

Acceptance of Request to Join Fund

Date: 17/02/2020

Dear Kaleb

Re: **WG & KM Henry Self Managed 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 Trustees of the Fund at this time are:-

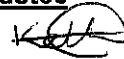
**Wayne Gerald Henry
Kaleb Edmund Henry
Noah Henry**

Should you have any queries regarding these matters, please do not hesitate to contact the Trustees.

Yours faithfully


**Wayne Gerald Henry
Trustee**

**Kaleb Edmund Henry
Trustee**



APPLICATION FOR MEMBERSHIP:
WG & KM HENRY SELF MANAGED SUPERANNUATION FUND

Member's Name and Address: **Kaleb Edmund Henry
1355 Stevens Street
MUNDARING WA 6073**

Date of Birth: **17/11/1998**

Date Joining Fund: **26/02/2020**

To: Wayne Gerald Henry, Kaleb Edmund Henry and Noah Henry (the Trustees)

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 dependants 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 Joining Fund above 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 acting as sole trustee 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

Date 17/02/2020

APPLICATION FOR MEMBERSHIP:
WG & KM HENRY SELF MANAGED SUPERANNUATION FUND

Member's Name and Address: **Noah Henry**
1355 Stevens Street
MUNDARING WA 6073

Date of Birth: **11/08/2000**

Date Joining Fund: 26/02/2020

To: Wayne Gerald Henry, Kaleb Edmund Henry and Noah Henry (the Trustees)

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 dependants 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 Joining Fund above 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 acting as sole trustee 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

Date 24/04/2020

Acceptance of Request to Join Fund

Date: 26 / 02 / 2020

Dear Noah

Re: **WG & KM Henry Self Managed Superannuation Fund**

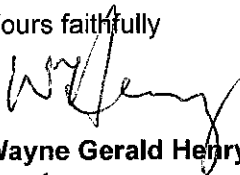
We are pleased to advise you that your application to join the above named Fund has been accepted by the Trustees and we enclose the NOTICE TO NEW MEMBER of the Fund. This summary describes your rights as a Member to benefits under the Fund.

This letter also confirms that the Trustees of the Fund at this time are:-

**Wayne Gerald Henry
Kaleb Edmund Henry
Noah Henry**

Should you have any queries regarding these matters, please do not hesitate to contact the Trustees.

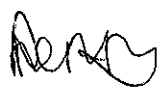
Yours faithfully



**Wayne Gerald Henry
Trustee**



**Kaleb Edmund Henry
Trustee**


Noah Henry
TRUSTEE

NOTICE TO NEW MEMBER

Pursuant to the requirements of Division 2.3 of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations)
(Copy to be given to each member).

Dear New Member

Membership of WG & KM Henry Self Managed Superannuation Fund (the Fund)

You have applied to become a Member of the above Superannuation Fund. To become a Member of the Fund you must complete and sign the accompanying application form.

This information will assist you in understanding your rights and benefits as a Member of the Fund.

You are entitled to receive information that will reasonably assist you to:

- understand the main features of the Fund
- understanding your benefit entitlements
- understand the financial performance of the Fund
- make an informed decision regarding the management of the Fund

1. Trust Deed

The Fund is governed by the fund Trust Deed (Fund Deed), the provisions of which are available for inspection at any time from the registered office of the Trustee. The Fund is established as a regulated complying self managed superannuation fund the income of which is eligible to be taxed at a concessional rate of 15%. The Fund Deed sets out all the terms and conditions upon which the Trustee administers the Fund, and in the event of any question of interpretation arising, the provisions of the Fund Deed will prevail unless inconsistent with the Superannuation Industry (Supervision) Act 1993 (SIS Act) or the SIS Regulations (together, the SIS Provisions) in which case the SIS provisions will apply. The Fund will be continuously operated as a regulated superannuation fund in accordance with the requirements of the SIS Provisions.

2. Contributions

The Fund may accept contributions made by you or your employer or from any person entitled to make contributions to the Fund on your behalf. The amounts of tax deductible employer contributions are subject to a maximum yearly limit. The amount of deductible contributions that may be made by self employed persons is also subject to limit if you are self employed or substantially self employed. Contributions made to the Fund can be less than the maximum deductible contributions and limited Member contributions can be made to the fund where no tax deduction is claimed. Contributions are credited to your Member Accumulation Account.

3. Payment of Benefits

Your benefit entitlement in the Fund is the total amount held in your accumulation account which comprises all contributions and rollover payments credited to your accumulation account together with earnings on those amounts less your share of all expenses and taxation.

Benefits are payable as follows:

(a) Retirement at Normal Retirement Age (normally age 65)

A Member is entitled to a lump sum benefit of an amount equal to the Member's accumulation account on retirement from gainful employment if self employed, or on retirement from employment if an employee.

(b) Total and Permanent Disablement

The Benefits payable in respect of total and permanent disablement are the same as those payable under paragraph (a) above. The Benefit will include the amount received by the Trustee from a policy of insurance (if any) effected in relation to a Member which is received as a result of the total and permanent disablement of the Member. Qualifying for this benefit will be determined in accordance with the policy terms and conditions. A copy of the terms and conditions of the policy can be inspected upon your request.

