

**Minute of a meeting of the Trustees of the The AR & LN Hart Superannuation Fund ("the Fund") held on 30<sup>th</sup> June 2018 at the Fund's office**

**Present**

Anthony and Leigh Hart as trustees of the fund

**CHAIRPERSON**

Anthony Hart was elected Chairperson

**PREVIOUS MINUTES**

The minutes of the previous meeting were read and confirmed as correct.

**INVESTMENT STRATEGY**

The Chairman advised that this minute of a meeting recorded the Fund's investment strategy and other strategies required to be recorded under the Superannuation Industry (Supervision) Act and related regulations.

**INVESTMENT OBJECTIVES**

The Trustees considered the circumstances of the Fund and the Members, including all circumstances required to be considered by the Trustees under the Superannuation Industry (Supervision) Act and related regulations.

The Trustees determined the Fund has the following investment objectives:

- a net return above the inflation rate over a rolling average of five years;
- appropriate diversity, in line with expected risk and return;
- appropriate liquidity, in line with the Trustee's expected future net cash flows with a particular emphasis on meeting obligations to pay member retirement benefits; and
- appropriate risk connected to making, holding and realizing investments including any risk connected to inadequate diversification.

**INVESTMENT STRATEGY**

The Trustees confirmed the Fund may invest in:

- equities, including dividend reinvestment programs and similar arrangements;
- property trusts and associated investments;
- managed investments and associated products thereof;
- direct property investment;
- derivatives of the above; and
- any other investment permitted by its trust deed.

The Trustees considered the Fund's mix of investments, including its diversity and liquidity, and resolved that this mix of investment suited the Fund and optimized the interests of the members and their retirements.

#### **INSURANCE MATTERS AND OTHER MATTERS**

The Trustees considered the Fund's existing position regarding life insurance, trauma insurance, total and permanent disability insurance and income continuance arrangements for members, and similar insurances. The Trustees then resolved that this position was appropriate to the circumstances of Fund and the members and no changes were needed.

The Trustees considered the Fund's existing position regarding other matters required to be considered by the Trustees under the Superannuation Industry (Supervision) Act and related regulations and resolved that the existing position was appropriate to the circumstances of Fund and the members.

#### **INVESTMENT RECORDS AND ACCOUNTING**

The Trustees resolved to keep the assets of the Fund separate from those held by the Trustees in any other capacity and to ensure that wherever practicable assets were recorded by other persons as being owned by the Trustees in their capacity as trustees of the Fund.

The Trustees resolved to value assets at market value for reporting purposes for the year ending 30 June 2018 and later years.

#### **REGULAR AND ONGOING REVIEWS**

The Trustees confirmed that the Fund's investment strategy has been regularly reviewed over the last year. These reviews were on-going and occurred frequently as the Trustees applied their minds to the Fund's investments including risk, diversity and liquidity.

The Trustees noted that due to their ongoing and informal nature, and high frequency, these reviews were not recorded in the minutes of the Trustees' meetings.

The Trustees resolved to continue to regularly review the Fund's investment strategy and all other strategies required to be regularly up-dated under the Superannuation Industry (Supervision) Act and related regulations.

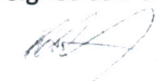
The Trustees resolved to complete these reviews as frequently as needed to comply with the Superannuation Industry (Supervision) Act and related regulations. The Trustee noted that many of these reviews would not be recorded in the minutes of the meetings, due to their informal nature and high frequency.

The Trustees resolved to formally record these on-going investment strategy reviews once a year in writing, or when an event occurred requiring a significant change to the Fund's investment strategy.

#### **CLOSURE**

There being no other business the meeting closed

Signed as a true and correct record on the date stated below.



Chairperson

30/06/2018



RECEIVED

05 AUG 2017

BY: \_\_\_\_\_



SMSF Gateway Service

A contribution to  
your Super fund

Dear Leigh Hart,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **INSTITUTE OF INSTRUMENTATION CONTROL AND AUTOMATION AUSTRALIA INC** on **5/08/2017 1:10:56 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **400000658631**.

