

Brougham Super Fund
Brougham Management Pty Ltd ACN: 607349646
Trustees Declaration

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2019 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (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 and associated Regulations during the year ended 30 June 2019.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Act 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

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

.....
Anthony Brougham
Brougham Management Pty Ltd
Director

.....
Monique Brougham
Brougham Management Pty Ltd
Director

30 June 2019

Brougham Super Fund

Statement of Financial Position

As at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Units in Unlisted Unit Trusts (Australian)	2	301,733.09	301,733.09
Total Investments		<u>301,733.09</u>	<u>301,733.09</u>
Other Assets			
NAB Business Everyday ***5214		33,479.93	18,163.50
Distributions Receivable		20,339.24	20,724.14
Income Tax Refundable		189.95	15.30
Total Other Assets		<u>54,009.12</u>	<u>38,902.94</u>
Total Assets		<u>355,742.21</u>	<u>340,636.03</u>
Less:			
Liabilities			
PAYG Payable		710.00	674.00
Deferred Tax Liability		6,172.81	6,172.81
Total Liabilities		<u>6,882.81</u>	<u>6,846.81</u>
Net assets available to pay benefits		<u>348,859.40</u>	<u>333,789.22</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
	4, 5		
Brougham, Anthony - Accumulation		254,698.68	243,708.14
Brougham, Monique - Accumulation		94,160.72	90,081.08
Total Liability for accrued benefits allocated to members' accounts		<u>348,859.40</u>	<u>333,789.22</u>

Brougham Super Fund**Operating Statement**

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
Income			
Investment Income			
Trust Distributions	7	20,339.23	20,723.90
Contribution Income			
Personal Non Concessional		53.00	0.00
Total Income		<u>20,392.23</u>	<u>20,723.90</u>
Expenses			
Accountancy Fees		1,210.00	1,650.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		660.00	770.00
ASIC Fees		53.00	48.00
Bank Charges		120.00	119.88
Insurance		370.00	0.00
Investment Losses			
Changes in Market Values	8	0.00	(50,000.01)
Total Expenses		<u>2,672.00</u>	<u>(47,153.13)</u>
Benefits accrued as a result of operations before income tax			
		<u>17,720.23</u>	<u>67,877.03</u>
Income Tax Expense	9	2,650.05	7,681.70
Benefits accrued as a result of operations		<u>15,070.18</u>	<u>60,195.33</u>

Brougham Super Fund**Detailed Operating Statement**

For the year ended 30 June 2019

	2019	2018
	\$	\$
Income		
Investment Income		
Trust Distributions		
51-53 Capella Crescent Unit Turst	20,339.23	20,723.90
	<u>20,339.23</u>	<u>20,723.90</u>
Personal Contributions - Non Concessional		
Anthony Brougham	26.50	0.00
Monique Brougham	26.50	0.00
	<u>53.00</u>	<u>0.00</u>
Changes in Market Values	<u>0.00</u>	<u>0.00</u>
Total Income	<u>20,392.23</u>	<u>20,723.90</u>
Expenses		
Accountancy Fees	1,210.00	1,650.00
ASIC Fees	53.00	48.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	660.00	770.00
Bank Charges	120.00	119.88
Insurance	370.00	0.00
	<u>2,672.00</u>	<u>2,846.88</u>
Total Expenses	<u>2,672.00</u>	<u>2,846.88</u>
Benefits accrued as a result of operations before income tax	<u>17,720.23</u>	<u>17,877.02</u>
Income Tax Expense		
Income Tax Expense	2,650.05	7,681.70
Total Income Tax	<u>2,650.05</u>	<u>7,681.70</u>
Benefits accrued as a result of operations	<u>15,070.18</u>	<u>10,195.32</u>

Brougham Super Fund
Statement of Taxable Income

For the year ended 30 June 2019

	2019
	\$
Benefits accrued as a result of operations	17,720.23
Less	
Accounting Trust Distributions	20,339.23
Non Taxable Contributions	53.00
	<u>20,392.23</u>
Add	
Taxable Trust Distributions	20,339.00
	<u>20,339.00</u>
Taxable Income or Loss	<u>17,667.00</u>
Income Tax on Taxable Income or Loss	2,650.05
	<u>2,650.05</u>
CURRENT TAX OR REFUND	<u>2,650.05</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(2,840.00)
AMOUNT DUE OR REFUNDABLE	<u>69.05</u>

Brougham Super Fund
Deferred Tax Reconciliation

For The Period 01 July 2018 - 30 June 2019

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non- Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
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Deferred Tax Liability (Asset) Summary

Opening Balance		6,172.81			
Current Year Transactions		0.00			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		<hr/> 6,172.81 <hr/>			

Brougham Super Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Notes to the Financial Statements

For the year ended 30 June 2019

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Income Tax

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

Current tax expense charged to profit or loss is the tax payable on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

No deferred income tax is 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 the liability is settled, and their measurement also reflects the manner in which the trustees expect 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.

f. Critical Accounting 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. Actual results may differ from these estimates.

