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Financial statements and reports for the year ended  
30 June 2019

Rickard SF

Rickard SF

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Rickard SF

# Statement of Financial Position

As at 30 June 2019

	Note	2019	2018
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Managed Investments (Australian)	2	4,047,454.50	3,825,219.37
Shares in Listed Companies (Australian)	3	17,253.26	23,383.86
Shares in Unlisted Private Companies (Australian)	4	73,421.18	60,105.50
<b>Total Investments</b>		<u>4,138,128.94</u>	<u>3,908,708.73</u>
<b>Other Assets</b>			
Dividend Reinvestment - Residual Account		3.00	3.00
Distributions Receivable		156,874.73	209,669.28
Macquarie - Cash Management Account		1,120,978.87	1,028,077.84
Bell Potter Cash Account - 141164		0.21	0.21
GST Refundable		0.00	558.91
Income Tax Refundable		8,180.41	10,614.96
<b>Total Other Assets</b>		<u>1,286,037.22</u>	<u>1,248,924.20</u>
<b>Total Assets</b>		<u>5,424,166.16</u>	<u>5,157,632.93</u>
<b>Net assets available to pay benefits</b>		<u>5,424,166.16</u>	<u>5,157,632.93</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	6, 7		
Rickard, Ross - Pension (Account Based Pension)		1,741,885.84	1,694,906.38
Rickard, Ross - Accumulation		3,682,280.32	3,462,726.55
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>5,424,166.16</u>	<u>5,157,632.93</u>

The accompanying notes form part of these financial statements.

Rickard SF

# Operating Statement

For the year ended 30 June 2019

	Note	2019	2018
		\$	\$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	10	230,890.90	277,718.50
Dividends Received	9	1,031.24	834.01
Interest Received		13,737.03	13,818.37
<b>Investment Gains</b>			
Changes in Market Values	11	83,228.56	163,411.25
<b>Total Income</b>		<u>328,887.73</u>	<u>455,782.13</u>
<b>Expenses</b>			
Administration Costs		0.91	0.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		275.00	0.00
Investment Expenses		0.00	5,985.11
<b>Member Payments</b>			
Pensions Paid		70,000.00	64,000.00
<b>Total Expenses</b>		<u>70,534.91</u>	<u>70,244.11</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>258,352.82</u>	<u>385,538.02</u>
Income Tax Expense	12	(8,180.41)	(10,614.96)
<b>Benefits accrued as a result of operations</b>		<u>266,533.23</u>	<u>396,152.98</u>

The accompanying notes form part of these financial statements.

# Notes to the Financial Statements

For the year ended 30 June 2019

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## Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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

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

### a. Measurement of Investments

The fund initially recognises:

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

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

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

Market values have been determined as follows:

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

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

### b. Cash and Cash Equivalents

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

### c. Revenue

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

#### Interest revenue

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

# Notes to the Financial Statements

For the year ended 30 June 2019

## Dividend revenue

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

## Rental revenue

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

## Distribution revenue

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

## Remeasurement changes in market values

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

## d. Liability for Accrued Benefits

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

## e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

## f. Critical Accounting Estimates and Judgements

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

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

## Note 2: Managed Investments (Australian)

	2019 \$	2018 \$
APN Asian REIT Fund	161,982.56	133,135.18
BlackRock Conc Ind Lg Sh Fd - Z Uni	320,844.69	0.00
Hyperion Small Growth Companies Fund	102,447.78	105,734.46
Bentham Ws Global Income Fund	145,264.03	149,778.43
Pimco Aust Bond Fund - Wholesale	115,909.18	109,212.11
Pimco Global Bond Fund - Wholesale	112,161.63	107,202.71

