you er	sured any arrangements entered into after 11/8/99 that constitute				а
	in-house as	sets have been wound back by 1/7/2001 to fall within the allowable	е			
		set limits? Definitions of Related Party (S.70B, S.70C, S.70D), prir				
	entity, suffici	ent influence (S.70E(1)), control of trust (S.70E(2)) and a group				
	(S.70E(3)) a	re found in the SIS Act)				
	Collectables	/Personal Use				
1	Does the fur	nd invest in any of the following S62A items (these are considered			а	
	collectable of	pr personal use assets):				
	a. Artworks	2				
	b. Jewellery	?				
	c. Antiques	2				
	d. Artefacts	2				
	e. Coins, m	edallions or bank notes?				
	f. Postage	stamps or first day covers?				
	g. Rare folio	os, manuscripts or books?				
	h. Memorat	ilia?				
	i. Wine or s	pirits?				
	j. Motor veł	nicles?				
	k. Recreatio	onal boats?				
	I. Members	hip of sporting or social clubs?				
2	Ensure the o	collectable or personal use asset has not been leased to a related	party			a
	of the fund (I	R.13.18AA(2)).				
3	Ensure that	the collectable or personal use asset is not stored in the private				a
	residence of	a related party (R.13.18AA(3)).				
4	Ensure a wr	itten record (i.e. Trustee minutes) are prepared and kept for at lea	st 10			a
	years, docur asset (R.13.	menting the decision on where to store the collectable or persona 18AA(4)).	luse			
5	Ensure the	collectable or personal use asset is insured, in the fund's name, v	vithin			a
	7 days of ac	quiring the asset (R.13.18AA(5)).				
6	Ensure the o	collectable or personal use asset is not used by a related party				a
	(R.13.18AA(6)).				
7	If the collect	able or personal use asset is transferred out of the fund to a relate	ed			a
	party, ensur	e that a qualified independent valuer provides the market price for	the			
	asset (R.13.	18AA(7)).				
8	Did the fund	hold the collectable or personal use asset prior to 30 June 2011?)			a
9	If yes, the fu	nd has until 1 July 2016 to transition to the new rules above? If no,				a
	the fund has	until 1 July 2011.				
	Liens/Secur	<u>ity</u>				
1	-	isured the Trustee has NOT used fund assets for the purpose of s	ecurity	а		
		as described in R.13.15) (R.13.14)?				
2	If the Truste	e has provided a charge over the assets of the fund, is this in				а
	accordance with the limited circumstances described in R13.15?					
	<u>Risk Manag</u>	ement Statements				
1	Has the Trus	stee of the fund directly undertaken a derivatives transaction and in	ı		а	

Balance Date: 30/06/2012 Completed By: CLU Date: 29/08/2012 Subject: Compliance Checklist Reviewed By: Date: Date: 29/08/2012 Subject: Compliance Checklist Reviewed By: Date: Date: Date: doing so, provided a charge over the assets of the fund as required by the approved exchange that is trading in derivatives on the Trustee's behalf (R:13.16A)? (NOTE: A charge over the assets means that assets have been set aside to cover any losses incurred on derivatives transaction (e.g. monies held with a broker, who has the freedom to draw on those funds in the event that the derivatives transactions entered into by the broker incur losses.) a 30(A) Policies for use of derivatives that incube an analysis of the firsk associated with the use of derivatives that incube an analysis of the firsk associated with the use of derivatives that incube an analysis of the firsk associated a 31(D) Compliance process to ensure that the controls are effective (for example, reporting procedures, internal and external audits and staff management procedures); and a a 31(D) The investment to which costs of the fund exceed the costs charged to member's account; and a a 31(D) The investment strategy of the rune analysis of the envertives account; and a a a 31(D) The investment streanal audits and staff ma	Fund	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/	2012	
Studgett. Compliance Critectist Date: doing so, provided a charge over the assets of the fund as required by the approved exchange that is trading in derivatives on the Trustee's behalf (R.13.15A)? (NOTE: A charge over the assets means that assets have been set aside to cover any losses incurred on derivatives transaction (e.g., monies held with a broker, who has the freedom to draw on those funds in the event that the derivatives transactions entered into by the broker incur losses). If YES answer questions below: a 21 Has the fund prepared a Derivatives Risk Management Statement (DRS)? a 30 Does the Derivatives Risk Management Statement (DRS)? a 31(2) Policies for use of derivatives within the investment strategy of the fund; and control controls on the use of derivatives that take in consideration the experities of staff; and 30(C) a 31(D) The investment on which the charge relates in accordance with the derivatives risk statement. a Baserosa 1 Does the Fund maintain reserves? a 1 If yes, has the trustee credited (or debided) the investment return to the reserve account; taken into consideration: a. The return on investments; and b. The extent to which costs of the fund asced the costs charged to member's account; and c. The level of the reserves (R.5.03(1)). a 3 Are the investment sturus being allocated to members in a manner that is fair and reasonable (R5.03(2))? a <td< td=""><td>Bala</td><td>ance Date:</td><td>30/06/2012</td><td></td><td></td><td>2012</td><td></td></td<>	Bala	ance Date:	30/06/2012			2012	
