

APPLICATION FOR MEMBERSHIP: NOBLE FAMILY SUPERANNUATION FUND

Member's Name and Address: STUART WAYNE NOBLE
77 Goolwa ROAD, MIDDLETON, SA, 5213
Date of Birth: 07/03/1974
Date Joining Fund: 3rd May 2021

I hereby apply for Membership of the above named superannuation fund.

I understand that I shall be deemed to be bound by the Trust Deed governing the Fund. I acknowledge having been given a copy of a written "Notice to New Member" regarding my rights and those of my dependents to receive benefits under the Fund.

At the date of this application I am an eligible person for the purpose of the Trust Deed.

I understand that an "eligible person" means that

1. I have worked at least 10 hours per week in any period during the two years immediately prior to the date in which I joined the Fund and I received income in respect of that work.

OR

2. I have retired from remunerative employment and an amount of money is to be transferred into the Fund from another superannuation fund, approved deposit fund, life assurance company or registered organisation.

OR

3. I am a spouse under age 65 or if over the age of 65 years I am at least part time gainfully employed and the fund is able to accept contributions made by my spouse.

I hereby agree to the trustees appointed acting as Trustees of the above fund.

I also agree that the statements made by me in this application shall be the basis of my membership and declare that to the best of my knowledge I have not withheld any material information of which the Trustee should be advised.



Signature of Applicant
STUART WAYNE NOBLE

Date 3/5/21

Acceptance of Request to Join Fund

3rd May 2021

Dear AMANDA JAYNE NOBLE

Re: NOBLE FAMILY SUPERANNUATION FUND

We are pleased to advise you that your application to join the above named Fund has been accepted by the Trustees and we enclose the NOTICE TO NEW MEMBER of the Fund. This summary describes your rights as a Member to benefits under the Fund.

This letter also confirms that the Trustee(s) of the Fund at this time are:-

STUART WAYNE NOBLE

AMANDA JAYNE NOBLE

Should you have any queries regarding these matters, please do not hesitate to contact the Trustee(s).

Yours faithfully,



STUART WAYNE NOBLE

Trustee



Superannuation Individual Tax File Number Notification via Fund Trustee or Employer

This form may only be used to pass on your tax file number to your superannuation fund.
(Please print neatly in BLOCK LETTERS with a black or blue pen only).

Fund Name: NOBLE FAMILY SUPERANNUATION FUND

Fund Address: 77 GOOLWA ROAD MIDDLETON SA 5213

Fund Telephone No: 0885522822

Your Surname/Family Name: NOBLE.....

Given Names: STUART.WAYNE..... Date of Birth: 07/03/1974

Membership Number: Sex: Male / Female
(if known)

I agree to provide my Tax File Number: Yes / No

My Tax File Number: 182.970.100.....

Signature: ..... Date: // 3-5-21

Collection of tax file numbers is authorised by tax laws, the *Superannuation Industry (Supervision) Act 1993* and the *Privacy Act 1988*. Changes to the Tax File Number (TFN) law require trustees to ask you to provide your TFN to your superannuation fund. By completing this form and providing it to your fund will allow your fund trustee to use your TFN for the purposes contained in the *Superannuation Industry (Supervision) Act 1993*, for paying eligible termination payments and for surcharge purposes.

The purposes currently authorised include:

- taxing Eligible Termination Payments at concessional rates;
 - finding and amalgamating your superannuation benefits where insufficient information is available;
 - passing your TFN to the Australian Taxation Office where you receive a benefit or have unclaimed superannuation money after reaching the aged pension age; and
 - allowing the trustee of your superannuation fund or Retirement Savings Account to provide your TFN to another superannuation provider receiving any benefits you may transfer. Your trustee won't pass your TFN to any other provider if you tell the trustee in writing that you don't want them to pass it on.
 - allowing your superannuation provider to quote your TFN to the ATO when reporting details of contributions for the purposes of the Superannuation Contributions Tax (Surcharge).
- You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if you do not give your superannuation provider your TFN, either now or later:
- you may pay more tax on your superannuation benefits than you have to (you will get this back at the end of the financial year in your income tax assessment);
 - it may be more difficult to find your superannuation benefits if you change address without notifying your fund or to amalgamate any multiple superannuation accounts; and
 - the surcharge may apply to your superannuation contributions.

