

Please sign where indicated and return to
The Rogers Group.

Principal: Catriona J. Rogers FCA B Comm Dip FC

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No responsibility is taken for the security of any
correspondence sent via email to this office

Hylton & Amanda Henry
As Trustees for
The Henry
Superannuation Fund

Financial Statements
for the year ended
30 June 2019



Tax agent
64941004

Short Kenyon & Crane

Chartered Accountants & Tax Advisors
ABN 97 138 280 493

Suite 603 28 Clarke Street Crows Nest 2065
PO Box 1061 Crows Nest 1585
Telephone: (02) 9438 4444

21 November 2019

The Trustees

Henry Superannuation Fund

C/- Mr A Meherali

Suite 26.03, Level 26

25 Bligh Street

SYDNEY NSW 2000

aziz@elixirwealth.com.au

Dear Amanda & Hylton,

Re: The Henry Superannuation Fund

Thank you for your request to complete the compliance and financial audit of the Henry Superannuation Fund for the 2019 financial year. We are pleased to confirm our willingness to accept this appointment and this letter provides you with our understanding of the terms of the engagement, our responsibilities, and the process we will undertake to complete the audit. Once you have had an opportunity to review our engagement terms, and assuming our terms are consistent with your expectations, **please have the relevant signatories sign the attached copy of the letter and return it to us.**

Once received, the engagement acknowledgement will be held on your client file. If you have any queries or concerns, please contact us and we will be pleased to discuss these with you. We will begin work once we have received this confirmation from you.

Scope of services

Compliance Engagement

This engagement will be performed in accordance with the applicable standards on assurance engagements, the objective of which will be to express an audit conclusion on the compliance by the trustees with the following specified requirements of the SIS Act and SISR:



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Alacrity Accountants Pty Ltd ACN 122 955 024

- Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K
- Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA Our audit tests will not be performed continuously throughout the period. We will not cover every provision of the SIS Act or SIS regulations nor will they detect all instances of noncompliance.

Financial Statements audit

The financial statements audit will be conducted in accordance with Australian Auditing standards. Our procedures will include examination, on a test basis, of evidence supporting the amounts and other disclosures in the financial reports, evaluation of accounting policies, appropriateness of the financial reporting framework and significant accounting estimates.

These procedures will enable us to form an opinion as to whether, in all material respects:

- The financial reports:
 - o Are presented fairly in accordance with the accounting policies described in the notes to the financial statements; and
 - o Fairly represent the financial position of the fund at balance date and its operating results for the year then ended.

The work undertaken by us to form an opinion is based on our judgment regarding the nature, timing and extent of audit procedures for gathering audit evidence and the drawing of conclusions based on that evidence. It is important to note that most audit evidence is persuasive rather than conclusive and that there are inherent limitations in any audit. As a result, our audit can only provide reasonable, not absolute, assurance that the financial statements are free of material misstatement. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain uncovered.

Report on matters identified

Under section 129 of the SISA, we are required to report to you in writing if we become aware of any contravention of the SIS Act or SIS Regulations that has or is occurring. We are also required to identify and report certain contraventions (reportable contraventions) to the ATO irrespective of whether these contraventions have been corrected by the trustees. In addition, we are also required to report to the ATO if the financial position of the fund is or becomes unsatisfactory. The following documentation is provided as part of the audit process:

- **Audit Finalisation Report** - We will provide the trustees with an audit finalisation report identifying:
 - o Any contraventions of the SIS Act and the SIS Regulations identified, and
 - o The findings of the audit, any action required to be taken by the trustees, and any recommendations for the trustees to improve the administrative procedures or systems of the fund.

- **Auditor Contravention Report** – A report lodged with the ATO identifying reportable breaches of the SIS Act or SIS Regulations that have occurred or may be occurring. The ATO provides a series of reporting criteria that must be applied in making this determination. A contravention report must be completed and lodged with the ATO for reportable breaches. For funds that are less than 15 months old at balance date, every contravention above \$2,000 must be reported. We will advise you of reportable breaches that we identify.