The message contains the following types of contributions to the **AR & LN Hart Superannuation Fund** Fund:

Superannuation Guarantee

\$458.85

To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](http://auspost.com.au/smsf)

If any of the details above are incorrect, please let us know immediately by emailing [superannuation@auspost.com.au](mailto:superannuation@auspost.com.au)

Kind Regards

The SMSF Gateway Team

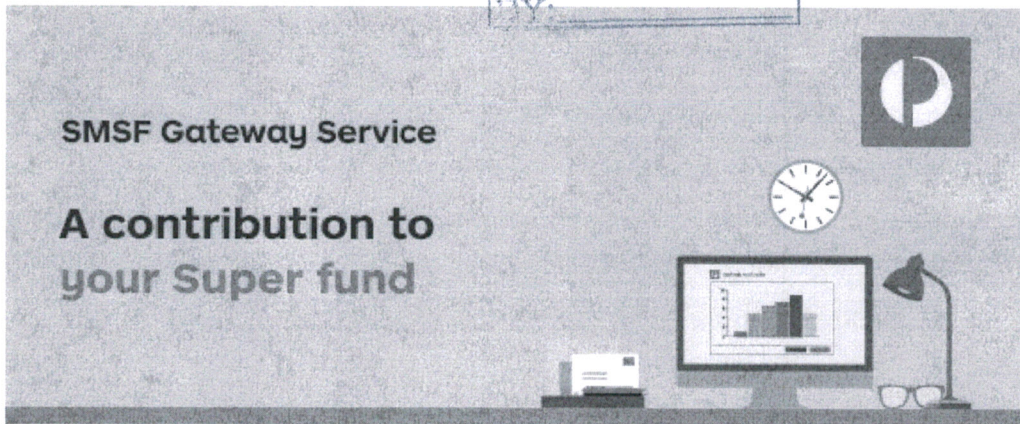
You have received this correspondence to notify you of a contribution data message having been received by the SMSF Gateway Service provided by Australia Post. Your personal information is managed in accordance with Australia Post's privacy policy which is available at [www.auspost.com.au](http://www.auspost.com.au). Australia Post may only disclose the information provided by you if required or authorized by law, or in accordance with our privacy policy. You may obtain access to your personal information by contacting the Privacy Contact Officer, Australia Post, GPO Box 1777, Melbourne, Vic, 3001.

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RECEIVED  
26 SEP 2017

Super 2017-2018  
LNH  
Contrib.



Dear Leigh Hart ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **INSTITUTE OF INSTRUMENTATION CONTROL AND AUTOMATION AUSTRALIA INC** on **22/09/2017 1:16:29 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **440000836431**.

The message contains the following types of contributions to the **AR & LN Hart Superannuation Fund** Fund:

Superannuation Guarantee

\$517.75

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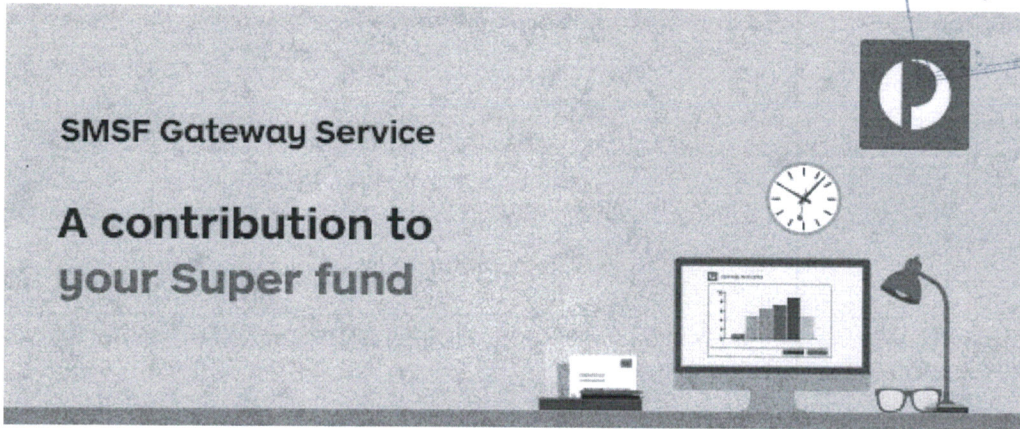
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Superfund  
2017-2018

RECEIVED  
11 OCT 2017



Dear Leigh Hart ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **INSTITUTE OF INSTRUMENTATION CONTROL AND AUTOMATION AUSTRALIA INC** on 10/10/2017 1:45:31 AM.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **440000842282**.