View No NA doing so, provided a charge over the assets of the fund as required by the approved exchange that is trading in derivatives on the Trustee's behalf (R.13.15A)? (NOTE: A charge over the asset means that assets have been set as table to over any losses incurred on derivatives transaction (e.g. monies held with a broker, who has the freedom to draw on those funds in the event that the derivatives transactions entered into by the broker incur losses.) a 2 Has the fund prepared a Derivatives Risk Management Statement (DRS)? a	Sub	ject:	Compliance Checklist				
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incurred on derivatives transaction (e.g. monies held with a broker, who has the freedom to draw on those funds in the event that the derivatives transactions entered into by the broker incur losses.) If YES answer questions below: 2 Has the fund prepared a Derivatives Risk Management Statement (DRS)? 3 Does the Derivatives Risk Management Statement Statement (DRS)? 3 Does the Derivatives Risk Management Statement set out the following: 3 (A) Policies for use of derivatives within the investment strategy of the fund; and 3 (B) Restrictions and controls on the use of derivatives that take in consideration the expertise of staff; and 3 (C) Compliance process to ensure that the controls are effective (for example, reporting procedures, internal and external audits and staff management procedures); and 3 (D) The investment to which the charge relates in accordance with the derivatives risk statement. <u>Reserves</u> 1 Does the Fund maintain reserves? 2 If yes, has the trustee credited (or debited) the investment return to the reserve account, take into consideration: a. The return on investments: and b. The extent to which costs of the fund exceed the costs charged to member's account; and c. The level of the reserves (R.5.03(1)). 3 Are the investment returns being allocated to members in a manner that is fair and reasonable (R5.03(2))? DisclussURE AND REPORTING TO MEMBERS 11 Have you ensured there were no significant events during the year, provide details in the Matters Arising section of the relevant workpaper including the date of occurrence and the date the members were notified) 2 If there were any significant events during the year, the date of occurrence and the date the members statement by the due date of ledgment of the Fund's tax return? 4* Do the member statements include all information which the trustee reasonably believes that a member would reasonably need for the purpose of understanding their benefit entiltements? 5 Were members who left the fund during the year given an		-					
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3(B) Restrictions and controls on the use of derivatives that take in consideration the expertise of staff; and a 3(C) Compliance process to ensure that the controls are effective (for example, reporting procedures), internal and external audits and staff management procedures); and a 3(D) The investment to which the charge relates in accordance with the derivatives risk statement. a Reserves 1 Does the Fund maintain reserves? a 2 If yes, has the trustee credited (or debited) the investment return to the reserve account, taken into consideration:	3(7)		-				а
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entitlements?		that a member would reasonably need for the purpose of understanding their benefit					
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Fun	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/	2012	
Bala	ance Date:	30/06/2012	Completed By: Date:	CLIU 29/08/	2012	
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
				Yes	No	N/A
	PAYMENT C	OF BENEFITS				
1	Have prese	rved and restricted non preserved components only been paid in a	cash	a		
	(R.6.17, R.6	5.18, R.6.19) on retirement (between 55 and 60 and gainful employ	ment			
	arrangemer	t has come to an end and there is no intention to become gainful	у			
	employed o	n a part time or full time basis) (Reg Sch 1, R.6.01(7))?				
