

NOREMAC SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
19/04/2022	BPAY BPAY TO CLARKE MCEWAN		6,132.50 Z		6,132.50 DR
30/06/2022	reallocate auditors fee and actuary fee			572.00	5,560.50 DR
			6,132.50	572.00	5,560.50 DR
Actuary Fees (30305)					
<u>Actuary Fees (30305)</u>					
30/06/2022	reallocate auditors fee and actuary fee		132.00 W2		132.00 DR
			132.00		132.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
04/2022	Deposit Clarke McEwanATO Noremac SFund		259.00 ✓		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
30/06/2022	reallocate auditors fee and actuary fee		440.00 W3		440.00 DR
			440.00		440.00 DR
Investment Expenses (37500)					
<u>Investment Expenses (00002)</u>					
14/07/2021	Direct debit SA-MPK Advisory MPK Advisory FFS		1,250.00		1,250.00 DR
16/08/2021	Direct debit SA-MPK Advisory MPK Advisory - FFS		1,250.00		2,500.00 DR
14/09/2021	Direct debit SA-MPK Advisory MPK Advisory - FFS		1,250.00		3,750.00 DR
14/10/2021	Direct debit SA-MPK Advisory MPK Advisory - FFS		1,250.00		5,000.00 DR
15/11/2021	Direct debit SA-MPK Advisory MPK Advisory - FFS		1,250.00		6,250.00 DR
01/2022	BPAY BPAY TO CAPSTONE		1,250.00		7,500.00 DR
24/01/2022	Direct debit CAPSTONE FINANCI 865ADVISER SERVICE		1,250.00		8,750.00 DR
22/02/2022	Direct debit CAPSTONE FINANCI 853ADVISER SERVICE		1,250.00		10,000.00 DR
02/05/2022	BPAY BPAY TO CAPSTONE		3,000.00 W9		13,000.00 DR
23/05/2022	Direct debit CAPSTONE FINANCI 180ADVISER SERVICE		1,500.00 W9		14,500.00 DR
22/06/2022	Direct debit CAPSTONE FINANCI 191ADVISER SERVICE		1,500.00 W5		16,000.00 DR
			16,000.00		16,000.00 DR
Total Debits:	22,963.50				
Total Credits:	572.00				



TAX INVOICE

Reference Number: B8260001
Your Fund Reference: --
Date of Issue: 03-Mar-2022
Payment terms are 30 days – or on monthly statement

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Clarke McEwan
PO Box 491
COTTON TREE QLD 4558

Invoice for the preparation of an actuarial certificate to comply with Section 295.390 of the Income Tax Assessment Act 1997 for **NOREMAC SUPER FUND** relating to the **2021** income year.

Amount Invoiced	\$120.00
GST component	\$12.00
TOTAL AMOUNT (including GST)	\$132.00
Amount Paid	\$132.00
TOTAL AMOUNT PAYABLE (including GST)	\$0.00

PAYMENT METHODS

Act2 Website: www.act2.com.au – click on the 'PAY NOW' button below 'Pay an invoice'

Payment can be made via Credit Card directly on the Act2 website (Visa, Mastercard or AMEX)

Please use reference **B8260001** as the *transaction description* when paying by EFT.
This is the only way we can identify which invoice the payment is for.

EFT: Direct transfer **\$0.00** into the **Act2 Solutions** bank account:

BSB: **017 318** Account Num: **427 051 608** with Reference: **B8260001**

Cheque:

Make cheque out to **Act2 Solutions** for **\$0.00** and mail it to address at bottom of invoice.

Credit Card:

Please charge my VISA or Mastercard the amount of **\$0.00**.

Card Number _____ Expiry ____ / ____

Name on card _____ Signature _____

***Payment terms are 30 days, however a single MONTHLY payment is preferred.
Monthly statements are issued to administration companies with non-zero balances.***

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UPER AUDITS

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 6 April 2022

Recipient: Noremac Superannuation Fund

Address: C/- PO Box 491, COTTON TREE QLD 4558

Description of Services

Statutory audit of the Noremac Superannuation Fund for the financial year ending 30 June 2021.

