
MINUTES OF MEETING OF TRUSTEE/S

OF: THE STUSU SUPER FUND
HELD AT: 214 MELBOURNE STREET
NORTH ADELAIDE SA 5006
ON: 8 13 2016

PRESENT:

STUART MICHAEL SALT
SUSANNA LA FRATTA
as Directors of:
STUSU PTY LTD ACN 611 145 183

QUORUM:

It was noted that, as a quorum was present, the meeting could proceed to business.

WAIVER:

All attendees have agreed, prior to the time of the meeting, to waive the required period of notice of the meeting for the purposes of Section 249H(2) of the *Corporations Act 2001 (Cth)*.

CHAIRMAN:

STUART MICHAEL SALT was elected to chair the meeting.

BUSINESS:

The Trustee considered a Trust Deed establishing:
THE STUSU SUPER FUND (the 'Fund').

RESOLVED:

The Trustee resolved to:

1. accept the trusteeship of the Fund;
2. agree to administer the Fund in accordance with the terms and conditions set out in the Trust Deed; and
3. state that they are not disqualified persons for the purposes of the *Superannuation Industry (Supervision) Act 1993*; and
4. execute the Trust Deeds establishing the Fund.

BANK ACCOUNT:

It was resolved that the Trustee establish a bank account for the Fund.

ACCEPTANCE OF MEMBERS:

It was resolved to accept the Applications for Membership received from the applicants named below, and that those applicants be entered into the Register of Members and notified accordingly:

STUART MICHAEL SALT
SUSANNA LA FRATTA

CLOSURE:

There being no further business, the meeting was declared closed.

Signed as a correct record.

Chairman

CONSENT TO ACT AS TRUSTEE

THE STUSU SUPER FUND

Each person or company named in the Particulars below ("Trustee") consents to act as a trustee of the Fund.

Each Trustee accepts the appointment as trustee of the Fund and agrees to hold the property of the Fund upon the trusts, powers, discretions and obligations contained and conferred under the Trust Deed.

Each Trustee confirms and acknowledges that the Trustee has read the terms and conditions in the Trust Deed and fully understands the duties and obligations of a trustee under the Trust Deed and the law.

Each Trustee confirms that it is not disqualified under any provision in the Trust Deed or otherwise from being or becoming a trustee of the Fund.

Particulars:

FULL NAME: STUSU PTY LTD ACN 611 145 183

DATED: 8 13 12016

SIGNATURE:



STUSU PTY LTD ACN 611 145 183
Per Director

REGISTER OF MEMBERS

THE STUSU SUPER FUND

Member Name:	STUART MICHAEL SALT
Address:	17 STAMFORD CT ADELAIDE SA 5000
Date of Joining:	8 / 3 / 16
Acceptance Date:	/ /
Cessation Date:	/ /

Member Name:	SUSANNA LA FRATTA
Address:	17 STAMFORD CT ADELAIDE SA 5000
Date of Joining:	8 / 3 / 16
Acceptance Date:	/ /
Cessation Date:	/ /

Member Name:	
Address:	
Date of Joining:	/ /
Acceptance Date:	/ /
Cessation Date:	/ /

Member Name:	
Address:	
Date of Joining:	/ /
Acceptance Date:	/ /
Cessation Date:	/ /

APPLICATION FOR MEMBERSHIP

THE STUSU SUPER FUND

To the Trustees of:

THE STUSU SUPER FUND

I, STUART MICHAEL SALT apply for admission to membership of the Fund and undertake as follows:

1. I will be bound by the Trust Deed governing the Fund as it is presently constituted or as it may be varied from time to time.
2. I understand the terms and conditions of the Trust Deed including benefits payable to Members and understand my rights and the rights of my dependants pursuant to the Trust Deed.

My personal details and those of my employer/s are attached to this application. I acknowledge that the discretion vested in you as to the application of benefits in circumstances where I cannot receive them myself is an absolute, free and unfettered discretion, but I express the wish that in the exercise of that discretion you give consideration to paying any such benefits to the following person, in the following proportions:

Name of Designated Beneficiary	Address of Designated Beneficiary	Relationship to Member	Proportion of Benefits

I understand that the Trustee is required to request that I provide my Tax File Number for the purposes of Section 299F of the Superannuation Industry (Supervision) Act 1993. I further understand that I am under no obligation to supply this number, but that should I fail to do so, tax may be deducted from my account at the top marginal rate.

