



Self-managed super fund trustee declaration

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

Fund name

Ethos Super 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

Theo Pappas

Trustee's or director's signature

Theo Pappas

Date
9/8/2017

SIGN HERE

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

CONSTANTINOS PAPPAS

Witness' signature

Constantinos Pappas

Date
9/8/2017

WITNESS



Tax Agent Portal

User ID PDUSSCd

08 Aug 2017 16:06:43 (EST)

Current client
THE TRUSTEE FOR ETHOS SUPER FUND
TFN 167523119 ABN 11480081615
Represented by
H & R BLOCK

Client account list

Select an option from the drop down list to change your view of the account list.

All accounts

Number	Name	Description	Balance
167523119/00002	THE TRUSTEE FOR ETHOS SUPER FUND	Income Tax Account	\$0.00
11480081615/004	THE TRUSTEE FOR ETHOS SUPER FUND	Integrated client account - Branch	\$0.00

Total \$0.00

*Note that the total is not necessarily the total amount owed.
At present, not all accounts can be viewed online and are not included in the total. There are limitations on the information displayed above.*



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THE TRUSTEE FOR ETHOS SUPER FUND
30 BARINGA RD
EARLWOOD NSW 2206

Our reference: 3611512633641
Phone: 13 92 26
ABN: 11 480 081 615

9 August 2017

We have registered you on the Australian Business Register

Dear Sir/Madam

Your Australian business number (ABN) is **11 480 081 615**.

Your ABN registration is effective as of 8 August 2017.

Please check that the enclosed ABN details recorded for your business or organisation are correct and advise us if they are not.

Your obligations

You're legally required to ensure your ABN details are kept up-to-date and you must notify the Registrar of any changes to your details within 28 days.

If you have an AUSkey you can update your ABN details online. AUSkey is a secure login that identifies you when you use participating government online services for business. If you don't have an AUSkey, but would like to register for one, go to www.abr.gov.au/auskey

For more information about connecting your ABN to your myGov account and using your myGov details to access government services for business, go to www.ato.gov.au/ABNconnect

Alternatively, you can update your details by contacting us on **13 92 26** between 8.00am and 6.00pm, Monday to Friday.

The Registrar will periodically review your ABN registration. Where there is evidence that you're no longer entitled to hold an ABN your registration will be cancelled. Evidence of entitlement could include declaring business income in your income tax returns, and/or lodging activity statements within two years of your ABN registration.

If you've indicated that you require endorsement as a deductible gift recipient, income tax exempt fund or tax concession charity, an application will be sent to you shortly.

Starting or running a business

The Australian Government's dedicated business website www.business.gov.au is a one-stop shop for business information from all levels of government. The website provides a range of free tools including planning templates, checklists and how-to guides to help you work smarter, not harder. Find business information and support the easy way, visit www.business.gov.au today.

Over the next year we'll be sending you a series of New to Business emails with information to help you manage and grow your business. You'll also receive emails from our Small Business Newsroom to keep you up to date with important tax and super news.

Australian Business Register

Australian business number (ABN) : 11 480 081 615
Entity name : The Trustee for Ethos Super Fund
ABN status : Active
ABN registration date : 8 August 2017
Postal address : 30 BARINGA RD
EARLWOOD NSW
2206
Business address : 30 Baringa Rd
Earlwood NSW
2206
Email address : tpappas00@gmail.com
Type of entity : ATO Regulated Self-Managed Superannuation Fund
ANZSIC code : 6330 - Superannuation Funds

Associates

The following are the associates of the entity:

Associate name	Position held
Mr THEO PAPPAS	Director Of A Corporate Trustee
	Member Of A Self Managed Superannuation Fund
ETHOS INVESTMENTS PTY LTD	Trustee





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THE TRUSTEE FOR ETHOS SUPER FUND
30 BARINGA RD
EARLWOOD NSW 2206

Our reference: 7105664051270

9 August 2017

Your tax file number

Dear Sir/Madam

The details of your tax file number registration are:

Name: THE TRUSTEE FOR ETHOS SUPER FUND
Tax file number: 167 523 119

It's important to keep this letter and any other document with your tax file number on it, in a safe place.

You should quote this tax file number when contacting us as it will help us find your information faster.

You will be asked to provide your tax file number to financial institutions and investment bodies when you open accounts or make investments with them. You don't have to give your tax file number to these organisations, but if you don't, they may withhold more tax from any investment returns or interest they pay to you.

For more information

You can find out more on our website www.ato.gov.au/tfn

Yours faithfully

Robert Ravello
Deputy Commissioner of Taxation





Australian Government
Australian Taxation Office



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THE TRUSTEE FOR ETHOS SUPER FUND
30 BARINGA RD
EARLWOOD NSW 2206

Our reference: 7105664051225

Phone: 13 10 20

9 August 2017

Please send all your future superannuation fund information to us

Dear Sir/Madam

Thank you for notifying us of your choice to make THE TRUSTEE FOR ETHOS SUPER FUND a regulated self-managed superannuation fund (SMSF).

As we are responsible for regulating this type of fund, all information you provide about THE TRUSTEE FOR ETHOS SUPER FUND, including your SMSF annual return, needs to be sent to us.

We look forward to helping you with any other regulatory and taxation issues that may relate to your fund. On the back of this letter, you'll find some guidance and useful links for running a SMSF.

If you have any questions, please call us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday. We'll be happy to help.

Yours faithfully

David Diment
Deputy Commissioner of Taxation





Australian Government
Australian Taxation Office

Account: Activity statement – 001 – PAPPAS, THEO
Period: Jul 2017 – Sep 2017
Document ID: 38073875923
Payment due: 30 October 2017
Receipt ID: 3599451151

PAYG income tax instalment

Label	Description	Value
5A	You owe ATO	\$0.00
5B	ATO owes you	\$0.00
T4	Reason for variation	Significant change in trading conditions
T7	Instalment amount	\$4,637.00 Based on the notional tax \$ 17,684.30 from the 2016 assessment.
T8	Estimated tax for year	\$0.00
T9	Varied amount payable for quarter	\$0.00 T9 is an ATO estimate only

No amount payable