

17 Loris Way  
Kardinya, WA, 6163

1 July 2020

The Trustee  
Santich Superannuation Fund  
17 Loris Way  
Kardinya, WA, 6163

**Notice of Pension Withdrawal**

I wish to withdraw a total of \$9,900 over the course of the financial year ended 30th June 2021 from the Santich Superannuation Fund.

Yours sincerely,

.....  
**Robert Santich**  
**Member**

17 Loris Way  
Kardinya, WA, 6163

1 July 2020

The Trustee  
Santich Superannuation Fund  
17 Loris Way  
Kardinya, WA, 6163

**Notice of Pension Withdrawal**

I wish to withdraw a total of \$12,400 over the course of the financial year ended 30th June 2021 from the Santich Superannuation Fund.

Yours sincerely,

.....  
**Karin Santich**  
**Member**

**THE SANTICH SUPERANNUATION FUND**

**MINUTES OF MEETING OF TRUSTEE HELD AT**

**17 Loris Way, Kardinya, WA**

**On the 1 July 2020**

**PRESENT:** Robert Santich - (Chairperson)  
Karin Santich

**RESOLVED:** It was RESOLVED that:

The trustees have received a requests from Robert Santich and Karin Santich, both being over 60 at the date of request, to withdraw pensions amounting to:

\$ 9,900	Robert Santich,
\$12,400	Karin Santich

to be paid by the 30 June 2021.

The trustees acknowledge these requests and their compliance with all relevant laws.

**CLOSURE:** The being no further business to discuss, the meeting was declared closed.

**SIGNED AS A TRUE AND CORRECT RECORD**

.....  
Robert Santich  
**CHAIRPERSON**

17 Loris Way  
Kardinya, WA, 6163

1 July 2020

Robert Santich  
17 Loris Way  
Kardinya, WA, 6163

Dear Sir,

**Confirmation of Receipt and Acceptance**

We acknowledge receipt of your notice of pension withdrawal totalling \$9,900.00 over the course of the financial year 30th June 2021.

The Trustees have resolved to accept this notice.

Yours sincerely,

.....  
**Trustee**  
**Robert Santich**  
**SANTICH SUPERANNUATION FUND**

.....  
**Trustee**  
**Karin Santich**  
**SANTICH SUPERANNUATION FUND**

17 Loris Way  
Kardinya, WA, 6163

1 July 2020

Karin Santich  
17 Loris Way  
Kardinya, WA, 6163

Dear Madam,

**Confirmation of Receipt and Acceptance**

We acknowledge receipt of your notice of pension withdrawal totalling \$12,400.00 over the course of the financial year 30th June 2021.

The Trustees have resolved to accept this notice.

Yours sincerely,

.....  
**Trustee**  
**Robert Santich**  
**SANTICH SUPERANNUATION FUND**

.....  
**Trustee**  
**Karin Santich**  
**SANTICH SUPERANNUATION FUND**

17 Loris Way  
Kardinya, WA, 6163

1 July 2020

The Trustee  
Santich Superannuation Fund  
17 Loris Way  
Kardinya, WA, 6163

**Notice of Intent to Contribute**

I write to advise that I intend to contribute \$25,000 as concessional amounts over the course of the financial year 30th June 2021 into the Santich Superannuation Fund:

Yours sincerely,

.....  
**Karin Santich**  
**MEMBER**

17 Loris Way  
Kardinya, WA, 6163

1 July 2020

The Trustee  
Santich Superannuation Fund  
17 Loris Way  
Kardinya, WA, 6163

**Notice of Intent to Contribute**

I write to advise that I intend to contribute \$21,770.00 as concessional amounts over the course of the financial year 30th June 2021 into the Santich Superannuation Fund:

Yours sincerely,

.....  
**Robert Santich**  
**MEMBER**

**MINUTES OF A MEETING OF TRUSTEES OF**  
**SANTICH SUPERANNUATION FUND**  
**HELD AT 17 Loris Way, Kardinya, WA**  
**On the 1 JULY 2020**

**PRESENT:** Robert Santich - Chairperson  
Karin Santich

**MEMBER**  
**CONTRIBUTION:**

It was RESOLVED that:

Correspondence was received from the members:

Robert Santich - advising that he intends to contribute \$25,000.00 as concessional amounts in respect of the financial year ended 30<sup>th</sup> June 2021, and

Karin Santich - advising that she intends to contribute \$21,770 as concessional amounts in respect of the financial year ended 30<sup>th</sup> June 2021.

