

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
ABN 41 785 600 682**

**FINANCIAL REPORT
FOR THE YEAR ENDED
30 JUNE 2019**

**Liability limited by a scheme approved under
Professional Standards Legislation**

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
ABN 41 785 600 682**

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JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2019

	Note	2019 \$	2018 \$
ASSETS			
INVESTMENTS			
Shares in listed companies	2	1,754,681	1,682,458
Managed funds	3	438,558	436,442
TOTAL INVESTMENTS		<u>2,193,239</u>	<u>2,118,900</u>
OTHER ASSETS			
St George- CMT		52,199	6,084
ING Direct		3,308	2,493
Term Deposit 3342		480,000	457,751
Sundry debtors		38	14
TOTAL OTHER ASSETS		<u>535,545</u>	<u>466,342</u>
TOTAL ASSETS		<u>2,728,784</u>	<u>2,585,242</u>
LIABILITIES			
Current tax liabilities	10	(51,691)	(37,763)
Deferred tax liability	10	55,110	49,978
TOTAL LIABILITIES		<u>3,419</u>	<u>12,215</u>
Net assets available to pay members' benefits		<u>2,725,365</u>	<u>2,573,027</u>
Represented by:			
Liability for accrued members' benefits			
Allocated to members' accounts		<u>2,725,365</u>	<u>2,573,027</u>
		<u>2,725,365</u>	<u>2,573,027</u>

The accompanying notes form part of these financial statements.

JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019

	Note	2019 \$	2018 \$
Investment revenue			
Dividends received	4	131,109	95,005
Trust distributions received	5	14,828	11,635
Interest received			
St George - CMT account		10	7
ING Direct		2,219	1,191
St George term deposits		13,660	4,068
Change in net market values of investments	6	67,036	(37,090)
Net investment revenue		<u>228,862</u>	<u>74,816</u>
Contributions revenue			
Employer's contribution		30,076	19,931
Total contributions revenue		<u>30,076</u>	<u>19,931</u>
Total revenue		<u>258,938</u>	<u>94,747</u>
Expenses			
Accountancy fees		2,750	2,640
Bank charges		3	336
Filing fees		259	259
Withholding tax		148	-
		<u>3,160</u>	<u>3,235</u>
Benefits accrued as a result of operations before income tax		255,778	91,512
Income tax expense	7	(46,560)	(39,601)
Benefits accrued as a result of operations		<u>302,338</u>	<u>131,113</u>

The accompanying notes form part of these financial statements.

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019**

1 Statement of Significant Accounting Policies

The trustee of the fund is Isifand Pty Ltd (A.B.N.:).

The trustees have prepared the financial statements on the basis that the fund is a non-reporting entity because the members are able to command the preparation of tailored financial reports so as to satisfy specifically all of their needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared with reference to Australian Accounting Standard AAS 25 Financial Reporting by Superannuation Plans, and in accordance with the legislative requirements of the Superannuation Industry (Supervision) Act 1993 and Regulations 1994 and the provisions of the Trust Deed.

Basis of Preparation

The financial statements have been prepared on an accrual basis using historical costs convention unless stated otherwise.

The functional and presentation currency of the fund is Australian dollars.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the requirements of Trust Deed. Such accounting policies are consistent with the previous period unless stated otherwise.

JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

(a) Measurement of Investments

Investments of the fund have been measured at net market values after allowing for costs of realisation. Changes in the net market value of assets are brought to account in the operating statement in the periods in which they occur.

Net market values have been determined as follows:

- shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- units in managed funds by reference to the unit redemption price at the end of the reporting period;
- fixed interest securities by reference to the redemption price at the end of the reporting period; and
- insurance policies by reference to an actuarial assessment of the amount receivable from the insurer in respect of the policy; and
- investment properties are carried at market value and are held for the purpose of generating long term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

(b) Liability for Members' Accrued Benefits

The liability for accrued benefits represent the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at the end of the reporting period.

(c) Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current income tax expense charged to profit or loss is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at the end of the reporting period. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (or recovered from) the relevant taxation authority.

Deferred income tax expense reflects the movements in deferred tax liability balances during the year as well as unused tax losses.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

Deferred tax assets and liabilities are ascertained based on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax assets also result where amounts have been fully expensed but future tax deductions are available. No deferred income tax will be recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or liability is settled, based on tax rates enacted or substantially enacted at the end of the reporting period. Their measurement also reflects the manner in which management expects to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

(d) Superannuation Contributions Surcharge

The superannuation fund recognising the superannuation contributions surcharge as an expense at the time of receipt of an assessment from the Australian Taxation Office. The cost of the surcharge is charged to the relevant members' account.

