

VI

THE HILL FAMILY SUPERANNUATION FUND
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 305 TO 315 - ENTRIES: ALL

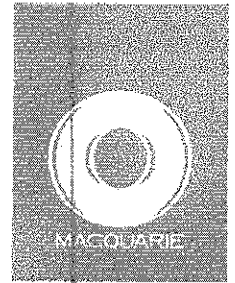
Printed: Monday 21 September, 2020 @ 14:05:31

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
<u>305</u> <u>Advisor Fees</u>						
30/06/2020	107	Bank Statement		726.42	V2	726.42
Narration: per macquarie cmt						
<u>307</u> <u>Auditor's Remuneration</u>						
30/06/2020	776010	Journal - Cash		385.00	V9	385.00
Narration: reallocate audit fees						
<u>315</u> <u>Bank Charges</u>						
31/10/2019	0	Bank Statement		0.65		0.65
Narration: per bank statements						
31/03/2020	0	Bank Statement		1.30		1.95
Narration: per bank statements						
30/05/2020	0	Bank Statement		0.65		2.60
Narration: per bank statements						
30/06/2020	0	Bank Statement		0.65		3.25
Narration: per bank statements						
				Total Debits:	\$1,114.67	
				Total Credits:		
				Current Year Profit/(Loss):	N/A	

V2

Macquarie Cash Solutions Recurring Payment Authority

Macquarie Bank Limited ABN 46 008 583 542 AFSL No. 237502 is the provider of the Macquarie Cash Management Account (CMA)



Please use this form to start, amend or cancel Recurring Payments from your Macquarie Cash Management Account (CMA).

Please use black ink and mark boxes with an (X).

IMPORTANT: Recurring payments can be set up or altered online through eBanking with the appropriate level of access.

Please return this form by mail to Reply Paid 85744 Sydney NSW 2001 or by email to transact@macquarie.com.

1 Account details

Account number:

Account name:

Action to be taken

New payment ▶ go to section 2 Amend existing payment ▶ go to section 3 Cancel payment ▶ go to section 4

2 New Recurring Payment

A. Payment details

Amount of initial payment: \$ Immediately
 Future dated, date:

Subsequent payment amount: \$ And then dated on:

Payment frequency: Weekly Fortnightly Monthly Quarterly

Last payment to be made on:

*The Recurring Payment will be cancelled after this date.
If left blank we will assume until further notice.*

Please note: funds will be debited on the day you request. Please allow 24 hours for initial setup and two days for transfers to appear as credits in your account. If a payment falls on a non Business Day it will be processed the previous Business Day.

B. Transfer details

Account number: BSB:

Account name:

Receiving account reference (optional) – the receiving bank will determine whether the reference will appear (maximum 16 characters)

Optional reference – appears on your Macquarie CMA statement (maximum 16 characters)

Use this account as an additional nominated account. Enables initiation of bank transfers online.
Refer to Account Nomination form for additional changes to nominated bank accounts.

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3 Amend existing payment

A. Current details
 Recurring payment reference number (if known):
 Payee account number: Payee BSB:
 Payee name:
 Payment amount: \$ Date of final payment using current details: / /
 Remove account as an additional nominated bank account

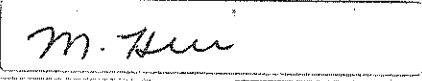
B. New details
 Payee account number: Payee BSB:
 Payee name:
 New payment amount: \$ Immediately Future dated, date: / /
 Payment frequency: Weekly Fortnightly Monthly Quarterly Last payment date: / /
The Recurring Payment will then be cancelled after this date. If left blank we will assume until further notice.
 Use this account as an additional nominated bank account. Enables initiation of bank transfers online.

4 Cancellation

Cancel the payment amount of: \$ Last payment to be made on: / /
 Payee name:
 Remove this account as an additional nominated bank account. Please allow 24 hours for your cancellation to be processed.

5 Declaration and signature

This form must contain an original signature(s) – digitally applied signatures will not be accepted. By completing this form, you accept and agree to be bound by the terms and conditions contained in the *Macquarie CMA Product Information Statement*, which relate to the use of Recurring Payments, nominated accounts, phone banking and internet banking. If you do not already have a copy of the relevant offer document you can obtain it from our website at macquarie.com/personal or by contacting us. The declaration must be signed in accordance with the account operating instructions.

Signature 1 	Signature 2 
Date: <input type="text"/> 25 / 5 / 2020 Title: <input type="text"/> MR	Date: <input type="text"/> 25 / 5 / 2020 Title: <input type="text"/> MRS
Name: <input type="text"/> JOHN HILL	Name: <input type="text"/> MICHELLE HILL
Any other name known by (if applicable) <input type="text"/>	Any other name known by (if applicable) <input type="text"/>
Contact number: <input type="text"/> 0407573743	Contact number: <input type="text"/> 0409636006
If a company officer, your corporate title: <input type="text"/> TRUSTEE	If a company officer, your corporate title: <input type="text"/> TRUSTEE

For more information call 1800 806 310 or +61 7 3233 8136 (overseas), email transact@macquarie.com or visit macquarie.com/personal. Visit macquarie.com/personal/contact for office locations in Sydney, Melbourne, Brisbane, Perth, and Adelaide.