**CLOSURE:** The Trustees were advised to acknowledge receipt of the letters dated 1 July 2020

**SIGNED AS A TRUE AND CORRECT RECORD**

.....  
Robert Santich  
CHAIRPERSON



17 Loris Way  
Kardinya, WA, 6163

1 July 2020

Robert Santich  
17 Loris Way  
Kardinya, WA, 6163

Dear Sir,

**Confirmation of Notice of Intent to Contribute**

We acknowledge receipt of your notice to contribute \$25,000.00 as concessional amounts over the course of the financial year 30th June 2021 into the Santich Superannuation Fund:

Yours sincerely,

**Robert Santich**  
Trustee  
Santich Superannuation Fund

**Karin Santich**  
Trustee  
Santich Superannuation Fund

17 Loris Way  
Kardinya, WA, 6163

1 July 2020

Karin Santich  
17 Loris Way  
Kardinya, WA, 6163

Dear Karin,

**Confirmation of Notice of Intent to Contribute**

We acknowledge receipt of your notice to contribute \$21,770.00 as concessional amounts over the course of the financial year 30th June 2021 into the Santich Superannuation Fund:

Yours sincerely,

**Robert Santich**  
**Trustee**  
**Santich Superannuation Fund**

**Karin Santich**  
**Trustee**  
**Santich Superannuation Fund**

SANTICH SUPERANNUATION FUND

A.B.N. 48 911 246 897

MINUTES OF A MEETING OF THE TRUSTEES OF THE FUND HELD AT  
17 Loris Way, Kardinya, WA  
On 30 June 2021

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**PRESENT:** Robert Santich  
Karin Santich

**CHAIRPERSON:** Robert Santich

**MINUTES:** The minutes of the previous meeting of the Trustees were read and confirmed as a true and correct record of the proceedings.

**FINANCIAL STATEMENTS:** The Chairperson tabled the Financial Statements including the Trustee's Declaration and Auditor's Report for the year ended 30 June 2021. **It was Resolved** to accept the reports as tabled and to authorize the Chairperson to sign the Trustee's Declaration on behalf of the Trustees.

**TAXATION ANNUAL RETURN:** The Chairperson tabled the draft Taxation/Annual Return of the fund. **It was Resolved** to adopt the draft and to authorize its lodgement.

**AUDITORS:** **It was Resolved** to appoint Mr Tony Boys as auditor of the Fund for the next financial year.

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

Signed as a true and correct record.

.....  
Robert Santich  
Trustee,  
Santich Superannuation Fund

SANTICH SUPERANNUATION FUND  
A.B.N. 48 911 246 897

**Minutes of the Meeting of the Trustees**  
**Investment Strategy**

Venue: 17 Loris Way, Kardinya, WA

Date: 30 June 2021

Present: Robert Santich  
Karin Santich

Chair: Robert Santich

**1. Investment Objectives**

Resolved that the Fund have the following objectives:

- an investment return in excess of the National inflation rate.
- to hold assets in a form to enable the Fund to discharge existing and future liabilities in a manner which satisfies the members.

**2. Investment Objectives strategy**

Resolved that the Fund will have the ability to invest in the following areas:

- direct equities and stocks, including participation in dividend reinvestment programs and rights issues or any other similar investments offered in this area;
- property trusts and associated products;
- managed investments and associated products;
- direct property investments; and
- any other investment that is legal under the laws of the Commonwealth of Australia and its States and Territories.