My Tax File Number is: 587-941-136

Dated:

8 13 16

Signature:



STUART MICHAEL SALT

EMPLOYEE'S PERSONAL & EMPLOYMENT DETAILS

Member's Full Name: STUART MICHAEL SALT

Address: 17 STAMFORD CT
ADELAIDE SA 5000

Date of Birth: 02/02/1964

Salary: \$ _____

Full name of Employer: _____

Employer's Address: _____

Date employment commenced: / /

PRODUCT DISCLOSURE STATEMENT

SMSF Name: THE STUSU SUPER FUND
Date of Notice: 8 13 16
Member Name: STUART MICHAEL SALT
Member Address: 17 STAMFORD CT
ADELAIDE SA 5000

This Product Disclosure Statement (PDS) may be required by Part 7.9 of the Corporations Act 2001, as amended, to be given to members of superannuation funds being issued with an interest in the above superannuation fund (the "Fund") for the first time. An interest in this Fund includes the acceptance of your initial application for membership and may also include your change from an accumulation or growth phase, to pension phase.

This PDS applies in respect of the Fund, so long as it remains a self-managed superannuation fund (SMSF), pursuant to the Superannuation Industry (Supervision) Act 1993, as amended.

Much of the information required to be provided in a PDS for a SMSF will fall into one of the following categories:

- Information of which you are already aware (e.g. your address and contact details for the above SMSF).
- Information which your duties and responsibilities as a trustee of the above SMSF require that you be aware of, prior to becoming a trustee (e.g. the terms of the trust deed and governing rules of the above SMSF).
- Where the Fund is a newly established superannuation fund, information which has not come into existence at the date of this PDS being issued (e.g. fees and charges, investment strategy and returns, etc.).

It is important to note that this information relates to your membership of the Fund, not to your obligations as a trustee of the Fund. It is up to you to decide whether or not you wish to take on the responsibility of trusteeship of a SMSF, however you cannot be a member of a SMSF without also being a trustee or director of a corporate trustee of the Fund. You should separately familiarise yourself with your trustee duties.

Pursuant to Section 1013D of the Corporations Act 2001, as amended, the following information is provided to you:-

Name and Contact Details of the Product Issuer

The above SMSF is the issuer of this PDS. The Fund's contact details are determined by you and (where applicable) your co-trustee(s) (or director(s) of a corporate trustee). They will either be your own address, or an address to which you have previously agreed and been made aware of.

Benefits

The benefits available to you are set out in the above SMSF's trust deed. As a member of a SMSF, with the agreement of your co-trustee(s), you can choose any form or combination of retirement benefits legally available so you have as much flexibility as is possible.

Your primary form of retirement benefit is a "pension", as that term is defined in the Superannuation Industry (Supervision) Regulations 1994, however you may choose a lump sum

benefit, by request made in writing at the time you wish to take your benefits. Other benefits potentially available to you include: death benefits, total and permanent disablement benefits and total and temporary disablement benefits.

Your primary form of retirement benefit is a "pension", as that term is defined in the Superannuation Industry (Supervision) Regulations 1994, however you may choose a lump sum benefit, by request made in writing at the time you wish to take your benefits. Other benefits potentially available to you include: death benefits, total and permanent disablement benefits and total and temporary disablement benefits.

Once you have "retired" after age 55 years, you will be entitled to commence to take your superannuation benefits. Any decision (except for the option to take a lump sum) may be verbal, but should preferably be in writing. It should be noted that the timing and types of superannuation benefits you may be entitled to take is the subject of regular legislative change. As such, you should check what options are available to you, at the time you are ready to start taking your benefits.

There may be significant taxation and other implications, should you choose to take your retirement benefits in one form or another. The area of benefits design is a complex, but critical area to ensuring the value of your superannuation savings are maximised. As such, we strongly recommend that you seek professional advice, prior to taking any benefits.

Nominating Beneficiaries

You may make different types of nominations in relation to the payment of your benefits upon your death. The first is contained in your Application for Membership of the Fund. This nomination is not binding on the trustee and may be open to challenge by any potential beneficiaries. Nevertheless, the trustee must give this nomination serious consideration and would require good reasons not to distribute in accordance with these wishes.

The other types of nominations are called a Binding Death Nomination or Non Lapsing Binding Nomination. This nomination must meet certain forms, including being signed by two independent witnesses (for Binding Death Nominations) and at least once every three years being confirmed, modified or repealed by notice in writing from you to the trustee. The requirements to be followed in relation to Binding Death Nominations or Non Lapsing Binding Nominations are to be found in the trust deed. You should be aware that the trustee cannot deviate from the terms of a valid, binding nomination, even if the consequences of complying with it would result in higher tax than might be possible via other avenues, or where you have changed your mind about the beneficiaries or the amounts they should receive. As such, it is important that you seek professional advice prior to submitting a Binding Death Nomination or Non Lapsing Binding Nomination.

