

**KMW SUPERANNUATION FUND
ABN 45 756 367 508**

**FINANCIAL REPORT
FOR THE YEAR ENDED
30 JUNE 2022**

**Liability limited by a scheme approved under
Professional Standards Legislation**

**KMW SUPERANNUATION FUND
ABN 45 756 367 508**

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STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2022

	Note	2022 \$	2021 \$
ASSETS			
INVESTMENTS			
Interest Bearing Securities	2	352,546	458,884
Managed funds	3	2,110,338	2,430,978
Shares in Listed Companies	4	4,301,353	4,936,794
TOTAL INVESTMENTS		6,764,237	7,826,656
OTHER ASSETS			
Cash at bank		339,824	110,462
TOTAL OTHER ASSETS		339,824	110,462
TOTAL ASSETS		7,104,061	7,937,118
LIABILITIES			
Current tax liabilities	10	(43,146)	(22,407)
TOTAL LIABILITIES		(43,146)	(22,407)
Net assets available to pay members' benefits		7,147,207	7,959,525
Represented by:			
Liability for accrued members' benefits			
Allocated to members' accounts		7,147,207	7,959,525
		7,147,207	7,959,525

The accompanying notes form part of these financial statements.

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OPERATING STATEMENT
FOR THE YEAR ENDED 30 JUNE 2022

	Note	2022 \$	2021 \$
Investment revenue			
Dividends received	5	345,383	239,335
Interest received		6,604	6,346
Change in net market values of investments	6	<u>(1,155,442)</u>	<u>1,450,706</u>
Net investment revenue		<u>(803,455)</u>	<u>1,696,387</u>
Contributions revenue			
Employer's contribution		<u>17,550</u>	<u>-</u>
Total contributions revenue		<u>17,550</u>	<u>-</u>
Total revenue		<u>(785,905)</u>	<u>1,696,387</u>
Expenses			
Adviser fees		69,301	64,045
Filing fees		<u>259</u>	<u>259</u>
		<u>69,560</u>	<u>64,304</u>
Benefits accrued as a result of operations before income tax		(855,465)	1,632,083
Income tax expense	7	<u>(43,146)</u>	<u>(22,407)</u>
Benefits accrued as a result of operations		<u>(812,319)</u>	<u>1,654,490</u>

The accompanying notes form part of these financial statements.

KMW SUPERANNUATION FUND
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

1 Statement of Significant Accounting Policies

The trustee of the fund is A & J Guardians Pty Ltd (A.B.N.:).

The trustees have prepared the financial statements on the basis that the fund is a non-reporting entity because the members are able to command the preparation of tailored financial reports so as to satisfy specifically all of their needs and there are no other users dependent on the financial statements. The financial statements are therefore special purpose financial statements that have been prepared with reference to Australian Accounting Standard AAS 25 Financial Reporting by Superannuation Plans, and in accordance with the legislative requirements of the Superannuation Industry (Supervision) Act 1993 and Regulations 1994 and the provisions of the Trust Deed.

Basis of Preparation

The financial statements have been prepared on an accrual basis using historical costs convention unless stated otherwise.

The functional and presentation currency of the fund is Australian dollars.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors have determined are appropriate to meet the requirements of Trust Deed. Such accounting policies are consistent with the previous period unless stated otherwise.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

(a) Measurement of Investments

Investments of the fund have been measured at net market values after allowing for costs of realisation. Changes in the net market value of assets are brought to account in the operating statement in the periods in which they occur.

Net market values have been determined as follows:

- shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- units in managed funds by reference to the unit redemption price at the end of the reporting period;
- fixed interest securities by reference to the redemption price at the end of the reporting period; and
- insurance policies by reference to an actuarial assessment of the amount receivable from the insurer in respect of the policy; and
- investment properties are carried at market value and are held for the purpose of generating long term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

(b) Liability for Members' Accrued Benefits

The liability for accrued benefits represent the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amounts of the assets and the carrying amounts of the sundry liabilities and income tax liabilities as at the end of the reporting period.

(c) Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (income) and deferred tax expense (income).

Current income tax expense charged to profit or loss is the tax payable on taxable income calculated using applicable income tax rates enacted, or substantially enacted, as at the end of the reporting period. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (or recovered from) the relevant taxation authority.

