

**PantherCorp CST Pty Ltd**

**PantherCorp CST Pty Ltd**  
ABN 65 114 222 990

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Leederville WA 6007

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Telephone: **(08) 9328 4280**

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**www.panthercorp.com.au**

Valerie Konya  
3A Norman Street  
WEMBLEY DOWNS WA 6019  
Attention: Valerie Konya

23 September 2008

THE GREY GHOST SUPERANNUATION FUND

Dear Valerie

Thank you for your instructions regarding **THE GREY GHOST SUPERANNUATION FUND**.

We have arranged for a trust deed and have prepared a superannuation register and ancillary documentation and we enclose the following documents:

- Three copies of the Fund's trust deed and rules. These should be executed **AND DATED** by the trustees.
- A minute to establish the fund. This minute should be signed and kept in the fund register. This minute has already been placed under the "Minutes" tab.
- Trustee(s) Declaration(s), as required by the Australian Taxation Office since 1 July 2007. Each Declaration should be completed and signed by the Trustee(s) **WITHIN 21 DAYS** of that person becoming a trustee or director of a corporate trustee of an SMSF. The completed Declaration(s) should be kept for at least 10 years and made available to the ATO if required (see "Trustee Declarations").
- Declarations by the trustees that they are not disqualified persons under SIS. These declarations should be signed and kept in the fund register (see "Trustee Declarations").
- Proforma Disclosure Statement for incoming Members/Trustees (see Trustee Declarations).
- Applications for membership from the members. These should be signed and kept in the register under the "Member's Records" tab. We have also included blank Binding Death Benefit Nomination forms (both lapsing and non-lapsing) that you may wish to use.

- Proforma Section 290-170 notices that you can use if your members are making personal deductible contributions to the fund.

The fund will also need to open a bank account.

The deed of this fund complies with all the requirements of SIS relating to Self Managed Superannuation Funds. The fund is a complying fund which is substantially similar to numerous funds established by us, all of which have received notices of compliance from the ATO.

The trustee(s) of the fund are required to develop an investment strategy and attach same to the superannuation records. We have provided a sample investment strategy report with your records. It is also our belief that if the Trustees have sought the advice of a financial planner and that planner has prepared a financial plan that takes into consideration all of the requirements of an investment strategy then that financial plan prepared by the financial planner can be used as the Fund's investment strategy (you should seek the advice of the financial planner in this matter).

It is important to note that the election to become a regulated superannuation fund should be lodged with the ATO within 60 days of the establishment of the fund. It is **not** necessary to forward a copy of the deed or a portion thereof to the ATO when making the election to become a regulated superannuation fund. This election can now be made online at [abr.gov.au](http://abr.gov.au) (click on Apply for Australian Business Number)

**Due to amendments to the Duties Act effective 1 July 2008 Deeds executed on or after this date are NOT liable for stamp duty.**

Should you have any questions please contact us.

Yours sincerely  
PantherCorp CST Pty Ltd

X 

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GRAEME MATCHAM  
Director

1. MINUTES
2. TRUSTEE DECLARATION
3. MEMBERS RECORDS
4. LIFE INSURANCE
5. INVESTMENT STRATEGIES
6. TAX RECORDS
7. TRUST DEEDS
8. AUDIT

# SUPERANNUATION

**MINUTES**

MINUTES OF A MEETING OF THE TRUSTEES OF THE GREY GHOST SUPERANNUATION FUND HELD AT 3A NORMAN STREET, WEMBLEY DOWNS, WA 6019

ON 19th September, 2008 AT 10 am .....AM/PM-  
Date of Meeting Time of Meeting

**PRESENT:** STEVEN KONYA (in the chair)  
VALERIE KONYA

**ESTABLISHMENT OF FUND:** The Chairperson tabled the Trust Deed and Rules of an indefinitely continuing superannuation plan and proposed that the Trustees establish THE GREY GHOST SUPERANNUATION FUND (the "Fund") and become the first Trustees of the Fund.