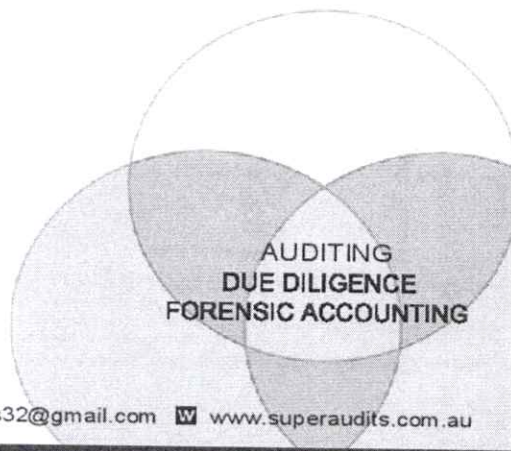
Fee: \$400.00

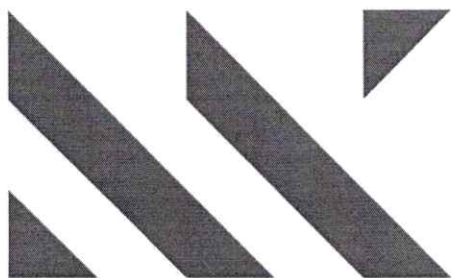
GST: \$40.00

Total: \$440.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

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MPK

ADVISORY SERVICES

SERVICE AGREEMENT AND FEE DISCLOSURE STATEMENT (FDS)

Private and Confidential

Between:

Margaret Cameron and Christopher Cameron as Trustees of Noremac Super Fund

&

Matthew Kerrish, Authorised Representative No. 1001729
of MPK Advisory Services Pty Ltd Corporate Authorised Representative No. 1283046
Address: WOTSO Adelaide 217 Flinders Street, Adelaide SA 5000
Phone: 0499 400 493 Email: matthew@mpkadvisory.com.au

Date: 01/03/2022



Authorised Representative of Capstone Financial Planning Pty Ltd

ABN 24 093 733 969, AFSL No. 223135

Level 14, 461 Bourke Street, Melbourne VIC 3000.

Ph: 03 8622 0700 Fax: 03 8622 0799 Email: info@capstonefp.com.au

Why is our service program appropriate for you?

The advice we provide is tailored to suit your personal situation, goals, and objectives as they stand at the time. Given things constantly change, developing and implementing the steps, actions, and strategies necessary to achieve worthwhile financial and personal aspirations is not a one-off event.

By having this agreement, we can adjust and adapt our advice and take advantage of potential opportunities that may arise due to changes in:

- Your personal situation.
- Your goals and objectives.
- Legislation.
- Economic and market conditions.

This ensures our advice remains relevant and appropriate to your unique personal and financial circumstances.

Chris and Margaret, you require assistance and support to:

- Ensure your SMSF portfolio can support your lifestyle spending objective of circa \$80,000 per annum
- Manage your bespoke SMSF portfolio to ensure it remains aligned with your Goals and Objectives and tolerance to risk as it changes over time.
- Provide ongoing investment advice with respect to the current SMSF portfolio to ensure it continues to meet your goals and objectives
- Ensure that you remain comfortable and confident when making financial decisions.

Your services received over the past 12 months

The table below is a summary of the services and benefits that you were entitled to as part of your service package as well as the services and benefits you received over the past 12 months from 01/03/2021 to 28/02/2022.

Package Entitlement	Frequency	Service Provided	Comment
Transfer of Facilities	Once		Feb 2021. Moving portfolio from HF and re-establishing under MPKA
Corporate Action Advice	As Required		CSL, Milton, Magellan, Sydney Airports et al
Statement of Advice	One	Strategy & Portfolio Review; Re-Con strategy & implementation	Sept 2021 through Dec 2021
Portfolio Reviews	Quarterly	Portfolio reviews & rec's as required	June, Sept (SOA) March
Liaison with Accountant	Annually		Document provision to support tax return/audit

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Fee Disclosure – Previous 12 months

The below table details the ongoing fees you paid to us for the services that you were entitled to receive over the past 12 months from 01/03/2021 to 28/02/2022.

Summary for :

Reference / Invoice No	Paid via	Client Fees
AFS Licence: Capstone Financial Planning		
Ongoing Service Fee- Dec 21 to Feb 22	<i>(\$1250 per month)</i>	\$3,750.00
	Sub-Total:	\$3,750.00
AFS Licence: Sentry Advice Pty Ltd		
Ongoing Service Fee- Mar 21 to Nov 21		\$11,250.00
	Sub- total:	\$11,250.00
	OVERALL TOTAL:	\$15,000.00

Amounts are GST inclusive

Our proposed service offering

We recommend that you take up our ongoing service offering. This will enable us to provide you with advice to work towards meeting your financial goals through regular reviews and ongoing financial guidance. Please note, we will review and reconfirm this arrangement on an annual basis.

The following outlines the services we will provide to you under our service package over the next 12 months.

