



G AND J HOWGATE SUPER PTY LTD (ACN 616884201)

The Trustee(s)

and

GRAHAM HOWGATE and JACQUELINE HOWGATE

The Member(s)

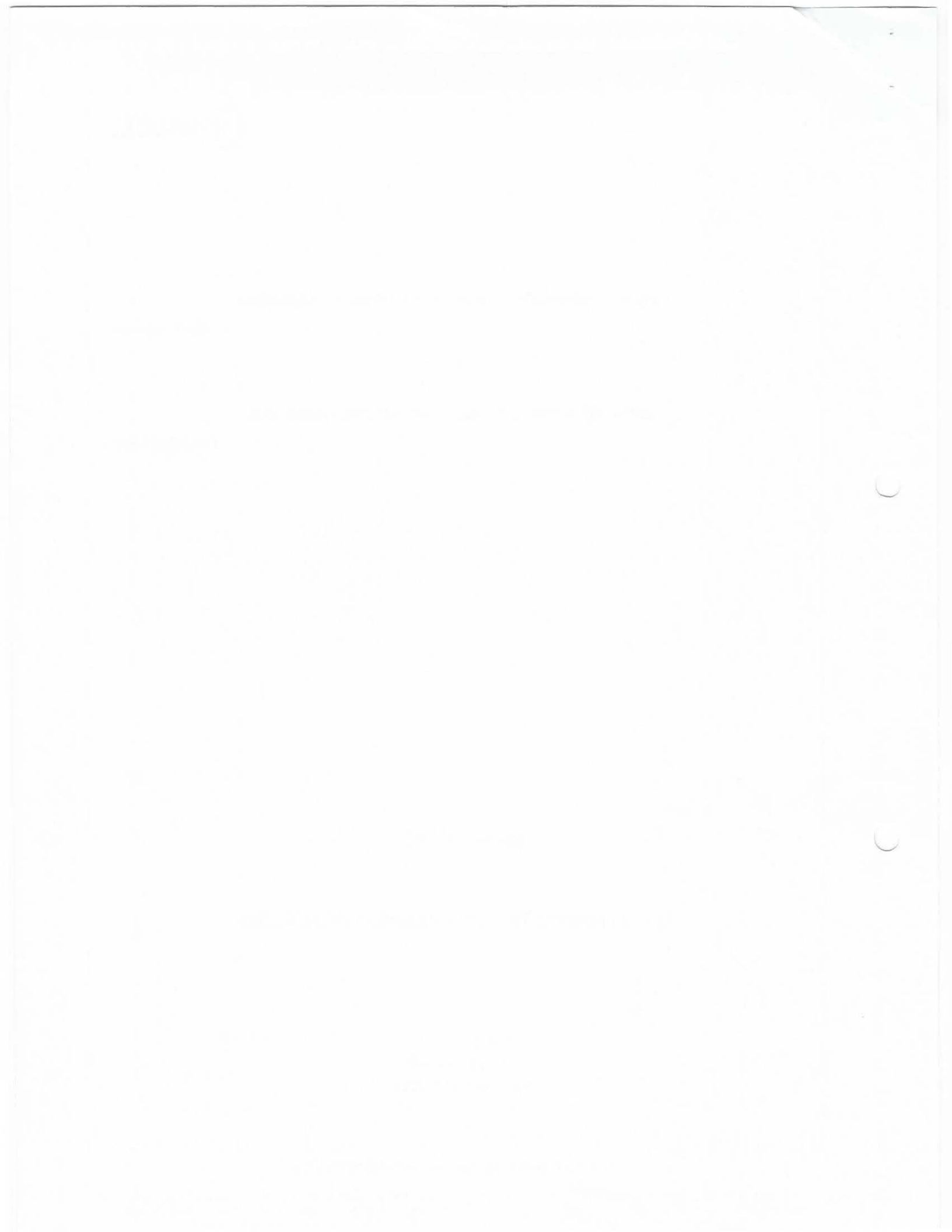
SMSF DEED

G + J HOWGATE SUPERANNUATION FUND

**Trentons CA
9 Sun Crescent
Sunshine VIC 3020**

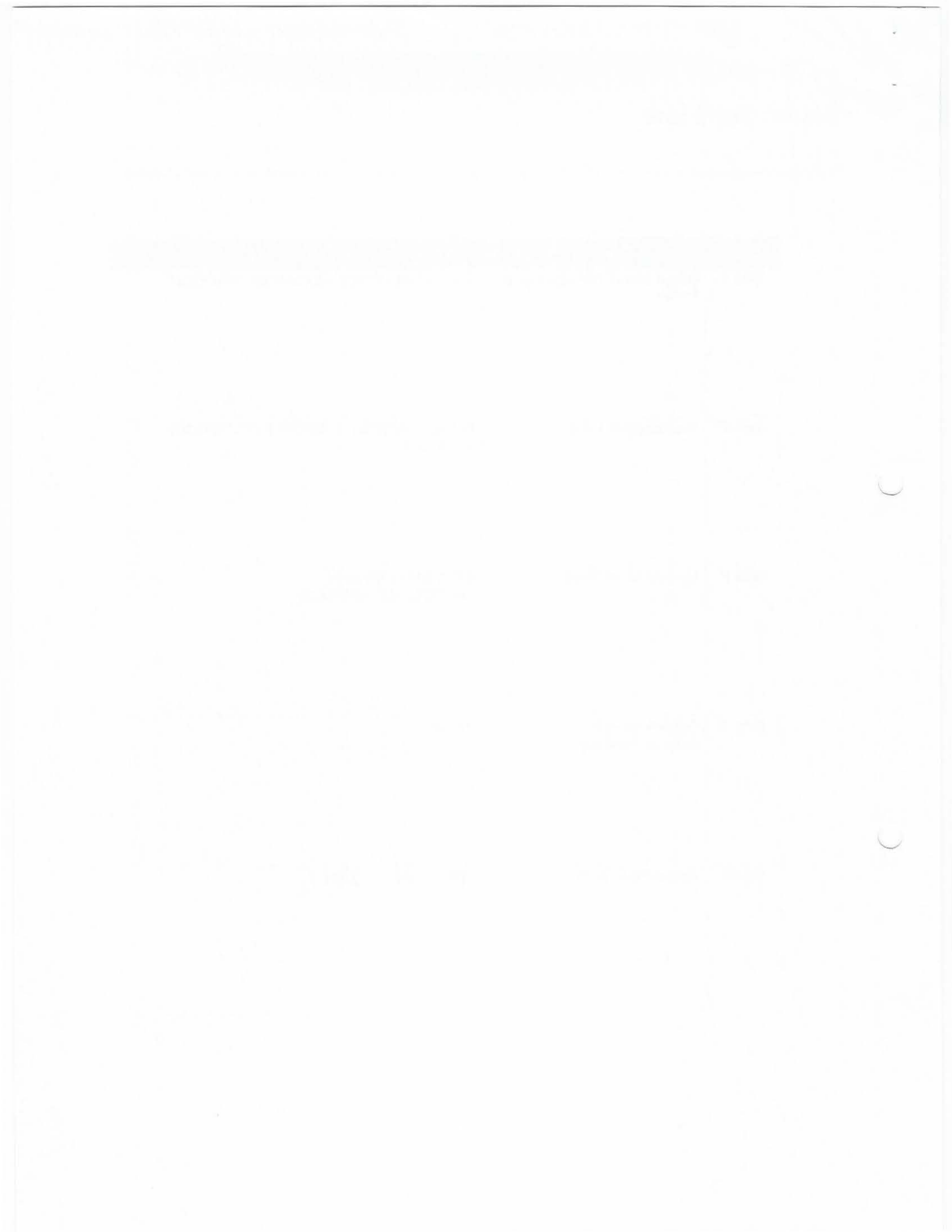
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Fourth Schedule

ITEM	DESCRIPTION	DETAILS
Item 1	Name of Self-Managed Super Fund	G + J HOWGATE SUPERANNUATION FUND
Item 2	Trustee(s) of Fund	G AND J HOWGATE SUPER PTY LTD (ACN 616884201)
Item 3	Member(s) of Fund	GRAHAM HOWGATE JACQUELINE HOWGATE
Item 4	Governing law: State or Territory	Victoria
Item 5	Date of this Deed	18 / 01 / 2017

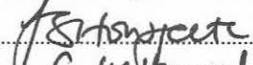
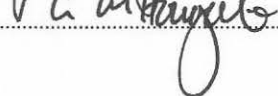


Signing page

**EXECUTED by G AND J HOWGATE SUPER PTY LTD
(ACN 616884201)
(as Trustee)**

)
)
)
)
)

by affixing the company seal or being signed by the persons who are authorised to sign for the company.

Director:	* JH		Full Name:	<u>Jacqueline Howgate</u>
Director/ Secretary:	* GH		Full Name:	<u>Graham Howgate</u>

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Self-managed super fund trustee declaration

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

Fund name

<p>x G+J HOWGATE SUPER PK ATF G+J HOWGATE Superannuation Fund.</p>
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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.

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.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- 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, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- 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 members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- 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)
- refrain from entering 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
- 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
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are 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
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

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:

- 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 business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

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
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

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.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

GRAHAM HOWGATE

Trustee's or director's signature

X GH
G M Howgate

Date

Day Month Year
04 / 02 / 2017

Witness' name (witness must be 18 years old or over)

STEPHEN BAILEY

Witness' signature

S. Bailey

Date

Day Month Year
04 / 02 / 2017



Self-managed super fund trustee declaration

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

Fund name

K

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.