RESOLVED that the Trustees establish an indefinitely continuing superannuation plan to be known as THE GREY GHOST SUPERANNUATION FUND and that the Trustees act as the first Trustees of the Fund.

FURTHER RESOLVED that the Trustees execute the Deed.

**ELECTION TO BECOME A REGULATED SUPERANNUATION FUND:** IT WAS RESOLVED that the Trustees 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 further that the notice of the election is to be lodged with the Australian Taxation Office.

**APPLICATION FOR MEMBERSHIP:** The Chairperson tabled applications for membership from the following people:

STEVEN KONYA  
VALERIE KONYA

RESOLVED that the applications for membership be accepted.

**PRODUCT DISCLOSURE STATEMENT:** The Chairman tabled declarations by the members 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.

**CLOSURE:** There being no further business, the meeting was declared closed.

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

*SX*  
*X* *Stuart* .....  
Chairperson  
Date: 19/09/2008

# SUPERANNUATION

**INDIVIDUALS**

SMSF TRUSTEES

INSTRUCTIONS AND FORM

NAT 71089-06.2007

SEGMENT

AUDIENCE

FORMAT

PRODUCT ID



**Australian Government**

**Australian Taxation Office**

# Trustee declaration

To be completed by trustees and directors of corporate trustees of self managed super funds.



Read this declaration in conjunction with *Self managed super funds – Key messages for trustees* (NAT 71128).

### WHO SHOULD COMPLETE THIS DECLARATION?

You must complete this declaration if you became, on or after 1 July 2007, a **new** trustee (or director of a corporate trustee) of:

- a **new** self managed super fund (SMSF), or
- an **existing** SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of a SMSF.

**!** You do not have to complete this declaration if you were appointed as a trustee or director before 1 July 2007.

### INFORMATION YOU NEED TO READ

Make sure you read *Self managed super funds – Key messages for trustees* (NAT 71128). It highlights some of the key points from the declaration and some important messages for you.

### BEFORE COMPLETING THIS DECLARATION

Before you complete and sign this declaration, make sure you:

- read each section of it, and
- understand all the information it contains.

**>** If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit our website at [www.ato.gov.au](http://www.ato.gov.au), or
- phone us on **13 10 20**.

If you're not familiar with some of the terms used in this declaration or you need more information, refer to *Self managed superannuation funds – Role and responsibilities of trustees* (NAT 11032).

### WHEN COMPLETING THIS DECLARATION

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it, and
- ensure it is signed and dated by a witness (anyone over the age of 18 years).

### WHAT SHOULD I DO WITH THE DECLARATION?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and *Self managed super funds – Key messages for trustees* (NAT 71128) and refer to them when making important decisions, such as those relating to investments, making contributions and paying a pension or lump sum.

**!** Do not send your completed declaration to us.



**RESOLUTION**

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**RESOLUTION OF THE SOLE TRUSTEE OF THE GREY GHOST SUPERANNUATION FUND**

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A Deed of Amendment and Rules for the Fund were sighted by the Trustee.

IT WAS NOTED THAT the co-trustee of the Trust Fund STEVEN KONYA died on 12 July 2018.

IT WAS NOTED that the Deed of Amendment also removed VALERIE KONYA as Trustee of the Fund and appointed GREY GHOST SF PTY LTD ACN 627 589 584 as the new Trustee.

IT WAS RESOLVED that the Deed of Amendment be executed by the parties to effect the change of Trustee and also to change the Rules of the Fund to those Rules attached to the Deed of Amendment.

Dated: 19 July 2018

Valerie Konya  
VALERIE KONYA

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

I, VALERIE KONYA

of 396 Guildford Road  
BAYSWATER WA 6053

**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 its contents, and also my responsibilities under SIS.

**AND HEREBY CONSENT** to act as a Trustee of THE GREY GHOST SUPERANNUATION FUND (in my capacity as Director of GREY GHOST SF PTY LTD ACN 627 589 584) constituted on 19 September 2008.