# Notes to the Financial Statements

For the year ended 30 June 2019

The Montgomery Fund	199,005.49	202,889.08
Fidelity Aust Equities Fund	287,438.80	273,006.10
Fidelity India Fd	234,368.97	0.00
Maccacorp Limited - Macgrove Macadamia Project 2007	1.00	1.00
CFS Wholesale Global Resources	112,306.39	118,359.84
UBS Clarion Global Property Secs Fund	163,957.94	149,393.81
Novaport Wsale Smaller Companies Fund	231,884.30	236,722.57
Greencape Wholesale High Conviction Fund	249,755.29	253,552.09
Investors Mutual Australian Share Fund	238,389.58	237,174.67
Janus Henderson Aus Fix Int Instit	152,448.03	147,647.70
Lazard Global Small Cap Fund	111,558.36	116,321.92
IFP Global Franchise	149,033.72	147,487.91
Arrowstreet Global Equity Fund	97,716.81	93,439.22
Magellan Global Fund	127,014.41	105,482.20
Platinum - European Fund	102,880.94	108,067.52
Platinum - International Fund	72,628.24	77,942.88
Platinum - Japan Fund	145,866.79	157,217.02
Platinum - Asia Fund	91,197.42	95,637.79
PM CAPITAL Global Companies	113,977.05	113,404.87
Pendal Wsale Smaller Companies Fund	207,415.10	216,802.89
Schroder Wholesale Aust Equity Fund	0.00	63,784.47
Plato Australian Shares Income Fund	0.00	305,820.93
	4,047,454.50	3,825,219.37
<b>Note 3: Shares in Listed Companies (Australian)</b>		
	<b>2019</b>	<b>2018</b>
	<b>\$</b>	<b>\$</b>
Navigator Global Investments Limited	17,253.26	23,383.86
	17,253.26	23,383.86
<b>Note 4: Shares in Unlisted Private Companies (Australian)</b>		
	<b>2019</b>	<b>2018</b>
	<b>\$</b>	<b>\$</b>
Tanunda Hill Vineyard Shares	73,421.18	60,105.50

# Notes to the Financial Statements

For the year ended 30 June 2019

73,421.18

60,105.50

## Note 6: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	5,157,632.93	4,761,479.95
Benefits accrued as a result of operations	266,533.23	396,152.98
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	5,424,166.16	5,157,632.93

## Note 7: Vested Benefits

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

	2019 \$	2018 \$
Vested Benefits	5,424,166.16	5,157,632.93

## Note 8: Guaranteed Benefits

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

## Note 9: Dividends

	2019 \$	2018 \$
Navigator Global Investments Limited	1,031.24	834.01
	1,031.24	834.01



# Notes to the Financial Statements

For the year ended 30 June 2019

## Note 10: Trust Distributions

	2019 \$	2018 \$
Platinum - European Fund	6,876.66	8,148.63
Bentham Ws Global Income Fund	5,919.53	7,280.93
Plato Australian Shares Income Fund	20,255.87	18,271.15
Novaport Wsale Smaller Companies Fund	11,474.55	10,035.23
Pimco Aust Bond Fund - Wholesale	9,799.73	2,854.21
Hyperion Small Growth Companies Fund	13,309.00	23,630.59
Investors Mutual Australian Share Fund	18,865.61	12,055.80
Platinum - Japan Fund	16,251.41	8,476.72
APN Asian REIT Fund	8,301.12	8,301.12
Fidelity Aust Equities Fund	9,903.29	7,416.99
Pimco Global Bond Fund - Wholesale	6,875.34	2,329.69
Janus Henderson Aus Fix Int Instit	7,410.93	4,233.84
BlackRock Conc Ind Lg Sh Fd - Z Uni	6,389.74	0.00
Greencape Wholesale High Conviction Fund	17,723.13	29,582.24
Magellan Global Fund	5,919.59	8,105.64
CFS Wholesale Global Resources	2,787.87	2,181.82
Pendal Wsale Smaller Companies Fund	13,076.67	35,503.23
Lazard Global Small Cap Fund	2,236.05	613.41
Platinum - International Fund	5,946.53	9,222.22
Platinum - Asia Fund	4,853.59	22,187.98
Schroder Wholesale Aust Equity Fund	915.27	1,998.45
The Montgomery Fund	12,369.91	18,568.53
Arrowstreet Global Equity Fund	6,741.87	9,364.49
IFP Global Franchise	16,687.64	14,387.15
UBS Clarion Global Property Secs Fund	0.00	5,115.07
Maccacorp Limited - Macgrove Macadamia Project 2007	0.00	7,853.37
	230,890.90	277,718.50

## Note 11: Unrealised Movements in Market Value

	2019 \$	2018 \$
<b>Managed Investments (Australian)</b>		
APN Asian REIT Fund	28,847.38	6,574.71
Arrowstreet Global Equity Fund	4,277.59	4,692.72