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.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- 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, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- 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 members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- 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)
- refrain from entering 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
- 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
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are 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
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

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:

- 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 business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

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I understand that the trustees of the fund must:

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 - 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
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

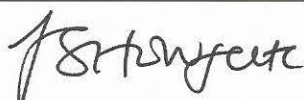
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- 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.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

JACQUELINE HOWGATE

Trustee's or director's signature

x JH 

Date

Day: 09 / Month: 02 / Year: 2017

Witness' name (witness must be 18 years old or over)

STEPHEN BAILEY

Witness' signature



Date

Day: 04 / Month: 02 / Year: 2017

G + J SUPERANNUATION FUND
BINDING DEATH BENEFIT NOMINATION

TO: The Trustee [Name]
I, GRAHAM HOWGATE

of 1 KILBURNIE CLOSE, MOUNT ELIZA VIC 3930 [Address]

being a "Member"/"Pensioner" (*delete one) of this superannuation fund hereby direct the Trustee of the Fund to pay my Death Benefit to the persons, in the proportion and in the form specified below:

FULL NAME OF RECIPIENT: JACQUELINE HOWGATE

FULL ADDRESS OF RECIPIENT: 1 KILBURNIE CL, MOUNT ELIZA VIC 3930

RELATIONSHIP OF RECIPIENT: Dependant Legal personal representative

PERCENTAGE OF DEATH BENEFIT: 100

FULL NAME OF RECIPIENT: _____

FULL ADDRESS OF RECIPIENT: _____

RELATIONSHIP OF RECIPIENT: Dependant Legal personal representative

PERCENTAGE OF DEATH BENEFIT: _____

FULL NAME OF RECIPIENT: _____

FULL ADDRESS OF RECIPIENT: _____

RELATIONSHIP OF RECIPIENT: Dependant Legal personal representative

PERCENTAGE OF DEATH BENEFIT: _____

FULL NAME OF RECIPIENT: _____

FULL ADDRESS OF RECIPIENT: _____

RELATIONSHIP OF RECIPIENT: Dependant Legal personal representative

PERCENTAGE OF DEATH BENEFIT: _____

FULL NAME OF RECIPIENT: _____

FULL ADDRESS OF RECIPIENT: _____

RELATIONSHIP OF RECIPIENT: Dependant Legal personal representative

PERCENTAGE OF DEATH BENEFIT: _____

SIGNED: Graham Howgate Member / Pensioner S. Bards First Witness OK Second Witness

**** It is important that you only nominate people to whom superannuation law permits the trustee to pay benefits. Refer to the definition of Dependant in the trust deed. You may also nominate your legal personal representative (ie the executor or administrator of your estate upon your death)**

By signing this Binding Death Benefit Nomination, I revoke all prior Binding Death Benefit Nominations I have made.

I understand that this nomination expires when revoked or amended by me.

SIGNED: X JH [Signature]

DATE: 4/2/2017

FIRST WITNESS DECLARATION

I hereby declare that:

- 1. I have not been nominated as a Beneficiary pursuant to this instrument
- 2. This instrument was executed by the Member/Pensioner in my presence.

Name of witness: STEPHEN BAILEY

SIGNED: [Signature]

DATE: 4/2/17

SECOND WITNESS DECLARATION

I hereby declare that:

- 1. I have not been nominated as a Beneficiary pursuant to this instrument
- 2. This instrument was executed by the Member/Pensioner in my presence.

Name of witness: ELIZABETH A. BAILEY

SIGNED: [Signature]

DATE: 04/02/17

CONSENT AND STATEMENT BY DIRECTOR OF TRUSTEE(S)

G + J HOWGATE SUPERANNUATION FUND

1. **Consent to being appointed as director of Trustee.** I consent to being appointed as a director of the Trustee of the Fund described below.
2. **Not a disqualified person.** I have never been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. I am not disqualified from managing corporations.
6. I declare that I am not otherwise a disqualified person within the meaning of section 120 of the *Superannuation Industry (Supervision) Act 1993*.
7. I will act honestly in all matters concerning the Fund.
8. I will cause the Trustee to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide.
9. I will cause the Trustee to perform its duties and exercise its powers in the best interests of the beneficiaries.
10. I will cause the Trustee to keep the money and other assets of the Fund separate from any money and assets, respectively:
 - (a) that are held by the Trustee personally; or
 - (b) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the Fund.
11. I will not permit the Trustee to enter into any contract, or do anything else, that would prevent it from, or hinder it in, properly performing or exercising the Trustee's functions and powers.
12. I will cause the Trustee to formulate, review regularly and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments, having regard to its objectives and its expected cash flow requirements;
 - (b) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - (c) the liquidity of the Fund's investments, having regard to its expected cash flow requirements;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities.
13. If there are any reserves, I will cause the Trustee to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due.
14. I will cause the Trustee to allow a beneficiary access to any prescribed information or any prescribed documents.
15. **Declaration that I understand my duties as director of Trustee.**
16. I have signed or will sign a declaration in the form prescribed in the Commissioner of Taxation that I understand my duties as a director of the Trustee.

Name of Fund:

G + J HOWGATE SUPERANNUATION FUND

Name of director:

GRAHAM HOWGATE

Address:

1 KILBIRNIE CLOSE
MOUNT ELIZA VIC 3930

Dated:

4/2/17

Signed:

x GH

G Howgate

Signature of director

Note 1. The director should also sign the normal consent to act as a director of the company before being appointed: *Corporations Act* s 201D(1).