Trustee's obligations

Responsibility for the preparation of financial reports including adequate disclosure is that of the Trustees of the fund. This includes the maintenance of adequate accounting records and internal controls, the selection and application of accounting policies the safeguarding of the assets of the fund and compliance, at all times, with the requirements of the superannuation legislation. These duties are imposed upon the Trustees by the trust deed and the SIS Act. The Trustees are required to keep minutes of meetings, reports and records of changes of Trustees for ten years.

As part of our audit process, we will request the Trustees to provide us with written confirmation regarding any representations made to us in connection with the audit. Any requests for documentation required for the audit of your fund must be provided within 14 days of the request being made under section 35C(2) of the SIS Act.

We look forward to your full co-operation and trust that you will make any records, documentation and other information required in connection to our audit available to us.

Records & working papers

In the course of our engagement we will prepare various working papers and notes consistent with our internal quality control system. These working papers remain the property of our firm and will be retained by us to support any future queries on work completed. Original source records provided by you to us to assist in the completion of your work will be returned to you at the completion of each engagement. Where appropriate, we may take copies to retain on the relevant entities file.

Compliance with professional standards

Where we suspect there may be any non-compliance with laws or regulations, we are required under APES 110 issued by the Accounting Professional & Ethical Standards Board to consider this matter. This may involve making further enquiries, considering the position and taking actions considered to be appropriate, with the objective being to rectify, remediate or mitigate the consequences of the non-compliance. This extends to a public interest duty as defined by APES 110.

Privacy & confidentiality

Our obligation to you

Short Kenyon & Crane

ABN 97 138 280 493
Chartered Accountants

The conduct of our audit in accordance with Australian Auditing Standards means that information acquired by us in the course of the audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent.

Short Kenyon & Crane is compliant with the Privacy Act 1988 (Privacy Act). A copy of our privacy policy is available on request.

We will treat as confidential and maintain the confidentiality of all information and records that you provide to us. This information will only be disclosed to a third party where you provide specific authority for us to provide this information to them, or where we are subject to a legal duty or professional standard to disclose the information.

Our audit files may be subject to review as part of the quality control review program of Chartered Accountants Australia and New Zealand which monitors the compliance of its members with professional standards. By signing this letter, you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. Under this review program the same strict confidentiality requirements that apply to us, apply to the reviewer.

Your obligation to us

Where you provide personal information to us on behalf of another person, you confirm that the provision of this information is compliant with the Privacy Act, you have authority to provide this information to us, and the individual involved is aware that this information is being provided to us and why.

Team interaction

This engagement will be managed by Lawrence Crane, an approved auditor as defined by regulation 9A of the SIS regulations.

Please do not hesitate to contact Lawrence Crane if you have any queries or require further assistance.

From time to time during the completion of your work, we may engage various staff or contract personnel who we consider appropriate for the completion of your work. These personnel will have access to your accounting and taxation records only for the purpose of completing the accounting and taxation engagements agreed. In all cases, these personnel will be subject to our supervision and control.

Data storage

We do not utilise third party software systems as part of our service delivery to you. At all times, your data is under our control and we have taken all reasonable measures to protect your privacy.

Fees

The estimated fee for the 2019 financial year audit of the Henry Superannuation Fund is \$500 plus GST. This fee assumes that no additional work is required beyond the scope of work identified in this engagement letter. Should we become aware of any complications or additional work that is required to complete the audit, we will contact you immediately. Any additional work will be agreed with you




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Short Kenyon & Crane

ABN 97 138 280 493
Chartered Accountants

and invoiced separately. In the event that any disbursements are incurred, these will be charged on a cost basis.

In addition to our fees, we will on-charge any costs we incur such as your fund's bank confirmations. Some banks now use an electronic confirmation system that will require you to authenticate your authority over these accounts. Where bank confirmation fees are not billed to us, the bank will directly debit your account for the charge.