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1 May 2020

Mr J & Mrs M Hill (Trustees)
The Hill Family Superannuation Fund
32 Oyster Bank Road
BLI BLI QLD 4560

Dear John and Michelle.

Ongoing Advice Service Arrangement

As your Financial Adviser, it's my role to provide you with the advice you need to achieve your financial goals.

The purpose of this letter is to allow me to continue providing you with this ongoing support, by terminating your current Ongoing Advice Service Arrangement (which was recommended to you as per the Statement of Advice dated 18 May 2020 and acknowledged by you on 25 May 2020) and entering into a new Ongoing Advice Service Arrangement. This provides an opportunity to revisit what's important to you and ensure that your plan is still aligned to your goals.

The terms of the new Ongoing Advice Service Arrangement, including the services you are entitled to and the cost, are set out below. **This Ongoing Advice Service Arrangement replaces any previously issued Ongoing Advice Service Arrangements.**

Terms of New Ongoing Advice Service Arrangement

This arrangement will be between John Hill, Michelle Hill, The Hill Family Superannuation Fund and **Gary McNamara** who operates within Merit Planning (South Brisbane) Pty Ltd 17 158 002 049 which is an authorised representative of Merit Wealth Pty Ltd ABN 89 125 557 002.

Services you are entitled to

Strategic Advice Review

Annually we will meet for a Strategic Review to ensure that your financial plan remains appropriate for your evolving needs and frequently changing economic and legislative changes. We will update our knowledge on your situation, and help you re-clarify your goals and objectives and your cashflow requirements.

From the meeting we will advise on how best to keep you on track. If there has been a significant change in your situation, we will provide you with an updated Statement of Advice which will outline your new strategic direction.

Investment Portfolio Management

Our Investment Portfolio Management is designed to apply ongoing investment discipline to the investment portfolio we have recommended for you.

Bi annual investment portfolio review, which will include:

- Managing the ongoing allocation of your investments to ensure your asset allocation split between growth and defensive assets remains in line with your investment strategy.
- Rebalancing your investments back to the target asset allocation where needed.
- Reviewing investment research to assess the continuing performance and quality indicators for your investments.
- Recommending specific investment changes where needed to continue to align your investments with your objectives.



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Other additional benefits in our investment portfolio management service includes:

- Provision of valuation reports on a monthly basis
- Provision of tax statements to your accountant on an annual basis

Dedicated Service Team

Be available to you via telephone or email throughout the year to act as a sounding board for major financial decisions to help you make the right choices with confidence.

Administration Service

As needed, we will provide you with reasonable assistance in relation to your financial affairs, including liaison with product providers and other professional advisers (accountant, lawyer etc).

Estate Planning Review

Annually you will have the opportunity to receive a review of your estate plan to identify if there have been any significant changes to your personal situation and or changes to relevant legislation that will potentially impact your estate plan.

If we identify any significant changes then the relevant services may need to be re-performed with you.

Service Summary

We will on an annual basis in our annual Fee disclosure statement confirm the services we provided to you. We will also confirm the services we agreed to be provided to you, but not utilised by you, if applicable.

Estimated Ongoing Advice Service Arrangement cost

	(%)	(\$ pa.)	Method of calculation	Paid via	Paid to
The Hill Family Superannuation Fund	0.55	8,717	% of account	Macquarie Cash Management account	Merit Planning (South Brisbane)
Total		8,717			

Note: The fee amount payable includes GST.

The percentage and dollar amounts shown in the table above are an estimate only of the ongoing advice service arrangement costs expected to be paid over the next 12 months. The amounts shown are based on your current account balances as noted below. Actual ongoing advice service arrangement costs will vary according to any contributions and withdrawals, movements in your portfolio value and the date of calculation (as determined by the product provider) and some GST payments may be eligible for a reduced input tax credit (RITC) from your fund. If you would like any further explanation, please let me know.

John and Michelle, your ongoing advice service arrangement costs are based on an amount of \$1,585,000 (which includes your superannuation account balances as at the date of this letter).

Variation

We may vary the Ongoing Services; or Ongoing Service Fees; or terms of this agreement by giving you at least 30 days' notice in writing of those changes. If you have any concerns about proposed variations you should contact us to discuss. If your concerns remain unresolved you may terminate this ongoing service arrangement. The terms and conditions of this service arrangement will remain unchanged whilst we resolve these concerns, or you elect to terminate the arrangement.

Keeping us informed

In order for us to ensure we deliver ongoing services in line with your financial needs and goals you must inform us of any significant changes to your personal and financial circumstances.

Examples of significant changes can include (note this is not an exhaustive list):

- Change in family circumstances (e.g. birth, death, change in marital status).



- Change in employment status (e.g. redundancy, job change, retirement).
- Changing financial circumstances (e.g. significant unexpected costs, significant financial windfall; significant change in income; significant change in borrowings).
- Changes which may affect your risk profile (e.g. serious illness, impending retirement).