# Notes to the Financial Statements

For the year ended 30 June 2019

Bentham Ws Global Income Fund	(4,514.40)	706.24
BlackRock Conc Ind Lg Sh Fd - Z Uni	20,844.69	0.00
CFS Wholesale Global Resources	(6,053.45)	18,745.06
Fidelity Aust Equities Fund	14,432.70	29,098.54
Fidelity India Fd	34,368.97	0.00
Greencape Wholesale High Conviction Fund	(3,796.80)	14,459.80
Hyperion Small Growth Companies Fund	(3,286.68)	(5,404.81)
IFP Global Franchise	1,545.81	(1,211.22)
Investors Mutual Australian Share Fund	1,214.91	153.89
Janus Henderson Aus Fix Int Instit	4,800.33	519.69
Lazard Global Small Cap Fund	(4,763.56)	18,151.13
Magellan Global Fund	21,532.21	8,318.69
Novaport Wsale Smaller Companies Fund	(4,838.26)	13,630.16
PM CAPITAL Global Companies	572.18	13,958.22
Pendal Wsale Smaller Companies Fund	(9,387.79)	15,114.25
Pimco Aust Bond Fund - Wholesale	6,697.07	104.47
Pimco Global Bond Fund - Wholesale	4,958.92	153.48
Platinum - Asia Fund	(4,440.37)	(5,411.93)
Platinum - European Fund	(5,186.58)	8,076.24
Platinum - International Fund	(5,314.64)	1,659.41
Platinum - Japan Fund	(11,350.23)	8,494.96
Plato Australian Shares Income Fund	(5,820.93)	11,020.15
Schroder Wholesale Aust Equity Fund	(5,441.71)	5,441.47
The Montgomery Fund	(3,883.58)	216.65
UBS Clarion Global Property Secs Fund	14,564.13	3,085.76
	80,577.91	170,347.73
<b>Shares in Listed Companies (Australian)</b>		
Navigator Global Investments Limited	(6,130.60)	12,874.26
Paladin Energy Ltd - Ordinary Fully Paid	0.00	47,861.20
	(6,130.60)	60,735.46

# Notes to the Financial Statements

For the year ended 30 June 2019

## Shares in Unlisted Private Companies (Australian)

Tanunda Hill Vineyard Shares	13,315.68	(13,130.74)
	<u>13,315.68</u>	<u>(13,130.74)</u>

## Units in Listed Unit Trusts (Australian)

PRIME RETIREMENT AND AGED CARE PROPERTY TRUST	0.00	95,200.00
	<u>0.00</u>	<u>95,200.00</u>

## Total Unrealised Movement

	<u>87,762.99</u>	<u>313,152.45</u>
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## Realised Movements in Market Value

	<b>2019</b>	<b>2018</b>
	\$	\$

## Managed Investments (Australian)

Novaport Wsale Smaller Companies Fund	(0.01)	0.00
Plato Australian Shares Income Fund	(9,825.82)	0.00
Schroder Wholesale Aust Equity Fund	5,291.41	0.00
The Montgomery Fund	(0.01)	0.00
	<u>(4,534.43)</u>	<u>0.00</u>

## Shares in Listed Companies (Australian)

Paladin Energy Ltd - Ordinary Fully Paid	0.00	(49,741.20)
	<u>0.00</u>	<u>(49,741.20)</u>

## Units in Listed Unit Trusts (Australian)

PRIME RETIREMENT AND AGED CARE PROPERTY TRUST	0.00	(100,000.00)
	<u>0.00</u>	<u>(100,000.00)</u>

## Total Realised Movement

	<u>(4,534.43)</u>	<u>(149,741.20)</u>
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## Total Market Movement

	<u>83,228.56</u>	<u>163,411.25</u>
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## Note 12: Income Tax Expense

The components of tax expense comprise	<b>2019</b>	<b>2018</b>
	\$	\$

## Notes to the Financial Statements

For the year ended 30 June 2019

Current Tax	(8,180.41)	(10,614.96)
Income Tax Expense	(8,180.41)	(10,614.96)

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

Prima facie tax payable on benefits accrued before income tax at 15%	38,752.92	57,830.70
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Less:

Tax effect of:

Increase in MV of Investments	13,164.45	46,972.87
Exempt Pension Income	11,552.40	8,300.70
Realised Accounting Capital Gains	(680.16)	(22,461.18)
Accounting Trust Distributions	34,633.64	41,657.78

Add:

Tax effect of:

Pension non deductible expenses	13.50	301.35
Pension Payments	10,500.00	9,600.00
Franking Credits	4,358.20	3,551.90
Foreign Credits	618.69	614.01
Net Capital Gains	9,861.15	4,299.45
Taxable Trust Distributions	12,524.62	9,391.71
Distributed Foreign Income	5,720.94	4,664.22
Rounding	(0.24)	(0.02)

Income Tax on Taxable Income or Loss	23,679.45	15,783.15
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Less credits:

Franking Credits	29,054.65	23,679.30
Foreign Credits	2,805.21	2,718.81

Current Tax or Refund	(8,180.41)	(10,614.96)
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## **Trustees Declaration**

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

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2019.