Risks

This SMSF is an accumulation fund. This means that amounts (including contributions, transfers and rollovers and accumulated earnings) are invested as you and your co-trustees (or director(s) of a corporate trustee) see fit.

Depending upon the investment decisions which you as trustee and any of your co-trustees/co-directors make over time, you will either accumulate investment gains (including capital and income gains) or accumulate investment losses. In some years, gains may arise and in other years, losses may arise. This will affect the balance of your member's accumulation account. As a trustee, you have both the responsibility for and control over the manner in which the Fund's investments are made and, as such, you control the risks associated with the Fund's investments.

Amounts Payable and Fund Expenses

As a trustee of the SMSF, you and your co-trustee(s)/co-director(s) control any amounts which might be payable for the issue of your membership in the Fund. Costs and expenses of the Fund may either be shared equitably among members by way of deduction from their accounts or, where the expense relates to identifiable members only, from those members' accounts.

Commissions

As a trustee of the SMSF, you and your co-trustee(s)/co-director(s) control any appointments of financial professionals and investments into products which might include commissions.

Dispute Resolution

The dispute resolutions mechanisms available to members are found in the Fund's trust deed. As a trustee, it is reasonable to presume that you have familiarised yourself with the contents of the trust deed. As such, pursuant to Section 1013F of the Corporations Act 2001, as amended, detailed information concerning the dispute resolution mechanisms available under the deed are not included in this PDS.

Taxation Implications

All superannuation funds in the accumulation phase pay 15% tax on their net taxable incomes. Net taxable income includes assessable contributions, plus investment earnings, less deductible expenses. Other rebates and credits, such as franking rebates and imputations credits may reduce the amount of tax which a superannuation fund must pay. Net taxable capital gains of a superannuation fund are taxed at 10%.

Each year, the trustee will make a determination as to how these taxes are to be deducted from an individual member's account. The trustee is required to determine this in an equitable manner, as between the members.

Depending on your personal taxable income in a given year, there may also be a liability for the superannuation contribution surcharge tax in respect of any tax-deductible contributions made by your employer or yourself. Where surcharge is payable, this amount will be directly deducted from your member's account.

The income and capital gains of a superannuation fund which is paying one or more pensions will be exempt from tax, to the extent that the assets of the Fund are considered to be supporting those pensions (and taxable to the extent that those assets are considered to be supporting continuing accumulations and reserves). The amount of tax which you as trustee and your co-trustee(s)/co-director(s) consider to be a reasonable and equitable allocation for each member each year will be deducted from the balance of your member's accumulation account. The rules regarding personal taxation of superannuation benefits are far too complex to address in this document. It is strongly advised that you seek professional advice regarding the taxation of your personal superannuation benefits and the options available to you.

Cooling-off Period

There is a fourteen (14) day cooling-off period from the date you are issued with membership of the above SMSF, during which time you may cancel your membership of the Fund. Note that the trustee must receive notification of your membership cancellation prior to the expiry of this period, in order for it to be considered effective. Note also that the cooling off period relates to your membership only and does not give you a right to resile from your duties as a trustee of the Fund (including payment for the establishment of the Fund itself).

Insurance

There is no obligation for the trustee of the Fund to take out life or other insurances on your behalf. Obviously, however, as a trustee of the Fund, you are in a position to make such application. As noted above, benefits can be paid out in similar circumstances to normal insurable events (death, total and permanent disablement, total and temporary disablement), however where the Fund has not undertaken insurance on your behalf, any payments will be limited to the value of your member's accumulation account.

Alternative Types of Superannuation Funds

You should be aware that there are a number of alternative forms of superannuation available to you, each of which have different characteristics. You should consider your own situation carefully prior to becoming a member of one form of superannuation fund or another, and should seriously consider seeking advice from an authorised representative of an Australian financial services licensee.

Public Offer Superannuation Funds

These funds are managed by a trustee on your behalf. You may have a choice of broad "categories" for investment, such as conservative, balanced, growth, etc., where you have no control over the actual investments which are undertaken by the fund (and, depending upon their reporting, you may never know what those assets are). Certain other funds allow members (usually only through a financial planner) to select individual investments from a menu of options. An example might be a list of 50 managed funds and shares in the top 200 ASX listed companies. Typically, you will only receive written reports on your share of the fund's performance annually in your member statement, although you may be able to access interim performance results for the fund (e.g. via a website). Fees will usually be charged on entry and exit from these funds. There will also be contribution fees, administration fees, category switching fees (often only after a certain number of free annual switches) and asset management fees. Some of these fees would normally be charged as a percentage of your account balance. Many public offer funds will include a commission payable to the advisor who recommends the fund to you. In most cases, the more investment choices you have, the higher the overall level of fees the fund charges. Typically, you can also purchase insurance (life, total and permanent disablement and sometimes total and temporary disablement). Furthermore, public offer funds may restrict the types of benefits which are payable upon your death or retirement (e.g. they may not pay certain types of pensions, or may require you to transfer to another sub-category within their fund before paying pensions).