If we can assist you with any information on this matter or can assist you in any other way, please do not hesitate to contact us.

Yours faithfully,



Lawrence A Crane, CA, CTA, CA smsf specialist, registered smsf auditor.

Short Kenyon & Crane

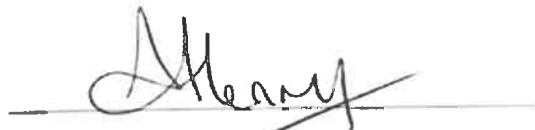
Acknowledged on behalf of the Henry Superannuation Fund by:



Hylton Henry

1/12/19

Date



Amanda Henry

1/12/19

Date

Resolution of Trustee to adopt Investment Strategy

HYLTON HENRY & AMANDA HENRY

AS TRUSTEES OF THE HENRY SUPERANNUATION FUND

RESOLUTION OF TRUSTEES MADE ON 25TH NOVEMBER, 2019

AT 25 RYRIE PARADE, CREMORNE, NSW

We, the undersigned being the Trustee of The Henry Superannuation Fund DO HEREBY RESOLVE as follows:

INVESTMENT STRATEGY OF THE HENRY SUPERANNUATION FUND

BUSINESS:

It was noted that under the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations and under the provisions in the deed of the Fund that it is a requirement for the trustee to have an investment strategy for the fund having regard to a number of circumstances.

Regulation 4.09 of the *Superannuation Industry (Supervision) Regulations 1994* states:

The trustee of the entity must formulate, review regularly and give effect to an investment strategy that has regard to the whole of the circumstances of the entity including, but not limited to, the following:

- (a) The risk involved in making, holding and realising, and the likely return from, the entity's investments, having regard to its objectives and expected cash flow requirements;
- (b) The composition of the entity's investments as a whole, including the extent to which they are diverse or involve exposure of the entity to risks from inadequate diversification;
- (c) The liquidity of the entity's investments, having regard to its expected cash flow requirements;
- (d) The ability of the entity to discharge its existing and prospective liabilities;
- (e) Whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

The Trustees need to consider:

- The risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
- The composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risk from inadequate diversification;
- The liquidity of the Fund's investments having regard to its expected cash flow requirements;
- The ability of the Fund to discharge its existing and prospective liabilities;



- The Fund profile;
- Anticipated future contributions;
- Past investment performance; and
- The current investment portfolio and asset mix, which objectives and strategy are set out in the Investment Policy Statement annexed to this resolution

A new draft strategy was produced. Under the investment strategy the investment objectives are set out and then a strategy is adopted. The essence of this strategy is to seek a long term diversified portfolio mix of a number of asset classes. The Trustee noted that the objective included a minimum rate of return of at least 2% over any increase in the Consumer Price Index over any five year period.

It was noted that regard need to be made to an appropriate level of diversification in the investment in the fund. The investment strategy noted that a single asset strategy may be adopted for the fund provided the investment meets the criteria of the fund and the trustee try to ensure diversification in the portfolio at a later date as contributions are made to the Fund and income is derived.

Under the draft investment strategy, prior to any investment in fine art, collectible items, antiques and paintings a valuation should be undertaken by an appropriately qualified person.

Further under the draft investment strategy, the trustees must consider investments suggested by members provided that they satisfy the investment objectives of the Fund and are made on an arm's length basis.

After consider the provisions of the tabled investment strategy it was resolved that the investment strategy should be adopted for the Fund, as set out on the attached investment strategy.

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

CONFIRMED:

A handwritten signature in black ink, consisting of a circular flourish followed by a horizontal line.

Signed on behalf of the Trustee for the Fund

A handwritten signature in black ink, appearing to read 'A. Heary' with a long horizontal line extending to the right.

THE HENRY SUPERANNUATION FUND INVESTMENT STRATEGY

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in 10 years;
- to have sufficient liquidity to meet liabilities as and when they fall due.