**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 and the Australian Prudential Regulation Authority in writing if I am for any reason disqualified from continuing to act as a trustee.

dated: 19 July 2018

**DATE HERE**

signed: Valerie Kouya

**SIGN HERE**

\* 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.



## Self managed super fund trustee declaration

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

Fund name

The Grey Ghost 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.

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 resulting in a significant tax penalty on the fund, and
- prosecute me under the law, resulting in fines or imprisonment.

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.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

### TRUSTEE DUTIES

I understand that by law I must:

- 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 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)
- not enter 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
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is 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, and
  - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- 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, and
  - the members' benefit entitlements.

### 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 the following:

- 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 listed securities, business real property or managed funds) for the fund from members or associates or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund
- having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.

**Accepting contributions and paying a benefit**

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its 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, and
  - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
  - a statement of financial position
  - an operating statement, and
  - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify the Tax Office within 28 days of any changes in
  - trustees, directors of the corporate trustee or members of the fund
  - fund name
  - details of the contact person, contact phone and facsimile numbers, and
  - the postal address, registered address, or address for service of notices for the fund
- notify the Tax Office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

**DECLARATION**

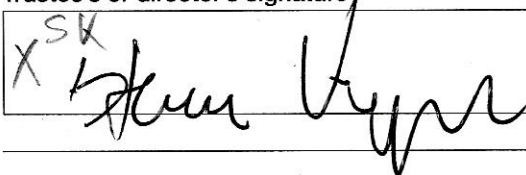
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- 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, and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

Steven Konya

Trustee's or director's signature

X SK 

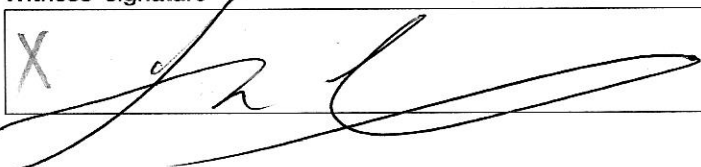
Date

Day: 19 / Month: 09 / Year: 2008

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

X KENULTA EDWARDS TAMM

Witness' signature

X 

Date

Day: 19 / Month: 09 / Year: 2008



## Self managed super fund trustee declaration

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

Fund name

The Grey Ghost 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.

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 resulting in a significant tax penalty on the fund, and
- prosecute me under the law, resulting in fines or imprisonment.

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.

### SOLE PURPOSE

I understand it is my responsibility to ensure the fund is maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

### TRUSTEE DUTIES

I understand that by law I must:

- 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 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)
- not enter 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
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is 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, and
  - the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities, and
- 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, and
  - the members' benefit entitlements.

### 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 the following:

- 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 listed securities, business real property or managed funds) for the fund from members or associates or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund
- having more than 5% of the fund's total assets at any time of the year as loans to, or investments in, related parties of the fund (including trusts) and assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party (these assets are in-house assets), and
- entering into investments on behalf of the fund that are not made or maintained on an arm's length (commercial) basis, ensuring that the purchase or sale price of the fund's assets reflect market value.

### Accepting contributions and paying a benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its 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, and
  - all trustee declarations
- ensure that the following are prepared and retained for at least 5 years
  - a statement of financial position
  - an operating statement, and
  - accounts and statements that correctly record and explain the transactions and financial position of the fund
- notify the Tax Office within 28 days of any changes in
  - trustees, directors of the corporate trustee or members of the fund
  - fund name
  - details of the contact person, contact phone and facsimile numbers, and
  - the postal address, registered address, or address for service of notices for the fund
- notify the Tax Office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
- ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
- lodge the fund's annual return by the due date.

### 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, and
- I may have to make this document available for inspection by a member of staff of the Tax Office and if I fail to do this, penalties may apply.