Note 2. The expression **insolvent under administration** means a person who:

- (a) under the *Bankruptcy Act* 1966 or the law of an external Territory, is a bankrupt in respect of a bankruptcy from which the person has not been discharged; or
- (b) under the law of a country other than Australia or the law of an external Territory, has the status of an undischarged bankrupt —

and includes:

- (1) a person any of whose property is subject to control under: (i) section 50 or 188 of the *Bankruptcy Act* 1966; or (ii) a corresponding provision of the law of an external Territory or the law of a foreign country; or
- (2) a person who has executed a personal insolvency agreement under: (i) Part X of the *Bankruptcy Act* 1966; or (ii) the corresponding provisions of the law of an external Territory or the law of a foreign country —

if a certificate has not been given under section 232 of that Act or the corresponding provision of the law of the external Territory or foreign country, as the case may be, in respect of the agreement.

CONSENT AND STATEMENT BY DIRECTOR OF TRUSTEE(S)
G + J HOWGATE SUPERANNUATION FUND

1. **Consent to being appointed as director of Trustee.** I consent to being appointed as a director of the Trustee of the Fund described below.
2. **Not a disqualified person.** I have never been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. I am not disqualified from managing corporations.
6. I declare that I am not otherwise a disqualified person within the meaning of section 120 of the *Superannuation Industry (Supervision) Act 1993*.
7. I will act honestly in all matters concerning the Fund.
8. I will cause the Trustee to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide.
9. I will cause the Trustee to perform its duties and exercise its powers in the best interests of the beneficiaries.
10. I will cause the Trustee to keep the money and other assets of the Fund separate from any money and assets, respectively:
 - (a) that are held by the Trustee personally; or
 - (b) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the Fund.
11. I will not permit the Trustee to enter into any contract, or do anything else, that would prevent it from, or hinder it in, properly performing or exercising the Trustee's functions and powers.
12. I will cause the Trustee to formulate, review regularly and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - (a) the risk involved in making, holding and realising, and the likely return from, the Fund's investments, having regard to its objectives and its expected cash flow requirements;
 - (b) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - (c) the liquidity of the Fund's investments, having regard to its expected cash flow requirements;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities.
13. If there are any reserves, I will cause the Trustee to formulate and to give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due.
14. I will cause the Trustee to allow a beneficiary access to any prescribed information or any prescribed documents.
15. **Declaration that I understand my duties as director of Trustee.**
16. I have signed or will sign a declaration in the form prescribed in the Commissioner of Taxation that I understand my duties as a director of the Trustee.

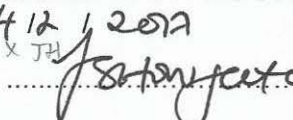
Name of Fund:
Name of director:
Address:

G + J HOWGATE SUPERANNUATION FUND
JACQUELINE HOWGATE
1 KILBIRNIE CLOSE
MOUNT ELIZA VIC 3930

Dated:

4/12/2017

Signed:


.....

Signature of director

Note 1. The director should also sign the normal consent to act as a director of the company before being appointed: *Corporations Act* s 201D(1).

Note 2. The expression **insolvent under administration** means a person who:

- (a) under the *Bankruptcy Act* 1966 or the law of an external Territory, is a bankrupt in respect of a bankruptcy from which the person has not been discharged; or
- (b) under the law of a country other than Australia or the law of an external Territory, has the status of an undischarged bankrupt —

and includes:

- (1) a person any of whose property is subject to control under:
 - (i) section 50 or 188 of the *Bankruptcy Act* 1966; or
 - (ii) a corresponding provision of the law of an external Territory or the law of a foreign country; or
- (2) a person who has executed a personal insolvency agreement under:
 - (i) Part X of the *Bankruptcy Act* 1966; or
 - (ii) the corresponding provisions of the law of an external Territory or the law of a foreign country —

if a certificate has not been given under section 232 of that Act or the corresponding provision of the law of the external Territory or foreign country, as the case may be, in respect of the agreement.

CONSENT AND STATEMENT BY TRUSTEE(S)
G + J HOWGATE SUPERANNUATION FUND

1. **Consent to being appointed as Trustee.** I consent to being appointed as a Trustee of the Fund described below.
2. **Not a disqualified person.** I have never been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to me.
4. I am not an insolvent under administration.
5. I declare that I am not otherwise a disqualified person within the meaning of section 120 of the *Superannuation Industry (Supervision) Act 1993*.
6. **Declaration that I understand my duties as Trustee.** I have signed or will sign a declaration in the form prescribed by the Commissioner of Taxation that I understand my duties as Trustee.

Name of Fund: G + J HOWGATE SUPERANNUATION FUND
Name of Trustee: G AND J HOWGATE SUPER PTY LTD (ACN 616884201)
Address: 1 KILBIRNIE CLOSE
MOUNT ELIZA VIC 3930

Dated: 4/2/2017

Signed

x GH

G M Howgate

x JH
J Howgate
Signature of Trustee

-
- Note.** The expression **insolvent under administration** means a person who:
- (a) under the *Bankruptcy Act 1966* or the law of an external Territory, is a bankrupt in respect of a bankruptcy from which the person has not been discharged; or
 - (b) under the law of a country other than Australia or the law of an external Territory, has the status of an undischarged bankrupt —
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- (1) a person any of whose property is subject to control under: (i) section 50 or 188 of the *Bankruptcy Act 1966*; or (ii) a corresponding provision of the law of an external Territory or the law of a foreign country; or
 - (2) a person who has executed a personal insolvency agreement under: (i) Part X of the *Bankruptcy Act 1966*; or (ii) the corresponding provisions of the law of an external Territory or the law of a foreign country —
- if a certificate has not been given under section 232 of that Act or the corresponding provision of the law of the external Territory or foreign country, as the case may be, in respect of the agreement.