Insurance

The Trustees have considered the issue of insurance for all members and it has been decided that the insurance cover currently in place is appropriate to the needs of members at this time.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Name with Minimum & Maximum %

Australian Equities:

Min - 0 %

Max - 90%

International Shares:

Min - 0 %

Max - 60%

Cash:

Min - 0 %

Max - 100%

Australian Fixed Int:

Min - 0 %

Max - 80%

International Fixed Int:

Min - 0 %

Max - 00%

Mortgages:

Min - 0 %

Max - 00%

Direct Property:

Min - 0 %

Max - 00%

Listed Property:

Min - 0 %

Max - 50%

Other:

Min - 0 %

Max - 00%

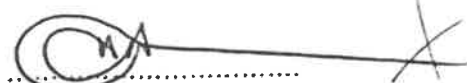
Other:

Min - 0 %

Max - 00%

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

The trustee will monitor and review the performance of these investments on a regular basis.


.....
Hylton Henry & Amanda Henry

25 November 2019



**INVESTMENT OBJECTIVES AND INVESTMENT STRATEGY
FOR THE HENRY SUPERANNUATION FUND**

INVESTMENT POLICY STATEMENT

The Henry Superannuation Fund ("the Fund") is a regulated Superannuation Fund established on 21st July, 2004 to provide benefits for Members as well as death/disablement protection for Members. Membership of the Fund is voluntary, and upon joining, Members are required to provide certain minimum information to the Trustee.

The current intention is to pay benefits upon retirement of the Members. The Trustee shall invest Fund assets having regard to the need to realise the investments at the Members dates of retirement (or such later date as the Members nominate in accordance with the rules of the Trust Deed).

The Fund's members are aged 51 and 51 at the time of this Statement, it is not intended that other members will be admitted to the Fund. The current intention is to pay lump sum/ allocated pension benefits upon retirement of the members. The Trustee shall invest Fund assets having regard to the needs of the members.

INVESTMENT OBJECTIVES

The aim of the investment strategy of The Henry Superannuation Fund ("the Fund") is to accumulate funds for the payment of superannuation benefits as set out in the trust deed governing the Funds operations.

The Trustee has considered the following investment objectives in formulating the investment strategy for the Fund:

The Trustee will:

- At all times act prudently to pursue the maximum rate of return as possible subject to acceptable risk parameters, and the maintenance of whatever diversification that can be achieved with modest assets
- Ensure that all investments are authorised under the trust deed and are made for the sole purpose of providing benefits to Members
- Establish within the Fund a tolerance to short term fluctuations in income and capital values given the profile of the ages of the Members
- Invest to ensure sufficient liquidity is retained within the Fund to meet benefit payments due, and will adjust its specific objectives where it believes the risk profile of the Fund has changed. The liquidity of the Fund must also be considered in light of the cash flow requirements of the Fund
- Have proper regard to the risks associated with the investments given the Fund's objectives and cash flow requirements
- Have proper regard to the composition of the Fund's investment portfolio, including diversification of the Investments
- Have proper regard to the ability of the Fund to meet its current and prospective liabilities
- Make investments in conjunction with Members of The Fund, provided they are undertaken on an arms length basis
- Consider suggestions from Members for specific investments in relation to the Member, and may make investments in accordance with those suggestions provided that they fall within the investment strategy of the Fund

Having considered the liability profile of the Fund, the Trustee has adopted the following objectives for the assets of the Fund:

- a) To achieve an investment return (net of tax and charges) that exceeds CPI by at least 2% per annum when measured over a rolling 5 year period;
- b) To have a low expectation of negative returns in any 12 month period



2019 V 1

The investment objectives of the Fund will be reviewed annually and at such other times as a significant event occurs which affects the Fund

