

SMART FAMILY SUPER FUND

APPLICATION FOR MEMBERSHIP

Full Name: Francis Xavier Jayakumar Phillips

Address: 19 Yarrandale Street
Stanhope Gardens NSW 2768

Date of Birth: 28/05/1965

I make application to become a member of the Smart Family Super Fund ("The Fund")

*I hereby authorise my current Employer to deduct from my salary such amounts (if any) as are from time to time agreed upon by myself and my employer as contributions to be made by me to the abovementioned Fund.

* The Applicant hereby applies to make contributions to the Fund and agrees to be bound by the Deed and Rules governing the Fund.

Pursuant to the authorisations for the collection of Tax File Numbers ("TFN") contained in the taxation laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*, I hereby agree to provide my TFN as follows:


My Tax File Number is: 4 1 3 2 4 3 1 6 3
and I hereby authorise the trustees to use this tax file number.

NOMINATION OF BENEFICIARIES (Non Binding)

Whilst I acknowledge the discretion the Trustees have to determine who the benefit is paid to, I hereby nominate the following persons to receive the benefit payable by the Trustees of the fund in the event of my death:

Name and Address	Relationship to member	Proportion of benefit
		%
		%

Dated this 1st day of July 2016

Signature of Applicant: 



SMART FAMILY SUPER FUND

APPLICATION FOR MEMBERSHIP

Full Name: Mary Sujatha Phillips
Address: 19 Yarrandale Street
Stanhope Gardens NSW 2768
Date of Birth: 04/03/1971

I make application to become a member of the Smart Family Super Fund ("The Fund")

*I hereby authorise my current Employer to deduct from my salary such amounts (if any) as are from time to time agreed upon by myself and my employer as contributions to be made by me to the abovementioned Fund.

* The Applicant hereby applies to make contributions to the Fund and agrees to be bound by the Deed and Rules governing the Fund.

Pursuant to the authorisations for the collection of Tax File Numbers ("TFN") contained in the taxation laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*, I hereby agree to provide my TFN as follows:

My Tax File Number is: 4 1 3 2 4 3 1 47
and I hereby authorise the trustees to use this tax file number.

NOMINATION OF BENEFICIARIES (Non Binding)

Whilst I acknowledge the discretion the Trustees have to determine who the benefit is paid to, I hereby nominate the following persons to receive the benefit payable by the Trustees of the fund in the event of my death:

Name and Address	Relationship to member	Proportion of benefit
		%
		%

Dated this 1st day of July 2016

Signature of Applicant: X



* Delete this clause if inapplicable

DECLARATION BY DIRECTOR OF TRUSTEE COMPANY
UNDER SECTION 118 OF THE
SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

I, Francis Xavier Jayakumar Phillips
of 19 Yarrandale Street
Stanhope Gardens NSW 2768

HEREBY DECLARE that I am not a disqualified person as defined by SIS and am therefore not disqualified from acting as a director of a trustee company of a superannuation fund under SIS

HEREBY DECLARE that I am aware of my responsibilities under the trust deed having read and fully understood it's contents, and also my responsibilities under SIS.

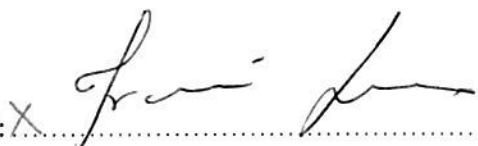
AND HEREBY CONSENT to act as a Trustee of the Smart Family Super Fund (in my capacity as a director of Arista Super Fund Pty Ltd)

constituted on 01/07/2016

AND I AGREE to execute the Trust Deed and to administer the Fund in accordance with the terms and conditions set out in the Trust Deed and other legislative requirements.