Signed in accordance with a resolution of the directors of the trustee company by:

.....  
Ross Rickard  
Rickard FT Pty Ltd  
Director

Dated this ..... day of .....2020

**Rickard SF**

# **Compilation Report**

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We have compiled the accompanying special purpose financial statements of the Rickard SF which comprise the statement of financial position as at 30/06/2019 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## **The Responsibility of the Trustee**

The Trustee of Rickard SF are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

## **Our Responsibility**

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

## **Assurance Disclaimer**

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

of

Signed:

Dated: 17/01/2020

# Members Statement

Ross Stuart Rickard  
 Suite 2A, 140 Bundall Road  
 BUNDALL, Queensland, 4217, Australia

### Your Details

Date of Birth : 08/06/1956  
 Age: 63  
 Tax File Number: Provided  
 Date Joined Fund: 18/05/2000  
 Service Period Start Date: 18/05/2000  
 Date Left Fund:  
 Member Code: RICROS00001P  
 Account Start Date: 01/05/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension

Nominated Beneficiaries N/A  
 Vested Benefits 1,741,885.84  
 Total Death Benefit 1,741,885.84  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

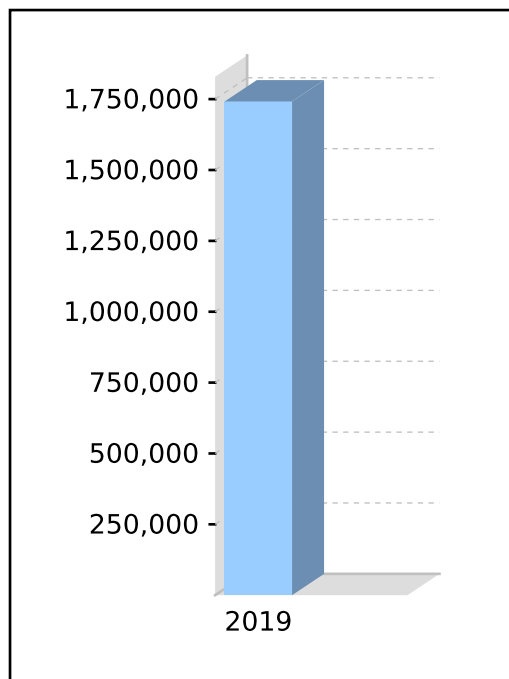
Total Benefits 1,741,885.84

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 1,741,885.84  
 Restricted Non Preserved

#### Tax Components

Tax Free (56.42%) 982,718.15  
 Taxable 759,167.69



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	1,694,906.38
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	116,979.46
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	70,000.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	1,741,885.84

# Members Statement

Ross Stuart Rickard  
 Suite 2A, 140 Bundall Road  
 BUNDALL, Queensland, 4217, Australia

## Your Details

Date of Birth : 08/06/1956  
 Age: 63  
 Tax File Number: Provided  
 Date Joined Fund: 18/05/2000  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: RICROS00002A  
 Account Start Date 18/05/2000  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits 3,682,280.32  
 Total Death Benefit 3,682,280.32  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

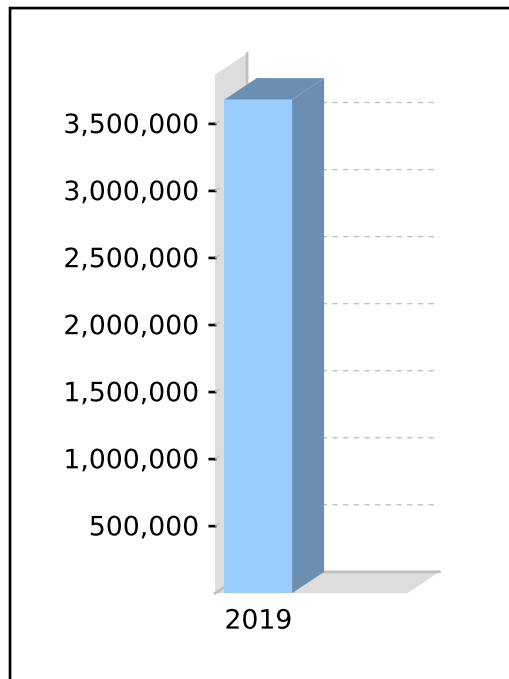
Total Benefits 3,682,280.32

Preservation Components

Preserved 1,651,398.95  
 Unrestricted Non Preserved 2,038,666.67  
 Restricted Non Preserved

Tax Components

Tax Free 2,219,611.03  
 Taxable 1,462,669.29



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	3,462,726.55
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	243,233.22
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	23,679.45
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	3,682,280.32