Brougham Super Fund

Notes to the Financial Statements

For the year ended 30 June 2019

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.

Note 2: Units in Unlisted Unit Trusts (Australian)

	2019 \$	2018 \$
51-53 Capella Crescent Unit Turst	301,733.09	301,733.09
	<hr/> 301,733.09	<hr/> 301,733.09

Note 3: Banks and Term Deposits

	2019 \$	2018 \$
Banks		
NAB Business Everyday ****5214	33,479.93	18,163.50
	<hr/> 33,479.93	<hr/> 18,163.50

Note 4: Liability for Accrued Benefits

	2019 \$	2018 \$
Liability for accrued benefits at beginning of year	333,789.22	273,593.89
Benefits accrued as a result of operations	15,070.18	60,195.33
Current year member movements	0.00	0.00
	<hr/> 348,859.40	<hr/> 333,789.22

Note 5: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2019 \$	2018 \$
Vested Benefits	<hr/> 348,859.40	<hr/> 333,789.22

Note 6: Guaranteed Benefits

Brougham Super Fund

Notes to the Financial Statements

For the year ended 30 June 2019

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 7: Trust Distributions

	2019 \$	2018 \$
51-53 Capella Crescent Unit Trust	20,339.23	20,723.90
	<u>20,339.23</u>	<u>20,723.90</u>

Note 8: Unrealised Movements in Market Value

	2019 \$	2018 \$
Units in Unlisted Unit Trusts (Australian)		
51-53 Capella Crescent Unit Trust	0.00	50,000.01
	<u>0.00</u>	<u>50,000.01</u>
Total Unrealised Movement	<u>0.00</u>	<u>50,000.01</u>
Realised Movements in Market Value		
	2019 \$	2018 \$
Total Realised Movement	<u>0.00</u>	<u>0.00</u>
Changes in Market Values	<u>0.00</u>	<u>50,000.01</u>

Note 9: Income Tax Expense

	2019 \$	2018 \$
The components of tax expense comprise		
Current Tax	2,650.05	2,681.70
Deferred Tax Liability/Asset	0.00	5,000.00
	<u>2,650.05</u>	<u>7,681.70</u>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	2,658.03	10,181.55
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Brougham Super Fund

Notes to the Financial Statements

For the year ended 30 June 2019

Less:

Tax effect of:

Non Taxable Contributions	7.95	0.00
Increase in MV of Investments	0.00	7,500.00
Accounting Trust Distributions	3,050.88	3,108.59

Add:

Tax effect of:

Taxable Trust Distributions	3,050.85	3,108.60
Rounding	0.00	0.14

Income Tax on Taxable Income or Loss	2,650.05	2,681.70
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Less credits:

Current Tax or Refund	<u>2,650.05</u>	<u>2,681.70</u>
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Brougham Super Fund

Members Summary Report

As at 30 June 2019

Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Anthony Brougham (Age: 56)											
BROANT00001A - Accumulation											
243,708.14	26.50		12,898.84				1,934.80				254,698.68
243,708.14	26.50		12,898.84				1,934.80				254,698.68
Monique Brougham (Age: 48)											
BROMON00001A - Accumulation											
90,081.08	26.50		4,768.39				715.25				94,160.72
90,081.08	26.50		4,768.39				715.25				94,160.72
333,789.22	53.00		17,667.23				2,650.05				348,859.40

Members Statement

Anthony Brougham
 37 Holyrood Street
 Hampton, Victoria, 3188, Australia

Your Details

Date of Birth : 01/09/1962
 Age: 56
 Tax File Number: Provided
 Date Joined Fund: 01/07/2015
 Service Period Start Date: 24/01/1993
 Date Left Fund:
 Member Code: BROANT00001A
 Account Start Date 01/07/2015
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 254,698.68
 Total Death Benefit 254,698.68
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

