

# Certificate of Compliance

## Resnick SMSF

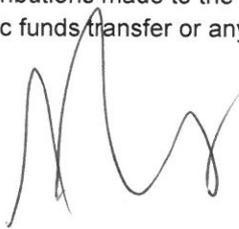
5 Golding Street, Dianella, WA, 6059 Australia

Date: 19/12/18

To Whom It May Concern:

We, the Directors of Resnick Super Pty Ltd (ACN: 630688649) as Trustee of Resnick SMSF certify that:

1. The Resnick SMSF is a superannuation entity established in accordance with the Superannuation Industry (Supervision) Act 1993 and the directors of the corporate trustee are Steven Michael Resnick and Nicole Resnick.
2. The Trust Deed governing the Resnick SMSF and any amendments to it comply with the requirements of the Superannuation Industry (Supervision) Act 1993.
3. The Resnick SMSF is a resident regulated superannuation fund within the meaning of Section 19 of the Superannuation Industry (Supervision) Act 1993.
4. Our Trust Deed allows benefits to be transferred to our Fund.
5. The Australian Prudential Regulatory Authority (APRA) has not directed Resnick SMSF not to accept contribution under Section 63 of the Superannuation Industry (Supervision) Act 1993.
6. Members cannot borrow monies from the Fund.
7. Members can only receive preserved benefits from our Fund at their retirement age.
8. Contributions made to the Resnick SMSF may be made to the Fund's bank account by way of electronic funds transfer or any other means as stipulated by the Trustee.



\_\_\_\_\_  
Steven Michael Resnick

Director of Resnick Super Pty Ltd (ACN 630688649) as Trustee for Resnick SMSF



\_\_\_\_\_  
Nicole Resnick

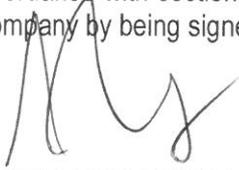
Director of Resnick Super Pty Ltd (ACN 630688649) as Trustee for Resnick SMSF

SUPERANNUATION FUND TRUST DEED

**EXECUTED AS A DEED** on the Signing Date

EXECUTED BY RESNICK SUPER PTY LTD (A.C.N 630688649)

In accordance with section 127 of the *corporations act 2001* (CTH) and / or the constitution of the company by being signed by **two directors, a director and a secretary, or a sole director:**



.....  
Steven Michael Resnick (DIRECTOR / SECRETARY)



.....  
Nicole Resnick (DIRECTOR)

SUPERANNUATION FUND TRUST DEED

**SCHEDULE A: DETAILS OF THE FUND**

**SIGNING DATE:** 19/12/18

**TRUSTEE:** Resnick Super Pty Ltd (ACN: 630688649)

**MEMBER:** Steven Michael Resnick  
Nicole Resnick

**NAME OF FUND:** Resnick SMSF

**PROPER LAW GOVERNING FUND:** WA

MINUTES OF A MEETING OF DIRECTORS OF RESNICK SUPER PTY LTD AS THE TRUSTEE OF THE RESNICK SMSF (THE TRUSTEE)

HELD AT PERTH  
ON THE 19/12/18

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**PRESENT:** Steven Michael Resnick  
Nicole Resnick

**CHAIR** Steven Michael Resnick was elected Chair

**SUPERANNUATION** The persons present have agreed to set up an indefinitely continuing complying self managed superannuation fund and have consented in writing to their appointment to act as directors of the Trustee with the trustee as sole trustee

**ACCEPTANCE AS TRUSTEE OF SUPERANNUATION FUND:** The Chair tabled a Superannuation Fund Trust Deed (Fund Deed) to establish the fund to be known as the Resnick SMSF (referred to as "the Fund")  
**IT WAS RESOLVED THAT** the Trustee consent to its appointment as Trustee to administer the Fund in accordance with the Fund Deed.

**EXECUTION OF THE DEED:** **IT WAS RESOLVED THAT** the Trustee execute the Fund Trust Deed forthwith.

**BANK ACCOUNT:** **IT WAS RESOLVED THAT** the Trustee take appropriate steps to establish a bank account for the Fund with an approved deposit taking institution.

**ADVISING THE RELEVANT RESPONSIBLE AUTHORITIES:** **IT WAS RESOLVED THAT** the relevant responsible statutory authorities be advised that the Fund has been established and an irrevocable notice of election be filed in the form prescribed.