I UNDERTAKE to notify any other directors of the trustee of the Fund in writing if I am for any reason disqualified from continuing to act as a trustee.

dated: 01/07/2016

signed: 

* Note re Disqualified Person (SIS Section 120):

The following are defined by SIS as being disqualified persons:

1. persons who have at any time been convicted of an offence in respect of dishonest conduct;
2. a civil penalty order was made against the person; or
3. a person is an insolvent under administration.

A body corporate trustee is a disqualified person where:

1. a receiver and manager has been appointed in respect of property beneficially owned by the body;
2. an official manager or deputy official manager has been appointed in respect of the body;
3. a provisional liquidator has been appointed in respect of the body; or
4. the body has begun to be wound up.

N.B. A director of a Corporate trustee must not be a disqualified person as described above.

DECLARATION BY DIRECTOR OF TRUSTEE COMPANY
UNDER SECTION 118 OF THE
SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

I, Mary Sujatha Phillips
of 19 Yarrandale Street
Stanhope Gardens NSW 2768

HEREBY DECLARE that I am not a disqualified person as defined by SIS and am therefore not disqualified from acting as a director of a trustee company of a superannuation fund under SIS

HEREBY DECLARE that I am aware of my responsibilities under the trust deed having read and fully understood it's contents, and also my responsibilities under SIS.

AND HEREBY CONSENT to act as a Trustee of the Smart Family Super Fund (in my capacity as a director of Arista Super Fund Pty Ltd)

constituted on 01/07/2016

AND I AGREE to execute the Trust Deed and to administer the Fund in accordance with the terms and conditions set out in the Trust Deed and other legislative requirements.

I UNDERTAKE to notify any other directors of the trustee of the Fund in writing if I am for any reason disqualified from continuing to act as a trustee.

dated: 01/07/2016

signed: 

* Note re Disqualified Person (SIS Section 120):

The following are defined by SIS as being disqualified persons:

1. persons who have at any time been convicted of an offence in respect of dishonest conduct;
2. a civil penalty order was made against the person; or
3. a person is an insolvent under administration.

A body corporate trustee is a disqualified person where:

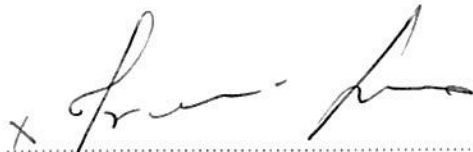
1. a receiver and manager has been appointed in respect of property beneficially owned by the body;
2. an official manager or deputy official manager has been appointed in respect of the body;
3. a provisional liquidator has been appointed in respect of the body; or
4. the body has begun to be wound up.

N.B. A director of a Corporate trustee must not be a disqualified person as described above.

DISCLOSURE STATEMENT

I, Francis Xavier Jayakumar Phillips of 19 Yarrandale Street, Stanhope Gardens NSW 2768 hereby acknowledge and declare as follows:

1. I am an initial Member of the Smart Family Super Fund (the Fund). I am also a director of the trustee of the Fund.
2. I have not been induced to become a Member and Trustee of the Fund as a result of any representation or statement made by any Members or Trustees of the fund or any other person.
3. I have decided to become a Member and Trustee of the Fund based solely upon my own investigation and inquiries.
4. Having considered the financial strategy, responsibilities, risks, possible gains and benefits, costs of entry and administration, the rules of the Fund and taxation matters, I am satisfied that it is appropriate for me to invest in and become a Member and Trustee of the Fund.
5. I have had and will have access to all documents relating to the Fund including:
 - a. source documents (investments confirmations, invoices and receipts);
 - b. banking records;
 - c. financial strategies;
 - d. financial reports and taxation records;
 - e. minutes of meetings and resolutions of trustees;
 - f. Trust Deed and trust register;
 - g. incoming and outgoing correspondence
6. I am aware that investing money on behalf of myself and others carries significant risks of loss and that the Trustees of the Fund are not professional investors or experts in that field.
7. I have had the opportunity to seek independent financial, legal and taxation advice before making my decision to establish and invest in the Fund.

x 

Francis Xavier Jayakumar Phillips

Date: 01/07/2016.....