Service Entitlement	Frequency
<p>Review of your personal circumstances and financial position</p> <p>Review meeting held to discuss and assess your personal circumstances, financial needs and objectives.</p> <p>During your meeting we will:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Ensure our information about you is current. This includes your personal and financial situation, goals and objectives. <input checked="" type="checkbox"/> Provide detailed review reports for your records. <input checked="" type="checkbox"/> Assess areas that may impact you or your financial strategies due to changes to economic and market conditions or government legislation. <input checked="" type="checkbox"/> Assess how our recommended strategies and products have tracked against your goals. <input checked="" type="checkbox"/> Discuss what the next steps in your financial plan should be to keep you on track to meet your goals. This may confirm our recommendations remain appropriate or that they require some adjustment. <p>The review will generally result in the provision of an advice document to confirm the advice from the meeting or to provide you with further advice.</p> <p>The review may be conducted face to face or remotely depending on availability.</p> <p>To provide you with appropriate financial advice we will require information and involvement from you at regular intervals or as requested.</p> <p>If there are significant changes in your personal circumstances, or if you seek new strategic advice, additional advice fees may apply. Any fees applicable will be explained in full and agreed upon prior to work being commenced.</p> <p>Outcome</p> <p>This meeting will provide regular opportunity to formally update and review your strategic and investment decisions. It ensures you are informed and on track to meet your goals and objectives.</p>	<p>Annually</p>
<p>Enhanced Portfolio Management</p> <p>We will also undertake a combination of the following (separate to your main annual review). Note, there may be instances where only some and not all of these items listed are relevant or required during the year;</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Consideration of goals, financial position and risk profile to adjust your portfolio as required; <input checked="" type="checkbox"/> Consideration of price action of securities (leading to de-risking and/or re-weighting of positions if and as required); <input checked="" type="checkbox"/> Convey/provide relevant broker research if required; <input checked="" type="checkbox"/> Participation in corporate actions if and as required; <input checked="" type="checkbox"/> Consideration of economic and market conditions leading to asset allocation changes; <input checked="" type="checkbox"/> Transaction execution if and as required <p>Outcome</p> <p>This will ensure you are informed and on track to meet your goals and objectives. You will have comfort in knowing your portfolio is assessed periodically and you are kept informed of any relevant information or changes to your portfolio that may be necessary.</p>	<p>Quarterly</p>

<p>Portfolio reports The provision of detailed reports providing information and analytics about your portfolio.</p> <p>Outcome These will keep you informed and aware on the progress and status of your portfolio.</p>	<p>Quarterly</p>
<p>Adviser consultation and support Access during business hours by appointment, to seek counsel, guidance, and advice about your financial and lifestyle concerns. This may be in addition to your regular review of your personal circumstances and financial position.</p> <p>Outcome This will provide you comfort in knowing that you are able to talk to your adviser to seek counsel, have your questions addressed and discuss changes to your personal situation at any time.</p>	<p>As Required</p>
<p>Administrative support Access to our dedicated support team via phone or email during normal business hours, for all administration queries and to provide dedicated administrative support.</p> <p>Outcome This ensures any administration questions are easily resolved in a timely manner.</p>	<p>As Required</p>
<p>Ongoing communication Communications providing legislative & technical updates, pertinent information, financial knowledge, and education. Provided through a range of different sources such as; dedicated online newsletters, video updates and presentations, podcasts, and emails where applicable.</p> <p>Outcome This will keep you informed about news, insights, and knowledge you should be aware of, providing you with comfort and control.</p>	<p>As Required</p>
<p>Share administrative services Assistance and support in the administration of your direct share portfolio including collecting and compiling end of financial year tax information and attending to corporate actions where required or appropriate.</p> <p>Outcome Holding shares directly can be a cost effective, though time consuming option for investing. We can support the administration of your share portfolio, making it a more user-friendly experience.</p>	<p>As Required</p>
<p>Liaison with external professionals Communication and discussions with your other professional service providers outside of our business such as your lawyer, accountant or financial institutions where appropriate.</p> <p>Outcome This saves you time as well as the necessity of passing on information and ensures that nothing is lost in translation.</p>	<p>As Required</p>

Our proposed fees for the next 12 months

The table below details the applicable fees for the services outlined in the proposed service package above and your participation in our service program for the next 12 months.

Noremac Super Fund

Adviser Service Fee	Annual fee	Charged
<ul style="list-style-type: none"> Paid via Invoice for the period from 1 March 2022 to 30 April 2022. This amount is a fixed fee. 	\$3,000.00	Once- off
<ul style="list-style-type: none"> Paid via Direct Debit from the SMSF Macquarie CMA in 10 instalments expiring 22 Feb 2023. 	\$15,000.00	In 10 instalments of \$1,500.00 on a Monthly basis.
Total Adviser Service Fee for SMSF	\$18,000.00	

Amounts are GST inclusive

MPK Advisory Services Pty Ltd pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Matthew Kerrish is a Director of MPK Advisory Services Pty Ltd and will receive a salary/benefit from this company.