STATEMENT BY EXECUTIVE OFFICER OF TRUSTEE(S)

G + J HOWGATE SUPERANNUATION FUND

1. **Not a disqualified person.** I have never been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
2. A civil penalty order has never been made in relation to me.
3. I am not an insolvent under administration.
4. I am not disqualified from managing corporations.
5. I declare that I am not otherwise a disqualified person within the meaning of section 120 of the *Superannuation Industry (Supervision) Act 1993*.

Name of Fund: G + J HOWGATE SUPERANNUATION FUND
Name of executive officer: GRAHAM HOWGATE
Address: 1 KILBIRNIE CLOSE
MOUNT ELIZA VIC 3930

Dated:

4/2/17

Signed

x GH

G M Howgate

Signature of executive officer

Note 1. The expression **executive officer** means a person — by whatever name they are called and whether or not they are a director of the Trustee — who is concerned, or takes part, in the management of the Trustee.

Note 2. The expression **insolvent under administration** means a person who:

- (a) under the *Bankruptcy Act 1966* or the law of an external Territory, is a bankrupt in respect of a bankruptcy from which the person has not been discharged; or
 - (b) under the law of a country other than Australia or the law of an external Territory, has the status of an undischarged bankrupt —
- and includes:
- (1) a person any of whose property is subject to control under:
 - (i) section 50 or 188 of the *Bankruptcy Act 1966*; or
 - (ii) a corresponding provision of the law of an external Territory or the law of a foreign country; or
 - (2) a person who has executed a personal insolvency agreement under:
 - (i) Part X of the *Bankruptcy Act 1966*; or
 - (ii) the corresponding provisions of the law of an external Territory or the law of a foreign country —


if a certificate has not been given under section 232 of that Act or the corresponding provision of the law of the external Territory or foreign country, as the case may be, in respect of the agreement.



STATEMENT BY EXECUTIVE OFFICER OF TRUSTEE(S)

G + J HOWGATE SUPERANNUATION FUND

1. **Not a disqualified person.** I have never been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
2. A civil penalty order has never been made in relation to me.
3. I am not an insolvent under administration.
4. I am not disqualified from managing corporations.
5. I declare that I am not otherwise a disqualified person within the meaning of section 120 of the *Superannuation Industry (Supervision) Act 1993*.

Name of Fund: G + J HOWGATE SUPERANNUATION FUND
Name of executive officer: JACQUELINE HOWGATE
Address: 1 KILBIRNIE CLOSE
MOUNT ELIZA VIC 3930
Dated: 4/12/2017
Signed:  Signature of executive officer

Note 1. The expression **executive officer** means a person — by whatever name they are called and whether or not they are a director of the Trustee — who is concerned, or takes part, in the management of the Trustee.

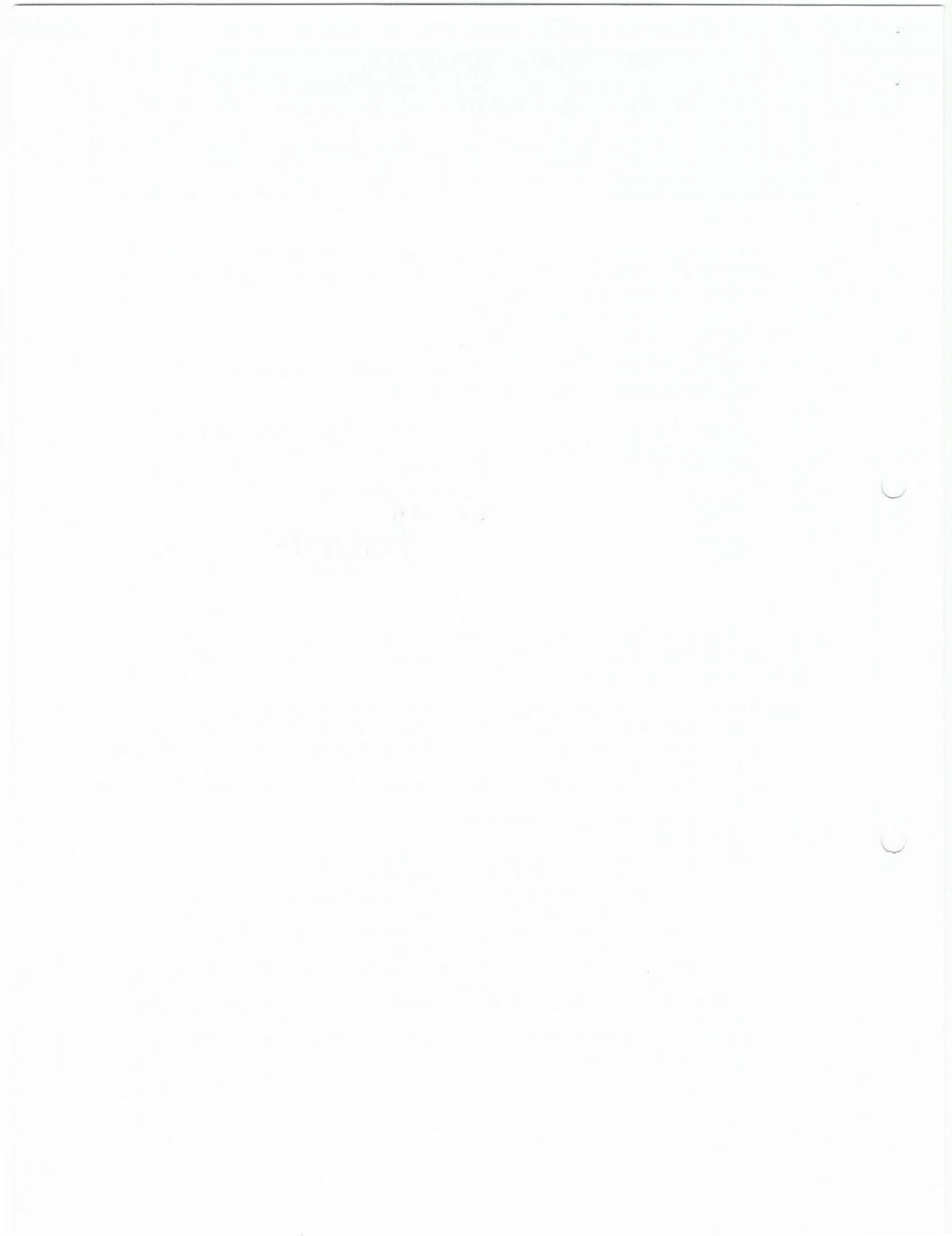
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if a certificate has not been given under section 232 of that Act or the corresponding provision of the law of the external Territory or foreign country, as the case may be, in respect of the agreement.