Rickard SF

# Statement of Taxable Income

For the year ended 30 June 2019

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	<b>2019</b>
	<b>\$</b>
Benefits accrued as a result of operations	258,352.82
<b>Less</b>	
Increase in MV of investments	87,762.99
Exempt current pension income	77,016.00
Realised Accounting Capital Gains	(4,534.43)
Accounting Trust Distributions	230,890.90
	<hr/>
	391,135.46
<b>Add</b>	
SMSF non deductible expenses	90.00
Pension Payments	70,000.00
Franking Credits	29,054.65
Foreign Credits	4,124.58
Net Capital Gains	65,741.00
Taxable Trust Distributions	83,497.46
Distributed Foreign income	38,139.59
	<hr/>
	290,647.28
SMSF Annual Return Rounding	(1.64)
	<hr/>
<b>Taxable Income or Loss</b>	<b>157,863.00</b>
	<hr/>
Income Tax on Taxable Income or Loss	23,679.45
<b>Less</b>	
Franking Credits	29,054.65
Foreign Credits	2,805.21
<b>CURRENT TAX OR REFUND</b>	<hr/> <b>(8,180.41)</b>
	<hr/>
Supervisory Levy	259.00
	<hr/>
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>(7,921.41)</b>
	<hr/>

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Rickard SF

# Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
Bell Potter Cash Account - 141164		0.210000	0.21	0.21	0.21			0.00 %
Macquarie - Cash Management Account		1,120,978.870000	1,120,978.87	1,120,978.87	1,120,978.87			21.31 %
			<b>1,120,979.08</b>		<b>1,120,979.08</b>		<b>0.00 %</b>	<b>21.32 %</b>
<b>Managed Investments (Australian)</b>								
FPI0044AU Ann Street Mezzanine Pty Ltd	50,000.00	0.000000	0.00	1.00	50,000.00	(50,000.00)	(100.00) %	0.00 %
APN0023AU APN Asian REIT Fund	83,014.04	1.951267	161,982.56	1.57	130,000.00	31,982.56	24.60 %	3.08 %
MAQ0464AU Arrowstreet Global Equity Fund	90,244.56	1.082800	97,716.81	1.11	100,000.00	(2,283.19)	(2.28) %	1.86 %
CSA0038AU Bentham Ws Global Income Fund	138,478.58	1.049000	145,264.03	1.08	150,000.00	(4,735.97)	(3.16) %	2.76 %
BLK7875AU BlackRock Conc Ind Lg Sh Fd - Z Uni	310,998.78	1.031659	320,844.69	0.96	300,000.00	20,844.69	6.95 %	6.10 %
FSF0038AU CFS Wholesale Global Resources	71,301.12	1.575100	112,306.39	1.45	103,365.40	8,940.99	8.65 %	2.14 %
FID0008AU Fidelity Aust Equities Fund	8,123.32	35.384400	287,438.80	30.39	246,872.67	40,566.13	16.43 %	5.47 %
FID0015AU Fidelity India Fd	6,116.26	38.319000	234,368.97	32.70	200,000.00	34,368.97	17.18 %	4.46 %
HOW0035AU Greencape Wholesale High Conviction Fund	177,420.82	1.407700	249,755.29	1.38	245,693.44	4,061.85	1.65 %	4.75 %
BNT0101AU Hyperion Small Growth Companies Fund	24,600.85	4.164400	102,447.78	4.52	111,139.27	(8,691.49)	(7.82) %	1.95 %
MAQ0404AU IFP Global Franchise	66,918.29	2.227100	149,033.72	2.29	153,382.46	(4,348.74)	(2.84) %	2.83 %
IML0002AU Investors Mutual Australian Share Fund	76,409.37	3.119900	238,389.58	3.19	243,402.05	(5,012.47)	(2.06) %	4.53 %
IOF0113AU Janus Henderson Aus Fix Int Instit	136,761.49	1.114700	152,448.03	1.10	150,000.00	2,448.03	1.63 %	2.90 %
LAZ0002AU Lazard Global Small Cap Fund	47,023.42	2.372400	111,558.36	2.13	100,000.00	11,558.36	11.56 %	2.12 %
FPI0334AU Maccacorp Limited - Macgrove Macadamia Project 2007	1.00	1.000000	1.00	100.00	100.00	(99.00)	(99.00) %	0.00 %
MGE0001AU Magellan Global Fund	50,203.32	2.530000	127,014.41	1.99	100,000.00	27,014.41	27.01 %	2.42 %
HOW0016AU Novaport Wsale Smaller Companies Fund	90,265.99	2.568900	231,884.30	2.49	225,067.31	6,816.99	3.03 %	4.41 %

