

Notice of Alteration of Governing Rules

To the Members of

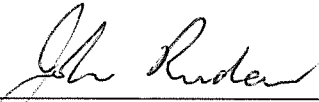
J & E RUDAN SUPERANNUATION FUND

You have today signed a Deed of Amendment altering the Governing Rules of the Fund.

The amendments:

1. Continue to provide that the Fund must comply with the definition of a self managed superannuation fund as set out in the SIS Act.
2. Contain administrative changes as set out in the Deed of Amendment.
3. Make changes to permit the Fund to take advantage of various legislative changes since establishment of the Fund.

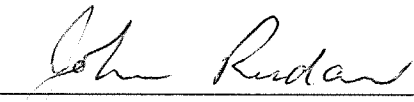
Please read the attached Product Disclosure Statement.

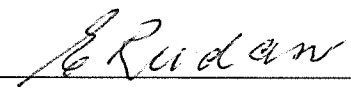
JSD 

Signed on behalf of the Trustee

Date:

The Member(s) who has or have signed below have received and read a copy of this Notice and attached PDS and annexures.

JSD 

JER 

Date:

11/6/2014

Minutes of Meeting of Trustees of

J & E RUDAN SUPERANNUATION FUND

- Held At:** CARTER WOODWATE
- Held On:** 11/6 /2014
- Chairperson:** RUDAN, JOHN PETER
- Present:** RUDAN, JOHN PETER
RUDAN, ELSIE ROSE
- Deed** A Deed of Amendment amending the Governing Rules of the Fund was tabled at the meeting.
- Pensions** It was noted that no change to the entitlement of any person being paid a pension was intended by the amendments.
- Death Benefits** It was noted that the Trustee has the discretion to pay death benefits of a deceased Member to such of the SIS Act dependants as the Trustee determines and the proportions. It was also noted that if a Member wishes to remove the Trustee's discretion and bind the Trustee then the Member may make a binding nomination (or a new binding nomination and revoke any prior nomination). It was further noted that a Member may give the Trustee a non-binding nomination which the Trustee may consider when exercising the Trustee's discretion. It was noted that Members should seek appropriate professional advice in this regard.
- Borrowings** It was noted that the Fund had no borrowings or, if there were borrowings, the Trustee would ascertain if the lender's consent was required before the execution of the Deed of Amendment, in which case the resolution below is subject to that prior consent which the Trustee will seek.
- Member specific** It was noted that no assets of the Fund are held separately for a specific Member on terms that require those investments to remain separately held or that if there are such assets so held, that the Trustee will continue to comply with any provision of those terms that must be complied with in accordance with the SIS Act & regulations and or the current governing rules of the Fund or, where applicable, the requirements of any stamp duty legislation or requirements of the Superannuation

BINDING DEATH BENEFIT NOMINATION

THE J & E RUDAN SUPERANNUATION FUND

I, Elsie Rose Rudan of Unit 87, 84 Collick Street, Hilton, WA, 6153 as a member of the Fund, hereby notify the Trustee of whom to pay my benefits in the Fund to, on or after my death:

NAME	% OF BENEFIT
JOHN PETER RUDAN	100
Total	100

I understand that:

I can amend or revoke this Binding Death Benefit Nomination ('Nomination') at any time by lodging a new signed and dated Nomination to the Trustee where this Nomination revokes any previous notice;

unless amended or withdrawn earlier, this Nomination is binding on the Trustee for an indefinite term unless the member has stipulated otherwise;

this Nomination is deemed invalid if completed incorrectly; and

I have nominated persons who are "dependants" as outlined in the Funds death benefit policy and if otherwise as not "dependants", the Trustee will assume discretion for any Benefits payable.

I acknowledge that I have received information from the Trustee that explains my rights to direct the Trustee to pay my death Benefit in accordance with this Nomination.

ER

X E. Rudan

Elsie Rose Rudan

24/12/2014

Date

Witness Declaration

We declare that we are aged eighteen years or more, not listed as beneficiaries above and this Nomination was signed by the Member in our presence.

X Dungray Carter

Signature of Witness 1

24/12/2014

Date

X L. Carter

Signature of Witness 2

24/12/2014

Date

BINDING DEATH BENEFIT NOMINATION

THE J & E RUDAN SUPERANNUATION FUND

I, John Peter Rudan of Unit 87, 84 Collick Street, Hilton, WA, 6153 as a member of the Fund, hereby notify the Trustee of whom to pay my benefits in the Fund to, on or after my death:

NAME	% OF BENEFIT
ELSIE ROSE RUDAN	100
Total	100

I understand that:

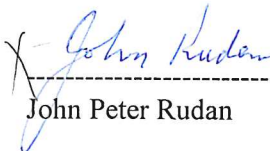
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this Nomination is deemed invalid if completed incorrectly; and

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I acknowledge that I have received information from the Trustee that explains my rights to direct the Trustee to pay my death Benefit in accordance with this Nomination.