**FEES AND OUT OF POCKET EXPENSES** **IT WAS RESOLVED THAT** all fees and other out of pocket expenses incurred from time to time by the Trustee on behalf of the Fund be charged against the assets of the Fund and, where necessary, a refund be made out of the Fund's assets to the Trustee or other persons concerned

**INITIAL MEMBERSHIP APPLICATIONS:** The Chair tabled written applications for Membership of the Fund from the following undermentioned persons.  
**IT WAS RESOLVED THAT** such persons be approved as Members of the Fund and that they be forthwith recorded by the Trustee in the Register of Members: -  
Steven Michael Resnick  
Nicole Resnick

**CONTRIBUTIONS:** The meeting resolved that the Trustee accept all initial Contributions/Transfers for the Members as and when they are received.

**CLOSED:** There being no further business the meeting was then closed.  
Confirmed as a true record of the meeting held this day.

  
\_\_\_\_\_  
(Chair)

**RESNICK SMSF**  
**CONSENT OF DIRECTOR OF TRUSTEE**

Pursuant to Section 118 of the Superannuation Industry (Supervision) Act 1993 (SIS Act)

I, Steven Michael Resnick

**HEREBY DECLARES** that the Company is not disqualified from acting as the Trustee of a superannuation entity under the SIS Act.

**AND I HEREBY CONSENT** to act as a director of the trustee of the Fund namely Resnick Super Pty Ltd (the Company)

**AND UNDERTAKE** to notify the appropriate Regulatory Authority in writing if the company or any director of the company (including myself) becomes a disqualified person and thereby disqualified from continuing to act as a Trustee or a director of the Company.

DATED:



19/12/17

.....  
Steven Michael Resnick

\* Note re: disqualification:

Section 120 of the SIS Act provides that the following persons are disqualified from acting as a trustee or director of a corporate trustee:

- i. Persons who have prior convictions involving dishonest conduct, wherever or whenever such convictions may have occurred;
- ii. Persons who are insolvent under administration as defined in the SIS Act, including persons, under the Bankruptcy Act 1966 (Cwlth):
  - a. who are bankrupt
  - b. whose property is subject to control under section 50 or section 188;
  - c. who have executed a personal insolvency agreement under Part X;
  - d. who are subject to any of the above under a foreign law similar to the Bankruptcy Act 1966 (Cwlth)
- iii. Persons in relation to whom a civil penalty order has been made under the SIS Act; and
- iv. Persons who have been disqualified by the Commissioner of Taxation under section 126A of the SIS Act

A corporation may be disqualified if:

- i. a responsible officer of the Company (a director, secretary or executive officer) is a disqualified person; or
- ii. the Company has begun to be wound up; or
- iii. a receiver and manager, administrator or provisional liquidator has been appointed in respect of the Company.

**RESNICK SMSF**  
**CONSENT OF DIRECTOR OF TRUSTEE**

Pursuant to Section 118 of the Superannuation Industry (Supervision) Act 1993 (SIS Act)

I, Nicole Resnick

**HEREBY DECLARES** that the Company is not disqualified from acting as the Trustee of a superannuation entity under the SIS Act.

**AND I HEREBY CONSENT** to act as a director of the trustee of the Fund namely Resnick Super Pty Ltd (the Company)

**AND UNDERTAKE** to notify the appropriate Regulatory Authority in writing if the company or any director of the company (including myself) becomes a disqualified person and thereby disqualified from continuing to act as a Trustee or a director of the Company.

DATED: 19/12/18

  
.....  
Nicole Resnick

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  - d. who are subject to any of the above under a foreign law similar to the Bankruptcy Act 1966 (Cwlth)
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- iii. a receiver and manager, administrator or provisional liquidator has been appointed in respect of the Company.

## RESNICK SMSF

### CONSENT OF DIRECTOR OF TRUSTEE

Pursuant to Section 118 of the Superannuation Industry (Supervision) Act 1993 (SIS Act)

Resnick Super Pty Ltd (the Company)

**HEREBY DECLARES** that the Company is not disqualified from acting as the Trustee of a superannuation entity under the SIS Act **AND HEREBY CONSENTS** to act as Trustee of the Fund **AND AGREES** to administer the Fund in accordance with the terms and conditions set out in the Fund Deed and all regulatory requirements **AND UNDERTAKES** to notify the appropriate Regulatory Authority in writing if the Company or any director of the Company becomes a disqualified person and thereby disqualified from continuing to act as a Trustee.