2	Have prese	rved and restricted non preserved components only been paid in o	cash			a
	(R.6.17, R.6	5.18, R.6.19) on retirement (between 60 and 65 and gainful employ	ment			
	-	t has come to an end and either: the member attained the age on				
	· ·	of the employment OR there is no intention to become gainfully em	ployed			
	-	ne or full time basis) (Reg Sch 1, R.6.01(7))?				
3	-	rved and restricted non preserved components only been paid in c	cash			a
	-	.18, R.6.19) on death (Reg Sch 1, R.6.17A)?				
4	-	rved and restricted non preserved components only been paid in c	asn			a
5	-	5.18, R.6.19) on permanent incapacity (Reg Sch 1, R.6.01(2))? rved and restricted non preserved components only been paid in c	ach (
5	-	5.18, R.6.19) on permanent departure from Australia (Reg Sch 1)?	2051			a
6		rved and restricted non preserved components only been paid in c	ash			_
0	-	5.18, R.6.19) in the case of severe financial hardship (as determine				a
		ing regard to period receiving welfare from the government, and al	-			
		ing expenses) and the amount has not exceeded \$10,000 in any 12	-			
		Sch 1, R.6.01(5))?				
7		rved and restricted non preserved components only been paid in c	cash			a
	(R.6.17, R.6	5.18, R.6.19) on a member attaining age 65 (Reg Sch 1, R.6.01(7))	?			
8	Have prese	rved and restricted non preserved components only been paid in c	cash			a
	(R.6.17, R.6	6.18, R.6.19) on termination of employment and preserved benefit	is less			
	than \$200 (Reg Sch 1)?				
9	Have prese	rved and restricted non preserved components only been paid in c	cash			a
	(R.6.17, R.6	5.18, R.6.19) on temporary Incapacity (income stream whilst sick) (Reg			
	Sch 1, R.6.0)1(2))?				
10	Have prese	rved and restricted non preserved components only been paid in o	cash			a
		.18, R.6.19) other than as approved by the ATO in writing i.e.				
	-	nate grounds (Reg Sch 1, R.6.01(2))?				
11		enefits cashed in pursuant to Reg Sch 1, R.6.01(7) been either paid		a		
		p sums or pensions or annuity purchases (R.6.18(3), R.6.19(3))?				
12		as paid any other benefits during the year, were these paid from				a
10		non preserved components (R.6.20)?	f the fund			
13	has died?	mpulsory cashing provisions been adhered to where a member of				a
14						
	or annuities (R.6.21(2))?					a
15		its only cashed in favour of the member or the member's personal	legal			a
		ive unless the member died (in which case the fund may pay a be	-			
	-	dependant or another individual where no personal legal represent				

Fun	d name:	RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	CLIU 29/08/	2012	
Bala	ance Date:	30/06/2012	Completed By: Date:	CLIU 29/08/	2012	
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
				Yes	No	N/A
	or dependa	nt could be found by the trustee (R.6.22)?				
16		shing restriction applies (i.e. is not NIL), were unrestricted non				
		components cashed first, restricted non preserved components ca	shed second	a		
		ved components cashed third (R.6.22A)?				
17		ber's benefit only rolled over or transferred from the fund where th	e	a		
		nsented to the rollover (R.6.28) or the trustee believes the fund to v				
	the benefit v	will be rolled over, had received consent to the rollover from the				
	member (R	.6.28) or in the case of transfers only, the transfer is to a successo	r			
	fund (R.6.29	9)?				
18	Has the Tru	stee complied with the requirement not to recognise, encourage o	r	a		
	sanction an	y assignment of, or charge over, a member's benefit (R. 13.12, R.	13.13)?			
19*	Are employer contributions, roll-overs and transferred benefits treated as preserved					
	benefits unl	ess the trustee has proof that they should not be treated this way				
	(R.6.15)?					
