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THE TRUSTEE FOR THE S & S SMITH  
SUPERANNUATION FUND  
PO BOX 1156  
MIDLAND WA 6936

Our reference: 8010034823099  
ABN: 25 237 705 766

4 February 2011

## You have a complying self-managed superannuation fund

Dear Sir/Madam

We are writing to confirm that in accordance with the *Superannuation Industry (Supervision) Act 1993*, the THE TRUSTEE FOR THE S & S SMITH SUPERANNUATION FUND is a complying superannuation fund for the income period 1 July 2009 to 30 June 2010.

The fund will continue to be eligible for concessional taxation treatment in the future unless we tell you otherwise.

If necessary, you can use this notice as evidence from the Tax Office that the fund is a complying superannuation fund. The fund is also an eligible choice fund under the choice of superannuation fund legislation.

If there's anything more you'd like to know you can visit [www.ato.gov.au/super](http://www.ato.gov.au/super) or phone us on **13 10 20** between 8.00am and 6.00pm, Monday to Friday. We'll be happy to help.

Yours faithfully

Paul Duffus  
Deputy Commissioner of Taxation

**INVESTMENT STRATEGY GUIDE**  
**The S & S SMITH Superannuation Fund**

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**MEMBERS**

- Stephen Smith**
- Suzanne Smith**

**TRUSTEES**

- Stephen Smith**
- Susanne Smith**

**Objectives**

The following investment objectives and strategies are in accordance with section 52(2)(f) of the *Superannuation Industry (supervision) Act, 1993* (SIS Act).

As a general investment objective, the Trustee aims to achieve reasonable medium to long term growth maintaining low levels of capital volatility and risk.

The Trustee however, accepts that volatility will occur within asset classes in the short- term but will seek sufficient diversification through the Fund's investment portfolio to minimize risk.

The Trustee aims to:

- Create superannuation Benefits to Members and their Dependents to meet their retirement needs; and
- Ensure that the allocations of resources are distributed amongst an appropriate selection of investments by the Fund to support the above objective.

**Investment Strategy**

The Trustee will determine the Fund's investment structure which may include but is not limited to all or one of the following:

- Stocks, derivatives, direct equities, divided reinvestment programs and rights issues;
- Property trusts and affiliated investments;
- Managed investments and affiliated products;
- Direct residential industrial or commercial property investment;
- The Fund may borrow to acquire the beneficial interest in listed Company shares provided the lender's rights on any default of the borrowing or the sum of the borrowing and charges related to the borrowing are limited to rights relating to those listed shares or any replacement to the listed shares.

- The Fund may borrow to acquire the beneficial interest in real estate, provided the lenders rights on any default of the borrowing or the sum of the borrowing and charges related to the borrowing are limited to rights relating to that real estate or any replacement to the real estate.
- Bank and other financial institution securities, term deposits, debentures, bonds and secured and unsecured notes; and
- Any other investment that does not breach the rules of the Fund.

The below listed range of investments are merely suggestive and is subject to the Trustee(s) discretion in varying the allocation of resources at any time if market conditions or other circumstances warrant a change.

However, if the Trustee wishes to venture into opportunities beyond the below listed parameters, the investment strategy of the Fund and all decisions made must then be fully revised and minuted.

The investment strategy of the fund is tabulated below in the following assets:

| Asset   | Range       |
|---|-------------|
| Cash  | 20 %        |
| Fixed interest Investment                             | %           |
| Australian Equities                                   | 70 %        |
| International Equities                                | 10 %        |
| Property, direct and indirect                         | %           |
| Derivatives, options, futures, foreign currency, etc. | %           |
| Other investments: collectables, arts, coins, etc.    | %           |
| <b>Total</b>  | <b>100%</b> |

The Trustee(s) may seek professional advice of accountants, solicitors or financial planners in the structure and planning of the investment strategy. The Trustee(s), in formulating the investment strategy, has taken into account the features of the investment types according to both the objectives and the superannuation laws summarized below:

- Investment risks and return;
- Liquidity and cash-flow requirements;
- Investment diversification;
- The Fund's ability to discharge liabilities

**Policies**

In order to achieve the objectives, the Trustees have agreed upon adopting the following policies:

- Regular monitoring of the Fund's investments performance covering the rate of return in income and capital growth, risk profile of the portfolio and the expected cash flow requirements.
- Revising the investment portfolio according to changes in market conditions.

The Trustee(s) will review the strategy at least annually, reserving the right to make changes when appropriate, and to ensure that investments align with the overall strategy

**Executed by or on behalf of the Trustees**

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**Stephen Smith**

24 / 01 / 2011

**Date**