

25 July 2022

The Directors  
Share Investing Pty Ltd ATF  
D & J Crofts Superannuation Fund  
PO BOX 100  
BULL CREEK WA 6149,

**Re: Management letter for the Audit of D & J Crofts Superannuation Fund.**

We have completed the audit of the financial reports for D & J Crofts Superannuation Fund for the year ended from 30 June 2021.

Auditors are encouraged by the Australian Taxation Office to issue a management letter at the completion of each superannuation fund audit, to advise the Trustees of any matters noted during the audit.

Our work involves the review of only those systems and controls adopted by the Trustee, upon which we wish to rely for the purposes of determining our audit procedures. Accordingly, our examination may not have identified all the control weaknesses that may exist. Furthermore, our audit should not be relied on to disclose defalcations or other similar irregularities, although their disclosure, if they exist, may well result from the audit test we undertake.

The trustees to formulate, review regularly and consider following matters in the investment strategy Reg 4.09 SISR of SISR 1994:

- the risk involved in making, holding, realising and likely returns from fund's investments,
- adequate diversification of fund's investments into different classes of assets,
- the liquidity of the fund's investments to meet its expected cash flow requirements,
- the ability of the fund to discharge its existing and prospective liabilities,
- Insurance cover for one or more members of the fund.

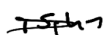
Trustees to make sure that diversification of actual investments in different classes of assets are in alignment with investment strategy.

All investment of your SMSF must be at market value in the financial accounts and statements at the end of each financial year (Reg8.02B). We have relied on and accepted trustees' valuation of property investments in the superannuation fund. Remember, trustees to make sure that such valuation is based on supportable and verifiable data.

There are no issues that we would like to draw your attention to that were noted during the audit.

Should you have need of anything further or have any queries on any of the above please feel free to contact our office.

Yours Sincerely,



Dharam Ghangas  
**RTW Auditing Services**