Rickard SF

# Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
RFA0819AU Pandal Wsale Smaller Companies Fund	90,180.48	2.300000	207,415.10	2.56	231,000.00	(23,584.90)	(10.21) %	3.94 %
ETL0015AU Pimco Aust Bond Fund - Wholesale	108,824.69	1.065100	115,909.18	1.01	110,000.00	5,909.18	5.37 %	2.20 %
ETL0018AU Pimco Global Bond Fund - Wholesale	108,086.86	1.037699	112,161.63	1.02	110,000.00	2,161.63	1.97 %	2.13 %
PLA0004AU Platinum - Asia Fund	36,941.48	2.468700	91,197.42	2.91	107,411.98	(16,214.56)	(15.10) %	1.73 %
PLA0001AU Platinum - European Fund	29,637.58	3.471300	102,880.94	3.42	101,488.62	1,392.32	1.37 %	1.96 %
PLA0002AU Platinum - International Fund	37,799.65	1.921400	72,628.24	2.04	77,237.22	(4,608.98)	(5.97) %	1.38 %
PLA0003AU Platinum - Japan Fund	35,425.20	4.117600	145,866.79	4.30	152,461.87	(6,595.08)	(4.33) %	2.77 %
PMC0100AU PM CAPITAL Global Companies	37,643.52	3.027800	113,977.05	2.66	100,000.00	13,977.05	13.98 %	2.17 %
FHT0030AU The Montgomery Fund	144,435.88	1.377812	199,005.49	1.44	207,999.99	(8,994.50)	(4.32) %	3.78 %
HML0016AU UBS Clarion Global Property Secs Fund	100,779.36	1.626900	163,957.94	1.49	150,000.00	13,957.94	9.31 %	3.12 %
			<b>4,047,454.50</b>		<b>3,956,622.28</b>	<b>90,832.22</b>	<b>2.30 %</b>	<b>76.96 %</b>
<b>Shares in Listed Companies (Australian)</b>								
NGI.AX Navigator Global Investments Limited	4,379.00	3.940000	17,253.26	5.43	23,767.90	(6,514.64)	(27.41) %	0.33 %
			<b>17,253.26</b>		<b>23,767.90</b>	<b>(6,514.64)</b>	<b>(27.41) %</b>	<b>0.33 %</b>
<b>Shares in Unlisted Private Companies (Australian)</b>								
TANHILL Tanunda Hill Vineyard Shares	18,494.00	3.970000	73,421.18	3.96	73,236.24	184.94	0.25 %	1.40 %
			<b>73,421.18</b>		<b>73,236.24</b>	<b>184.94</b>	<b>0.25 %</b>	<b>1.40 %</b>
			<b>5,259,108.02</b>		<b>5,174,605.50</b>	<b>84,502.52</b>	<b>1.63 %</b>	<b>100.00 %</b>

Rickard SF

# Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
<b>Bank Accounts</b>												
Macquarie - Cash Management Account	13,737.03			13,737.03	0.00	0.00	0.00	13,737.03			0.00	0.00
	<b>13,737.03</b>			<b>13,737.03</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>13,737.03</b>			<b>0.00</b>	<b>0.00</b>
<b>Managed Investments (Australian)</b>												
APN0023AU APN Asian REIT Fund	8,301.12	0.00	0.00	83.01	0.00	8,784.24	586.89	9,454.14		0.00	1,187.07	(1,753.20)
MAQ0464AU Arrowstreet Global Equity Fund	6,741.87			3.23	0.00	2,246.67	412.78	2,662.68		0.00	4,491.97	0.00
CSA0038AU Bentham Ws Global Income Fund	5,919.53	11.25		371.24	13.47	1,604.87	5.08	2,005.91		0.00	0.00	3,932.17
BLK7875AU BlackRock Conc Ind Lg Sh Fd - Z Uni	6,389.74	3,532.38	1,152.78	1,057.20	1,775.62	413.17	100.55	8,031.70		0.00	24.68	209.53
FSF0038AU CFS Wholesale Global Resources	2,787.87	768.92	183.04	21.69	488.30	1,814.22	538.43	3,814.60		0.00	0.00	0.00
FID0008AU Fidelity Aust Equities Fund	9,903.29	8,471.65	954.57	220.64	4,428.62	256.41	6.06	14,337.95		0.00	0.00	0.02
HOW0035AU Greencape Wholesale High Conviction Fund	17,723.13	3,900.53	919.64	323.00	2,522.94	305.48	24.74	7,996.33		0.00	12,192.46	82.02
BNT0101AU Hyperion Small Growth Companies Fund	13,309.00	456.28	209.27	49.88	503.84	265.07	72.33	1,556.67		0.00	12,328.50	0.00
MAQ0404AU IFP Global Franchise	16,687.64			48.42	0.00	3,393.40	420.16	3,861.98		0.00	13,245.82	0.00
IML0002AU Investors Mutual Australian Share Fund	18,865.61	5,890.20	985.26	777.41	3,197.53	977.91	234.54	12,062.85		0.00	9,705.36	529.47
IOF0113AU Janus Henderson Aus Fix Int Instit	7,410.93			6,894.52	0.00	516.41	0.00	7,410.93		0.00	0.00	0.00
LAZ0002AU Lazard Global Small Cap Fund	2,236.05	9.17	14.95	7.43	24.45	620.38	181.51	857.89		0.00	1,584.12	0.00
MGE0001AU Magellan Global Fund	5,919.59			8.22	0.00	1,116.33	221.91	1,346.46		0.00	4,795.04	0.00
HOW0016AU Novaport Wsale Smaller Companies Fund	11,474.55	5,296.35	551.70	240.02	3,333.67	873.24	145.45	10,440.43		0.00	4,513.24	0.00
RFA0819AU Pental Wsale Smaller Companies Fund	13,076.67	3,071.71	728.37	1,026.52	1,975.88	121.61	24.85	6,948.94		0.00	8,084.00	44.46
ETL0015AU Pimco Aust Bond Fund - Wholesale	9,799.73			9,159.07	0.00	640.66	0.00	9,799.73		0.00	0.00	0.00
ETL0018AU Pimco Global Bond Fund - Wholesale	6,875.34			60.07	0.00	6,815.27	1.00	6,876.34		0.00	0.00	0.00
PLA0004AU Platinum - Asia Fund	4,853.59			42.07	0.00	0.00	156.74	154.89		0.00	4,855.44	0.00
PLA0001AU Platinum - European Fund	6,876.66			73.89	0.00	128.60	236.57	439.06		0.00	6,674.17	0.00