Trustee's or director's name

Valerie Kouya

Trustee's or director's signature

X <sup>VK</sup> Valerie Kouya

Date

Day: 19 / Month: 09 / Year: 2008

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

X KENNETH EDWARD NDIAM

Witness' signature

X 

Date

Day: 19 / Month: 09 / Year: 2008

**DISCLOSURE STATEMENT**

(for incoming Members/Trustees)

I, Steven Kouya of 3A Norman St, Wembley Downs  
hereby acknowledge and declare as follows:

1. I have approached the existing Members and Trustees of The Grey Ghost Superannuation FUND ("the Fund") in order to become a Member and Trustee of the Fund which may involve me rolling over my current superannuation benefits to 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 Member or Trustee 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 investigations 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 received the *Guide for Trustees of Self-Managed Superannuation Funds*, produced by the Australian Taxation Office and I understand its contents.
6. I have had access to all documents relating to the Fund including:
  - a. source documents (investment 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 out-going correspondence;and I am satisfied with all the matters disclosed therein.
7. 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.
8. I have had the opportunity to seek independent financial, legal and taxation advice before making my decision to join the Fund.
9. I understand that I cannot be held liable for any losses that may have been incurred by the Fund prior to my becoming a Member.

Date: 19/9/2008

X <sup>SK</sup> Steven Kouya  
Signature of Incoming Member/Trustee  
Print Name: Steven Kouya

X [Signature]  
Signature of Witness  
Print Name: X KENNETH EDWARD TAMM

**DISCLOSURE STATEMENT**

(for incoming Members/Trustees)

I, Valerie Kouya of 3A Norman St, Wembley Downs  
hereby acknowledge and declare as follows:

1. I have approached the existing Members and Trustees of The Grey Ghost Superannuation FUND ("the Fund") in order to become a Member and Trustee of the Fund which may involve me rolling over my current superannuation benefits to 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 Member or Trustee 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 investigations 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 received the *Guide for Trustees of Self-Managed Superannuation Funds*, produced by the Australian Taxation Office and I understand its contents.
6. I have had access to all documents relating to the Fund including:
  - a. source documents (investment 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 out-going correspondence;and I am satisfied with all the matters disclosed therein.
7. 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.
8. I have had the opportunity to seek independent financial, legal and taxation advice before making my decision to join the Fund.
9. I understand that I cannot be held liable for any losses that may have been incurred by the Fund prior to my becoming a Member.

Date:

4/9/2008

X Valerie Kouya

Signature of Incoming Member/Trustee

Print Name: Valerie Kouya

X [Signature]

Signature of Witness

Print Name: X Kenneth [Name]



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

I, STEVEN KONYA  
of 3A Norman Street  
WEMBLEY DOWNS WA 6019

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

**HEREBY DECLARE** that I am aware of my responsibilities under the Trust Deed having read and fully understood its contents, and also my responsibilities under SIS.

**AND HEREBY CONSENT** to act as Trustee of THE GREY GHOST SUPERANNUATION FUND

constituted on 19th September, 2008 (date of establishment)

**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 trustee of the Fund and the Australian Prudential Regulation Authority in writing if I am for any reason disqualified from continuing to act as a trustee.

Dated: 19/9/2008

Signed: X <sup>SK</sup> Steven Konya

\* 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 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 TRUSTEE  
UNDER SECTION 118 OF THE  
SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

I, VALERIE KONYA  
of 3A Norman Street  
WEMBLEY DOWNS WA 6019

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

**HEREBY DECLARE** that I am aware of my responsibilities under the Trust Deed having read and fully understood its contents, and also my responsibilities under SIS.

**AND HEREBY CONSENT** to act as Trustee of THE GREY GHOST SUPERANNUATION FUND

constituted on 19th September, 2008 (date of establishment)

**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 trustee of the Fund and the Australian Prudential Regulation Authority in writing if I am for any reason disqualified from continuing to act as a trustee.