Industry Superannuation Funds

These funds are managed by a trustee on your behalf. In the past, these funds have only been open to members of a certain union or industry, however many are now accepting membership from other parties. You may not have a choice of "categories" for investment in these funds, although many now offer similar choices of categories to public offer funds, such as conservative, balanced, growth, etc. Once again, you have no control over the actual investments which are undertaken by the fund (and, depending upon their reporting, you may never know what those assets are). Typically, you will only receive reports on your share of the fund's performance annually in your member statement, although you may be able to access interim performance results for the fund (e.g. via a website). Where categories are available, there will normally be restrictions on the frequency with which you can change between categories. Fees will usually be charged on entry and exit from these funds. There may also be contribution fees, administration fees, category switching fees (often only after a certain number of free annual switches) and asset management fees. Some of these fees will normally be charged as a percentage of your account balance. Industry funds do not normally pay commissions to advisors who recommend the fund to you. Typically, a certain level of "group" insurance (life, total and permanent disablement and sometimes total and temporary disablement) will be provided by industry funds without medical requirements. Additional insurance can be acquired with medical examination. Industry funds may restrict the types of benefits which are payable upon your death or retirement (e.g. they may not pay certain types of pensions, or may require you to transfer to another sub-category within their fund before paying pensions).

Small APRA Funds

These funds are similar to SMSF's, except that they have an independent trustee. The independent trustee must be an "approved" trustee. Typically, these are large public trustee corporations. They will charge fees for their services and all decisions as to investments, benefit payments and the like must be approved by them. They will normally control the fund's cheque book and appoint the accountants and auditors of the fund. They are normally only chosen when a member wishes to have investment flexibility close to that of a SMSF, but for one reason or another, they cannot be a trustee of their own fund (e.g. because they are an undischarged bankrupt and therefore a "disqualified" person, or because the trustees are leaving Australia for more than two years, which can have adverse tax consequences). Because of the expense of the approved trustee services, these funds are only used in a very limited number of cases. There are two other types of superannuation fund - employer-sponsored superannuation funds and public sector superannuation schemes - which are not discussed here, as they are not a type of fund which a member can typically "choose" to join (your employer will make the choice to contribute to such a fund, without reference to you as an employee).

Other Information

The first duty of a trustee is to familiarise themselves with the terms of and their duties under the trust. Pursuant to Section 17A of the Superannuation Industry (Supervision) Act 1993, as amended, all members of SMSF's must be trustees (or directors of the Fund's corporate trustee). This PDS addresses issues relating to your proposed membership of the Fund, not issues which arise in relation to your duties and liabilities as a trustee of the Fund. As a trustee, it is your responsibility to separately familiarise yourself with those duties and liabilities and to be actively involved in the operation of the Fund. As this is a legal obligation, it is reasonable to presume that you have done so. As such, pursuant to Section 1013F of the Corporations Act 2001, as amended, detailed information concerning other matters pertaining to the operation of the Fund are not included in this PDS.

Other Documents Forming Part of This PDS

Where the Fund is a pre-existing fund and you are joining as a member, or where you are an existing member and are commencing to take your benefit in the form of a pension, you will find the following documents annexed to this PDS:

- The Fund's investment strategy; and
- The last financial statements prepared in respect of the Fund.

These documents form part of this PDS for funds other than newly established funds. If you have not yet received a copy of these documents, you should not sign this PDS until you have received them.

I have read and understood this Product Disclosure Statement, prior to signing my Application for Membership:



STUART MICHAEL SALT

Dated: 8/3/16

APPLICATION FOR MEMBERSHIP

THE STUSU SUPER FUND

To the Trustees of:

THE STUSU SUPER FUND

I, SUSANNA LA FRATTA apply for admission to membership of the Fund and undertake as follows:

1. I will be bound by the Trust Deed governing the Fund as it is presently constituted or as it may be varied from time to time.
2. I understand the terms and conditions of the Trust Deed including benefits payable to Members and understand my rights and the rights of my dependants pursuant to the Trust Deed.

My personal details and those of my employer/s are attached to this application. I acknowledge that the discretion vested in you as to the application of benefits in circumstances where I cannot receive them myself is an absolute, free and unfettered discretion, but I express the wish that in the exercise of that discretion you give consideration to paying any such benefits to the following person, in the following proportions:

Name of Designated Beneficiary	Address of Designated Beneficiary	Relationship to Member	Proportion of Benefits

I understand that the Trustee is required to request that I provide my Tax File Number for the purposes of Section 299F of the Superannuation Industry (Supervision) Act 1993. I further understand that I am under no obligation to supply this number, but that should I fail to do so, tax may be deducted from my account at the top marginal rate.