Resolved that in determining this strategy, the Trustees will consider, in respect of each of the Fund's investments, the aspects of the investment being in accordance with the Fund's investment objectives and relevant legislation.

Further, the Trustees will consider in respect of each investment, the risk to the Fund and its members of acquiring it, the diversification of the investment versus all of the other investments owned by the fund, the liquidity requirements of the fund in meeting its liabilities and the effect that this investment will have on those having assessed the entire financial position of the Members.

The Trustee will ensure that all the Fund's investments are monitored and continue to comply with this strategy and the relevant legislation. The Trustees reserve the right to alter this strategy at any time.

The Trustees have reviewed all relevant aspects of insurance (Life, TPD etc), death benefit nominations, and other estate planning issues for its members and deemed these satisfactory.

Signed as a true record:

Chairperson: \_\_\_\_\_ Date: 30 June 2021

# Audit Representation Letter from Trustees

## **Santich Superannuation Fund**

**Year ended 30 June 2021**

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

### **Preparation of the ATO Income Tax & Regulatory Return**

The information disclosed in the annual return is complete and accurate.

### **Sole Purpose of the Fund**

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

### **Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

### **Fund Books/Records/Minutes**

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

### **Asset Form**

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

### **Ownership and Pledging of Assets**

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Santich Superannuation Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

## **Investments**

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

## **Trust Deed Amendments**

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

## **Governing Rules**

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

## **Legislative Requirements**

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act.

## **Trustee Responsibilities**

The Trustees are aware of their responsibilities to the Members and the various regulatory bodies.

## **Trustee Covenants**

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

## **Disqualified person not to act as a Trustee**

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

## **Information to Members**

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

## **Meetings**

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

**Nonstandard significant events and transactions**

There have not been any non-standard significant events or transactions during the year.

**Subsequent Events**

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

Trustee

Trustee

17 Loris Way  
Kardinya, WA, 6163

30th June 2020

The Trustees  
The Santich Superannuation Fund  
17 Loris Way  
Kardinya, WA, 6163

**Notice of Rollback, Consolidation and Recommencement of a Pension Account**

We duly request that the current pensions within our Super Fund be ceased as at 30th June 2020, so that these funds are placed back into accumulation phase. All of our accumulation amounts are then to be rolled back, in total, into pension accounts as at the 1st July 2020.

Yours sincerely,

.....  
**Robert Santich**  
**MEMBER**

.....  
**Karin Santich**  
**MEMBER**



**SANTICH SUPERANNUATION FUND**

**MINUTES OF MEETING OF TRUSTEES HELD AT**

**17 Loris Way, Kardinia**

**On 30th June 2020**

**PRESENT:**

Robert Santich - Chairperson  
Karin Santich

**RESOLVED:**

It was RESOLVED that:

The trustees have received requests from Robert Santich and Karin Santich dated 30th June 2020 advising that the fund cease pension phases for each member and be placed into accumulation phase. All accumulation amounts for Robert Santich and Karin Santich are then to be rolled back, in total, into pension accounts for them as at the 1st July 2020.

**CLOSURE:**

The being no further business to discuss, the meeting was declared closed.

**SIGNED AS A TRUE AND CORRECT RECORD**

.....  
Robert Santich  
**CHAIRPERSON**

17 Loris Way  
Kardinya, WA, 6163

30th June 2020

Robert & Karin Santich  
17 Loris Way  
Kardinya, WA, 6163

Dear Sir/Madam,

**Confirmation of Rollback, Consolidation and Recommence**

We acknowledge receipt of your letters dated 30th June 2020 to cease the pension phase of your Super Fund and place them into accumulation phase.

We can confirm that all accumulation amounts for you are then to be rolled back, in total, into pension accounts for each of you as at the 1st July 2020.

The Trustees have resolved to accept this notice from you.

Yours sincerely,

.....  
Robert Santich  
**Trustee**  
**SANTICH SUPERANNUATION FUND**

.....  
Karin Santich  
**Trustee**  
**SANTICH SUPERANNUATION FUND**