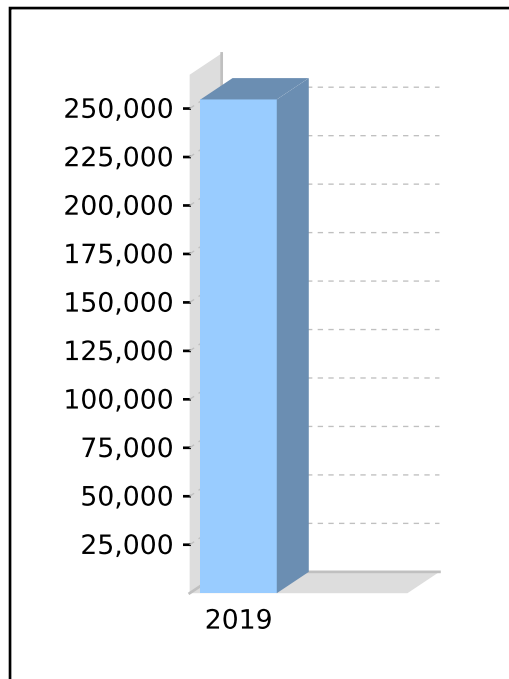
Total Benefits 254,698.68

Preservation Components

Preserved 254,698.68
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 65,953.09
 Taxable 188,745.59



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	243,708.14
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	26.50
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	12,898.84
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1,934.80
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	254,698.68

Members Statement

Monique Brougham
 37 Holyrood Street
 Hampton, Victoria, 3188, Australia

Your Details

Date of Birth : 22/01/1971
 Age: 48
 Tax File Number: Provided
 Date Joined Fund: 01/07/2015
 Service Period Start Date: 14/11/1988
 Date Left Fund:
 Member Code: BROMON00001A
 Account Start Date 01/07/2015
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 94,160.72
 Total Death Benefit 94,160.72
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

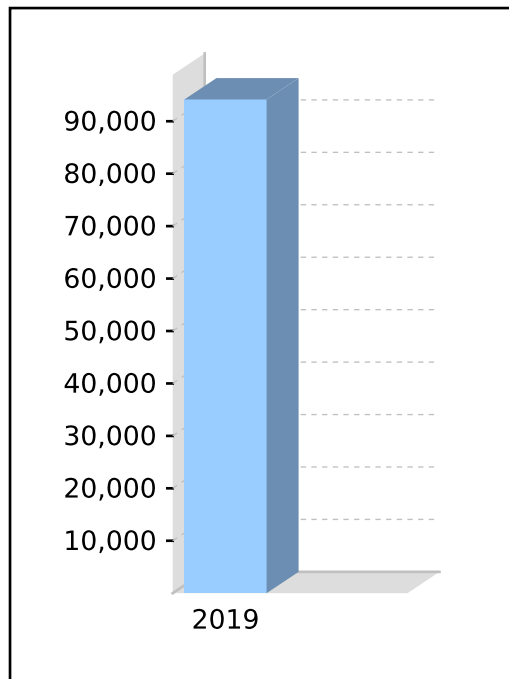
Total Benefits 94,160.72

Preservation Components

Preserved 94,160.72
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free 6,175.65
 Taxable 87,985.07



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	90,081.08
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	26.50
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	4,768.39
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	715.25
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	94,160.72

Brougham Super Fund

Investment Summary Report

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
NAB Business Everyday ***5214		33,479.930000	33,479.93	33,479.93	33,479.93			9.99 %
			33,479.93		33,479.93		0.00 %	9.99 %
Units in Unlisted Unit Trusts (Australian)								
5153CAPELL 51-53 Capella Crescent Unit Turst	240,005.00	1.257195	301,733.09	1.00	240,005.00	61,728.09	25.72 %	90.01 %
			301,733.09		240,005.00	61,728.09	25.72 %	90.01 %
			335,213.02		273,484.93	61,728.09	22.57 %	100.00 %

Minutes of a meeting of the Director(s)

held on 30 June 2019 at 37 Holyrood Street, Hampton, Victoria 3188

PRESENT:	Anthony Brougham and Monique Brougham
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
AUDITORS:	<p>It was resolved that</p> <p>Anthony William Boys</p> <p>of</p> <p>PO Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>PDK Financial Synergy Pty Ltd</p> <p>act as tax agents of the Fund for the next financial year.</p>
TRUSTEE STATUS:	Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.
CONTRIBUTIONS RECEIVED:	It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

Minutes of a meeting of the Director(s)

held on 30 June 2019 at 37 Holyrood Street, Hampton, Victoria 3188

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....

Anthony Brougham

Chairperson

Brougham Super Fund

Projected Investment Strategy

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	50 - 99 %	90 %
International Shares	0 - 0 %	0 %
Cash	1 - 50 %	10 %
Australian Fixed Interest	0 - 0 %	0 %
International Fixed Interest	0 - 0 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 0 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 01/07/2018

.....
Anthony Brougham

Brougham Super Fund

Projected Investment Strategy

.....
Monique Brougham