(e) Cash and Cash Equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term, investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

(f) Receivables

After initial recognition these are measured at amortised cost using the effective interest method, less provision for impairment. Any change in their value is recognised in profit or loss.

(g) Revenue

Interest revenue

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

Dividend revenue

Dividend revenue is recognised when the fund has established that it has a right to receive a dividend.

Investment property revenue is recognised on a straight line basis over a period of the lease term so as to reflect a constant periodic rate of return on the net investment.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

Movement in the net market value

Movement in the net market values of investments is calculated as the change in the fair value of the investment between the previous and current reporting dates (or disposal date).

Distribution revenue

Trust distributions are recognised when the right to receive the payment is established.

(h) Contributions

Contributions are recognised when control of the asset has been obtained and is recorded in the period to which they relate.

(i) Payables

Trade and other payables are measured at amortised cost using the effective interest rate method.

(j) Critical estimates and judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgements. Actual results may differ from these estimates.

The significant judgements made are around the valuation of the investment property. The Trustees used recent sales and knowledge of the market to estimate the fair value.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

	2019	2018
	\$	\$
2 Shares in listed companies		
AGL Energy Limited	-	51,164
Alumina Ltd	30,800	30,800
APA Group	17,704	20,862
Brickworks Investment Company Limited	82,657	75,725
Commonwealth Bank of Australia Limited	190,146	167,382
Coles Group Limited	32,801	-
CSL Ltd	113,950	102,089
IPH Ltd	-	15,354
Milton Corp Ltd	14,130	-
National Australia Bank Limited	13,440	12,773
Nasdaq ETFs	22,704	-
RWC Corp Ltd	12,778	-
Sydney Airports Ltd	26,934	18,258
Soul WH Pattinson Ltd	42,705	40,180
Scentre Ltd	8,586	9,816
Tabcorp Holdings Ltd	29,815	29,882
Telstra Corporation Limited	15,785	29,344
Transurban Ltd	55,260	36,233
WAM Capital Ltd	19,392	-
Westpac Banking Corporation	936,249	966,724
Wesfarmers Limited	88,845	75,872
	<u>1,754,681</u>	<u>1,682,458</u>
3 Managed funds		
Colonial diversified fund	83,837	81,695
APN Property for Income Fund	5,148	4,886
Colonial future leaders fund	85,119	89,708
ING tax effective income trust	66,892	62,591
Hotels Investment Trust No 2	197,562	197,562
	<u>438,558</u>	<u>436,442</u>
4 Dividends		
Dividends received		
Franked dividends	125,390	91,423
Unfranked dividends	5,719	3,582
	<u>131,109</u>	<u>95,005</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

	2019 \$	2018 \$
5 Trust Distributions		
Managed fund distributions		
Colonial diversified fund	4,500	843
Colonial future leaders fund	8,196	9,548
ING tax effective investment trust	1,862	974
APN Property for Income Fund	270	270
	14,828	11,635
6 Movement in Net Market Values		
Investments		
Unrealised movements in net market values:		
Shares in listed companies	55,933	(39,683)
Managed funds	(6,585)	20,601
	49,348	(19,082)
Realised movements in respect of investments disposed of during the reporting period:		
Shares in listed companies	17,688	(18,008)
	67,036	(37,090)
7 Income Tax Expense		
The components of tax expense comprise:		
Current tax	(51,691)	(37,763)
Deferred tax	5,132	(1,839)
	(46,559)	(39,602)

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

	2019	2018
	\$	\$
Prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Benefits accrued as a result of operations before income tax	255,778.00	91,512.00
Prime facie tax payable on benefits accrued before income tax at 15%	38,367	13,727
Add:		
Tax effect of:		
Foreign income not included in net earnings	21	19
Imputed credits	8,387	6,094
Other non deductible items	22	-
	8,430	6,113
Less:		
Tax effect of:		
Managed fund distributions to included in assessable income	486	1,361
Discount portion of realised gains on investments	884	(2,701)
Discount portion of unrealised gains on investments	2,566	(919)
Exempt pension income	33,217	20,949
TFN tax credits	148	-
	37,301	18,690
Less credits:		
Imputation credits	55,915	40,626
Foreign tax credits	139	126
	56,054	40,752
Income tax expense	(46,558)	(39,602)