My Tax File Number is: 588-476-713

Dated:

08 / 03 / 2016

Signature:



SUSANNA LA FRATTA

EMPLOYEE'S PERSONAL & EMPLOYMENT DETAILS

Member's Full Name: SUSANNA LA FRATTA

Address: 17 STAMFORD CT
ADELAIDE SA 5000

Date of Birth: 03/04/1963

Salary: \$ _____

Full name of Employer: _____

Employer's Address: _____

Date employment commenced: / /

PRODUCT DISCLOSURE STATEMENT

SMSF Name: THE STUSU SUPER FUND
Date of Notice: 08 / 03 / 2016
Member Name: SUSANNA LA FRATTA
Member Address: 17 STAMFORD CT
ADELAIDE SA 5000

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- Information which your duties and responsibilities as a trustee of the above SMSF require that you be aware of, prior to becoming a trustee (e.g. the terms of the trust deed and governing rules of the above SMSF).
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Your primary form of retirement benefit is a "pension", as that term is defined in the Superannuation Industry (Supervision) Regulations 1994, however you may choose a lump sum

benefit, by request made in writing at the time you wish to take your benefits. Other benefits potentially available to you include: death benefits, total and permanent disablement benefits and total and temporary disablement benefits.

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Dispute Resolution

The dispute resolutions mechanisms available to members are found in the Fund's trust deed. As a trustee, it is reasonable to presume that you have familiarised yourself with the contents of the trust deed. As such, pursuant to Section 1013F of the Corporations Act 2001, as amended, detailed information concerning the dispute resolution mechanisms available under the deed are not included in this PDS.

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Depending on your personal taxable income in a given year, there may also be a liability for the superannuation contribution surcharge tax in respect of any tax-deductible contributions made by your employer or yourself. Where surcharge is payable, this amount will be directly deducted from your member's account.

The income and capital gains of a superannuation fund which is paying one or more pensions will be exempt from tax, to the extent that the assets of the Fund are considered to be supporting those pensions (and taxable to the extent that those assets are considered to be supporting continuing accumulations and reserves). The amount of tax which you as trustee and your co-trustee(s)/co-director(s) consider to be a reasonable and equitable allocation for each member each year will be deducted from the balance of your member's accumulation account. The rules regarding personal taxation of superannuation benefits are far too complex to address in this document. It is strongly advised that you seek professional advice regarding the taxation of your personal superannuation benefits and the options available to you.

Cooling-off Period

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Insurance

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These funds are managed by a trustee on your behalf. You may have a choice of broad "categories" for investment, such as conservative, balanced, growth, etc., where you have no control over the actual investments which are undertaken by the fund (and, depending upon their reporting, you may never know what those assets are). Certain other funds allow members (usually only through a financial planner) to select individual investments from a menu of options. An example might be a list of 50 managed funds and shares in the top 200 ASX listed companies. Typically, you will only receive written reports on your share of the fund's performance annually in your member statement, although you may be able to access interim performance results for the fund (e.g. via a website). Fees will usually be charged on entry and exit from these funds. There will also be contribution fees, administration fees, category switching fees (often only after a certain number of free annual switches) and asset management fees. Some of these fees would normally be charged as a percentage of your account balance. Many public offer funds will include a commission payable to the advisor who recommends the fund to you. In most cases, the more investment choices you have, the higher the overall level of fees the fund charges. Typically, you can also purchase insurance (life, total and permanent disablement and sometimes total and temporary disablement). Furthermore, public offer funds may restrict the types of benefits which are payable upon your death or retirement (e.g. they may not pay certain types of pensions, or may require you to transfer to another sub-category within their fund before paying pensions).

Industry Superannuation Funds

These funds are managed by a trustee on your behalf. In the past, these funds have only been open to members of a certain union or industry, however many are now accepting membership from other parties. You may not have a choice of "categories" for investment in these funds, although many now offer similar choices of categories to public offer funds, such as conservative, balanced, growth, etc. Once again, you have no control over the actual investments which are undertaken by the fund (and, depending upon their reporting, you may never know what those assets are). Typically, you will only receive reports on your share of the fund's performance annually in your member statement, although you may be able to access interim performance results for the fund (e.g. via a website). Where categories are available, there will normally be restrictions on the frequency with which you can change between categories. Fees will usually be charged on entry and exit from these funds. There may also be contribution fees, administration fees, category switching fees (often only after a certain number of free annual switches) and asset management fees. Some of these fees will normally be charged as a percentage of your account balance. Industry funds do not normally pay commissions to advisors who recommend the fund to you. Typically, a certain level of "group" insurance (life, total and permanent disablement and sometimes total and temporary disablement) will be provided by industry funds without medical requirements. Additional insurance can be acquired with medical examination. Industry funds may restrict the types of benefits which are payable upon your death or retirement (e.g. they may not pay certain types of pensions, or may require you to transfer to another sub-category within their fund before paying pensions).