Dated: 19/9/2008

Signed: X Valerie Kouya

\* 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 Corporate Trustee is a disqualified person where:

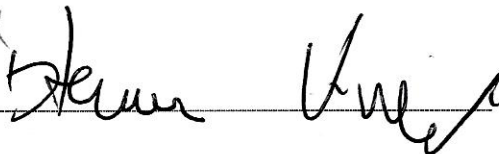
1. a receiver and manager has been appointed in respect of property beneficially owned by the body;
2. an official manager or deputy official manager has been appointed in respect of the body;
3. a provisional liquidator has been appointed in respect of the body; or
4. the body has begun to be wound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

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

## DISCLOSURE STATEMENT

I, STEVEN KONYA of 3A Norman Street, Wembley Downs, WA 6019 hereby acknowledge and declare as follows:

1. I am an initial Member of THE GREY GHOST SUPERANNUATION FUND (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 received a copy of the *Guide for SMSF Trustees*, produced by the Australian Taxation Office and I understand its contents.
6. 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
7. 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.
8. 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<sup>SK</sup> 

Date: 43/3/2008

## DISCLOSURE STATEMENT

I, VALERIE KONYA of 3A Norman Street, Wembley Downs, WA 6019 hereby acknowledge and declare as follows:

1. I am an initial Member of THE GREY GHOST SUPERANNUATION FUND (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 received a copy of the *Guide for SMSF Trustees*, produced by the Australian Taxation Office and I understand its contents.
6. 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
7. 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.
8. I have had the opportunity to seek independent financial, legal and taxation advice before making my decision to establish and invest in the Fund.

VK  
X Valerie Kouya

Date: 19/9/2008

# SUPERANNUATION

Members  
Records

**BINDING DEATH BENEFIT NOMINATION – NON-LAPSING**

To the Trustees of the The Grey Ghost Superannuation Fund  
 I, VALERIE KONYA  
 of 396 Guildford Rd, Bayswater WA 6053

as a member of the above fund, direct you to pay my death benefit to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit
<u>The Estate of Valerie Konya</u>	<u>—</u>	<u>= 100% =</u>

I elect that this Nomination shall be binding on the Trustees.

I understand and direct that:

- I can amend or revoke this Nomination at any time by providing a new nomination.
- Unless amended or revoked earlier, this Nomination is binding on the trustees indefinitely and shall not lapse with the passage of time.
- If the total proportion of my benefit nominated above does not equal my entire benefit then I understand that the trustee shall have discretion as to where the remaining proportion of my benefit shall be paid.
- I understand that if I have not completed this Nomination correctly then it may be invalid and that the trustee may then have a discretion as to where my benefit is paid.

I acknowledge that I have been provided with the necessary information to enable me to make an informed nomination and I fully understand the effect of this Nomination.

Signed

Valerie Konya Date: 23/02/2022

**Witnesses:** (This Nomination must be signed by 2 witnesses over the age of 18 and not named as beneficiaries)

We declare that:

- \* This Nomination was signed by the member in our presence
- \* We are aged 18 years or older
- \* We are not named as beneficiaries in this nomination.

[Signature]  
 Name: Sei Astuti  
 Date: 23/02/2022

[Signature]  
 Name: Jack Wu  
 Date: 23/02/22

APPLICATION FOR MEMBERSHIP

OF

THE GREY GHOST SUPERANNUATION FUND

Full Name: STEVEN KONYA

Address: 3A Norman Street  
WEMBLEY DOWNS WA 6019

Date of Birth: 24/11/1953

Sex: Male

I make application to become a member of THE GREY GHOST SUPERANNUATION 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. The Applicant confirms his employment income is less than 10% of his assessable income and that if this position changes the Applicant will immediately inform the Trustee.

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: 137444378  
And I hereby authorise the Trustees to use this tax file number.

NOMINATION OF BENEFICIARIES

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
Valerie Konya 3A Norman St, Wembley Downs	wife	100%
<del>_____</del>	<del>_____</del>	<del>_____ %</del>

Dated this 19th day of September, 2008

Signature of Applicant: X<sup>SK</sup> Steven Konya

Witness: ~~\_\_\_\_\_~~

\* Delete this clause if inapplicable

APPLICATION FOR MEMBERSHIP

OF

THE GREY GHOST SUPERANNUATION FUND

Full Name: VALERIE KONYA
Address: 3A Norman Street
WEMBLEY DOWNS WA 6019
Date of Birth: 06/04/1955

Sex: Female

I make application to become a member of THE GREY GHOST SUPERANNUATION 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. The Applicant confirms his employment income is less than 10% of his assessable income and that if this position changes the Applicant will immediately inform the Trustee.