(c) Temporary Total Disablement

If the Trustee has taken out a policy of insurance and you qualify as being disabled within the meaning of that policy then you will be entitled to the amount payable under that policy as an income benefit.

(d) Death

In the event of your death the Trustee must pay to any or all of your dependants or to your estate the full amount standing to the credit of your accumulation account as a lump sum. Added to this amount will be any amount received by the Trustee under an insurance policy (if any) received by the Trustee as a result of your death.

Members have the right to determine how they wish their death benefit to be paid and to have their decision binding on the Trustee. You may complete the accompanying binding death benefit nomination form and have it witnessed by two independent witnesses and complete the direction specifying the percentage and to whom the Trustee is to pay the benefit. The benefit must be paid either to your estate or to the dependants you specify in the nomination (or both). A binding death benefit nomination in the appropriate form is attached.

4. **Payment of Benefits as a Pension**

Any Member of the Fund who is entitled to a lump sum Benefit may apply to the Trustee to receive their benefit by way of a pension instead of a lump sum benefit. Certain rules apply to the payment of a pension and the alternatives should be discussed with the Trustee prior to a Member exercising this election.

5. **Preserved Benefits**

Generally Members benefits are payable only on retirement. The Government requires that you cannot access your benefits until you retire; these benefits are preserved, until you retire after the age of 60 years or become disabled. In limited circumstances preserved benefits may be accessed earlier when on compassionate grounds or the Regulator approves a release of benefits to a Member.

6. **Tax on Payments**

Where a Member of the Fund becomes eligible to receive a benefit, the Trustee is required to deduct tax from some components of the payments made to the Member. Where the Member's benefits are rolled over from another superannuation fund, no tax is payable until the benefit is ultimately received by the Member in the future. Details of any proposed roll over payments should be discussed with the Trustee.

7. **Trustee**

All Trustees (or directors of a corporate trustee) are required to be Members and all Members must be Trustees or directors of a corporate trustee except in limited situations. The Trust Deed sets out machinery to change the Trustee or its directorship if a Member leaves the fund or a Trustee or director becomes disqualified.

8. **General Fund Information**

(a) **Investments**

The Trustee has an investment strategy in relation to the investment of the Fund assets. You may request details of the strategy from the Trustee.

(b) **Loans**

No part of the Fund assets are available for loans or to provide financial assistance to Members. Nor is it possible for the Fund to borrow or for any asset of the Fund to be used as security for a borrowing from another source except in specifically restricted circumstances

(c) Taxation

The tax-deductible contributions to the Fund will be taxable in the hands of the Trustee at the rate of 15%. Employees are not entitled to deductions for any of their personal contributions where there is employer support unless the employee is substantially self employed (less than 10% of income is from employment with an employer).

Undeducted contributions made by Members are not taxable.

(d) Medical Evidence

The Trust Deed provides the power for the Trustee to effect insurance in respect of death and disability. The insurance company request certain information in relation to your medical condition. This may require you to undertake a medical examination and to provide full details of your medical history to the Trustee. Medical evidence may also be required from you as part of the assessment for any disablement claim.

(e) Deed Variation

The Trust Deed contains a provision for the Trustee to effect a variation to the Trust Deed. No variation which is undertaken can reduce the accrued benefits of a Member without the consent of that Member except in circumstances where the reduction is required to enable the Fund to continue to comply with the regulatory requirements, or any Member affected consents to the reduction or the Regulatory Authority consents to the reduction.

(f) Fund Expenses, Fees and Other Charges

Administration expenses and other costs of the operation of the Fund are debited to Member's Accumulation Accounts including the costs of any policy of insurance; tax payable and other costs, charges and expenses incurred by the Trustee in the administration of the Fund such as the costs of preparing and lodging the required returns with the appropriate Regulatory Authority.

9. Tax File Numbers

New Members joining the Fund may provide details to the Trustee of his or her tax file number ("TFN") within 30 days of the admission of the new Member. Provision of the TFN to the Trustee is not mandatory, however, failure to provide the TFN could result in the Member's benefit being taxed at the top personal marginal rate of tax plus the Medicare levy.

An ATO Individual Tax File Number Notification form is attached to the application for Membership and should be completed at the same time as the Application for Membership.

10. Contact Details

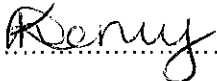
If you require further information, inquiries regarding your benefit entitlements in the Fund or request for any additional information should be directed to the Fund's Trustee.

The trustees of WG & KM Henry Self Managed Superannuation Fund
1355 Stevens Street
MUNDARING WA 6073

Notice of resignation of Member

I, Kelly Marie Henry of 1355 Stevens Street, Mundaring WA 6073

hereby give notice that I am ceasing to be a member of the WG & KM Henry Self Managed Superannuation Fund and request and consent to the transfer of my superannuation account balance to me and authorise the WG & KM Henry Self Managed Superannuation Fund to give effect to this transfer.

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Signature of member

Kelly Marie Henry

Date 29.1.20.....