The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in future, as a result of legislative change.

For more information, please contact your fund or the ATO Superannuation Helpline (13 10 20).



Self-managed super fund trustee declaration

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

Fund name

NOBLE FAMILY SUPERANNUATION 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
- 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.

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 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 accurately 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 lodgment 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

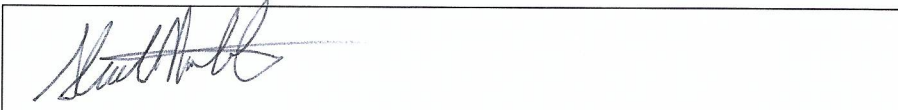
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- 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

STUART WAYNE NOBLE

Trustee's or director's signature



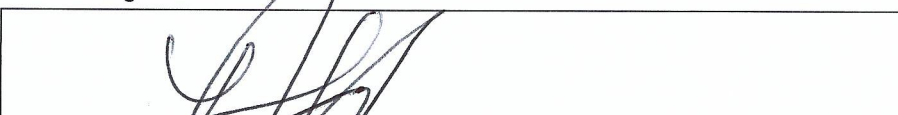
Date

Day: 03 / Month: 05 / Year: 2021

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

Joseph Haddad

Witness' signature



Date

Day: 03 / Month: 05 / Year: 2021

NOBLE FAMILY SUPERANNUATION FUND

CONSENT OF TRUSTEE

Pursuant to Section 118 of the Superannuation Industry (Supervision) Act 1993

I, AMANDA JAYNE NOBLE

HEREBY DECLARES that I am not disqualified from acting as a Trustee of a superannuation fund under the Superannuation Industry (Supervision) Act 1993.

AND I HEREBY CONSENT to act as Trustee of the Fund.

AND I AGREE to administer the Fund in accordance with the terms and conditions set out in the Trust Deed and all regulatory requirements.

I UNDERTAKE to notify any other Trustee of the Fund and the appropriate Regulatory Authority in writing if I become a disqualified person and thereby disqualified from continuing to act as a Trustee of the Fund.

DATED: 3rd May 2021



.....
Signed



.....
Witness



03/05/21

* Note re: disqualification:

The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a Trustee:

- i. Persons who have prior convictions involving dishonest conduct, wherever or whenever such convictions may have occurred;
- ii. Persons who are insolvent, bankrupt, or have entered into arrangements, assignments or compositions with creditors under Part X of the Bankruptcy Act 1966 (Cwth) or a similar foreign law; and/or
- iii. Persons in relation to whom a civil penalty order has been made under the Superannuation Industry (Supervision) Act 1993.

A corporation may be disqualified if:

- i. a responsible officer person (a director, secretary or executive officer) is a disqualified person; or
- ii. there is an application to wind up the company; or
- iii. a receiver or provisional liquidator has been appointed.

Acceptance of Request to Join Fund

3rd May 2021

Dear STUART WAYNE NOBLE

Re: NOBLE FAMILY SUPERANNUATION FUND

We are pleased to advise you that your application to join the above named Fund has been accepted by the Trustees and we enclose the NOTICE TO NEW MEMBER of the Fund. This summary describes your rights as a Member to benefits under the Fund.

This letter also confirms that the Trustee(s) of the Fund at this time are:-

STUART WAYNE NOBLE

AMANDA JAYNE NOBLE

Should you have any queries regarding these matters, please do not hesitate to contact the Trustee(s).

Yours faithfully



STUART WAYNE NOBLE

Trustee



Superannuation Individual Tax File Number Notification via Fund Trustee or Employer

This form may only be used to pass on your tax file number to your superannuation fund.
(Please print neatly in BLOCK LETTERS with a black or blue pen only).

Fund Name: NOBLE FAMILY SUPERANNUATION FUND

Fund Address: 77 GOOLWA ROAD MIDDLETON SA 5213

Fund Telephone No: 0885522822

Your Surname/Family Name:..NOBLE.....