The message contains the following types of contributions to the **AR & LN Hart Superannuation Fund** Fund:

Superannuation Guarantee	\$522.50
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To view this contribution message in detail, log in to your account at [auspost.com.au/smsf](http://auspost.com.au/smsf)

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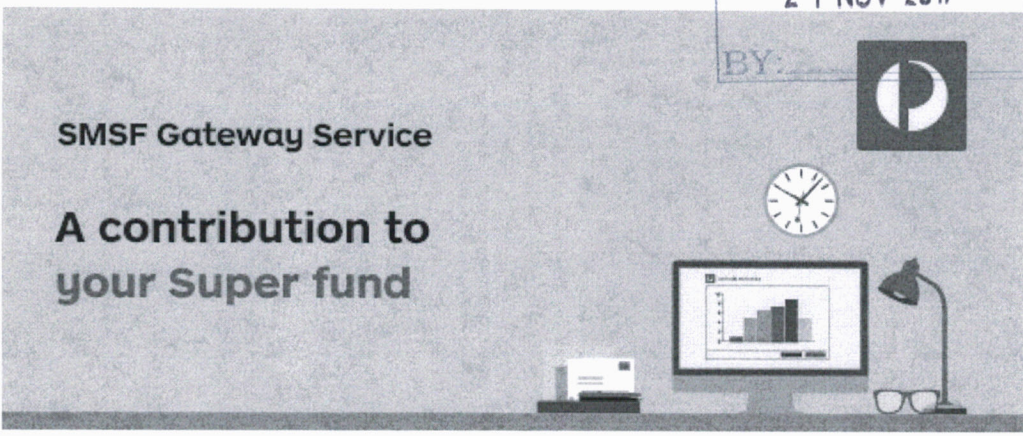
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Super Contrib LN Hart

RECEIVED

21 NOV 2017

BY:



SMSF Gateway Service

A contribution to your Super fund

Dear Leigh Hart,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **INSTITUTE OF INSTRUMENTATION CONTROL AND AUTOMATION AUSTRALIA INC** on 16/11/2017 1:27:05 AM.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **470000785371**.

The message contains the following types of contributions to the **AR & LN Hart Superannuation Fund** Fund:

Superannuation Guarantee

\$606.10

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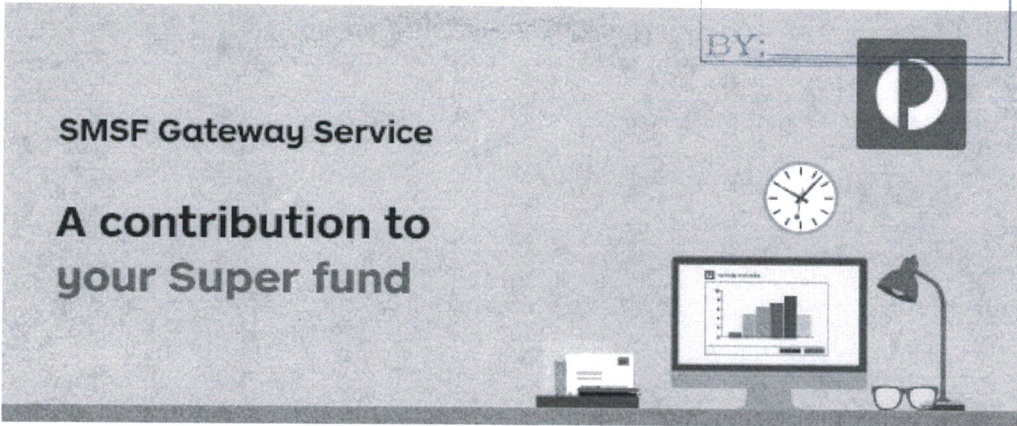
RECEIVED

11 DEC 2017

BY:



CONTRIB  
2017-2018



Dear Leigh Hart,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **INSTITUTE OF INSTRUMENTATION CONTROL AND AUTOMATION AUSTRALIA INC** on 5/12/2017 5:00:36 AM.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **400000685496**.

