

# **Superannuation Trust Deed for a Self- Managed Fund**

for

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## **Willard Super Fund**

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**SUPERHELP AUSTRALIA PTY LTD**

**PO BOX 208  
Hurstville NSW 1481  
Tel: 1 300 736 453  
Fax: 02 8456 5904  
info@superhelp.com.au  
www.superhelp.com.au**

**Maddocks  
Level 6  
140 William Street  
Melbourne VIC 3000  
Tel: 03 9288 0555  
Fax: 03 9288 0666  
info@maddocks.com.au  
www.maddocks.com.au**

# Willard Super Fund

## Schedule 1 to this deed

- 1 Date deed established**  
11 March 2008
  
- 2 Names and addresses of trustees**

Jillian Willard  
5 Acacia Street  
Oatley, NSW 2223

Wayne Earle Willard  
5 Acacia Street  
Oatley, NSW 2223
  
- 3 Name and address of members**

Jillian Willard  
5 Acacia Street  
Oatley, NSW 2223

Wayne Earle Willard  
5 Acacia Street  
Oatley, NSW 2223
  
- 4 Name of person establishing the fund (Principal)**

Daniel O'Leary  
P O BOX 1959  
North Sydney, NSW 2059

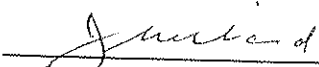
## Willard Super Fund

### Individual Trustee Declarations

I make the following declarations:

- I have not 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.
- I have not had a civil penalty order made against me under the *Superannuation Industry (Supervision) Act 1993*.
- I am not an insolvent under administration.
- I have not been disqualified under section 120A of the *Superannuation Industry (Supervision) Act 1993*.

Date: 21109/08

Signed:   
Jillian Willard  
Trustee

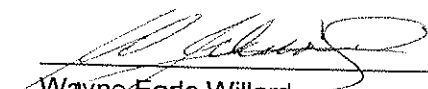
## Willard Super Fund

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Date: 21/04/08

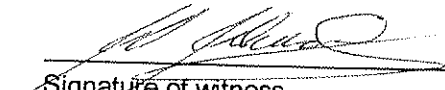
Signed:   
Wayne Earle Willard  
**Trustee**

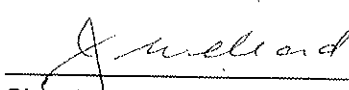
**Execution**

Executed as a deed.

Dated: 2/13/08

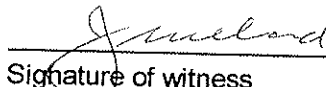
Signed sealed and delivered by  
Jillian Willard  
in the capacity of trustee in the presence of:

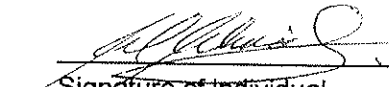
  
\_\_\_\_\_  
Signature of witness

  
\_\_\_\_\_  
Signature of individual

WAYNE E WILLARD  
Name of witness (please print)

Signed sealed and delivered by  
Wayne Earle Willard  
in the capacity of trustee in the presence of:

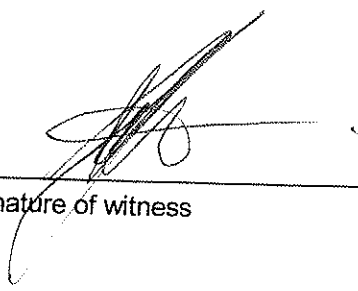
  
\_\_\_\_\_  
Signature of witness

  
\_\_\_\_\_  
Signature of individual

JILLIAN WILLARD  
Name of witness (please print)

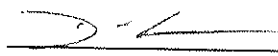
**Signed sealed and delivered**

by Daniel O'Leary in the capacity of principal in  
the presence of:



A handwritten signature in black ink, appearing to be 'J. Slater', written over a horizontal line.

Signature of witness



A handwritten signature in black ink, appearing to be 'D. O'Leary', written over a horizontal line.

Signature of individual

JOHN SLATER

Name of witness (please print)

**<WILLARD SUPER FUND>**

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MINUTES OF MEETING OF TRUSTEE(S) OF WILLARD SUPER FUND HELD AT TRUSTEES  
RESIDENCE ON THE 13<sup>th</sup> DAY OF MARCH 2008.

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**PRESENT:**                                 **JILLIAN WILLARD**  
  **WAYNE EARLE WILLARD**

**AGENDA – INVESTMENT PHILOSOPHY/ STRATEGY**

**RESOLVED:**                                 The trustee formulate and implement an Investment Strategy for the Fund in accordance with the requirements of the Superannuation Industry (Superannuation) Act 1993 and Regulations as follows:

  The investment objective of the Superannuation Fund is to achieve consistently good returns over the medium to long term and to manage risk in order to secure returns in all market conditions by investing in any of the investments available to trustees of a Superannuation Fund as the Trustee(s) see fit.

  The objective of the Superannuation Fund is to achieve a real rate of return of at least 2% over any rolling 5 year period, and to maximise the return over the longer term. The trustee(s) acknowledges that in some instances investments may produce negative returns thus producing negative returns to the members.

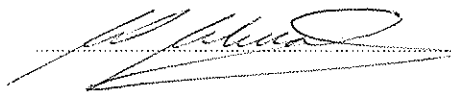
  In formulating the investment strategy the Trustee(s) has assessed the whole circumstances of the entity including but not limited to the following:

1. The risk involved in the investment, and likely return.
2. The composition of the entity investment as a whole, including the level of diversification of the investments and any subsequent risk exposure.
3. The liquidity of the entity investment having regard to its objectives and its expected cash flow requirements.
4. The ability of the entity to service its existing and prospective liabilities.
5. Trustee duties and powers are performed and exercised in the best interest of the beneficiaries.

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

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Signed as a true and correct record:

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.....

Dated this 21 day of APRIL 2008.

# Willard Super Fund

## Minutes of the Meeting of the Trustees

<b>Venue</b>	Trustees Residence
<b>Date</b>	13 March 2008
<b>Present</b>	Jillian Willard Wayne Earle Willard
<b>Chair</b>	Jillian Willard

### Investment objectives

- 1 **Resolved** that the fund have the following investment objectives:
  - an investment return in excess of inflation, that is, in excess of the Consumer Price Index (All Groups Weighted Average);
  - to hold assets in a form to enable the Fund to discharge existing and future liabilities in a manner which satisfies the members.

### Investment objectives strategy

- 2 **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 investments;
  - 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.
- 3 **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.
- 4 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 vis a vis 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 requirements and all matters relating to the prudential nature of the investment after having assessed the entire financial position of the members.
- 5 The trustee will ensure that all the fund's investments are monitored and continue to comply with this strategy and the relevant legislation. The trustee reserve the right to alter this strategy at any time.



**Signed as a true record of the meeting**

Chairperson: J. Willard  
Jillian Willard

Date: 21.4.08