	Pensions					
1	Ensure the	trust deed makes provision for the payment of the pension.		a		
2	If this is the	first year of the pension, ensure appropriate minutes are made				a
	available co	onfirming the member has requested the pension to be paid and the	ie			
	Trustee(s) h	nave acknowledged and agreed to the pension being paid.				
3	Ensure that	an actuarial certificate has been provided prior to the lodgment of	the			a
	tax return (w	where applicable).				
4	Ensure the	member receiving the pension has been advised of the minimum	and maximum			a
	pension am	ounts to be withdrawn.				
5	Agree pens	ion paid to the PAYG Payment Summary issued (where applicable) and trace			a
	pension am	ounts to bank statement.				
6	Ensure that	pension payments are made at least annually (R.1.06(9A)).				a
7	-	on is an account based pension, is the pension amount at least the	9			a
		culated as per clause 1 of Schedule 7?				
8	-	on is not an account based pension (i.e. lifetime complying pensio				a
	-	pension), ensure that there is no residual capital value, commutation				
		hat the withdrawal benefit is not greater than 100% of the purchase	-			
		ion, and that the amount is calculated in accordance with clause 2	of			
	Schedule 7					
9A)	-	on is not an account based pension and does not meet the conditi	ons			a
	-	point 8 above, ensure that each of the following apply:				
		n is payable throughout the life of the beneficiary (primary and y) or for a fixed term of years that is no greater than the pensioner's				
		pension start date and age 100.	2			
9B)						
	ends.					a
9C) The total of the payments from the pension in the first year is at least the amount						2
,	calculated in accordance with clause 2 of Schedule 7.					a
9D)						a
Í		s year unless the variation is as a result of an indexation arrangem				
		·				

Fund name:		RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:		ELIU 9/08/2012			
Bala	ance Date:	30/06/2012	Completed By: Date:	CLIU 29/08/				
Sub	ject:	Compliance Checklist	Reviewed By: Date:					
			I	Yes	No	N/A		
	or the transf	er of the pension to another person.						
9E)		on is commuted, the commutation cannot exceed the benefit that w	vas			a		
	-	nediately before the commutation.				a		
10						a		
		died).						
11	-	the capital value of the pension is not being used as security for a				a		
	borrowing.							
	PRESERVA	TION						
1	Are amount	s disclosed as preserved equal to amount shown as preserved at	30 June	a				
	1999 plus a	Il contributions thereafter (R.6.03)?						
2	Are amount	s disclosed as restricted non-preserved and unrestricted non-pres	served the	a				
	same as wh	en calculated at 30 June 1999 (do not increase for interest credite	ed to					
	these benef	its) i.e. all earnings after 1/7/99 are to be preserved (R.6.08, R.6.1	0)?					
3	Where nega	ative interest applied to members accounts, have the negative ear	nings been	a				
	applied first	against the members preserved components, second against the	e members					
	restricted non-preserved components and third against the members unrestricted		cted					
	non-preserv	red components (R.6.16A)?						
4	Where a rollover was credited to the member's account were the preserved, restricted non-preserved and unrestricted non-preserved components of the roll over maintained		estricted	a				
			aintained					
	in the fund (R.6.06, R.6.08, R.6.09)?						
	CONTRIBUT	TIONS						
1	Have all cor	ntributions been accepted by the fund in respect of members unde	r age 65	a				
	(no work tes	st required) (R.7.04(1), R.7.05(1))?						
2	Have contrib	outions only been accepted in respect of members who have reac	hed age 65,			a		
	but not the a	age 75 where: (a) the contributions are mandated employer contrib	outions;					
	OR (b) the r	nember is employed for at least 40 hours in a 30 days consecutive	e period					
	during the y	ear.(R.7.04(1B), R.7.05(1B))?						
3	Have contrib	putions only been accepted in respect of members who have reac	hed age 75,			a		
	where the c	ontributions are under an award and are mandatory contributions?	?					
	(R.7.04(1C)	, R.7.05 (1C))?						
4	Have contrib	outions been accepted after a period where one of the above appli	ed, only	a				
	where the T	rustee is satisfied that the contributions could have been made in						
	respect of th	nat prior period (R. 7.04(2), R.7.05(2))? (NOTE: R.7.04 applies to						
	regulated su	uperannuation funds generally and R.7.05 applies to defined bene	efit					
	funds)							
5*		er contributions deducted from payroll been remitted within 28 day	ys of the	a				
	following mo							
6		ontribution limits for concessional and non-concessional contributi	ons	a				
-	been adhered to?							