Deferred income tax expense reflects the movements in deferred tax liability balances during the year as well as unused tax losses.

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FOR THE YEAR ENDED 30 JUNE 2022

Deferred tax assets and liabilities are ascertained based on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements. Deferred tax assets also result where amounts have been fully expensed but future tax deductions are available. No deferred income tax will be recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or liability is settled, based on tax rates enacted or substantially enacted at the end of the reporting period. Their measurement also reflects the manner in which management expects to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

(d) Superannuation Contributions Surcharge

The superannuation fund recognises the superannuation contributions surcharge as an expense at the time of receipt of an assessment from the Australian Taxation Office. The cost of the surcharge is charged to the relevant members' account.

(e) Cash and Cash Equivalents

Cash and cash equivalents comprises cash on hand, demand deposits and short-term, investments which are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

(f) Receivables

After initial recognition these are measured at amortised cost using the effective interest method, less provision for impairment. Any change in their value is recognised in profit or loss.

(g) Revenue

Interest revenue

Interest revenue is recognised on a proportional basis taking into account the interest rates applicable to the financial assets.

Dividend revenue

Dividend revenue is recognised when the fund has established that it has a right to receive a dividend.

Investment property revenue is recognised on a straight line basis over a period of the lease term so as to reflect a constant periodic rate of return on the net investment.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

Movement in the net market value

Movement in the net market values of investments is calculated as the change in the fair value of the investment between the previous and current reporting dates (or disposal date).

Distribution revenue

Trust distributions are recognised when the right to receive the payment is established.

(h) Contributions

Contributions are recognised when control of the asset has been obtained and is recorded in the period to which they relate.

(i) Payables

Trade and other payables are measured at amortised cost using the effective interest rate method.

(j) Critical estimates and judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgements. Actual results may differ from these estimates.

The significant judgements made are around the valuation of the investment property. The Trustees used recent sales and knowledge of the market to estimate the fair value.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

	2022	2021
	\$	\$
2 Interest Bearing Securities		
AMP capital notes	-	100,350
Macquarie Group capital notes	49,036	50,214
NAB subordinated notes II	100,500	101,640
Qube subordinated notes	102,500	103,400
Westpac capital notes 5	100,510	103,280
	<u>352,546</u>	<u>458,884</u>
3 Managed funds		
Pendal Fixed Interest Fund	85,530	97,825
PIMCO global bond fund	48,929	54,759
Vanguard Aus Corp Fixed Int Indexed EFT	494,520	553,696
Vanguard Emerging Markets Shares	50,243	60,458
Vanguard Aust Small Comp Index EFT	234,293	281,016
Vanguard Aust Fixed Interest Index Fund	245,980	281,780
Vanguard International Fixed Index Fund	58,897	65,471
Vanguard International Share Index Fund	194,572	217,002
Vanguard International Small Companies Fund	159,326	198,644
Vanguard Aust Govt Bond Index Fund	63,358	72,166
Vanguard Aust Prop Index Fund	223,440	266,041
Vanguard Aust Shares ETF	251,250	282,120
	<u>2,110,338</u>	<u>2,430,978</u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

	2022	2021
	\$	\$
4 Shares in Listed Companies		
AGL Energy Ltd	22,275	22,140
Amcor Ltd	78,474	65,816
Aurizon holdings Ltd	38,000	37,200
ANZ Bank Ltd	93,628	54,893
Afterpay Ltd	-	300,034
ASX Ltd	49,026	46,626
BHP Ltd	96,484	113,605
Boral Ltd	20,663	58,638
Brambles Ltd	53,550	57,200
BWP property Trust	45,198	49,497
Clearview Wealth Ltd	61,325	20,092
Centura Capital Ltd	82,196	126,245
Bluescope Ltd	55,650	76,860
CBA Ltd	116,771	102,067
Centuria Office Reit	43,624	60,047
Computershare Ltd	109,771	75,290
Charter Hall Long Wale Reit	92,800	103,232
Endeavour Group Ltd	65,814	-
Dexus Property Group	60,002	72,097
Cochlear Ltd	70,141	88,840
Bingo Industries Ltd	-	68,600
Fortesque Metals Ltd	118,328	250,905
Elanor Investors Group Ltd	82,500	-
Goodman Group US	133,800	158,775
CBA Perls X	50,850	52,000
Coles Group Ltd	-	13,296
GPT Group Ltd	62,405	72,461
GWA Group Ltd	39,300	55,400
Harvey Norman Holdings Ltd	26,935	39,785
Incitec Pivot Ltd	80,268	57,715
IDP Education Ltd	136,179	189,375
JB Hi Fi Ltd	30,653	50,580
Ishares Core Corporate Bond ETF	45,560	-
Invocare Ltd	69,015	76,339
Iress Ltd	59,104	66,293
Magellan Financial Group Ltd	25,840	107,720
Magellan Financial Group Ltd - Options 16/04/2027	184	-
Macquarie Group Ltd	110,715	80,874
Medibank Private Ltd	42,250	41,080