DISCLOSURE STATEMENT

I, Mary Sujatha Phillips of 19 Yarrandale Street, Stanhope Gardens NSW 2768 hereby acknowledge and declare as follows:

1. I am an initial Member of the Smart Family Super Fund (the Fund). I am also a director of the trustee of the Fund.
2. I have not been induced to become a Member and Trustee of the Fund as a result of any representation or statement made by any Members or Trustees of the fund or any other person.
3. I have decided to become a Member and Trustee of the Fund based solely upon my own investigation and inquiries.
4. Having considered the financial strategy, responsibilities, risks, possible gains and benefits, costs of entry and administration, the rules of the Fund and taxation matters, I am satisfied that it is appropriate for me to invest in and become a Member and Trustee of the Fund.
5. I have had and will have access to all documents relating to the Fund including:
 - a. source documents (investments confirmations, invoices and receipts);
 - b. banking records;
 - c. financial strategies;
 - d. financial reports and taxation records;
 - e. minutes of meetings and resolutions of trustees;
 - f. Trust Deed and trust register;
 - g. incoming and outgoing correspondence
6. I am aware that investing money on behalf of myself and others carries significant risks of loss and that the Trustees of the Fund are not professional investors or experts in that field.
7. I have had the opportunity to seek independent financial, legal and taxation advice before making my decision to establish and invest in the Fund.

x 
.....
Mary Sujatha Phillips

Date: 01/07/2016.....

**PRODUCT DISCLOSURE STATEMENT
COVERSHEET
SMART FAMILY SUPER FUND**

Member Name: FRANCIS XAVIER JAYAKUMAR PHILLIPS
Member Address: 19 PARADISE ST STANHOPE GARDENS NSW 2768
Notice Date:

I have read and understood this Product Disclosure Statement prior to signing my Membership Application and/or Member's Consent to Amendment of Deed:-

Signature: 

Name: FRANCIS XAVIER JAYAKUMAR PHILLIPS

Date: 01/7/16

Please ensure that the following document is attached to this coversheet:-


Product Disclosure Statement comprising 5 pages

Most Recent Financial Statement for Fund <delete if this is for a new fund>

PRODUCT DISCLOSURE STATEMENT
COVERSHEET
SMART FAMILY SUPER FUND

Member Name: MARY SUJATHA PHILLIPS
Member Address: 19 YARRANDALE STREET STANHOPE GARDENS NSW 2768
Notice Date:

I have read and understood this Product Disclosure Statement prior to signing my Membership Application and/or Member's Consent to Amendment of Deed:-

Signature: 
Name: MARY SUJATHA PHILLIPS
Date: 01/7/16

Please ensure that the following document is attached to this coversheet:-

Product Disclosure Statement comprising 5 pages

Most Recent Financial Statement for Fund <delete if this is for a new fund>

CORPORATIONS LAW

CONSENT TO ACT AS DIRECTOR\MEMBER

AND

STATUTORY INFORMATION UNDER PART 3, DIVISION 2

To The Board of Directors

ARISTA SUPER FUND PTY LTD


I hereby consent to act as DIRECTORMEMBER of the Company and I require you to table at the next meeting of the Company the following information:

1.

(a) Full name: Francis Xavier Jayakumar Phillips
Residential Address: 19 Yarrandale Street
STANHOPE GARDENS NSW 2768
Former Names/Surnames:
Date and Place of Birth: 28/05/1965 at Karnataka, INDIA

2. I advise that I hold the undermentioned shares/debentures/rights/options in this and related corporations.

<i>Name of Company</i>	<i>Nature of Interest</i>
ARISTA SUPER FUND PTY LTD	1 Ordinary Shares