INVESTMENT STRATEGY

In order to achieve the investment objectives of the Fund, the Trustee wishes to adopt and pursue the strategy set out hereunder. The Trustee reserves the right to implement more than one strategy as it sees fit, and to offer separate strategies to Members. The Trustee also reserves the right to implement separate and different action plans in the acquisition and disposal of assets pursuant to this strategy

Diversification:

The Trustee wishes to implement as much diversification as it is able given the assets of the Fund and elects to diversify amongst a number of investments. In considering the degree of diversification appropriate to the Fund, the Trustee has determined to take into account:

- The existing assets of the fund;
- The existing assets of the family of the Members of the fund;
- The existing assets of the Members of the fund in complying superannuation funds; and
- The Funds access to expert investment advice

With regard to the investment objectives the Trustee has adopted an investment strategy of seeking in the long term a diversified portfolio mix of the following asset classes:

- Real property including both direct and indirect investment by the acquisition of units in a property holding unit trust
- Shares, options, and other rights to shares including both direct investment and indirect investment through equity trusts or other pooled investment vehicles
- Cash including fixed interest term deposits, bonds, cash management trusts and appropriate derivative products
- Other assets including fine art, collectable items, antiques and paintings. If these are invested in the Trustee will obtain a valuation from an appropriate qualified valuer prior to the investment being made

Each asset class should be considered on its own merits at the particular time the investment is proposed having regard to always maintaining an appropriate degree of diversification.

A single asset strategy may be adopted for the Fund if the asset which is proposed meets the investment criteria of the Fund. If a single asset strategy is adopted then the Trustee will look to diversify the Fund at a later date when further contributions are made to the Fund and income is derived by the Fund. If a single asset strategy is adopted then the Trustee needs to ensure there is a method of liquidity maintained in the Fund to ensure benefits can be paid to members in accordance with the terms of the Trust Deed.

All investments will be made on an arm's length basis and will be acquired, maintained or disposed of on commercial terms at market rates of return.

The Trustee considers that this investment strategy fulfils the principal strategy of the fund which is to maximise returns to members having regard to risk and the investment objective of the Fund.

Monitoring

To monitor the success of the investments policy in achieving the investment objectives, the Trustee will take the following action:

- a) Compare investment returns against investment objectives on an annual basis;
- b) Compare investment returns against cash rates available over a 12 month period and review this strategy on an annual basis or on such other basis as it believes appropriate



The Trustee will measure its success criteria against certain benchmarks and indices. The nominated benchmarks for performance will be as follows:

- a) Australian shares – all ordinaries
- b) Liquid assets – average cash management trusts
- c) Australian fixed trusts – commonwealth all series all maturities and accumulation index
- d) Property trusts – average of composite property accumulation index

ASSET MANAGEMENT STRATEGY

The Trustee will have regard to the following principles in the implementation of its investments strategy and the actual making of its investments:

Unit Trusts

Prior to acquiring or disposing of any units in an unlisted unit trust the Trustee will obtain and consider property and rental valuations of all property held by the unit trust. The Trustee will do so to satisfy itself that the price of the units reflect true market values and constitutes a prudent investment/disposal on an arm's length basis.

The Trustee will also ascertain the intentions of the trustee of the unit trust in relation to borrowing's (if any) and the use of the property as security.

Direct Property

Prior to acquiring or disposing of any property to be held directly by the Fund the Trustee will obtain and consider property and rental valuations to satisfy itself that the price of the property reflects true market value and constitutes a prudent investment/disposal in an arm's length basis.

In obtaining a tenant (if any) for any property held by the Fund the Trustee may enter into a lease with an employer sponsor or an associate provided that a written lease agreement is made and the transaction is entered into on an arm's length basis with regular rental reviews.

In determining the proportion of Fund assets to be invested directly in property, the Trustee shall take into account the liability profile and liquidity requirements of the Fund.


Shares in Private Companies

The Trustee will also ascertain the intentions of the Directors of the company in relation to borrowing's (if any) and the use of the property as security taking into account the security and dividend return from the shares.