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	2022	2021
	\$	\$
Netwealth Group Ltd	72,960	51,450
NAB Ltd	160,505	105,142
Nufarm Ltd	50,900	45,800
Reliance Worldwide Corp Ltd	98,342	128,039
Pendal Group Ltd	22,100	-
Orora Ltd	30,076	27,439
Origin Energy Ltd	21,614	17,012
Ozforex Group Ltd	19,694	11,481
Perpetual Ltd	76,272	105,772
Ramsay Health Ltd	77,341	66,475
QBE Insurance Ltd	35,575	31,593
Qube Holdings Ltd	81,900	100,223
Rio Tinto Ltd	95,819	118,155
Seek Ltd	38,850	61,309
Stockland Property Trust	41,876	54,056
Sydney Airport Ltd	-	40,107
South32 Ltd	40,306	29,974
Transurban Group Ltd	56,154	50,004
Steadfast Group Ltd	151,052	103,127
Silk Laser Aust Ltd	36,200	-
Telstra Ltd	76,773	74,978
WAM Global Ltd	384,091	595,455
WAM Global opts 9/2022	227	18,864
Wesfarmers Ltd	32,606	45,980
Worleyparsons Ltd	50,125	42,099
Westpac Bank Ltd	88,530	50,071
Woodside Energy Group Ltd	41,742	19,745
Woolworths Ltd	50,445	30,827
	4,301,353	4,936,794
5 Dividends		
Conick Laird managed portfolio	345,383	239,335

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

	2022	2021
	\$	\$
<hr/>		
6 Movement in Net Market Values		
Investments		
Unrealised movements in net market values:		
Conick Laird managed portfolio	(1,321,277)	1,373,736
Realised movements in respect of investments disposed of during the reporting period:		
Conick Laird managed portfolio	165,835	76,970
	<u>(1,155,442)</u>	<u>1,450,706</u>
7 Income Tax Expense		
The components of tax expense comprise:		
Current tax	(43,146)	(22,407)

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FOR THE YEAR ENDED 30 JUNE 2022

	2022	2021
	\$	\$
Prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Benefits accrued as a result of operations before income tax	<u>(855,465.00)</u>	<u>1,632,083.00</u>
Prime facie tax payable on benefits accrued before income tax at 15%	<u>(128,320)</u>	<u>244,812</u>
Add:		
Tax effect of:		
Foreign income not included in earnings	179	155
Imputed credits	14,408	7,390
Other non deductible items	-	-
	<u>14,587</u>	<u>7,545</u>
Less:		
Tax effect of:		
Managed fund income not included in taxable income	4,302	6,636
Discount portion of unrealised gains on investments	(197,013)	206,283
Discount portion of realised gains on investments	24,875	11,546
Member contribution not subject to income tax	-	-
TFN tax credits	-	-
	<u>(167,836)</u>	<u>224,465</u>
Less credits:		
Imputation credits	96,055	49,268
Foreign tax credits	1,194	1,031
	<u>97,249</u>	<u>50,299</u>
Income tax expense	<u>(43,146)</u>	<u>(22,407)</u>

8 Liability for Accrued Benefits

Changes in the liability for accrued benefits

Liability for accrued benefits at beginning of year	7,959,526	6,305,035
Add Benefits accrued as a result of operations (Less Loss from operations)	(812,319)	1,654,490
Benefits accrued at end of financial year	<u><u>7,147,207</u></u>	<u><u>7,959,525</u></u>

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2022

	2022	2021
	\$	\$
9		
Guaranteed Benefits		
No guarantees have been made in respect of any portion of the liability for accrued benefits.		
10		
Tax		
Liabilities		
Current		
Provision for income tax	<u>(43,146)</u>	<u>(22,407)</u>

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TRUSTEES' DECLARATION

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 2 to the financial statements.

