

T & N Growth Fund
PO Box 4094
MAITLAND NORTH NSW 2320

17 February 2021

Dear Terry & Nicole,

Superannuation Independent Audit Report 2020

Please find enclosed, a copy of your Superannuation Independent Audit Report in respect of the year ended 30 June 2020. This report will need to be filed for safe keeping in your superannuation fund register. An electronic copy is held on file in our office.

You will note that Part A of the Audit Report is qualified, as per the explanation given in the Auditor's Report and Auditor's letter attached herewith, and Part B is unqualified. We would ask that you please carefully review the contents of the attached correspondence, taking particular note of any recommendations offered and required corrective action, where necessary.

If you have any queries or concerns in relation to your audit report or any other superannuation matter, please don't hesitate to contact our office.

Regards,

INITIATIVE

Chartered Accountants & Financial Advisers