Shares in Public Company

Prior to acquiring (or disposing) of any shares in public companies, the Trustee shall consider the portfolio profile of the Fund and the diversification of shareholding across different market sectors (industrial, retail, banking, etc.) with a view to attempting to obtain a reasonable diversification with modest assets.

The Trustee shall also take into account advice in relation to expected capital growth and dividend income.



Debentures/First Mortgages

Prior to investing in any debentures/first mortgages the Trustee shall consider the period of investment, the security offered, the accessibility of funds, the return, and likely rate movements.

Cash Management

Prior to investing or realising any cash management funds the Trustee shall consider the rate of return and security of such investment against the expected rate of return offered by alternative investments to cash.

Artwork/Antiques/Collectibles

Prior to acquiring any collectibles as an investment of the Fund the Trustee will obtain an independent professional valuation from a qualified valuer and will ensure the asset represents a minor part of Fund assets. It will investigate future saleability of the asset and the likely price movements in future.

Prior to leasing any collectibles held by the Fund to any party the Trustee shall determine the commercial rental rate having regard to advice which the Trustee shall obtain from a qualified source. Any such lease shall only be entered into under a written lease agreement made on an arm's length basis with an obligation for full maintenance insurance.

Prior to disposing of any collectibles held by the Fund, the Trustee will obtain an independent professional valuation from a qualified valuer. The Trustee shall also determine whether the proposed timing of the disposal is in the best interest of Members having regard to the fluctuations in the value of the type of collectible of which the Trustee wishes to dispose.

Members Suggestions

The Trustee may consider and accept suggestions from any Member regarding the investment of Fund assets for the Member, and make investments in accordance with these suggestions.

The Trustee shall only adopt investment suggestions from a Member if the resulting investment meets the Fund investment objectives as reflected through the investment strategy and the Trustee determines that the investment is prudent.

A handwritten signature in black ink, appearing to be 'CWA', with a horizontal line extending to the right.A handwritten signature in black ink, appearing to be 'Aloney', with a horizontal line extending to the right.

The Trustees
The Henry Superannuation Fund
Suite 26.03
Level 26
25 Bligh Street
SYDNEY NSW 2000

3 February 2020

Mrs Catriona Rogers
The Rogers Group
PO Box A308
SYDNEY SOUTH NSW 1235

Dear Catriona,

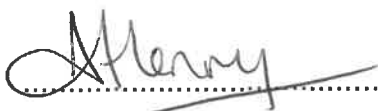
**THE HENRY SUPERANNUATION FUND
2019 AUDIT REPRESENTATION LETTER**

We, Hylton Henry and Amanda Henry, as Trustees of The Henry Superannuation Fund, hereby confirm that we have not breached any of the requirements as set out on the attached extract of The Henry Superannuation Fund Auditors Reports.



.....

Hylton Henry



.....

Amanda Henry

The Trustees
The Henry Superannuation Fund
Suite 26.03
Level 26
25 Bligh Street
SYDNEY NSW 2000

3 February 2020

Mrs Catriona Rogers
The Rogers Group
PO Box A308
SYDNEY SOUTH NSW 1235

Dear Catriona,

THE HENRY SUPERANNUATION FUND

I, Hylton Henry, being a member of The Henry Superannuation Fund hereby advise that I have reviewed the insurance cover currently in place and consider it appropriate to my current needs.

A handwritten signature in black ink, appearing to read 'Hylton Henry', written over a horizontal dotted line.

Hylton Henry

Member

A large, handwritten mark or signature in light blue ink, resembling a stylized 'X' or a large checkmark, positioned to the right of the signature line.

