

29<sup>th</sup> November 2021

RAFEGA SMSF  
22 Prunda Circuit  
Wellington Point Q 4160

Dear Martin and Peta,

As discussed, we have become aware that your accounts were not rebalanced back in July 2021 as per our advice at the time due to human oversight.

We have calculated the total amount your portfolio underperformed by throughout this period if the switch was to occur and the difference is \$1,384.95. This amount has been credited to your Asgard Investment Account.

Please call me on (07) 3397 7315 if you would like to discuss this further.

We apologise for the inconvenience this causes you.

Yours sincerely



**Kurt Grainger**  
Director

## Anna Longden

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**From:** Andre Woud  
**Sent:** Monday, 29 November 2021 9:01 AM  
**To:** Anna Longden  
**Cc:** John Spooner; Kurt Grainger  
**Subject:** RE: RAFEGA SMSF - Breach

Hi Anna,

Answers below

Kind Regards,

**Andre Woud B.Comm (FP) AFP® | Financial Planner**



Authorised Representative of HKS Group Licensee Pty Ltd. ABN 67 633 232 514, AFSL 516082  
**A:** Unit 2, 61 Holdsworth St., P.O. Box 248, Coorparoo, QLD, 4151  
**P:** (07) 3397 7315 **M:** 0439 517 383  
**E:** [andre.woud@hksfp.com.au](mailto:andre.woud@hksfp.com.au) **W:** [www.hksfp.com.au](http://www.hksfp.com.au)



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**From:** Anna Longden <[anna.longden@HKSFP.com.au](mailto:anna.longden@HKSFP.com.au)>  
**Sent:** Friday, 26 November 2021 12:11 PM  
**To:** Andre Woud <[andre.woud@HKSFP.com.au](mailto:andre.woud@HKSFP.com.au)>  
**Cc:** Anna Longden <[anna.longden@HKSFP.com.au](mailto:anna.longden@HKSFP.com.au)>; John Spooner <[john.spooner@HKSFP.com.au](mailto:john.spooner@HKSFP.com.au)>; Kurt Grainger <[kurt.grainger@HKSFP.com.au](mailto:kurt.grainger@HKSFP.com.au)>  
**Subject:** RAFEGA SMSF - Breach

Hi Dre,

Can you please come back to me first thing Monday with the following details

1. What sort of contribution do you want the refund of \$1,384.95 go in as? - **Concessional**
2. Let me know the account details so we can transfer directly into their Asgard open ewrap investment

**CASH Connect Account Number:** 336095 650660131

3. Let me know once you have called the client and explained the situation to them (must be done Monday) so I can send letter and close off this breach

Left a message this morning waiting for him to call back

Thanks for your help with this.

**Anna Longden - Operations Manager**  
MFin Plan, JP (Qual)



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## SEASON OF JOY

Wishing you the happiest holidays!

HKS Financial Planning office will be closed from  
midday Friday 24th December to Tuesday 4th January