7	If the contribution limits have been exceeded and the Trustee chooses to have the					a		
		e excess contributions tax, has the Trustee applied to the Commis	SIOLIGI					
	-	ial condition of release to have money released to pay the tax?	adad tha					
8		er has utilised the averaging provisions, has the member not exce				a		
1	non-conces	sional contributions for the three year period?						

Fund name: RM RESOURCES SUPERANNUATION FUND		Prepared By: Date:	CLIU 29/08/2012			
Bala	ance Date:	30/06/2012	Completed By: Date:	CLIU 29/08/	2012	
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
				Yes	No	N/A
9	Is the memb	per over 65 years of age? Ensure member has not used 3 year ave	eraging for			а
		ENEFITS TO BE MAINTAINED				
1	1 Have minimum benefits been maintained for Accumulation Fund members (the sum of			а		
	member fina	anced benefits plus member's mandated employer financed bene				
_	R.5.08)?	un han afite have registerized for Defined Departit Fund marshare.				
2		um benefits been maintained for Defined Benefit Fund members				a
		ber financed benefits plus member's mandated employer finance				
3		nefits as per benefit certificate under SGC regulations) (R.5.04, R. er contributions, roll-overs and transferred benefits treated as min	-			
5	benefits unle	ess the trustee has proof that they should not be treated this way?		a		
	ACCOUNTS					
1		nat is a reporting entity, have the accounts been prepared in AAS2	5			a
	format inclue (S.35B)?	ding a statement of financial position and an operating statement				
2	For a fund the	nat is a non reporting entity, have the accounts been prepared that		a		
	include a sta	atement of financial position and an operating statement (S.35B)?				
3*	Has the Tru	stee made arrangements for accounts to be audited, by appointing	g an	a		
	approved au	iditor each year (S.35C)?				
4	Has the Trus	stee provided the auditor any document requested by the auditor r	elevant			a
	to preparing	the audit report within 14 days of any such request (S.35C(2))?				
5*	Has the aud	itor given an audit opinion at least one day prior to the due date fo	r	а		
	lodgment of	the income tax and regulatory return of the fund (R.8.03)?				
	LODGMENT	OF ATO/TAX RETURN				
1*	Has the Trus	stee lodged or caused to be lodged with the ATO within the prescr	ibed	a		
	period a retu the form (S.3	urn in the approved format including all such information required I 35D)?	ру			
2*	-	d's supervisory levy and tax liability been paid?		a		
3*		es kept records in relation to income received by the fund?		a		
4*		es kept records in relation to deductions claimed for administrativ	e and	a		
	operating ex					
5*	Have Truste	es kept records in relation to sales/purchases of assets for Capita	al	a		
	Gains Tax p	urposes?				
6*	Have Truste	es kept records of the tax file numbers of members?		a		
7*	Have Truste	es kept records in relation to deductions claimed for provision of c	leath			a
	and disabilit	y benefits of members?				
	AUDITOR RI	ESPONSIBILITIES				
1	I If you, as auditor of the fund, have formed an opinion that it is likely that a					а
	breach of the SIS Act may have occurred, may be occurring or may occur, have you					
1		Trustee of the breach in writing (S.129)?				
2	-	ditor of the fund, believe the financial position of the fund is				а
1	unsatisfactory, have you notified the Trustee in writing (S.130)?					
-		ditor of the fund, notified the Trustee in writing of any matters				а
	relating to the fund, did the notice set out the problem, what the Trustee is					

Fund name: RM RESOURCES SUPERANNUATION FUND Pre		Prepared By: Date:	: CLIU : 29/08/2012			
Balance Date: 30/06/2012 Completed By: Date:		CLIU 29/08/:	2012			
Sub	ject:	Compliance Checklist	Reviewed By: Date:			
				Yes	No	N/A
	required to a	do and the time frame in which a reply from the Trustee is required	1?			