X 
Francis Xavier Jayakumar Phillips

Dated: 01 day of July 2016

CORPORATIONS LAW

CONSENT TO ACT AS DIRECTOR\SECRETARY\MEMBER

AND

STATUTORY INFORMATION UNDER PART 3, DIVISION 2

To The Board of Directors

ARISTA SUPER FUND PTY LTD

I hereby consent to act as DIRECTOR\SECRETARY\MEMBER of the Company and I require you to table at the next meeting of the Company the following information:

1. Section 205(c) particulars

(a) Full name: Mary Sujatha Phillips
Residential Address:

19 Yarrandale Street
STANHOPE GARDENS NSW 2768

Former Names/Surnames:

Date and Place of Birth: 04/03/1971 at Karnataka, INDIA

2. I advise that I hold the undermentioned shares/debentures/rights/options in this and related corporations.

<i>Name of Company</i>	<i>Nature of Interest</i>
ARISTA SUPER FUND PTY LTD	1 Ordinary Shares

X 
Mary Sujatha Phillips

Dated: 01 day of July 2016

RESOLUTION OF DIRECTORS OF
ARISTA SUPER FUND PTY LTD

I/We, being the director/s of ARISTA SUPER FUND PTY LTD hereby resolve:

1. That the company open a banking account

with the

NAME OF BANK

at the

NAME OF BRANCH

branch

and that any signatory(ies) may sign for the account.

ENTER NUMBER OF SIGNATORIES

2. That the following person/s be signatories for the account:

.....
NAME OF SIGNATORY

.....
SAMPLE SIGNATURE

.....
NAME OF SIGNATORY

.....
SAMPLE SIGNATURE

.....
NAME OF SIGNATORY

.....
SAMPLE SIGNATURE

.....
NAME OF SIGNATORY

.....
SAMPLE SIGNATURE

signed at

this

day of

20

X 

MINUTES

MINUTES OF MEETING OF DIRECTORS OF ARISTA SUPER FUND PTY LTD, HELD ON 01 JULY 2016 AT 19 YARRANDALE STREET STANHOPE GARDENS NSW 2768

PRESENT:

Francis Xavier Jayakumar Phillips
Mary Sujatha Phillips

FIRST OFFICERS:

A copy of the application for registration of the company was tabled, which confirms that the following persons have consented to be the first directors of the company, and upon the registration of the company, became its directors.

Francis Xavier Jayakumar Phillips
Mary Sujatha Phillips

It was also noted that the following person/s became the company secretary/s upon the registration of the company:

Mary Sujatha Phillips

INCORPORATION:

It was noted that the company was incorporated as of 1 July 2016
A copy of the constitution adopted by the company was tabled.

AUDITOR:

Resolved that whereas the company will be a small proprietary company as defined by the Corporations Act 2001 for the foreseeable future an auditor not be appointed.

REGISTERED OFFICE:

The Registered Office of the Company was confirmed as
19 Yarrandale Street
Stanhope Gardens NSW 2768

PRINCIPAL PLACE OF BUSINESS:

The Principal place of business of the company was confirmed
19 Yarrandale Street
Stanhope Gardens NSW 2768

ORIGINAL MEMBERS:

Resolved that the names of these persons, who have consented to become members, be recorded in the Register of Members:

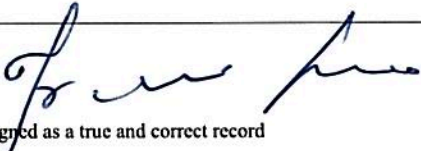
- Francis Xavier Jayakumar Phillips, 1 Ordinary Shares , Nos. 1 - 1 at a nominal value of \$1.00 each;
- Mary Sujatha Phillips, 1 Ordinary Shares , Nos. 2 - 2 at a nominal value of \$1.00 each;

FINANCIAL YEAR:

Resolved that the first financial year of the Company shall end on 30th June next.

CLOSURE:

There being no further business, the meeting terminated.


Signed as a true and correct record
of the proceedings of the meeting

x
Date: 01/07/2016

- 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 on behalf of the fund 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).