The message contains the following types of contributions to the **AR & LN Hart Superannuation Fund** Fund:

Superannuation Guarantee

\$453.15

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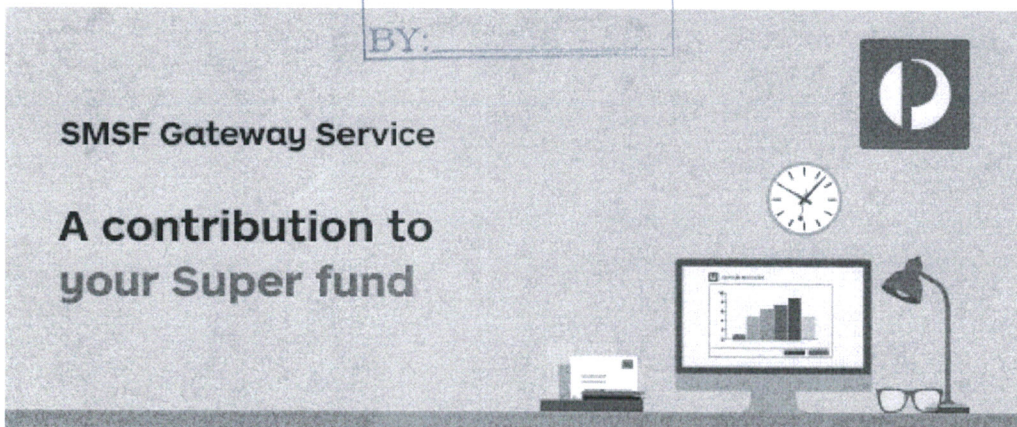
RECEIVED

08 JAN 2018

BY:

*Super Contrib  
2017-2018*

*LN HART,*



Dear Leigh Hart,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **INSTITUTE OF INSTRUMENTATION CONTROL AND AUTOMATION AUSTRALIA INC** on **4/01/2018 4:08:58 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **420000591682**.

The message contains the following types of contributions to the **AR & LN Hart Superannuation Fund** Fund:

Superannuation Guarantee	\$522.50
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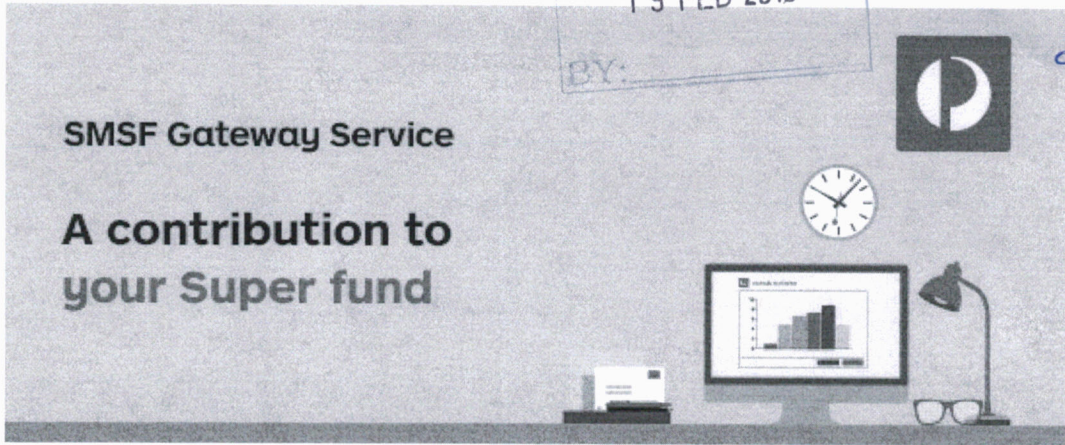
RECEIVED

19 FEB 2018

BY:

Super contrib.  
LN HART

2017-2018



Dear Leigh Hart ,

We're pleased to advise you that the Australia Post SMSF Gateway Service has received a superannuation contribution message from **INSTITUTE OF INSTRUMENTATION CONTROL AND AUTOMATION AUSTRALIA INC** on **16/02/2018 1:25:52 AM**.

Your employer should have made a contribution to your nominated bank account with a payment reference number of **440000872521**.

The message contains the following types of contributions to the **AR & LN Hart Superannuation Fund** Fund:

Superannuation Guarantee

\$329.20

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9:22 AM EST, Monday 29 January, 2018

**Active Banking**Welcome **ANTHONY (TONY) HART**

*Super*  
*2017-2018*  
*Contrib. A R. Hart*

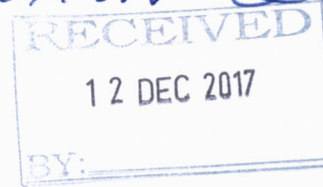
**Funds Transfer Confirmation**

<b>From account</b>	
<b>Account</b>	250795382 - MBCM MENTONE - BUSINESS ACC
<b>Amount</b>	\$12,700.00
<b>Description of transfer</b>	Super Contribution A R Hart A R & L N Hart Superannuation
<b>To account</b>	
<b>Account name</b>	A R & L N Hart Superannuation
<b>BSB &amp; branch</b>	063-000 CBA, 325 COLLINS ST MELBOURNE, G.01 325 COLLINS ST, MELBOURNE
<b>Account number</b>	10881475
<b>Description to payee</b>	Contrib A R Hart MBCM MENTONE - BUSINESS ACC
<b>Payment information</b>	
<b>Payment created</b>	29 Jan 18
<b>Timing</b>	Once-only
<b>Payment date</b>	29 Jan 18
<b>Payment ID</b>	20049263
<b>Status</b>	<b>Authorised</b>