Agreement terms

- The services and associated fees will commence as of 01/03/2022.
- The renewal period is 120 days and begins on the anniversary day of commencing this agreement.
- Consent will cease to have effect at the end of the period of 150 days after the anniversary day for the arrangement. No further charges will be incurred where no response or consent has been provided in writing. Notification that the agreement has ceased to have effect will be provided in writing to you within 10 business days.
- This agreement supersedes all past agreements of similar nature between the parties.
- Either party may choose to terminate this agreement at any time by providing written notice.
- You may request to vary the agreement at any time in writing by contacting Matthew Kerrish of MPK Advisory Services Pty Ltd
- Where a request to withdraw or vary consent has been made, acknowledgment of this request will be provided in writing within 10 business days.
- If the agreement is terminated, you may access our advice at our mutual discretion, incurring our standard hourly fee. We will advise any charges prior to work being commenced.
- We may at any time assign or transfer its rights and obligations under this agreement to another authorised representative and to the extent necessary you consent to such assignment or transfer.
- Consent to continue with this arrangement is required annually and must be provided in writing.
- Our financial services can only be provided in Australia to parties physically located within Australia. Please inform us if you plan to take an extended holiday or move overseas, as this may limit our ability to provide you with your service entitlement.
- To provide financial services, we must adhere to strict Anti-Money Laundering and Counter Terrorism Financing legal protocols which include obtaining copies of your identification documents.
- Service can only be provided to Powers of Attorney, Guardianships or Executors of Estates when all requested identification and required legal verification of authority documentation has been provided.

Privacy

We are required by law to gather and hold certain information about you. We ensure your personal information and records are safe and secure and in accordance with The Privacy Amendment Act 2012 and our Privacy Policy. We keep your personal information in your client files or electronically. These files are accessible to authorised personnel only and are appropriately secured and subject to confidentiality requirements. For more information, please refer to our Privacy Policy.

Acknowledgment and acceptance

By signing the below, we agree that:

- This agreement is between
 Margaret Cameron and Christopher Cameron as Trustees of Noremac Super Fund
 of 3 CLATWORTHY COURT, BUDERIM QLD 4556
 &
 Matthew Kerrish, Authorised Representative No. 1001729
 of MPK Advisory Services Pty Ltd Corporate Authorised Representative No. 1283046
 Address: WOTSO Adelaide 217 Flinders Street, Adelaide SA 5000
- We understand the service entitlements and the terms on which they will be provided as set out in this agreement.
- We understand that our consent is being sought for the services and charges outlined.
- We agree to pay MPK Advisory Services Pty Ltd the service fee on the terms set out in this agreement.
- We understand the services and associated fees will commence or continue as of the 01/03/2022.
- We understand that this agreement can be terminated at any time by either party at any time in writing.
- We understand that we may request to vary the agreement at any time in writing by contacting Matthew Kerrish and MPK Advisory Services Pty Ltd.
- Where a request to withdraw or vary consent has been made to Matthew Kerrish and MPK Advisory Services Pty Ltd, acknowledgment of this request will be provided in writing to Noremac Super Fund within 10 business days.
- We consent to the use of all information contained in our file held by MPK Advisory Services Pty Ltd to assist in formulating recommendations and enhancing the information content of any written advice.
- We understand this agreement supersedes all past agreements of similar nature between the parties.
- Where necessary, we have had the opportunity to consult professional legal and/or tax advice before entering into this agreement.
- Going forward, for our service arrangement to continue, we understand that we must renew or accept this arrangement annually in writing.
- The renewal period is 120 days and begins on the anniversary day of commencing this agreement.
- We further understand that consent will terminate and cease to have effect 150 days after the anniversary day for the arrangement where no response or consent to continue service has been received in writing. Notification that the agreement has ceased to have effect will be provided by Matthew Kerrish and MPK Advisory Services Pty Ltd in writing to Noremac Super Fund within 10 business days. No further charges will be incurred after this time if no consent has been received.

Signed: _____

Margaret Cameron

As Trustee of Noremac Super Fund

Date: ____/____/____

Signed: _____

Christopher Cameron

As Trustee of Noremac Super Fund

Date: ____/____/____

Accepted for and on behalf of MPK Advisory Services Pty Ltd and Capstone Financial Planning Pty Ltd:



Signed: _____

Matthew Kerrish

Date: ____/____/____