Small APRA Funds

These funds are similar to SMSF's, except that they have an independent trustee. The independent trustee must be an "approved" trustee. Typically, these are large public trustee corporations. They will charge fees for their services and all decisions as to investments, benefit payments and the like must be approved by them. They will normally control the fund's cheque book and appoint the accountants and auditors of the fund. They are normally only chosen when a member wishes to have investment flexibility close to that of a SMSF, but for one reason or another, they cannot be a trustee of their own fund (e.g. because they are an undischarged bankrupt and therefore a "disqualified" person, or because the trustees are leaving Australia for more than two years, which can have adverse tax consequences). Because of the expense of the approved trustee services, these funds are only used in a very limited number of cases. There are two other types of superannuation fund - employer-sponsored superannuation funds and public sector superannuation schemes - which are not discussed here, as they are not a type of fund which a member can typically "choose" to join (your employer will make the choice to contribute to such a fund, without reference to you as an employee).

Other Information

The first duty of a trustee is to familiarise themselves with the terms of and their duties under the trust. Pursuant to Section 17A of the Superannuation Industry (Supervision) Act 1993, as amended, all members of SMSF's must be trustees (or directors of the Fund's corporate trustee). This PDS addresses issues relating to your proposed membership of the Fund, not issues which arise in relation to your duties and liabilities as a trustee of the Fund. As a trustee, it is your responsibility to separately familiarise yourself with those duties and liabilities and to be actively involved in the operation of the Fund. As this is a legal obligation, it is reasonable to presume that you have done so. As such, pursuant to Section 1013F of the Corporations Act 2001, as amended, detailed information concerning other matters pertaining to the operation of the Fund are not included in this PDS.

Other Documents Forming Part of This PDS

Where the Fund is a pre-existing fund and you are joining as a member, or where you are an existing member and are commencing to take your benefit in the form of a pension, you will find the following documents annexed to this PDS:

- The Fund's investment strategy; and
- The last financial statements prepared in respect of the Fund.

These documents form part of this PDS for funds other than newly established funds. If you have not yet received a copy of these documents, you should not sign this PDS until you have received them.

I have read and understood this Product Disclosure Statement, prior to signing my Application for Membership:



SUSANNA LA FRATTA

Dated: 08 / 03 / 2016

NOTE: This Nomination should only be completed after obtaining professional advice in relation to the content and effect of a binding nomination.

**THE STUSU SUPER FUND
BINDING NOMINATION (LAPSING)**

This nomination is in respect of my entire superannuation benefit in the fund.

MEMBER DETAILS

Surname: _____ Given Names: _____

Address: _____

Suburb _____ State: _____ P/code: _____

Date of Birth: _____ Sex (M/F) _____

NEW NOMINATION

Please pay my entire benefit in accordance with the following table.

BENEFICIARY DETAILS

Full Name	Relationship	Address	Benefit %
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		

Please complete for all of the beneficiaries listed in your nomination. Note that "spouse" includes a defacto spouse, but does not include a former spouse. Note also that "child" includes an adopted child, step-child or ex-nuptial child.

CANCEL A CURRENT NOMINATION

Please cancel my current nomination and pay benefits in accordance with the above (where Beneficiary details are completed) or at the Trustee's discretion (where Beneficiary details are not completed).

DECLARATION

I am a member, or I have applied to become a member, of THE STUSU SUPER FUND. This Binding Death Nomination applies only to my interests in this superannuation fund.

I confirm that I understand that:

- if this nomination is valid at the time of my death, the trustee must pay the benefits to the persons and in the manner in which I have directed and if this nomination is not valid or is not received by the Trustee, my death benefit may be paid at the Trustee's discretion;
- this nomination will last for three years only unless amended or revoked during that time. It lapses 3 years after the date of signing;
- if I cease to be a member of THE STUSU SUPER FUND, I understand that this nomination ceases to have effect;
- each of the beneficiaries listed above must be my spouse, child, financial dependant, interdependent or the executor of my estate;
- I may cancel this nomination at any time.