*CONTRIBUTION 2017-2018*

10:41 AM EST, Tuesday 12 December, 2017

**Active Banking**Welcome **ANTHONY (TONY) HART****Funds Transfer Confirmation**

<b>From account</b>	
<b>Account</b>	250795382 - MBCM MENTONE - BUSINESS ACC
<b>Amount</b>	\$12,300.00
<b>Description of transfer</b>	Super Contrib A R Hart A R & L N Hart Superannuation
<b>To account</b>	
<b>Account name</b>	A R & L N Hart Superannuation
<b>BSB &amp; branch</b>	063-000 CBA, 325 COLLINS ST MELBOURNE, G.01 325 COLLINS ST, MELBOURNE
<b>Account number</b>	10881475
<b>Description to payee</b>	Contrib A R Hart MBCM MENTONE - BUSINESS ACC
<b>Payment information</b>	
<b>Payment created</b>	12 Dec 17
<b>Timing</b>	Once-only
<b>Payment date</b>	12 Dec 17
<b>Payment ID</b>	19729714
<b>Status</b>	<b>Authorised</b>



ANTHONY RONALD HART ANDLEIGH NICOLE HART  
ITFA R & L N HART SUPERANNUATION FUND  
7 RUSSELL CT  
MENTONE VIC Australia 3194

25 March 2019

Dear ANTHONY RONALD HART ANDLEIGH NICOLE HART ITFA R & L N HART SUPERANNUATION FUND,

Here's your account information and a list of transactions from 01/07/17-30/06/18.

**Account name** ANTHONY RONALD HART ANDLEIGH NICOLE HART ITFA R & L N HART SUPERANNUATION FUND  
**BSB** 063000  
**Account number** 10881475  
**Account type** CDIA  
**Date opened** 04/04/2003

Date	Transaction details	Amount	Balance
01 Jul 2017	Credit Interest	\$8.26	\$71,532.35
03 Jul 2017	Direct Credit 397204 ANZ DIVIDEND A063/00180931	\$980.00	\$72,512.35
04 Jul 2017	Direct Credit 250556 WBC DIVIDEND 001202605271	\$1,272.76	\$73,785.11
05 Jul 2017	Direct Credit 002473 NAB INT DIVIDEND DV181/00476326	\$1,089.00	\$74,874.11
04 Aug 2017	Direct Credit 002221 SBSCH 400000658631	\$458.85	\$75,332.96
31 Aug 2017	Direct Credit 458106 WFD DISTRIBUTION AUG17/00834612	\$161.56	\$75,494.52
18 Sep 2017	Direct Credit 326860 PRY DIV SEP17/00803163	\$232.00	\$75,726.52
21 Sep 2017	Direct Credit 458106 WOODSIDE INT17/00555168	\$353.14	\$76,079.66
21 Sep 2017	Direct Credit 396297 RESMED DIVIDEND SEP17/00806492	\$94.32	\$76,173.98
21 Sep 2017	Direct Credit 002221 SBSCH 440000836431	\$517.75	\$76,691.73
28 Sep 2017	Direct Credit 362548 WESFARMERS LTD FIN17/00989975	\$270.00	\$76,961.73
28 Sep 2017	Direct Credit 088147 TLS FNL DIV 001206159499	\$542.50	\$77,504.23
29 Sep 2017	Direct Credit 401507 CBA FNL DIV 001204487889	\$1,041.90	\$78,546.13