Additionally, you agree to:

- Attend scheduled meetings;
- Provide us with updated information as appropriate;
- Respond to communications in a timely manner;
- Review documentation we provide you;
- Accept communication from us in electronic format (via email)
- Make payments as agreed under this agreement.

Renewal interval (term)

This agreement cannot exceed a period of two years without being renewed. If the agreement is not renewed it will automatically terminate.

Termination

- You may terminate this agreement at any time by giving us 30 days' notice. Upon receipt of that notice we will terminate fees and charges associated with providing ongoing service.
- We may terminate this arrangement if you do not pay the fees as agreed in this ongoing service arrangement.
- If we are unable to contact you to deliver the services agreed then after making reasonable efforts, we may also terminate this arrangement.

If this ongoing service arrangement is terminated it means that that fees will cease, and we will no longer be able to provide you with advice. Note that in some circumstances certain product providers require operation of their products only through a licensed Financial Adviser. In those cases, if you terminate this ongoing service arrangement you may also need to make alternate arrangement for ongoing support of those products. Please refer to product disclosure statements for further information.

If you die whilst this agreement is in place it will automatically terminate from the date of your death. This means that fees will cease, and we will not be able to provide your estate with advice. We will arrange to reimburse your estate with any advice fees charged from the date of your death. We will also notify relevant product providers who will also cease charging of any relevant fees.

As existing powers of attorney lapse automatically upon death, continuity of advice remains important. Accordingly, we would be happy to provide advice services on a fee-for-service basis to the beneficiaries or executor of your estate, so that the assets of the estate continue to be properly managed in accordance with the wishes of your will.

If these unfortunate circumstances arise, we will make contact with your estate to offer our services and arrange reimbursement of any advice fees charged since date of death.

Where you have entered into this agreement with another person in respect of jointly owned assets then the agreement can continue if the surviving joint owner agrees to this agreement continuing.

Acceptance and consent

We have read, understood and accept the terms outlined in this letter of engagement. We also acknowledge that:

- We have received a copy of our Financial Services Guide which provides important information about the financial services we provide and the way in which fees are determined.
- We understand the terms of this agreement, the manner in which it may be terminated and the fees that are payable.

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- We agree to this agreement continuing in the event of the death of either of the parties to this agreement in respect of jointly owned assets.

John Hill (Trustee)
The Hill Family Superannuation
Fund

Signature _____

Date _____

Michelle Hill (Trustee)
The Hill Family Superannuation
Fund

Signature _____

Date _____

Gary McNamara

Signature _____

Date _____

Should the Ongoing Advice Service Arrangement terminate, a new Ongoing Advice Service Arrangement can be established at any time if you wish.

You can contact me on 07 3554 0246 or email info@meritplanningsb.com.au if you require further information or have any questions.

I look forward to helping you continue to reach your financial goals.

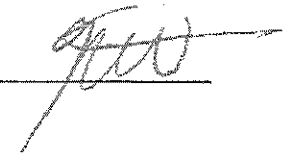
Kind regards

Gary McNamara Dip FS (FP)
Authorised Representative Number 430684
Authorised Representative of Merit Wealth Pty Ltd
ABN 89 125 557 002
Australian Financial Services Licence Number 409361

V8

- We agree to this agreement continuing in the event of the death of either of the parties to this agreement in respect of jointly owned assets.

John Hill (Trustee)
The Hill Family Superannuation
Fund

Signature 

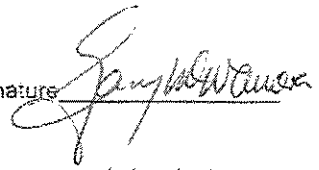
Date 26/5/2020

Michelle Hill (Trustee)
The Hill Family Superannuation
Fund

Signature 

Date 26/5/2020

Gary McNamara

Signature 

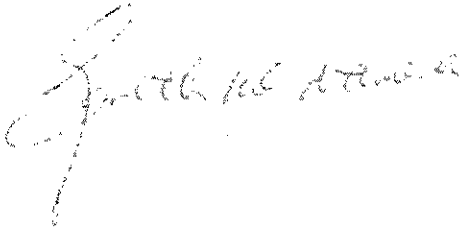
Date 28/5/2020

Should the Ongoing Advice Service Arrangement terminate, a new Ongoing Advice Service Arrangement can be established at any time if you wish.

You can contact me on 07 3554 0246 or email info@meritplanningsb.com.au if you require further information or have any questions.

I look forward to helping you continue to reach your financial goals.

Kind regards



Gary McNamara Dip FS (FP)
Authorised Representative Number 430684
Authorised Representative of Merit Wealth Pty Ltd
ABN 89 125 557 002
Australian Financial Services Licence Number 409361

respect * protect * reward

SUPER 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:** 18 September 2019**Recipient:** Hill Family Super Fund**Address:** C/- PO Box 491 COTTON TREE QLD. 4558**Description of Services**

Statutory audit of the Hill Family Super Fund for the financial year ending 30 June 2019.

Fee: \$350.00**GST:** \$35.00**Total:** \$385.00

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.