DO NOT SIGN UNLESS THERE ARE TWO INDEPENDENT ADULT WITNESSES PRESENT

Your Signature

Date: / /

I witnessed the signing of this nomination by the person whose signature appears above and declare that I am over 18 years of age.

Witness 1.

Signature Date: / /

Print Name

Print Address

Witness 1.

Signature Date: / /

Print Name

Print Address

NOTE: This table is only part of the nomination process. Simply completing this table will not result in a legally binding nomination - see the relevant provisions of the trust deed.

NOTE: This Nomination should only be completed after obtaining professional advice in relation to the content and effect of a binding nomination.

**THE STUSU SUPER FUND
BINDING NOMINATION (NON-LAPSING)**

To: The Trustees

MEMBER DETAILS

Surname: _____ Given Names: _____

Address: _____

Suburb _____ State: _____ P/code: _____

Date of Birth: _____ Sex (M/F) _____

NEW NOMINATION

Please pay my entire benefit in accordance with the following table.

BENEFICIARY DETAILS

In the event of my death, please pay all benefits in accordance with the following directions:

TO MY:	AS A: (Options include: Pension, Lump Sum, or Beneficiary Choice, except for Non-Dependant Children and LPR, where option is Lump Sum only)	ORDER OF PRIORITY OR PERCENTAGE*
Spouse		
Dependant Children		
Non-Dependant Children		
Legal Personal Representative		

* Where indicating an Order of Priority, place a number in this column. For example, placing a number "1" beside an option means that the Trustee will try to distribute in accordance with this option first. If it is not possible to meet the criteria of option "1" (eg. Because a beneficiary in that category has predeceased the Member), the Trustee will attempt to distribute in accordance with option "2", and so on. It is not necessary to complete more than one option.

Where indicating a percentage, ensure that the sum of all percentages add to 100% and that the "%" symbol is used. In the event that the sums add to less than 100%, the nomination is still valid in respect of the percentages and beneficiaries indicated.

CANCEL A CURRENT NOMINATION

Please cancel my current nomination and pay benefits in accordance with the above (where Beneficiary details are completed) or at the Trustee's discretion (where Beneficiary details are not completed).

DECLARATION

I am a member, or I have applied to become a member, of THE STUSU SUPER FUND. This Binding Death Nomination applies only to my interests in this superannuation fund.

I confirm that I understand that:

- if this nomination is valid at the time of my death, the trustee must pay the benefits to the persons and in the manner in which I have directed and if this nomination is not valid or is not received by the Trustee, my death benefit may be paid at the Trustee's discretion;
- this nomination will not lapse and will continue unless amended or revoked;
- if I cease to be a member of THE STUSU SUPER FUND, I understand that this nomination ceases to have effect;
- each of the beneficiaries listed above must be my spouse, child, financial dependant, interdependent or the executor of my estate;
- I may cancel this nomination at any time.

DO NOT SIGN UNLESS THERE ARE TWO INDEPENDENT ADULT WITNESSES PRESENT

Your Signature

Date: / /

I witnessed the signing of this nomination by the person whose signature appears above and declare that I am over 18 years of age.

Witness 1.

Signature Date: / /

Print Name

Print Address

Witness 1.

Signature Date: / /

Print Name

Print Address

NOTE: This table is only part of the nomination process. Simply completing this table will not result in a legally binding nomination - see the relevant provisions of the trust deed.

NOTE: This Nomination should only be completed after obtaining professional advice in relation to the content and effect of a binding nomination.

**THE STUSU SUPER FUND
BINDING NOMINATION (LAPSING)**

This nomination is in respect of my entire superannuation benefit in the fund.

MEMBER DETAILS

Surname: _____ Given Names: _____

Address: _____

Suburb _____ State: _____ P/code: _____

Date of Birth: _____ Sex (M/F) _____

NEW NOMINATION

Please pay my entire benefit in accordance with the following table.

BENEFICIARY DETAILS

Full Name	Relationship	Address	Benefit %
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> LPR/Executor <input type="checkbox"/> Interdependant		

Please complete for all of the beneficiaries listed in your nomination. Note that "spouse" includes a defacto spouse, but does not include a former spouse. Note also that "child" includes an adopted child, step-child or ex-nuptial child.

CANCEL A CURRENT NOMINATION

Please cancel my current nomination and pay benefits in accordance with the above (where Beneficiary details are completed) or at the Trustee's discretion (where Beneficiary details are not completed).

DECLARATION

I am a member, or I have applied to become a member, of THE STUSU SUPER FUND. This Binding Death Nomination applies only to my interests in this superannuation fund.