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: 137178146
And I hereby authorise the Trustees to use this tax file number.

NOMINATION OF BENEFICIARIES

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:

Table with 3 columns: Name and Address, Relationship to Member, Proportion of Benefit. Row 1: Steven Konya, 3A Norman St, Wembley Downs, husband, = 100 % =

Dated this 19th day of September, 2008

Signature of Applicant: Valerie Konya

Witness: [Signature]
\* Delete this clause if inapplicable



# SUPERANNUATION

Life Insurance

# SUPERANNUATION

**Sample Superannuation Fund**

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## **Sample Superannuation Fund**

### **Investment Strategy Report**

**Trustee/s: (enter trustee/s name here)**

Date Prepared: (enter date here)

Review Date: (enter date here)

**Sample Superannuation Fund**

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**Contents Page**

Compliance .....	3
Objectives .....	3
Risk profile .....	4
Liquidity .....	5
Diversification .....	6
Ability of Fund to discharge existing and prospective liabilities .....	7
Indicative asset mix and asset class strategic ranges .....	7
Reserves management strategy .....	8
Implementation of investment strategy .....	8
<u>Appendix (optional)</u>	
Schedule of investments .....	9

## Sample Superannuation Fund

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### Compliance

The Fund is a complying superannuation fund under Part IX of the Income Tax Assessment Act 1936 and Section 45 of the Superannuation Industry (Supervision) Act 1993.

### Objectives

#### Specific Objectives

*(Select / delete from the following as appropriate)*

- \* To achieve cash related returns subject to the requirement that the capital value of the Fund is preserved at all times, and to avoid negative return.
- \* To achieve cash plus related returns subject to the requirement that the capital value of the Fund is preserved in the short term.
- \* To achieve long term returns slightly above those of the bond market. It is expected that year-on-year returns may vary with there being on a small probability of a negative return in any one year.
- \* To achieve a long term rate of return approximately equal to CPI. It is expected that year-on-year returns will vary considerably with a moderate probability of a negative return in any one year.
- \* To achieve a long term rate of return in excess of the CPI. It is expected that year-on-year returns will vary widely and that there will be years when returns are negative.
- \* Other - free form text here

#### General Objectives

*(Select / delete from the following as appropriate)*

- \* To provide retirement benefit for the members. In the event of the members' death before retirement, to provide benefits for the dependants of the members.
- \* To ensure that sufficient assets will be available to meet benefit payments when those payments are due to be paid (solvency).
- \* To ensure that sufficient liquid assets will be available to meet benefit payments as and when those payments are due to be paid (liquidity).
- \* Other - free form text here

## Fund Profile

Fund benefit design:	Accumulation Fund
Fund structure:	Self Managed Superannuation Fund
Current Size of the Fund:	(\$Fund Size)
Annual contributions this	(\$Contributions p.a.)
Percentage of unrestricted non-preserved benefits in Fund:	(XX%)

## Risk profile

### Risk Tolerance:

*(Select / delete from the following as appropriate)*

- \* The members are close to retirement and expect the Fund to invest in risk averse investments to achieve capital preservation and avoid volatility in returns.
- \* The Fund has a relatively long time horizon. The members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth.
- \* The composition of the members is diverse and the collective risk tolerance indicates that there should be a balance of reasonable risk and volatility to achieve long term capital and income growth.
- \* The Fund is paying an allocated pension. Investments should be made in risk averse investments, which combine reasonable security of capital with the prospect of long term growth, with the view to prolonging the duration of the pension payments.
- \* Other - free form text here

