

**MEMORANDUM OF RESOLUTIONS OF
STEPHEN OLSSON & RHONDA THORNE
ATF DAY BY DAY SUPERANNUATION FUND**

FINANCIAL STATEMENTS OF
SUPERANNUATION FUND:

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

The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2015 and it was resolved that such statements be and are hereby adopted as tabled.

INVESTMENT STRATEGY:

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

INSURANCE COVER:

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

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2015.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2015.

AUDITORS

It was resolved that

Tony Boys

of

Box 3376
Rundle Mall SA 5000

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

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

CLOSURE:

Signed as a true record –

.....
Stephen Olsson & Rhonda Thorne

24/05/2016

DAY BY DAY SUPERANNUATION FUND
SCHEDULE OF PURCHASES AND SALES OF FUND ASSETS
FOR THE REPORTING PERIOD ENDED 30 JUNE 2015

Details	No of Units
Purchases of Fund Assets	
<u>Shares in Listed Companies (Australian)</u>	
Commonwealth Bank.	419
Westpac Banking Corp	123
National Aust. Bank	33
G.U.D. Holdings	250
Waterco Limited	81
Clime Capital Ltd	474
Suncorp-Metway Limited.	57
 Sales of Fund Assets	
<u>Shares in Listed Companies (Australian)</u>	
National Aust. Bank	925

Member's Statement
DAY BY DAY SUPERANNUATION FUND

MR STEPHEN OLSSON
PO BOX 1219
LITTLEHAMPTON SA 5250

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	21 November 1969	Total Benefits	\$241,684
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$241,684
Service Period Start Date	16 November 2001	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$6,125
Current Salary		- Taxable Component	\$235,559
Vested Amount	\$241,684		
Insured Death Benefit			
Total Death Benefit	\$241,684		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014	225,797			225,797
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions	7,313			7,313
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	11,463			11,463
Transfers in and transfers from reserves				
	18,777			18,777
	244,574			244,574
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	1,097			1,097
Income Tax	1,793			1,793
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	2,890			2,890
Member's Account Balance at 30/06/2015	241,684			241,684

Reference: DAYBYDAY / 501

Availability of Other Fund Information

Other information about the Fund is available at your request from the Trustee. If you would like any further information, please contact the Trustee.

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Stephen Olsson & Rhonda Thorne
Trustee

Statement Date: 24 May 2016

Member's Statement
DAY BY DAY SUPERANNUATION FUND

MS RHONDA THORNE
PO BOX 1219
LITTLEHAMPTON SA 5250

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	9 September 1972	Total Benefits	\$69,566
Tax File Number	Provided	Comprising:	
Date Joined Fund	2 October 2001	- Preserved	\$69,566
Service Period Start Date	16 November 2001	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	\$25
Current Salary		- Taxable Component	\$69,541
Vested Amount	\$69,566		
Insured Death Benefit			
Total Death Benefit	\$69,566		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014	66,748			66,748
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	3,341			3,341
Transfers in and transfers from reserves				
	3,341			3,341
	70,089			70,089
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax				
Income Tax	522			522
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	522			522
Member's Account Balance at 30/06/2015	69,567			69,567

Reference: DAYBYDAY / 502

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Signed by all the trustees of the fund

Stephen Olsson & Rhonda Thorne
Trustee

Statement Date: 24 May 2016