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 2 to the financial statements; and
- (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 during the year ended 30 June 2022.

Signed in accordance with a resolution of the directors of the trustee company by:

Director:

Karl Jean Martin Weber

Director:

Suzanne Maree Martin Weber

Dated this day of

**KMW SUPERANNUATION FUND
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**MEMBER'S INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2022**

**2022
\$**

Member - KARL JEAN MARTIN WEBER

Balance at beginning of year	4,717,037
Allocated losses	(517,373)
Income tax expense on earnings	27,130
Contributions from employer	17,550
Income tax expense on contributions	(2,633)
Withdrawal benefit at end of year	<u><u>4,241,711</u></u>
Withdrawal benefit at 30 June 2022 which is restricted non-preserved	4,241,711
Total withdrawal benefit at 30 June 2022	4,241,711
The rate of net fund earnings allocated to the member (%)	(10.4)

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Withdrawing Funds

Tax Free	1,486,084
Taxable - Taxed in fund	2,755,623

Contact Details

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact on or write to .

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**MEMBER'S INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2022**

	2022 \$
<hr/>	
Member - SUZANNE MARIE MARTIN WEBER	
Balance at beginning of year	3,242,489
Allocated losses	(355,642)
Income tax expense on earnings	18,649
Withdrawal benefit at end of year	<u><u>2,905,496</u></u>
Withdrawal benefit at 30 June 2022 which is required to be preserved	2,905,496
Total withdrawal benefit at 30 June 2022	2,905,496
The rate of net fund earnings allocated to the member (%)	(10.4)

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represents the sum of:

- member contributions;
- superannuation guarantee contributions;
- award contributions;
- other employer contributions made on your behalf; and
- earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce and have reached your preservation age, which depends on your date of birth. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Withdrawing Funds

Tax Free	1,484,580
Taxable - Taxed in fund	1,420,916

Contact Details

Should you require any assistance in understanding your entitlement benefits or wish to obtain further details of your investment and entitlements, please contact on or write to .

**KMW SUPERANNUATION FUND
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**ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2022**

FUND MANAGEMENT

The Trustee

KMW Superannuation Fund operates under the terms and conditions contained in the Trust Deed governing the fund.

The trustee of KMW Superannuation Fund is:
A & J Guardians Pty Ltd

The directors of A & J Guardians Pty Ltd are:

Karl Jean Martin Weber
Suzanne Maree Martin Weber

The Management

The trustee has made the following specialist appointments to manage the overall operation of the fund:

Administration Manager:

A & J Guardians Pty Ltd

Investment Manager:

Conick Laird Pty Ltd

FUND ADMINISTRATION

Compliance

The fund is operated as a regulated fund under the Superannuation Industry (Supervision) Act 1993 and Regulations and the Corporations Act 2001 and Regulations. The trustee believes that the fund has continued to operate as a complying fund up to the date of this report.

Contributions

At the date of this report, all contributions due and payable to the fund by the employer, for the year ended 30 June 2022, have been received by the trustee.

Fees, Charges and Expenses

The expenses of operating KMW Superannuation Fund and any taxes payable are paid by the trustee from the assets of the fund in the manner prescribed by the Trust Deed.

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ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2022

Amendments to the Trust Deed

Since the previous report the fund's trust deed has not been amended.

FUND INVESTMENTS

Investment Strategy

The investment strategy is to achieve long-term growth while limiting variability in returns.

To achieve this, the assets of the fund are invested in the Balanced Fund (0%), Market-linked Fund (0%) and the Secured Capital Unit (0%) managed by .

The Balanced Fund is invested in a well-diversified portfolio of shares (both in Australia and internationally), property and fixed interest securities with some exposure to other sectors.

The Market-linked fund is invested in a diverse portfolio with emphasis on those sectors which are expected to be better performers in the medium term.

The Secured Capital Unit is a portfolio of short to medium-term fixed interest securities in both the private and public sectors together with a range of money market instruments.