DATED: 19/12/18

Executed by the Company pursuant to Section 127 of the Corporations Act 2001

.....  
Steven Michael Resnick  
Director

.....  
Nicole Resnick  
Director

\* Note re: disqualification:

Section 120 of the SIS Act provides that the following persons are disqualified from acting as a trustee or director of a corporate trustee:

- i. Persons who have prior convictions involving dishonest conduct, wherever or whenever such convictions may have occurred;
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A corporation may be disqualified if:

- i. a responsible officer of the Company (a director, secretary or executive officer) is a disqualified person; or
- ii. the Company has begun to be wound up; or
- iii. a receiver and manager, administrator or provisional liquidator has been appointed in respect of the Company.

Register of Members: Resnick SMSF

Name and Address of Members	Date of Birth	Date Appointed	Date Terminated
Steven Michael Resnick 5 Golding Street, Dianella, WA, 6059	03/12/1973	19/12/12	—
Nicole Resnick 5 Golding Street, Dianella, WA, 6059	04/07/1978	19/12/18	—

**APPLICATION FOR MEMBERSHIP:**

**RESNICK SMSF**

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Member's Name and Address: Steven Michael Resnick  
5 Golding Street, Dianella, WA, 6059

Date of Birth: 03/12/1973

Date Joining Fund:

To: Resnick Super Pty Ltd (the Trustee)

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I hereby apply for Membership of the above named superannuation fund.

I understand that I shall be deemed to be bound by the Trust Deed governing the Fund. I acknowledge having been given a copy of a written "Notice to New Member" regarding my rights and those of my dependants to receive benefits under the Fund.

At the date of this application I am an eligible person for the purpose of the Trust Deed.

I understand that an "eligible person" means that

1. I have worked at least 10 hours per week in any period during the two years immediately prior to the Date Joining Fund above and I received income in respect of that work.

**OR**

2. I have retired from remunerative employment and an amount of money is to be transferred into the Fund from another superannuation fund, approved deposit fund, life assurance company or registered organisation.

**OR**

3. I am a spouse under age 65 or if over the age of 65 years I am at least part time gainfully employed and the fund is able to accept contributions made by my spouse.

I hereby agree to the Trustee acting as sole trustee of the above fund.

I also agree that the statements made by me in this application shall be the basis of my membership and declare that to the best of my knowledge I have not withheld any material information of which the Trustee should be advised



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**Signature of Applicant**  
Steven Michael Resnick

**Date** 19/12/18

## APPLICATION FOR MEMBERSHIP:

### RESNICK SMSF

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Member's Name and Address: Nicole Resnick  
5 Golding Street, Dianella, WA, 6059  
Date of Birth: 04/07/1978  
Date Joining Fund:  
To: Resnick Super Pty Ltd (the Trustee)

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I hereby apply for Membership of the above named superannuation fund.

I understand that I shall be deemed to be bound by the Trust Deed governing the Fund. I acknowledge having been given a copy of a written "Notice to New Member" regarding my rights and those of my dependants to receive benefits under the Fund.

At the date of this application I am an eligible person for the purpose of the Trust Deed.

I understand that an "eligible person" means that

1. I have worked at least 10 hours per week in any period during the two years immediately prior to the Date Joining Fund above and I received income in respect of that work.

OR

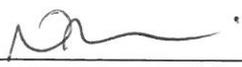
2. I have retired from remunerative employment and an amount of money is to be transferred into the Fund from another superannuation fund, approved deposit fund, life assurance company or registered organisation.

OR

3. I am a spouse under age 65 or if over the age of 65 years I am at least part time gainfully employed and the fund is able to accept contributions made by my spouse.

I hereby agree to the Trustee acting as sole trustee of the above fund.

I also agree that the statements made by me in this application shall be the basis of my membership and declare that to the best of my knowledge I have not withheld any material information of which the Trustee should be advised

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Signature of Applicant  
Nicole Resnick

Date 19/12/18

**Acceptance of Request to Join Fund**

Dear Steven Michael Resnick

**Re: Resnick SMSF**

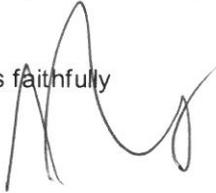
We are pleased to advise you that your application to join the above named Fund has been accepted by the Trustee and we enclose the NOTICE TO NEW MEMBER of the Fund. This summary describes your rights as a Member to benefits under the Fund.

This letter also confirms that the Trustee of the Fund at this time is:-

**Resnick Super Pty Ltd**

Should you have any queries regarding these matters, please do not hesitate to contact the Trustee.