# Rickard SF Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
PLA0002AU Platinum - International Fund	5,946.53	1.10		116.04	0.57	1,989.24	187.52	2,292.96		0.00	3,841.66	0.00
PLA0003AU Platinum - Japan Fund	16,251.41			936.50	0.00	4,013.71	332.29	5,282.50		0.00	11,301.20	0.00
WHT0039AU Plato Australian Shares Income Fund	20,255.87	18,769.74	1,017.49	223.56	8,361.76	206.09	28.93	28,607.57		0.00	0.00	38.99
SCH0101AU Schroder Wholesale Aust Equity Fund	915.27	969.61	122.42	8.99	504.87	63.14	9.64	1,678.67		0.00	0.00	(248.89)
FHT0030AU The Montgomery Fund	12,369.91	2,651.50	489.37	615.59	1,923.13	973.47	242.04	6,895.10		0.00	7,639.98	0.00
	<b>230,890.90</b>	<b>53,800.39</b>	<b>7,328.86</b>	<b>22,368.21</b>	<b>29,054.65</b>	<b>38,139.59</b>	<b>4,170.01</b>	<b>154,816.28</b>		<b>0.00</b>	<b>106,464.71</b>	<b>2,834.57</b>
<b>Shares in Listed Companies (Australian)</b>												
NGI.AX Navigator Global Investments Limited	1,031.24	0.00	1,031.24		0.00			1,031.24		0.00		
	<b>1,031.24</b>	<b>0.00</b>	<b>1,031.24</b>		<b>0.00</b>			<b>1,031.24</b>		<b>0.00</b>		
	<b>245,659.17</b>	<b>53,800.39</b>	<b>8,360.10</b>	<b>36,105.24</b>	<b>29,054.65</b>	<b>38,139.59</b>	<b>4,170.01</b>	<b>169,584.55</b>		<b>0.00</b>	<b>106,464.71</b>	<b>2,834.57</b>

Assessable Income (Excl. Capital Gains) **169,584.55**

Net Capital Gain **71,246.71**

**Total Assessable Income 240,831.26**

\* 1 Includes foreign credits from foreign capital gains.

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

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

Rickard SF

# Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Managed Investments (Australian)</b>												
APN Asian REIT Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,130.62	56.45	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,130.62</b>	<b>56.45</b>	<b>0.00</b>
Arrowstreet Global Equity Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,912.38	579.59	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,912.38</b>	<b>579.59</b>	<b>0.00</b>
BlackRock Conc Ind Lg Sh Fd - Z Uni												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.68	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>24.68</b>	<b>0.00</b>	<b>0.00</b>
Greencape Wholesale High Conviction Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,192.46	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>12,192.46</b>	<b>0.00</b>	<b>0.00</b>
Hyperion Small Growth Companies Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,328.50	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>12,328.50</b>	<b>0.00</b>	<b>0.00</b>
IFP Global Franchise												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,072.98	172.84	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>13,072.98</b>	<b>172.84</b>	<b>0.00</b>