Assets of the Fund

The assets of the fund are invested across a wide range of investment classes as set out below:

	2022		2021	
	% of Fund Assets	Amount \$	% of Fund Assets	Amount \$
INVESTMENTS				
Interest Bearing Securities	4.96	352,546	5.78	458,884
Managed funds	29.71	2,110,338	30.63	2,430,978
Shares in Listed Companies	60.55	4,301,353	62.20	4,936,794
TOTAL INVESTMENTS		6,764,237		7,826,656
OTHER ASSETS				
Cash at bank	4.78	339,824	1.39	110,462
TOTAL OTHER ASSETS		339,824		110,462
TOTAL ASSETS	100.00	7,104,061	100.00	7,937,118

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ANNUAL FUND INFORMATION STATEMENT
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Significant Investments

The table in the preceding paragraph describes all investments which represent greater than 5% of the total assets of the fund.

Investment Returns

The investment returns after providing for tax on investment earnings and all operating expenses of the fund for the last five years were:

Period	Investment Return	Crediting Rates
01/07/13 to 30/06/14	12.35	12.35
01/07/14 to 30/06/15	10.11	10.11
01/07/15 to 30/06/16	6.39	6.39
01/07/16 to 30/06/17	10.96	10.96
01/07/17 to 30/06/18	12.24	12.24
01/07/18 to 30/06/19	9	9
01/07/19 to 30/06/20	-1.68	-1.68
01/07/20 to 30/06/21	26.24	26.24
01/07/21 to 30/06/22	-10.39	-10.39

The compound average rate of return for the past five years is 7.08%.

Crediting Policy

The crediting rate applied to your contributions in any one year assumes that contributions are paid evenly over the year. For members exiting the fund during a year an interim crediting rate is used. The interim crediting rate is an estimate of what the return for the year will be. The interim crediting rate is, however, subject to variation throughout a year.

Reserving Policy

The policy of the trustee is not to hold investment reserves in the fund, but to apply the actual investment return for the year as the crediting rate.

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**ANNUAL FUND INFORMATION STATEMENT
FOR THE YEAR ENDED 30 JUNE 2022**

ACCOUNTS

The financial report for KMW Superannuation Fund has not yet been audited. For your information a copy of the Abridged Financial Information taken from the unaudited financial report is attached to this report.

The audit of the financial report is expected to be completed by 31 October 2022. The audited financial reporting together with the auditor's report will be available from 1 November 2022 for members to inspect or obtain copies on request.

The trustee does not expect there to be any qualification in the audit report.

FURTHER INFORMATION AND ENQUIRIES

General

If you have any queries on the fund's operations please contact on during office hours, or write to:

You should find most information that you need to know about the fund in the member brochure you received on joining the fund, your annual member information statement and this annual fund information statement. You have the right to inspect or request copies of the following:

- Trust Deed
- APRA Annual Returns, Certificates, Notices; and
- Audited Financial Report and Auditor's Reports.

Requests should be in writing and addressed to the trustee as stated above.

Complaints and enquiries

The Australian Prudential Regulation Authority (APRA) now requires the trustee to establish arrangements under which members have a right to make enquiries or complaints about the operation or management of the fund. The arrangements established are:

- Any complaint/enquiry should be in writing and addressed to:
- As complaints/enquiries are received they will be recorded in a register and acknowledged in writing within five working days
- The complaint/enquiry will be investigated and action initiated to resolve the matter.
- We will provide a written response as soon as possible but within the 90-day limit prescribed by the regulations.

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**ANNUAL FUND INFORMATION STATEMENT
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Superannuation complaints tribunal

For any complaint/enquiry that is unable to be resolved to your satisfaction, the Government has established the Superannuation Complaints Tribunal. This tribunal is located in Melbourne at:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO MELBOURNE 3001
Telephone: 1300 884 114
Fax: (03) 8663 5588
Email: info@sct.gov.au
Website: www.sct.gov.au

The tribunal is intended to be informal and easy to use. It will provide for fair, economical and quick conciliation or review of complaints. Complaints may be submitted by both current or former members or their beneficiaries, and will largely be dealt with by correspondence.

The tribunal can deal with any complaint which related to a decision, or a failure to make a decision by a trustee, or a person acting for a trustee, in relation to a particular individual.

The tribunal will not deal with complaints about the management of a fund generally, or investment strategy.

Further information on the function of the tribunal can be obtained by contacting the tribunal direct.

Prepared by:
A & J Guardians Pty Ltd
as trustee for the
KMW Superannuation Fund

Dated this day of