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.

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 correctly record and explain the transactions and financial position of the fund
- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgement of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents 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 of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF

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 Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Mary Sujatha Phillips

Trustee or director's signature

Mary Sujatha Phillips *Mary Sujatha Phillips* Date 01/07/2016

Witness' name (witness must be over 18 years of age)

MARGARET HELEN SEBASTIAN

Witness' signature

Margaret Helen Sebastian Date 01/07/2016

- 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 on behalf of the fund 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).

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.

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
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- ensure that an approved auditor is appointed within the prescribed period (currently this is no later than 31 days before the due date for lodgement of the fund's annual return but this may change to 45 days) to audit the fund for each income year, and provide that auditor with documents 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 of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF

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 Australian Prudential Regulation Authority (APRA) regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Francis Xavier Jayakumar Phillips

Trustee or director's signature

Francis Xavier Jayakumar Phillips

Date

01/07/2016

Witness' name (witness must be over 18 years of age)

MARGARET HELEN SEBASTIAN

Witness' signature

Margaret Helen Sebastian

Date

01/07/2016

The following person(s), being the person(s) who consented to become a member of the Company in the application for the registration of the Company, agree to the terms of this Constitution.

X 
.....
FRANCIS XAVIER JAYAKUMAR PHILLIPS

X 
.....
MARY SUJATHA PHILLIPS

Dated 1 July 2016

PART B
ACKNOWLEDGEMENT BY ASSOCIATE

I, *****of*****acknowledge that:

1. Any Loan to me/us* by (Company Name) (the “Company”) shall be on the terms described in the Loan Agreement contained in the Schedule to the Constitution of the Company.
2. I/We** will be bound by the terms and conditions of the Loan Agreement with respect to any Loan.

Name of Associate

Date:

Name of Associate
(on behalf of **)

Date:

* delete as appropriate

** add particulars of trust, company or entity (if any) when the Associate is signing on its behalf

IN WITNESS the party has duly executed this Deed on the date first above written.

Signed for and on behalf of
Arista Super Fund Pty Ltd
ACN 613 395 547
in accordance with section 127 of the
Corporations Act 2001

X 

Mary Sujatha Phillips - director

X 

Francis Xavier Jayakumar Phillips -
director

RESOLUTIONS OF THE DIRECTORS OF ARISTA SUPER FUND PTY LTD AS TRUSTEE OF SMART FAMILY SUPER FUND

ESTABLISHMENT OF FUND:

RESOLVED that the Company establish a Self Managed Superannuation Fund to be known as the Smart Family Super Fund and that the Company act as the first Trustee of the Fund.

FURTHER RESOLVED that the Company execute the Trust Deed

ELECTION TO BECOME A REGULATED SUPERANNUATION FUND:

IT WAS RESOLVED that the Company elect that the Superannuation Industry (Supervision) Act 1993 is to apply in relation to the fund and that the fund become a regulated superannuation fund. And that the notice of the election is to be lodged with the Australian Taxation Office.

APPLICATIONS FOR MEMBERSHIP:

RESOLVED that the following applications for membership be accepted, each of the members have consented to be Trustees of the fund in their capacity as Directors of Arista Super Fund Pty Ltd and are not disqualified persons:

Francis Xavier Jayakumar Phillips
Mary Sujatha Phillips

PRODUCT DISCLOSURE STATEMENT:

All the members of the fund have provided declarations stating that they have access to all the information that would normally be provided in a Product Disclosure Statement. IT WAS RESOLVED that, pursuant to the exemption in Section 1012D(2A) of the Corporations Act 2001, the Trustees are not required to provide a Product Disclosure Statement to the members.

signed:

x 
.....
Francis Xavier Jayakumar Phillips

x 
.....
Mary Sujatha Phillips

Dated: 01/07/2016.....

Dated: 01/07/2016.....