4		ditor of the fund, required the Trustee to respond to a notice issue				а
	-	the fund, has the Trustee provided a reply in writing in the				
		riod setting out the action the Trustee has taken or intends to take	to			
	rectify the matter?					
5	lf you, as au	ditor of the fund, have not received a reply from the Trustee by the				a
	date specifie	ed, or the reply received is not satisfactory, have you reported the				
	matter to AT	O (S.129(3)(C), S.130(2))?				
6	Have you, a	s auditor of the fund, formed the opinion that a contravention of the	SIS		а	
	Act or Regu	lations which could affect the members balance, may have occurre	ed, may be			
	occurring or	may occur?				
7	Are you, as	auditor of the fund, of the opinion that the financial position of the			а	
	Fund may b	e or may be about to become unsatisfactory?			a	
8	If YES to Qu	lestions 6 or 7, have you reported those contraventions to the ATO	using			a
	the Auditor/A	Actuary contravention report? (NOTE: As auditor, you MUST report	these			
	contraventio	ins)				
9	If the fund h	as contravened S.17A (SMSF Definition), S35C(2) (Providing Docu	iments to			a
	the Auditor),	S.52(2)(d) (Separation of Assets), S.62 (Sole Purpose test), S.65				
	-	embers), S.66 (acquisition of assets), S.67 (borrowed), S.82 (in-ho	ouse			
		rket value ratio), S.83 (in-house assets - new investments), S.84				
		ssets - enforcement), S.85 (in-house assets - avoidance scheme)	, S.103			
	-	d records), S.104A (Trustee Declaration) S.109 (investments mair				
	-	gth basis), S.126K (disqualified persons not to be trustees), R1.0				
	(Payment of	pension annually), R4.09 (Investment strategy), R5.03 (Reserves), R5.08			
		enefits), R6.17 (Restriction on payments of benefits), R7.04 (Acce				
	-	ons), R13.14 (Charge over assets of fund) or R13.18AA (Collectab	-			
	personal us	e assets), have you used your professional judgement to determin	ne whether			
	an Auditor C	Contravention Report will be required (using the tests outlined in th	e			
	instructions	"Completing the Auditor/Actuary Contravention Report" as provide	d by			
	the ATO?					
	AUDITOR IN	DEPENDENCE				
1	Does the fire	m prepare the financial statements of the fund?			а	
2	Are the Trus	tees related to the fund Auditor?			а	
3	Is the Truste	ee a significant client to the firm?			а	
4	Does the firr	n provide investment advice to the Trustee?			а	
5	Is there any	evidence that the Trustee has significant influence on the auditor	of		а	
	the firm?					
	MATTERS A	RISING				
	CONCLUSIC	DN .				

Fund name:		RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	v: CLIU e: 29/08/2012			
Balance Date:		30/06/2012	Completed By: Date:	-			
Subject:		Fraud Checklist	Reviewed By: Date:				
	-		Dale.	Yes	No	N/A	
	FRAUD CON	ROL REVIEW CHECKLIST					
	Style of trusteeship						
1	Are these los	ses arising from inappropriate style of trusteeship (i.e. minutes are	9				
	not signed by	both trustees, no procedure in place to ensure trust deed and rule	es				
	are followed)	?					
	Trustee infor	mation					
2	Are there loss	ses arising from inaccurate / untimely / inadequate trustee					
	information?						
	General segr	egation of duties					
3	Are those los	ses from fraud arising because of lack of segregation of duties?					
	Access to re	cords					
4	Are there los	ses arising from unauthorised access to records?					
	Investments						
5	Are there los	ses arising from inadequate management information?					
6	Are there uni	usual/large losses arising from investment decisions?					
		5 5					
7	Are there los	ses arising from failure to exercise considerable care when choosi	ng				
	investment m	hanagers?					
8	Are there los	ses arising from misappropriation of investments and other schem	e				
	assets?						
9	Are two signa	atories required to operate bank statements?					
10	If no, is there	procedures in place to ensure that neither trustee withdraws mone	ey				
	individually w	ithout the other trustee being aware?					