Given Names: ..AMANDA.JAYNE..... Date of Birth: 09/11/1975

Membership Number: Sex: Male / Female
(if known)

I agree to provide my Tax File Number: Yes / No

My Tax File Number:..205.616.447.....

Signature: *AJ Noble* Date: // 3-5-21

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 - allowing the trustee of your superannuation fund or Retirement Savings Account to provide your TFN to another superannuation provider receiving any benefits you may transfer. Your trustee won't pass your TFN to any other provider if you tell the trustee in writing that you don't want them to pass it on.
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For more information, please contact your fund or the ATO Superannuation Helpline (13 10 20).



Self-managed super fund trustee declaration

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

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If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
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- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
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- act honestly in all matters concerning the fund
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- refrain from entering into transactions that circumvent restrictions on the payment of benefits
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- 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
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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:

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- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

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 - accounts and statements that accurately 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 lodgment 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

AMANDA JAYNE NOBLE

Trustee's or director's signature



Date

Day: 03 / Month: 05 / Year: 2021

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

Joseph Haddad

Witness' signature



Date

Day: 03 / Month: 05 / Year: 2021

NOBLE FAMILY SUPERANNUATION FUND

CONSENT OF TRUSTEE

Pursuant to Section 118 of the Superannuation Industry (Supervision) Act 1993

I, STUART WAYNE NOBLE

HEREBY DECLARES that I am not disqualified from acting as a Trustee of a superannuation fund under the Superannuation Industry (Supervision) Act 1993.

AND I HEREBY CONSENT to act as Trustee of the Fund.

AND I AGREE to administer the Fund in accordance with the terms and conditions set out in the Trust Deed and all regulatory requirements.

I UNDERTAKE to notify any other Trustee of the Fund and the appropriate Regulatory Authority in writing if I become a disqualified person and thereby disqualified from continuing to act as a Trustee of the Fund.

DATED: 3rd May 2021



Signed

Joseph Haddad

Witness



03/05/21

* Note re: disqualification:

The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a Trustee:

- i. Persons who have prior convictions involving dishonest conduct, wherever or whenever such convictions may have occurred;
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- i. a responsible officer person (a director, secretary or executive officer) is a disqualified person; or
- ii. there is an application to wind up the company; or
- iii. a receiver or provisional liquidator has been appointed.

APPLICATION FOR MEMBERSHIP: NOBLE FAMILY SUPERANNUATION FUND

Member's Name and Address: AMANDA JAYNE NOBLE
77 Goolwa ROAD, MIDDLETON, SA, 5213
Date of Birth: 09/11/1975
Date Joining Fund: 3rd May 2021

I hereby apply for Membership of the above named superannuation fund.

I understand that I shall be deemed to be bound by the Trust Deed governing the Fund. I acknowledge having been given a copy of a written "Notice to New Member" regarding my rights and those of my dependents to receive benefits under the Fund.

At the date of this application I am an eligible person for the purpose of the Trust Deed.

I understand that an "eligible person" means that

1. I have worked at least 10 hours per week in any period during the two years immediately prior to the date in which I joined the Fund and I received income in respect of that work.

OR


2. I have retired from remunerative employment and an amount of money is to be transferred into the Fund from another superannuation fund, approved deposit fund, life assurance company or registered organisation.

OR

3. I am a spouse under age 65 or if over the age of 65 years I am at least part time gainfully employed and the fund is able to accept contributions made by my spouse.

I hereby agree to the trustees appointed acting as Trustees of the above fund.

I also agree that the statements made by me in this application shall be the basis of my membership and declare that to the best of my knowledge I have not withheld any material information of which the Trustee should be advised.