### Statement on Risk:

*(Select / delete from the following as appropriate)*

- \* Investment risk is borne by the members, as fluctuation in investment returns will affect the level of the members; benefits on withdrawal.
- \* Investment risk is borne by the members, as fluctuation in investment returns will affect the level of the members' benefits on withdrawal. The fluctuation is smoothed by the maintenance of a reserve to which returns are credited or debited according to the credit rate policy.
- \* Other - free form text here

**Liquidity**

Number of existing members:	(No. of members)
Time horizon of Fund:	(Time horizon (years))

**Age distribution of members:**

Age	Number of Members
Less than 40 years	(No. of mbrs)
41-49 years	(No. of mbrs)
50-59 years	(No. of mbrs)
60-64 years	(No. of mbrs)
65-69 years	(No. of mbrs)
70 years and over	(No. of mbrs)

**Membership growth:**

Years	Number of Members
One	(No. of mbrs)
Two	(No. of mbrs)
Five	(No. of mbrs)

**Statement on Liquidity**

\* Anticipated Benefit Payment

1 Year:	(\$ of %)
2 Years:	(\$ of %)
3 Years:	(\$ of %)
4 Years:	(\$ of %)
5 Years:	(\$ of %)

**Sample Superannuation Fund**

Page 5 of 11

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*(Select / delete from the following as appropriate)*

- \* There is no anticipated benefit payment in the next five years. Cash in excess of anticipated liquidity requirement will be invest in accordance with the Fund's investment strategy.
- \* Lump sum benefit payment will be made. The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet the benefit payments as and when they fall due.
- \* Pension payments are made annually. The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet the benefit payments as and when they fall due.
- \* Other - free form text here

## **Diversification**

*(Select / delete from the following as appropriate)*

- \* Diversification across currencies, economies and asset classes is achieved through a mix of international and Australia investments. The Trustee recognises that diversification can result in significant reduction to return volatility while maintaining the level of anticipated return.
- \* Diversification is achieved through a mix of Australian investments across a range of asset classes. The Trustee recognises that diversification can result in significant reduction to return volatility while maintaining the level of anticipated return.
- \* The funds are primarily invested in equities. The Trustee recognises the higher risk in investing predominantly in only one asset class and the volatility associated with shares. The volatility will be compensated by the prospect of achieving higher return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level.
- \* The Fund is invested in a Unit Trust and the underlying assets of the Trust are primarily invested in shares. The Trustee recognises that the Fund is subject to higher risk associated with investing predominately in on asset class and the volatility associated with shares. The Trustee considers that the higher risk will be compensated by the prospect of achieving higher return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level.
- \* The funds are primarily invested in fixed interest securities and deposits. It is considered that investment in this asset class is suitable for the Fund's policy of maximising capital preservation and avoiding negative return.
- \* The Fund is invested in a Unit Trust and the underlying asset of the Unit Trust is an investment in a real property. The Trustee recognises that the Fund is subject to a high level of property specific risks. The Trustee considers that real property is a secure investment with the prospect of long term capital appreciation while generating steady income growth.

Page 6 of 11

## **Sample Superannuation Fund**

- 
- \* The Fund is invested primarily in one real property. The Trustee recognises that the Fund is subject to a high level of property specific risks. The Trustee considers that real property is a secure investment with the prospect of long term capital appreciation while generating steady income growth.



\* Other - free form text here

Page 7 of 11

**Sample Superannuation Fund**

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**Ability of Fund to discharge existing and prospective liabilities**

*(Select / delete from the following as appropriate)*

- \* Sufficient cash flow will be maintained to discharge administration expenses and other outgoings. The Fund is a defined contribution fund and the members are entitled to the accumulation of

contributions and earnings in the members' account on withdrawal. The Fund will be able to meet its obligations to the members at all times.