8 Liability for Accrued Benefits

Changes in the liability for accrued benefits

Liability for accrued benefits at beginning of year	2,573,027	2,607,489
Add Benefits accrued as a result of operations	302,338	131,113
Less Benefits Paid	(150,000)	(165,575)
Benefits accrued at end of financial year	2,725,365	2,573,027

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2019

	2019	2018
	\$	\$
9		
Guaranteed Benefits		
No guarantees have been made in respect of any portion of the liability for accrued benefits.		
10		
Tax		
Liabilities		
Current		
Provision for income tax	<u>(51,691)</u>	<u>(37,763)</u>
Non-current		
Provision for deferred tax liability	<u>55,110</u>	<u>49,978</u>

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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TRUSTEES' DECLARATION

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 2 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 2 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2019.

Signed in accordance with a resolution of the directors of the trustee company by:

Director: _____
Warwick Dyker Judge

Director: _____
Jean Louise Judge

Dated this **day of**

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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**MEMBER'S INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019**

2019

\$

Member - WARWICK JUDGE

Balance at Beginning of Year	1,482,479
Allocated earnings	130,041
Income tax expense on earnings	29,425
Contributions from employer	30,076
Income tax expense on contributions	(4,511)
Benefits paid during year	(80,000)
Withdrawal benefit at end of year	<u><u>1,587,510</u></u>

Withdrawal benefit at 30 June 2019 which is unrestricted non-preserved	1,587,509
Total withdrawal benefit at 30 June 2019	1,587,509
The rate of net fund earnings allocated to the member (%)	10.7

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Withdrawing Funds

Tax Free	5,827
Taxable - Taxed in fund	1,581,682

Contact Details

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact on or write to .

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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**MEMBER'S INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019**

	2019 \$
<hr/>	
Member - JEAN JUDGE	
Balance at Beginning of Year	1,090,548
Allocated earnings	95,661
Income tax expense on earnings	21,646
Benefits paid during year	(70,000)
Withdrawal benefit at end of year	<u><u>1,137,855</u></u>
Withdrawal benefit at 30 June 2019 which is unrestricted non-preserved	1,137,855
Total withdrawal benefit at 30 June 2019	1,137,855
The rate of net fund earnings allocated to the member (%)	10.8

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Withdrawing Funds

Tax Free	20,975
Taxable - Taxed in fund	1,116,880

Contact Details

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact on or write to .

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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**ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019**

FUND MANAGEMENT

The Trustee

Judge Family Settlement Superannuation Fund operates under the terms and conditions contained in the Trust Deed governing the fund.

The trustee of Judge Family Settlement Superannuation Fund is:
Isifand Pty Ltd

The directors of Isifand Pty Ltd are:

Warwick Dyker Judge
Jean Louise Judge

The Management

The trustee has made the following specialist appointments to manage the overall operation of the fund:

Administration Manager:

Isifand Pty Ltd

Investment Manager:

Isifand Pty Ltd

Auditor:

Stirling Warton Taylor Chartered Accountants

FUND ADMINISTRATION

Compliance

The fund is operated as a regulated fund under the Superannuation Industry (Supervision) Act 1993 and Regulations and the Corporations Act 2001 and Regulations. The trustee believes that the fund has continued to operate as a complying fund up to the date of this report.

Contributions

At the date of this report, all contributions due and payable to the fund by the employer, for the year ended 30 June 2019, have been received by the trustee.

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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**ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019**

Fees, Charges and Expenses

The expenses of operating Judge Family Settlement Superannuation Fund and any taxes payable are paid by the trustee from the assets of the fund in the manner prescribed by the Trust Deed.

Amendments to the Trust Deed

Since the previous report the fund's trust deed has not been amended.

FUND INVESTMENTS

Investment Strategy

The investment strategy is to achieve long-term growth while limiting variability in returns.

To achieve this, the assets of the fund are invested in the Balanced Fund (0%), Market-linked Fund (0%) and the Secured Capital Unit (0%) managed by .

The Balanced Fund is invested in a well-diversified portfolio of shares (both in Australia and internationally), property and fixed interest securities with some exposure to other sectors.

The Market-linked fund is invested in a diverse portfolio with emphasis on those sectors which are expected to be better performers in the medium term.

