

MICHAEL CLUKEY SUPER Trustees Declaration

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

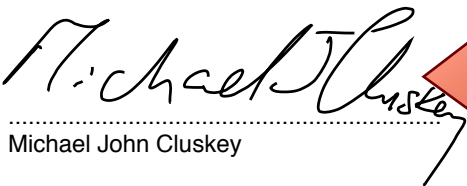
The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

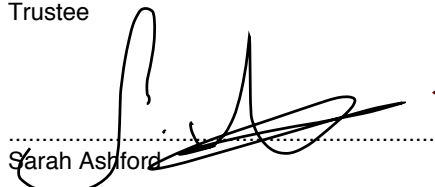
- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision)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

Signed in accordance with a resolution of the trustees by:


.....
Michael John Cluskey

SIGN HERE

Trustee


.....
Sarah Ashford

SIGN HERE

Trustee

Dated this 29th day of July 2021 **DATE HERE**

Section K: Declarations

 Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the **Taxation Administration Act 1953** to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Michael J Chuskey

SIGN HERE

Date ^{Day} 29 / ^{Month} 7 / ^{Year} 2021

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs

 The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date ^{Day} / ^{Month} / ^{Year}

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Taxpayer's declaration

❗ If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

SIGN HERE

Michael J Chokey

Date

Day

Month

Year

29 / 7 / 2021

Contact name

Daytime contact number (include area code)

.....**Electronic Lodgment Declaration (SMSF)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax File Number	Name of Fund	Year
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I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration:

I declare that:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.



Signature of Partner, Trustee, or Director



Date

29 / 7 / 2021

ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

5 Wt i bhBUa Y.....

.....

I authorise the refund to be deposited directly to the specified account



Signature



Date

29 / 7 / 2021

Minutes of a meeting of the Trustee(s)

held on / / at 6 Hale Street, Kew East, Victoria 3102

PRESENT: Michael John Cluskey and Sarah Ashford

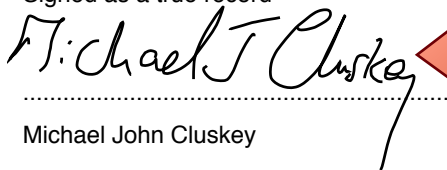
MINUTES: The Chair reported that the minutes of the previous meeting had been signed as a true record.

TRUST DEED: The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

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

There being no further business the meeting then closed.

Signed as a true record –


.....
Michael John Cluskey



Chairperson

MICHAEL CLUKEY SUPER

Contributions Summary Report

For The Period 01 July 2019 - 30 June 2020

Michael John Cluskey

Date of Birth: Provided
Age: 45 (at year end)
Member Code: CLUMIC00001A
Total Super Balance*¹ as at 30/06/2019: 612,790.92

Contributions Summary	2020	2019
Concessional Contribution		
Employer	21,002.60	20,531.40
	<hr/> 21,002.60	<hr/> 20,531.40
Total Contributions	<hr/> 21,002.60	<hr/> 20,531.40

I, MICHAEL JOHN CLUSKEY, confirm that the amounts reported above are the total contributions deposited to the fund with respect of my member balance for the period 01/07/2019 to 30/06/2020.

Michael J Cluskey

SIGN HERE

MICHAEL JOHN CLUSKEY

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Limitation of Liability

Our liability is limited by a scheme approved under Professional Standards Legislation.

You (the client) agree that our liability will be limited to the fee rendered for the professional services we have provided to you which has given rise to the event in respect of which you have made a claim.

Privacy

We undertake to take every reasonable precaution to keep your records confidential and safe. We may disclose information provided by you to other accounting and audit professionals to complete your work, in which case we will endeavour to ensure that we obtain similar undertakings from them.

Yours faithfully

For and on behalf of SuperHelp Australia Pty Ltd

Confirmed and accepted by

SMSF Fund name : _____

Trustee 1 Name . . . : Michael J Luskey Date: 29/7/2021

Trustee 1 signature : _____

Trustee 2 Name . . . : _____

Trustee 2 signature : _____ Date: 29/7/2021

[Handwritten signature]



We have not identified any specific risks of fraud, however we acknowledge that if fraud existed within the fund, the most likely areas of concern would be investments or cash being mis-appropriated or contributions being intercepted prior to being banked into the fund's bank account.

3. Procedures for Identifying and Responding to Fraud

As trustees, we believe the procedures in place reduce the risk of fraud, however should fraudulent activity be identified, the trustees would ensure all trustees are aware of the situation and the fund's accountant and auditor would be informed of the matter.

Depending on the situation, steps will be undertaken to cease the fraudulent activity and controls put in place to limit any future activity from affecting the fund.

4. Existence of fraud

We confirm we have no knowledge of any actual, suspected or alleged fraud affecting the fund. This letter will be effective for future years unless we advise you of its amendment or replacement, or the engagement is terminated. We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the Fund.

Prior to accepting this appointment as auditor, we are obligated to contact your current auditor. Your signature below permits us to do this. Should you not wish us to contact your current auditor, please contact us to discuss.

Yours sincerely

For and on behalf of
SMSF Audit Australia Pty Ltd

We acknowledge the terms of the engagement, and confirm the pre-audit representations made in relation to the risk of fraud within the fund:

Confirmed and accepted by:

SMSF Fund Name: MICHAEL CLUKEY SUPER

Michael J Cluskey
Signature of Director/Trustee 1

SIGN HERE

29/7/2021
Date

Date

[Signature]
Signature of Director/Trustee 2

SIGN HERE

29/7/2021
Date

Date

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,

MICHAEL CLUKEY SUPER

Fund Name

Michael J Clukey

SIGN HERE

Signature of Director/Trustee 1

29/7/2021

Date

[Signature]

SIGN HERE

Signature of Director/Trustee 2

29/7/2021

Date

Michael Clukey Fund

Investment Strategy

Minutes of the Meeting of the Trustees

Venue	Trustee Residence
Date	1 July 2019
Present	Michael John Cluskey Sarah Ashford
Chair	Michael John Cluskey

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 member 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 member.

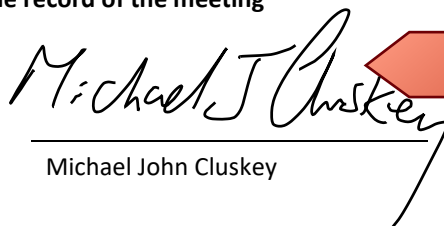
5 The Trustees will ensure that all the fund's investments are monitored and continue to comply with this strategy and the relevant legislation. The Trustees reserve the right to alter this strategy at any time.

6 The Trustees have considered the death and disability insurance needs of each member and are satisfied that the current covers are appropriate.

7 The Trustees have reviewed the investment strategy and agree that it continues to satisfy the objectives of the fund.

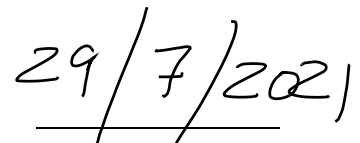
Signed as a true record of the meeting

Chairperson:


Michael John Cluskey

SIGN HERE

Date:


29/7/2021