\* Other - free form text here

### **Indicative asset mix and asset class strategic ranges formulated**

*(Enter percentages from 0 - 100% in the table below)*

<b>Asset Class</b>		
Australian Shares	(XX%)	(XX%)
International Shares	(XX%)	(XX%)
Australian bonds (incl Deposits 12 months & over)	(XX%)	(XX%)
International bonds (incl Deposits 12 months & over)	(XX%)	(XX%)
Cash (CMT, Deposits < 12 months, A/c balances)	(XX%)	(XX%)
Direct Property	(XX%)	(XX%)
Listed Property	(XX%)	(XX%)
In-house Assets	(XX%)	(XX%)
Collectibles	(XX%)	(XX%)
Other	(XX%)	(XX%)

### **Sample Superannuation Fund**

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#### **Reserves Management Strategy**

*(Select / delete from the following as appropriate)*

- \* The fund does not operate reserves
- \* The fund does operate reserves

\* Other - free form text here (some detail on types of reserves and comments on their management)

### **Implementation of Investment Strategy**

\* Insert text describing the implementation of the investment strategy

### **Sample Superannuation Fund**

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### **Appendix (optional)**

### **Schedule of Investments as at (enter date here)**

<b>Investments</b>	<b>Amount</b>	<b>Term</b>	<b>Maturity</b>	<b>Interest</b>	<b>No. Of Cost Cur ren t</b>
--------------------	---------------	-------------	-----------------	-----------------	--

0 0 0 0 0 0 0 0 0 0

	Date	Rate	Shares/units	Market Value
<b>Managed Investments</b>				
<b>Total Managed Investments</b>				\$ _____
Bonds				_____
<b>Total Bonds</b>				\$ _____
Direct Shares				_____
<b>Total Direct Shares</b>				\$ _____
Direct Property				_____
<b>Total Direct Property</b>				\$ _____
Other Investments				_____
<b>Total Other Investments</b>				\$ _____
<b>Total Value of Portfolio</b>				_____
				_____
				\$ _____

# SUPERANNUATION

**SUPERANNUATION**

Tax  
Records

**NOTICE BY MEMBER CLAIMING A TAX DEDUCTION  
FOR SUPERANNUATION CONTRIBUTIONS  
UNDER SECTION 290-170 OF THE INCOME TAX ASSESSMENT ACT 1997**

To the Trustees of  
THE GREY GHOST SUPERANNUATION FUND

Dear Sirs,

Notice under Section 290-170 of the Income Tax Assessment Act 1997

I, \_\_\_\_\_  
of \_\_\_\_\_  
\_\_\_\_\_

hereby give notice that I will be claiming the amount of \$ \_\_\_\_\_

As a tax deduction for contributions made for the year of income ending 30 June 20\_\_\_\_\_  
I believe that I satisfy all the criteria of Section 290-170 in that I am an eligible person to claim a tax  
deduction.

To support my notification, I give the following information, in the manner required by the Commissioner of  
Taxation:

Name & Residential Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Policy Number of the Fund: **Not Applicable**

Name of the Fund: **THE GREY GHOST SUPERANNUATION FUND**

Financial Year: **Year ending 30 June 20** \_\_\_\_\_

Amount of Contributions during the year: \$ \_\_\_\_\_

The amount of contributions nominated as a tax  
deduction in previous notices: **Nil**

This notice is Dated: \_\_\_\_\_

Yours faithfully

\_\_\_\_\_  
Name:

**THE GREY GHOST SUPERANNUATION FUND**

**NOTICE TO MEMBER BY SUPERANNUATION FUND TRUSTEE**

To:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Madam

Notice under Section 290-170 of the Income Tax Assessment Act 1997

Acknowledgement is hereby given that we have this day received a notice under Section 290-170 of the Income Tax Assessment Act 1997 that you are claiming

\$ \_\_\_\_\_ of contributions as tax deductible in your 20 \_\_\_\_\_ Income Tax Return.

You are advised that tax will be paid by the Fund on those contributions when the corresponding income tax return is submitted and that your account balance will be reduced accordingly.

Yours faithfully

**THE GREY GHOST SUPERANNUATION FUND**

**STEVEN KONYA**

For and on behalf of the Trustees of the Fund.