I confirm that I understand that:

- if this nomination is valid at the time of my death, the trustee must pay the benefits to the persons and in the manner in which I have directed and if this nomination is not valid or is not received by the Trustee, my death benefit may be paid at the Trustee's discretion;
- this nomination will last for three years only unless amended or revoked during that time. It lapses 3 years after the date of signing;
- if I cease to be a member of THE STUSU SUPER FUND, I understand that this nomination ceases to have effect;
- each of the beneficiaries listed above must be my spouse, child, financial dependant, interdependent or the executor of my estate;
- I may cancel this nomination at any time.

DO NOT SIGN UNLESS THERE ARE TWO INDEPENDENT ADULT WITNESSES PRESENT

Your Signature

Date: / /

I witnessed the signing of this nomination by the person whose signature appears above and declare that I am over 18 years of age.

Witness 1.

Signature Date: / /

Print Name

Print Address

Witness 1.

Signature Date: / /

Print Name

Print Address

NOTE: This table is only part of the nomination process. Simply completing this table will not result in a legally binding nomination - see the relevant provisions of the trust deed.

NOTE: This Nomination should only be completed after obtaining professional advice in relation to the content and effect of a binding nomination.

**THE STUSU SUPER FUND
BINDING NOMINATION (NON-LAPSING)**

To: The Trustees

MEMBER DETAILS

Surname: _____ Given Names: _____

Address: _____

Suburb _____ State: _____ P/code: _____

Date of Birth: _____ Sex (M/F) _____

NEW NOMINATION

Please pay my entire benefit in accordance with the following table.

BENEFICIARY DETAILS

In the event of my death, please pay all benefits in accordance with the following directions:

TO MY:	AS A: (Options include: Pension, Lump Sum, or Beneficiary Choice, except for Non-Dependant Children and LPR, where option is Lump Sum only)	ORDER OF PRIORITY OR PERCENTAGE*
Spouse		
Dependant Children		
Non-Dependant Children		
Legal Personal Representative		

* Where indicating an Order of Priority, place a number in this column. For example, placing a number "1" beside an option means that the Trustee will try to distribute in accordance with this option first. If it is not possible to meet the criteria of option "1" (eg. Because a beneficiary in that category has predeceased the Member), the Trustee will attempt to distribute in accordance with option "2", and so on. It is not necessary to complete more than one option.

Where indicating a percentage, ensure that the sum of all percentages add to 100% and that the "%" symbol is used. In the event that the sums add to less than 100%, the nomination is still valid in respect of the percentages and beneficiaries indicated.

CANCEL A CURRENT NOMINATION

Please cancel my current nomination and pay benefits in accordance with the above (where Beneficiary details are completed) or at the Trustee's discretion (where Beneficiary details are not completed).

DECLARATION

I am a member, or I have applied to become a member, of THE STUSU SUPER FUND. This Binding Death Nomination applies only to my interests in this superannuation fund.

I confirm that I understand that:

- if this nomination is valid at the time of my death, the trustee must pay the benefits to the persons and in the manner in which I have directed and if this nomination is not valid or is not received by the Trustee, my death benefit may be paid at the Trustee's discretion;
- this nomination will not lapse and will continue unless amended or revoked;
- if I cease to be a member of THE STUSU SUPER FUND, I understand that this nomination ceases to have effect;
- each of the beneficiaries listed above must be my spouse, child, financial dependant, interdependent or the executor of my estate;
- I may cancel this nomination at any time.

DO NOT SIGN UNLESS THERE ARE TWO INDEPENDENT ADULT WITNESSES PRESENT

Your Signature

Date: / /

I witnessed the signing of this nomination by the person whose signature appears above and declare that I am over 18 years of age.

Witness 1.

Signature Date: / /

Print Name

Print Address

Witness 1.

Signature Date: / /

Print Name

Print Address

NOTE: This table is only part of the nomination process. Simply completing this table will not result in a legally binding nomination - see the relevant provisions of the trust deed.

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

- Read this declaration in conjunction with *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials



Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

- a new self-managed super fund (SMSF)
- an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- have been directed to do so by us
- are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Information you need to read

Make sure you read *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials. It highlights some of the key points from the declaration and some important messages.

Before completing this declaration

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

 If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit ato.gov.au/smsf
- phone us on 13 10 20.

When completing this declaration

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and refer to it and the information in *Key messages for self-managed super fund trustees* when making important decisions, such as those relating to choosing investments, accepting contributions and paying benefits.

 Do not send your completed declaration to us.

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Published by

Australian Taxation Office
Canberra
August 2014

JS 32597



Self-managed super fund trustee declaration

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

fund name

THE STUSU SUPER FUND

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

STUART MICHAEL SALT

Trustee's or director's signature



Date

Day Month Year
11 / 03 / 2016

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

Witness' signature



Date

Day Month Year
16 / 03 / 2016