Date	Transaction details	Amount	Balance
01 Oct 2017	Credit Interest	\$66.42	\$78,612.55
06 Oct 2017	Direct Credit 406323 GXL FNL DIV 001207371014	\$152.00	\$78,764.55
09 Oct 2017	Direct Credit 325872 IAG DIVIDEND PYT OCT17/01249270	\$280.00	\$79,044.55
09 Oct 2017	Direct Credit 002221 SBSCH 440000842282	\$522.50	\$79,567.05
13 Oct 2017	Direct Credit 007184 CSL LTD DIVIDEND 17AUD/00839670	\$109.83	\$79,676.88
15 Nov 2017	Direct Credit 002221 SBSCH 470000785371	\$606.10	\$80,282.98
04 Dec 2017	Direct Credit 002221 SBSCH 400000685496	\$453.15	\$80,736.13
12 Dec 2017	Direct Credit 015925 MBCM MENTONE - B Contrib A R Hart	\$12,300.00	\$93,036.13
13 Dec 2017	Direct Credit 002473 NAB FINAL DIV DV182/00473522	\$1,089.00	\$94,125.13
14 Dec 2017	Direct Credit 396297 RESMED DIVIDEND DEC17/00806346	\$97.02	\$94,222.15
18 Dec 2017	Direct Credit 397204 ANZ DIVIDEND A064/00178354	\$980.00	\$95,202.15
22 Dec 2017	Direct Credit 250556 WBC DIVIDEND 001209615465	\$1,272.76	\$96,474.91
01 Jan 2018	Credit Interest	\$73.43	\$96,548.34
03 Jan 2018	Direct Credit 002221 SBSCH 420000591682	\$522.50	\$97,070.84
05 Jan 2018	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$17,662.56	\$114,733.40
29 Jan 2018	Direct Credit 015925 MBCM MENTONE - B Contrib A R Hart	\$12,700.00	\$127,433.40
31 Jan 2018	Direct Credit 062895 COMMONWEALTH SEC COMMSEC	\$10,242.05	\$137,675.45
05 Feb 2018	Transfer to other Bank NetBank Angus Morrison Acc	-\$1,243.00	\$136,432.45
06 Feb 2018	Wdl Branch Mentone	-\$120,015.00	\$16,417.45
15 Feb 2018	Direct Credit 002221 SBSCH 440000872521	\$329.20	\$16,746.65
28 Feb 2018	Direct Credit 458106 WFD DISTRIBUTION FEB18/00831907	\$162.54	\$16,909.19
01 Mar 2018	Transaction Fee	-\$2.50	\$16,906.69
15 Mar 2018	Direct Credit 396297 RESMED DIVIDEND FEB18/00806275	\$95.59	\$17,002.28
21 Mar 2018	Direct Credit 219182 WOODSIDE PRE18/00830869	\$102.40	\$17,104.68

Date	Transaction details	Amount	Balance
22 Mar 2018	Direct Credit 458106 WOODSIDE FIN17/00554719	\$356.89	\$17,461.57
23 Mar 2018	Direct Credit 012721 ATO ATO001100009030609	\$588.42	\$18,049.99
27 Mar 2018	Direct Credit 326860 PRY DIV MAR18/00802913	\$204.00	\$18,253.99
28 Mar 2018	Direct Credit 401507 CBA ITM DIV 001211298374	\$906.00	\$19,159.99
29 Mar 2018	Direct Credit 325872 IAG DIVIDEND PYT MAR18/01243048	\$196.00	\$19,355.99
29 Mar 2018	Direct Credit 088147 TLS ITM DIV 001213246246	\$385.00	\$19,740.99
01 Apr 2018	Credit Interest	\$44.27	\$19,785.26
13 Apr 2018	Direct Credit 012721 ATO ATO001100009053145	\$1,191.44	\$20,976.70
13 Apr 2018	Direct Credit 007184 CSL LTD DIVIDEND AUD18/00839440	\$120.60	\$21,097.30
27 Apr 2018	Direct Credit 012721 ATO ATO001100009074560	\$552.94	\$21,650.24
05 May 2018	Transfer to other Bank NetBank Accounting A Morr	-\$63.25	\$21,586.99
07 Jun 2018	Direct Credit 219182 WESTFIELD CORP SOA02/00827362	\$3,515.36	\$25,102.35
14 Jun 2018	Direct Credit 396297 RESMED DIVIDEND JUN18/00806236	\$98.73	\$25,201.08
22 Jun 2018	Transfer to other Bank NetBank MStar Sub	-\$649.00	\$24,552.08
28 Jun 2018	Direct Credit 012721 ATO ATO001100009177672	\$1,066.45	\$25,618.53
30 Jun 2018	Direct Credit 012721 ATO ATO006000009462794	\$578.56	\$26,197.09

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to [commbank.com.au/support](http://commbank.com.au/support).

Yours sincerely,



Brian Moseley  
General Manager, Retail Customer Service