Signature of Applicant
AMANDA JAYNE NOBLE

Date 3/5/21

MINUTES OF A MEETING OF THE TRUSTEES OF THE NOBLE FAMILY
SUPERANNUATION FUND

HELD AT Bean Crumden Office

6a/938 South Rd

ON THE 3rd May 2021

Edwardstown SA 5039

PRESENT:

STUART WAYNE NOBLE

AMANDA JAYNE NOBLE

CHAIR

STUART WAYNE NOBLE was elected Chairperson

SUPERANNUATION

The persons present have agreed to set up an indefinitely continuing complying self managed superannuation fund and have consented in writing to their appointment to act as Trustees of the Fund.

**ACCEPTANCE AS TRUSTEE
OF SUPERANNUATION FUND:**

The Chairman tabled a Superannuation Fund Trust Deed known as the NOBLE FAMILY SUPERANNUATION FUND (referred to as "the Fund")

IT WAS RESOLVED THAT the persons who have consented in writing be appointed as Trustees shall be appointed as Trustees to administer the Fund in accordance with the Trust Deed.

EXECUTION OF THE DEED:

IT WAS RESOLVED THAT the persons present execute the Fund Trust Deed forthwith.

BANK ACCOUNT:

IT WAS RESOLVED THAT the Trustees take appropriate steps to establish a bank account for the Fund with an approved deposit taking institution.

**ADVISING THE RELEVANT
RESPONSIBLE
AUTHORITIES:**

IT WAS RESOLVED THAT the relevant responsible statutory authorities be advised that the Fund has been established and an irrevocable notice of election be filed in the form prescribed.

**FEES AND OUT OF POCKET
EXPENSES**

IT WAS RESOLVED THAT all fees and other out of pocket expenses incurred from time to time by the Trustees on behalf of the Fund be charged against the assets of the Fund and, where necessary, a refund be made out of the Fund's assets to the appropriate Trustee(s) or other persons concerned

**INITIAL MEMBERSHIP
APPLICATIONS:**

The Chair tabled written applications for Membership of the Fund from the following undermentioned persons.

IT WAS RESOLVED THAT such persons be approved as Members of the Fund and that they be forthwith recorded by the Trustee(s) in the Register of Members: -

STUART WAYNE NOBLE

AMANDA JAYNE NOBLE

CONTRIBUTIONS:

The meeting resolved that the Trustee(s) accept all initial Contributions/Transfers for the Members as and when they arrive.

CLOSED:

There being no further business the meeting was then closed. Confirmed as a true record of the meeting held this day.



(Chair)

Investment Strategy

For the Noble Family Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of Noble Family Superannuation Fund. This Investment Strategy represents the starting point of the retirement plan for the members.

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. Even though it would be over 25 years of investment time frame for the members to access the funds, the members have opted at this stage to be completely conservative investors. Until such time as the trustees decide otherwise the funds will be positioned in low capital volatility assets.

Investment Choice:

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

Insurance:

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- The Trustees recognise the need for insurance and will take the following planned actions and timeframes. The trustees confirm that they wish to get advice on having insurance inside or outside the SMSF and would consider what to be appropriate. Both members have life and income protection as part of their existing Superannuation policies. Stuart will consider advice from his current financial planner regarding his existing benefits and Amanda will consider at some stage in the future some insurance within the smsf.

Liquidity and Estate Planning

The Members of the Noble Family Superannuation Fund are aged in their mid FORTIES and have no significant assets outside of superannuation. At the present time neither expect to access their superannuation prior to age 67. Accordingly there is no anticipated benefit payment in the near future. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy. The members acknowledge the absence of a valid will and in the future will seek legal advice to have a will in place

Asset Allocation:

Although the targeted asset allocation will recognise the need to have a diversified asset mix, given the long term investment horizon of the members (of up to 50 years until life expectancy) and the lack of significant assets outside of superannuation, the allocation nevertheless, will have a capital preservation asset bias and be focused on preserving capital ensuring capital stability. This is because the members intend to buy a commercial property in the near future

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
• Australian listed equities	50 – 70- %	0%
• International listed equities	10 – 20- %	0%
• Australian listed property	5 - 10%	0%
• Direct Property	0	0%
• Collectables	0	0%
Defensive assets		
• Commercial property	10- 15%	100%
• Australian cash and bond funds	5-10%	0%
• International cash and bond funds	0%	0%
		100%