JP


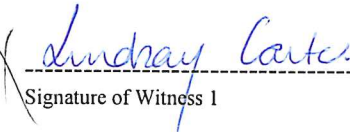
John Peter Rudan

24/12/2014

Date

Witness Declaration

We declare that we are aged eighteen years or more, not listed as beneficiaries above and this Nomination was signed by the Member in our presence.



Signature of Witness 1

24/12/2014

Date



Signature of Witness 2

24/12/2014

Date

COMPLIANCE LETTER

12 August 2003

TO WHOM IT MAY CONCERN

Dear Sir/Madam

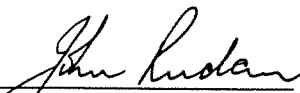
MEMBERS NAMES: **John & Elsie Rudan**

We confirm:

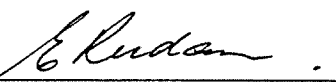
1. The name of the fund is J & E Rudan Superannuation Fund.
2. J & E Rudan Superannuation Fund complies with the requirements of the Superannuation Industry (Supervision) Act 1993, its regulations and subsequent amendments ("SIS Act").
3. The Fund complies with the SIS Act.
4. The Fund is a regulated superannuation fund and accordingly the Fund is deemed to be a complying superannuation fund.
5. Where required by preservation rules, proceeds rolled over will be preserved in the Fund until retirement on or after age 55 years, or earlier under special circumstances approved by the Insurance and Superannuation Commissioner.
6. We are willing to accept the transfer of superannuation moneys on a trustee to trustee basis.
7. Members are not permitted to borrow moneys from the fund.

If you require any further information, please contact the trustee on 08 9263 1111.

Yours faithfully



John Rudan
Member/Trustee



Elsie Rudan
Member/Trustee



THE TRUSTEE FOR J & E RUDAN
SUPERANNUATION FUND
C/- FINANCIAL PLANNING SERVICES
GPO BOX D150
PERTH WA 6840



Tax File Number: 799 053 758
ABN: 12 893 053 505
Correspondence ID: 1550 4854 2081 420
Date of issue: 01 October 2003

ACKNOWLEDGMENT OF REGULATION AS SUPERANNUATION FUND

THE TRUSTEE FOR J & E RUDAN
SUPERANNUATION FUND

The notice of election to become a regulated self managed superannuation fund under the provisions of the *Superannuation Industry (Supervision) Act 1993* was received on 26 August 2003. This means the above provider is now a self managed superannuation fund.

As the Australian Taxation Office (ATO) is responsible for regulating self managed superannuation funds, all future communication relating to this provider should be directed to us.

Please see the reverse of this advice for important information.

Mark Jackson
DEPUTY COMMISSIONER OF TAXATION

**Notice of agreement of Members
to the nomination of Trustee**

We the undersigned being all of the Members of the following superannuation fund:


J & E Rudan Superannuation Fund

hereby agree to the nomination of:

**Lindsay Raymond Carter
2 Tate Street
South Perth WA 6151**

as Trustee of the Fund.

Signed by the said Members:



John Peter Rudan

Date: 1st September 2017

Minutes of the Meeting of the Trustees

J & E Rudan Superannuation Fund ("the Fund")
with ABN 12 893 053 505

Venue: 2 Tate Street, South Perth, WA 6151

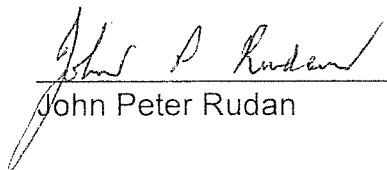
Date: 1st September 2017

Present: John Peter Rudan ("Trustees")

- 1. Business:** It was resolved that Lindsay Raymond Carter be appointed to act as one of the Trustees for the Fund. This is required due to the passing of Elsie Rose Rudan who was a Trustee of the Fund.

There being no further business the meeting was closed.

Trustee



John Peter Rudan



Self-managed super fund trustee declaration

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

Fund name

J + E RUDAN SUPERANNUATION FUND

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

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

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

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

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

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)

- ☑ acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- ☑ borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- ☑ having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- ☑ entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- ☑ keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ☑ ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- ☑ appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- ☑ lodge the fund's annual return, completed in its entirety, by the due date
- ☑ notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- ☑ notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

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

- ☑ I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- ☑ I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- ☑ I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

LINDSAY RICHARD CARTER.

Trustee's or director's signature

Lindsay Carter

Date

Day: 01 / Month: 09 / Year: 2017

Witness' name (witness must be 18 years old or over)

TRACEY LEE OVERSLIZON

Witness' signature

Tracy Lee Overslizon

Date

Day: 01 / Month: 09 / Year: 2017