11	Have trustees	s ensured that all acquisitions and disposals are appropriately					
10	If no, is there individually w	procedures in place to ensure that neither trustee withdraws mone ithout the other trustee being aware?	зу				

Fund name: F		RM RESOURCES SUPERANNUATION FUND	Prepared By: Date:	y: CLIU e: 29/08/2012			
Ba	lance Date:	30/06/2012	Completed By: Date:				
Su	bject:	Fraud Checklist	Reviewed By: Date:				
	-		Date.	Yes	No	N/A	
	authorized?						
12	Have trustees	s ensured that all investments are in accordance with the investme	ent				
	strategy?						
13	Have you, as	auditor, checked that all assets are held in the funds name (or that	at				
	there is a declaration of trust in place)?						
14	Are investme	nt documents (i.e. annual statements, buy and sell contracts, tax					
	statements, e	tc) from a reliable source (i.e. are statements on letterhead, have	the				
	statements co	ome directly from the investment managers, brokers, etc)?					
	Investment in	ncome					
15	Are there loss	ses arising from misappropriation of receipts (i.e. records not kept	or				
	not monitored	l)?					
16	Are dividends	, distributions, rental receipts, proceeds from sale of assets and a	inv				
		banked immediately?	in y				
	Contribution						
17		ses arising from misappropriation of, failure to collect, or delay in					
		contributions due (i.e. membership records not up to date,					
		not done, or there are no bank receipts)?					
18	Are there any	contributions received for imaginary members?					
19		ons banked immediately?					
	Lost cash ree						
20	Are there any	lost cash from receipts?					
21	Have bank re	conciliations been altered?					
-'							
22	Are there any	cash receipts diverted to external accounts?					
23	Are bank stat	ements from a reliable source (i.e. are statements on letterhead, h	ave				

Fund name:		RM RESOURCES SUPERANNUATION FUND	Prepared By: CLIU Date: 29/08/2012			
Ba	ance Date:	30/06/2012	Completed By: Date:			
Subject: Fraud Checklist		Fraud Checklist	Reviewed By:			
			Date:	Yes	No	N/A
	the statement	s come directly from the bank, have you received direct confirmati	ons,			
	etc)?					
	Cash paymer	nts				
Are there any lost cash from payments (i.e. no authorisation or no evidence)?						
	Benefits payable					
25	Are there any	losses from overpayment of, or fraudulent payment of, benefits (i.e	e.			
	calculation no	t checked, no authorisation, or no evidence kept)?				
26	Are there any	benefit payments to imaginary members?				
27	Has there bee	en an illegal release of money before a condition of release has b	een			
	satisfied?					
	Transfers in a	and out				
28	Are there loss	ses arising from not properly dealing with transfers in and out (i.e.				
	no proper rec	ords or reconciliations)?				
	Member reco	ords				
29	Are there loss	ses arising from poor maintenance of member records (i.e. regula	r			
	reconciliation	of members balance with the funds net assets and unexplained				
	differences in	vestigated)?				
	Fund solvenc	у				
30	Is the fund so	Ivency position being monitored?				
	Delegation to	service providers				
31	Are there agre	eements in place for delegation of service to service providers whi	ch			
	specifies task	s to be performed, report to be provided and monitoring done?				
32	Have you issu	ied the trustees of the fund an engagement letter for the audit of th	ie			
	fund?					
33	Have the trus	tees signed a representation letter, confirming they have provided	all			
	relevant docu	mentation do that the audit could be completed, and which support	rt all			
	transactions with in the fund?					
	Legislative co	ompliance				
34	Is the fund's o	compliance being monitored regularly?				

Fund name: RM RESOURCES SUPERANNUATION FUND		Prepared By: CLIU Date: 29/08/2012				
Bal	Balance Date: 30/06/2012		Completed By: Date:			
Subject:		Fraud Checklist	Reviewed By: Date:			
				Yes	No	N/A
35	If not, are the	e procedures to report non-compliance?				
	Member com	munications				
36	Are the memb	pers satisfied that the members statements / reports are being pro	oduced			
	and issued on an timely basis?					
	Member com	plaints				
37	Are there proc	cedures in place for member complaints to be reported to the trust	tees			
	and resolved	in a timely manner?				