**MINUTES OF MEETING OF DIRECTOR(S) OF
G AND J HOWGATE SUPER PTY LTD
(ACN 616884201)
G + J HOWGATE SUPERANNUATION FUND**

FIRST MEETING

PRESENT: GRAHAM HOWGATE (Chair)
JACQUELINE HOWGATE

HELD AT: 1 KILBIRNIE CLOSE, MOUNT ELIZA VIC 3930

CHAIR AND QUORUM: The chaired noted that a quorum was present.

NOTICE OF MEETING: The notice of meeting was, with the permission of the meeting, taken as read.

SUPERANNUATION FUND: The following resolution was put to the meeting and was passed unanimously:
RESOLVED: To establish a superannuation fund to provide benefits to the original members and anyone else who is subsequently admitted as a member on the terms and conditions contained in the Trust Deed.

TRUST DEED: The chair tabled the Trust Deed.
The following resolution was put to the meeting and was passed unanimously:
RESOLVED: To execute the Trust Deed.

TRUSTEE(S): The Chair tabled written consents and declarations signed by the directors and secretary and officers of the Trustee(s).

MEMBERS OF THE FUND: The chair tabled applications from the following:
GRAHAM HOWGATE
JACQUELINE HOWGATE

The following resolution was put to the meeting and was passed unanimously:
RESOLVED: That the applicants be admitted to membership of the Fund.

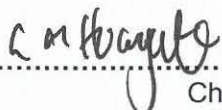
REGULATED FUND: The following resolution was put to the meeting and was passed unanimously:
RESOLVED: To sign an election to be a regulated superannuation fund and to send it to the Australian Taxation Office.