Rickard SF

# Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Managed Investments (Australian)</b>												
Investors Mutual Australian Share Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,705.35	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9,705.35</b>	<b>0.00</b>	<b>0.00</b>
Lazard Global Small Cap Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,584.12	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,584.12</b>	<b>0.00</b>	<b>0.00</b>
Magellan Global Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,795.04	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,795.04</b>	<b>0.00</b>	<b>0.00</b>
Novaport Wsale Smaller Companies Fund												
19/06/2017	30/06/2019	0.00	0.01	0.00	(0.01)	0.01	0.01	0.00	0.00	0.00	0.00	(0.01)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,513.24	0.00	0.00
		<b>0.00</b>	<b>0.01</b>	<b>0.00</b>	<b>(0.01)</b>	<b>0.01</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>4,513.24</b>	<b>0.00</b>	<b>(0.01)</b>
Pental Wsale Smaller Companies Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,084.00	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>8,084.00</b>	<b>0.00</b>	<b>0.00</b>
Platinum - Asia Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,854.85	0.59	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4,854.85</b>	<b>0.59</b>	<b>0.00</b>

Rickard SF

# Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Managed Investments (Australian)</b>												
Platinum - European Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,672.90	1.27	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>6,672.90</b>	<b>1.27</b>	<b>0.00</b>
Platinum - International Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,841.66	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,841.66</b>	<b>0.00</b>	<b>0.00</b>
Platinum - Japan Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,301.20	0.00	0.00
		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,301.20</b>	<b>0.00</b>	<b>0.00</b>
Plato Australian Shares Income Fund												
15/06/2017	04/03/2019	155,581.49	200,000.00	194,181.26	(5,818.74)	199,465.39	199,463.77	0.00	0.00	0.00	0.00	(5,282.51)
08/07/2015	04/03/2019	76,911.24	100,000.00	95,992.92	(4,007.08)	99,386.74	99,383.29	0.00	0.00	0.00	0.00	(3,390.37)
		<b>232,492.73</b>	<b>300,000.00</b>	<b>290,174.18</b>	<b>(9,825.82)</b>	<b>298,852.13</b>	<b>298,847.06</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(8,672.88)</b>
Schroder Wholesale Aust Equity Fund												
30/06/2017	01/03/2019	917.65	1,071.17	1,165.42	94.25	1,152.25	1,152.25	0.00	0.00	13.16	0.00	0.00
30/06/2017	01/03/2019	48,447.17	56,411.88	61,527.93	5,116.04	60,737.32	60,737.32	0.00	0.00	790.60	0.00	0.00
30/12/2016	01/03/2019	740.81	859.71	940.83	81.12	925.17	925.17	0.00	0.00	15.66	0.00	0.00
		<b>50,105.63</b>	<b>58,342.76</b>	<b>63,634.18</b>	<b>5,291.41</b>	<b>62,814.74</b>	<b>62,814.74</b>	<b>0.00</b>	<b>0.00</b>	<b>819.42</b>	<b>0.00</b>	<b>0.00</b>
The Montgomery Fund												



Rickard SF

## Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Managed Investments (Australian)</b>												
23/12/2015	30/06/2019	0.00	0.01	0.00	(0.01)	0.01	0.01	0.00	0.00	0.00	0.00	(0.01)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,639.98	0.00	0.00
		<b>0.00</b>	<b>0.01</b>	<b>0.00</b>	<b>(0.01)</b>	<b>0.01</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>7,639.98</b>	<b>0.00</b>	<b>(0.01)</b>
		<b>282,598.36</b>	<b>358,342.78</b>	<b>353,808.36</b>	<b>(4,534.43)</b>	<b>361,666.89</b>	<b>361,661.82</b>	<b>0.00</b>	<b>0.00</b>	<b>106,473.38</b>	<b>810.74</b>	<b>(8,672.90)</b>
		<b>282,598.36</b>	<b>358,342.78</b>	<b>353,808.36</b>	<b>(4,534.43)</b>	<b>361,666.89</b>	<b>361,661.82</b>	<b>0.00</b>	<b>0.00</b>	<b>106,473.38</b>	<b>810.74</b>	<b>(8,672.90)</b>

# Memorandum of Resolutions of the Director(s) of

Rickard FT Pty Ltd ACN: 136758588

ATF Rickard SF

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## **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 2019 and it was resolved that such statements be and are hereby adopted as tabled.

## **ANNUAL RETURN:**

Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

## **INVESTMENT STRATEGY:**

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

## **INSURANCE COVER:**

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

## **ALLOCATION OF INCOME:**

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

## **INVESTMENT ACQUISITIONS:**

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.

## **INVESTMENT DISPOSALS:**

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.

## **AUDITORS:**

It was resolved that

Tony Boys

of

GPO Box 3376, Rundle Mall, South Australia 5000

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

## **TAX AGENTS:**

It was resolved that

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

## **PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that

# Memorandum of Resolutions of the Director(s) of

Rickard FT Pty Ltd ACN: 136758588

ATF Rickard SF

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the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

Signed as a true record –

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Ross Rickard

17 January 2020