The Secured Capital Unit is a portfolio of short to medium-term fixed interest securities in both the private and public sectors together with a range of money market instruments.

JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019

Assets of the Fund

The assets of the fund are invested across a wide range of investment classes as set out below:

	2019		2018	
	% of Fund Assets	Amount \$	% of Fund Assets	Amount \$
INVESTMENTS				
Shares in listed companies	64.30	1,754,681	65.08	1,682,458
Managed funds	16.07	438,558	16.88	436,442
TOTAL INVESTMENTS		<u>2,193,239</u>		<u>2,118,900</u>
OTHER ASSETS				
St George- CMT	1.91	52,199	0.24	6,084
ING Direct	0.12	3,308	0.10	2,493
Term Deposit 3342	17.59	480,000	17.71	457,751
Sundry debtors	-	38	-	14
TOTAL OTHER ASSETS		<u>535,545</u>		<u>466,342</u>
TOTAL ASSETS	100.00	<u>2,728,784</u>	100.00	<u>2,585,242</u>

Significant Investments

The table in the preceding paragraph describes all investments which represent greater than 5% of the total assets of the fund.

Investment Returns

The investment returns after providing for tax on investment earnings and all operating expenses of the fund for the last five years were:

Period	Investment Return	Crediting Rates
01/7/14 to 30/6/15	3.45	3.45
01/7/15 to 30/6/16	0.68	0.68
01/7/16 to 30/6/17	8.72	8.72
01/7/17 to 30/6/18	4.38	4.38
01/7/18 to 30/6/19	10.76	10.76

The compound average rate of return for the past five years is 5.6%.

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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**ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019**

Crediting Policy

The crediting rate applied to your contributions in any one year assumes that contributions are paid evenly over the year. For members exiting the fund during a year an interim crediting rate is used. The interim crediting rate is an estimate of what the return for the year will be. The interim crediting rate is, however, subject to variation throughout a year.

Reserving Policy

The policy of the trustee is not to hold investment reserves in the fund, but to apply the actual investment return for the year as the crediting rate.

ACCOUNTS

The financial report for Judge Family Settlement Superannuation Fund has not yet been audited. For your information a copy of the Abridged Financial Information taken from the unaudited financial report is attached to this report.

The audit of the financial report is expected to be completed by 31 October 2019. The audited financial reporting together with the auditor's report will be available from 1 November 2019 for members to inspect or obtain copies on request.

The trustee does not expect there to be any qualification in the audit report.

FURTHER INFORMATION AND ENQUIRIES

General

If you have any queries on the fund's operations please contact on during office hours, or write to:

You should find most information that you need to know about the fund in the member brochure you received on joining the fund, your annual member information statement and this annual fund information statement. You have the right to inspect or request copies of the following:

- Trust Deed
- APRA Annual Returns, Certificates, Notices; and
- Audited Financial Report and Auditor's Reports.

Requests should be in writing and addressed to the trustee as stated above.

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND
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**ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2019**

Complaints and enquiries

The Australian Prudential Regulation Authority (APRA) now requires the trustee to establish arrangements under which members have a right to make enquiries or complaints about the operation or management of the fund. The arrangements established are:

- Any complaint/enquiry should be in writing and addressed to:
- As complaints/enquiries are received they will be recorded in a register and acknowledged in writing within five working days
- The complaint/enquiry will be investigated and action initiated to resolve the matter.
- We will provide a written response as soon as possible but within the 90-day limit prescribed by the regulations.

Superannuation complaints tribunal

For any complaint/enquiry that is unable to be resolved to your satisfaction, the Government has established the Superannuation Complaints Tribunal. This tribunal is located in Melbourne at:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO MELBOURNE 3001
Telephone: 1300 884 114
Fax: (03) 8663 5588
Email: info@sct.gov.au
Website: www.sct.gov.au

The tribunal is intended to be informal and easy to use. It will provide for fair, economical and quick conciliation or review of complaints. Complaints may be submitted by both current or former members or their beneficiaries, and will largely be dealt with by correspondence.

The tribunal can deal with any complaint which related to a decision, or a failure to make a decision by a trustee, or a person acting for a trustee, in relation to a particular individual.

The tribunal will not deal with complaints about the management of a fund generally, or investment strategy.

Further information on the function of the tribunal can be obtained by contacting the tribunal direct.

Prepared by:
Isifand Pty Ltd
as trustee for the
Judge Family Settlement Superannuation Fund

Dated this day of