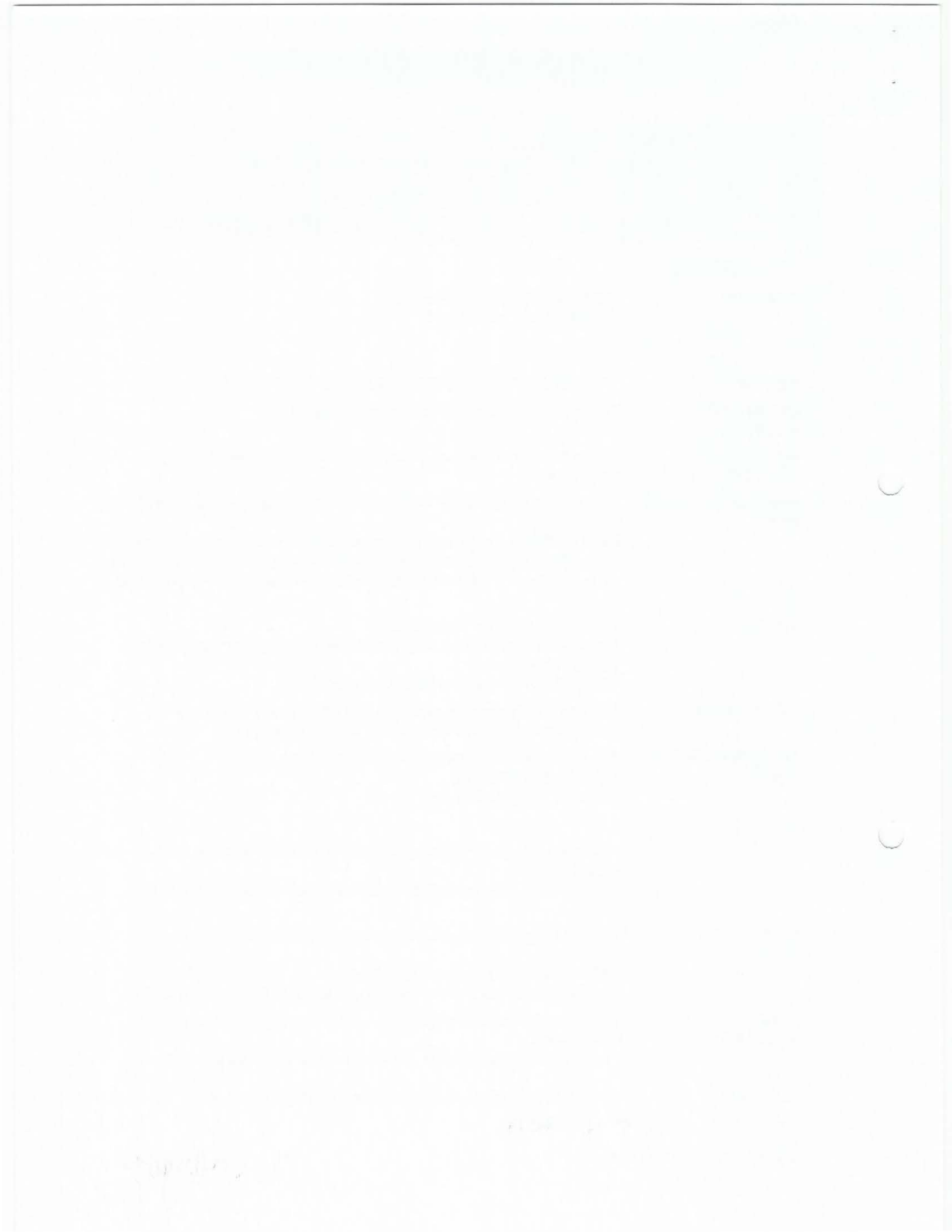
FUND ACCOUNT: The following resolution was put to the meeting and was passed unanimously:
RESOLVED: That a bank account for the Fund be opened.

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

DATED: 4th Dec 2019

SIGNED as a correct record:

x GH 
.....
Chair



NOTICE OF COMPLYING FUND STATUS
G + J HOWGATE SUPERANNUATION FUND

The Trustee for G + J HOWGATE SUPERANNUATION FUND

In accordance with the Superannuation Industry (Supervision) Act 1993, we are providing notice that the **G + J HOWGATE SUPERANNUATION FUND** is a regulated complying superannuation fund for each financial income year.

The fund will continue to be eligible for concession tax treatment in subsequent years unless we formally notify you otherwise.

You can provide this notice to an employer as evidence that the fund is a regulated superannuation fund. The fund is also an eligible choice fund under the choice of superannuation fund legislation.

If this notice is withdrawn, the trustees must inform all contributing employers of the change in status of the superannuation fund.

DATED: 4 / 2 / 17

x GH *Graham Howgate*
.....
Signed for and on behalf of the Trustee(s)