Yours faithfully



Steven Michael Resnick

**For and on behalf of the Trustee**

Acceptance of Request to Join Fund

Dear Nicole Resnick

**Re: Resnick SMSF**

We are pleased to advise you that your application to join the above named Fund has been accepted by the Trustee and we enclose the NOTICE TO NEW MEMBER of the Fund. This summary describes your rights as a Member to benefits under the Fund.

This letter also confirms that the Trustee of the Fund at this time is:-

**Resnick Super Pty Ltd**

Should you have any queries regarding these matters, please do not hesitate to contact the Trustee.

Yours faithfully



Steven Michael Resnick

**For and on behalf of the Trustee**



## Superannuation Individual Tax File Number Notification via Fund Trustee or Employer

**This form may only be used to pass on your tax file number to your superannuation fund.**  
(Please print neatly in BLOCK LETTERS with a black or blue pen only).

Fund Name: Resnick SMSF

Fund Address: 5 Golding Street, Dianella WA 6059

Fund Telephone No: 0405 328 573

Your Surname/Family Name: ..Resnick.....

Given Names: ..Steven Michael..... Date of Birth: 03/12/1973

Membership Number: ..... Sex: Male / Female  
(if known)

**I agree to provide my Tax File Number: Yes / No**

My Tax File Number: 343853107.....

Signature: ..... Date: // 19/12/18

Collection of tax file numbers is authorised by tax laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*. Changes to the Tax File Number (TFN) law require trustees to ask you to provide your TFN to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your TFN for the purposes contained in the *Superannuation Industry (Supervision) Act 1993*, for paying eligible termination payments and for surcharge purposes.

The purposes currently authorised include:

- taxing Eligible Termination Payments at concessional rates;
  - finding and amalgamating your superannuation benefits where insufficient information is available;
  - passing your TFN to the Australian Taxation Office where you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
  - allowing the trustee of your superannuation fund or Retirement Savings Account to provide your TFN to another superannuation provider receiving any benefits you may transfer. Your trustee won't pass your TFN to any other provider if you tell the trustee in writing that you don't want them to pass it on.
  - allowing your superannuation provider to quote your TFN to the ATO when reporting details of contributions for the purposes of the Superannuation Contributions Tax (Surcharge).
- You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if you do not give your superannuation provider your TFN, either now or later:
- you may pay more tax on your superannuation benefits than you have to (you will get this back at the end of the financial year in your income tax assessment);
  - it may be more difficult to find your superannuation benefits if you change address without notifying your fund or to amalgamate any multiple superannuation accounts; and
  - the surcharge may apply to your superannuation contributions.

The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in future, as a result of legislative change.

For more information, please contact your fund or the ATO Superannuation Helpline (13 10 20).

- 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 on behalf of the fund 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).

**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.

**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
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgment of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents 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 of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

**DECLARATION**

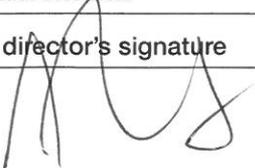
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- 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 Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

**Trustee's or director's name**

Steven Michael Resnick

**Trustee's or director's signature**



Date

Day: 19 / Month: 12 / Year: 2018

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

STEVEN GEORGE KERBEL

**Witness' signature**



Date

Day: 19 / Month: 12 / Year: 2018



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**This form may only be used to pass on your tax file number to your superannuation fund.**  
(Please print neatly in BLOCK LETTERS with a black or blue pen only).

Fund Name: Resnick SMSF

Fund Address: 5 Golding Street, Dianella WA 6059

Fund Telephone No: 0405 328 573

Your Surname/Family Name: Resnick.....

Given Names: Nicole..... Date of Birth: 04/07/1978

Membership Number: ..... Sex: Male / Female  
(if known)

**I agree to provide my Tax File Number: Yes / No**

My Tax File Number: 353853588.....

Signature: ..... Date: // 19/12/18

Collection of tax file numbers is authorised by tax laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*. Changes to the Tax File Number (TFN) law require trustees to ask you to provide your TFN to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your TFN for the purposes contained in the *Superannuation Industry (Supervision) Act 1993*, for paying eligible termination payments and for surcharge purposes.

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  - 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 of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

### 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 Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

#### Trustee's or director's name

Nicole Resnick

#### Trustee's or director's signature



#### Date

Day: 19 / Month: 12 / Year: 2018

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

STEVEN GEORGE KERBEL

#### Witness' signature



#### Date

Day: 19 / Month: 12 / Year: 2018