Graham Howgate

Printed Name

1. Method used

2. Results

C

C

**G + J HOWGATE SUPERANNUATION FUND
APPLICATION FOR MEMBERSHIP**

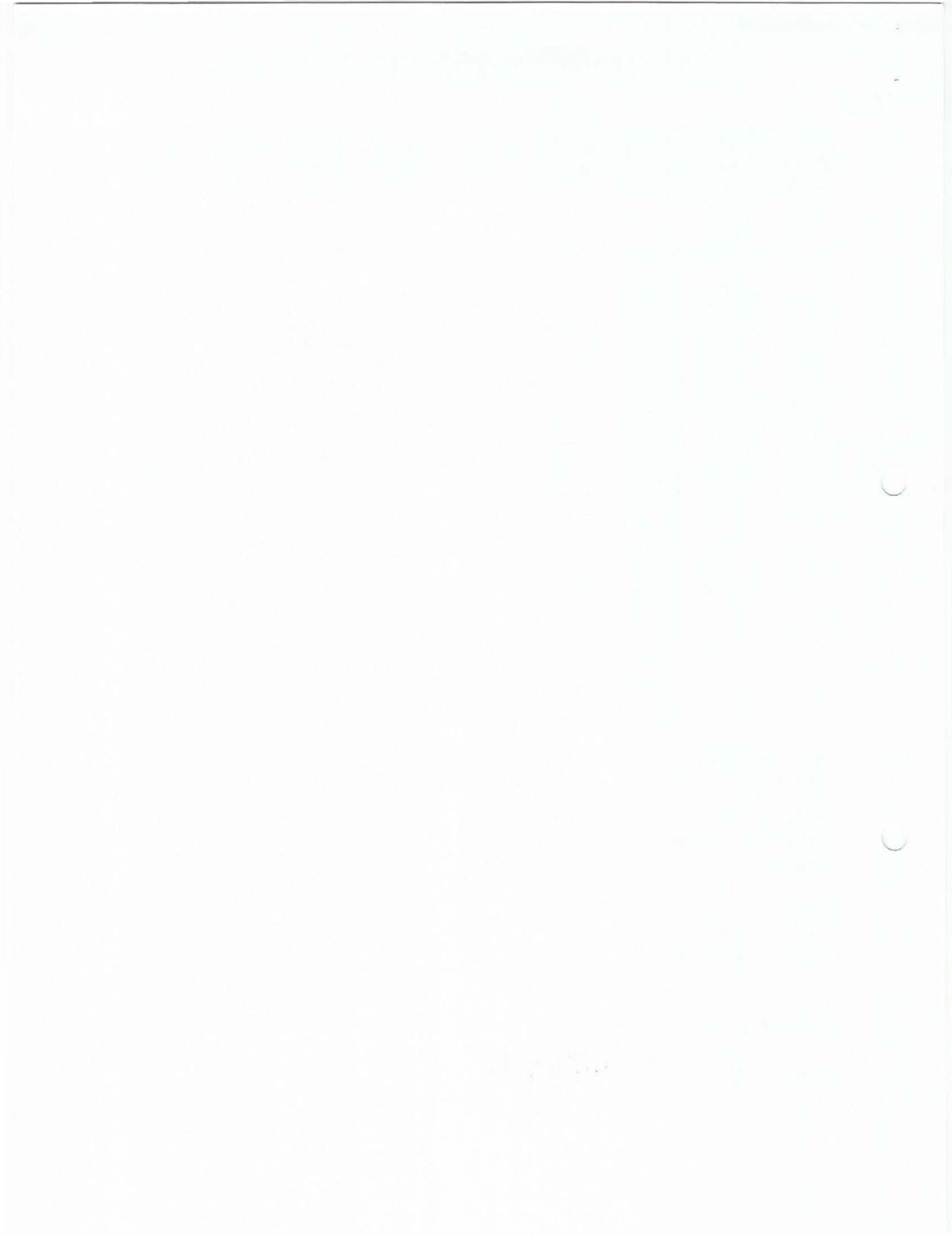
To: The Trustee of **G + J HOWGATE SUPERANNUATION FUND**

1. I hereby apply to become a member of the Fund.
2. I acknowledge receipt of a current Product Disclosure Statement about the Fund.
3. I acknowledge that if admitted to membership of the Fund I will be bound by the Trust Deed governing the Fund (as amended from time to time).
4. I agree if I am admitted to membership of the Fund:
 - a. to be bound by the Trust Deed governing the Fund (as amended from time to time) as if it had been a party to it;
 - b. to observe and comply with my obligations under the Trust Deed (as amended from time to time);
 - c. to sign a consent to become a director of the Trustee or, if the Trustee is not a company, to become a Trustee; and
 - d. if requested by the Trustee:
 - i. to furnish such information as the Trustee requires; and
 - ii. to undergo a medical examination.
5. I understand that I am not obliged to give my tax file number to the Trustee.
6. I authorise the Trustee:
 - a. to give my tax file number to the Australian Taxation Office;
 - b. if my benefits are transferred or rolled over to another fund, to give my tax file number to the trustee of that fund;
 - c. if my employment is terminated, to transfer or rollover any benefits payable to me but which cannot be paid to me on my termination of employment to a fund nominated by me in writing to the Trustee at the time of my termination of employment, or, if I fail to nominate a fund within 60 days of the date of my termination of employment, to the Fund.

Name of applicant:	GRAHAM HOWGATE
Address:	1 KILBIRNIE CLOSE MOUNT ELIZA VIC 3930
Date of birth:	12/6/1966
Tax file number:	850072175
Profession/occupation:	TEACHER
Telephone:	_____
Fax:	_____
E-mail:	_____
Name of employer:	_____
Address of employer:	_____

Dated: 4/2/17

Signed: x GH *G.M. Howgate*



**G + J HOWGATE SUPERANNUATION FUND
APPLICATION FOR MEMBERSHIP**

To: The Trustee of **G + J HOWGATE SUPERANNUATION FUND**

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 - a. to be bound by the Trust Deed governing the Fund (as amended from time to time) as if it had been a party to it;
 - b. to observe and comply with my obligations under the Trust Deed (as amended from time to time);
 - c. to sign a consent to become a director of the Trustee or, if the Trustee is not a company, to become a Trustee; and
 - d. if requested by the Trustee:
 - i. to furnish such information as the Trustee requires; and
 - ii. to undergo a medical examination.
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 - c. if my employment is terminated, to transfer or rollover any benefits payable to me but which cannot be paid to me on my termination of employment to a fund nominated by me in writing to the Trustee at the time of my termination of employment, or, if I fail to nominate a fund within 60 days of the date of my termination of employment, to the Fund.

Name of applicant:	JACQUELINE HOWGATE
Address:	1 KILBIRNIE CLOSE MOUNT ELIZA VIC 3930
Date of birth:	26/1/1967
Tax file number:	850073531
Profession/occupation:	TEACHER
Telephone:	_____
Fax:	_____
E-mail:	_____
Name of employer:	_____
Address of employer:	_____

Dated: 4/12/07

Signed: ^x *JH* 