..... 11/2/20

Dated

The Trustees
The Henry Superannuation Fund
Suite 26.03
Level 26
25 Bligh Street
SYDNEY NSW 2000

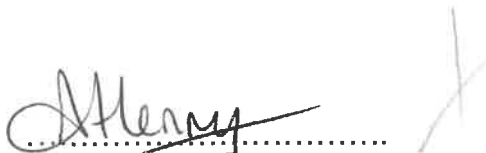
3 February 2020

Mrs Catriona Rogers
The Rogers Group
PO Box A308
SYDNEY SOUTH NSW 1235

Dear Catriona,

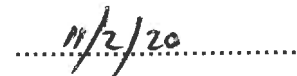
THE HENRY SUPERANNUATION FUND

I, Amanda Henry, being a member of The Henry Superannuation Fund hereby advise that I have reviewed the insurance cover currently in place and consider it appropriate to my current needs.

A handwritten signature in cursive script, appearing to read 'Amanda Henry', is written over a horizontal dotted line. To the right of the signature, there is a large, light-colored handwritten mark that resembles a stylized 'X' or a checkmark.

Amanda Henry

Member

A handwritten date '11/2/20' is written in cursive script over a horizontal dotted line.

Dated

Resolution of Trustee to adopt Investment Strategy

HYLTON HENRY & AMANDA HENRY

AS TRUSTEES OF THE HENRY SUPERANNUATION FUND

RESOLUTION OF TRUSTEES MADE ON 3RD FEBRUARY 2020

AT 25 Pyraea Ave, Coomera

We, the undersigned being the Trustee of **The Henry Superannuation Fund** DO HEREBY RESOLVE as follows:

INVESTMENT STRATEGY OF THE HENRY SUPERANNUATION FUND

BUSINESS:

It was noted that under the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations and under the provisions in the deed of the Fund that it is a requirement for the trustee to have an investment strategy for the fund having regard to a number of circumstances.

Regulation 4.09 of the *Superannuation Industry (Supervision) Regulations 1994* states:

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- (b) The composition of the entity's investments as a whole, including the extent to which they are diverse or involve exposure of the entity to risks from inadequate diversification;
- (c) The liquidity of the entity's investments, having regard to its expected cash flow requirements;
- (d) The ability of the entity to discharge its existing and prospective liabilities;
- (e) Whether the trustees of the fund should hold a contract of insurance that provides insurance cover for one or more members of the fund.

The Trustees need to consider:



- The risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
- The composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risk from inadequate diversification;
- The liquidity of the Fund's investments having regard to its expected cash flow requirements;
- The ability of the Fund to discharge its existing and prospective liabilities;

- The Fund profile;
- Anticipated future contributions;
- Past investment performance; and
- The current investment portfolio and asset mix, which objectives and strategy are set out in the Investment Policy Statement annexed to this resolution

A new strategy was produced. Under the investment strategy the investment objectives are set out and then a strategy is adopted. The essence of this strategy is to seek a long term diversified portfolio mix of a number of asset classes. The Trustee noted that the objective included a minimum rate of return of at least 2% over any increase in the Consumer Price Index over any five year period.

It was noted that regard need to be made to an appropriate level of diversification in the investment in the fund. The investment strategy noted that a single asset strategy may be adopted for the fund provided the investment meets the criteria of the fund and the trustee try to ensure diversification in the portfolio at a later date as contributions are made to the Fund and income is derived.

Under the investment strategy, prior to any investment in fine art, collectible items, antiques and paintings a valuation should be undertaken by an appropriately qualified person.

Further under the investment strategy, the trustees must consider investments suggested by members provided that they satisfy the investment objectives of the Fund and are made on an arm's length basis.

After consider the provisions of the tabled investment strategy it was resolved that the investment strategy should be adopted for the Fund, as set out on the attached investment strategy.

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

CONFIRMED:



Signed on behalf of the Trustee for the Fund





THE HENRY SUPERANNUATION FUND INVESTMENT STRATEGY

Overview

The aim of this strategy is to provide benefits for Members, as well as death/disablement protection for Members.

Investment Objectives

The Trustee will at all times act prudently to maximise the rate of return, subject to acceptable risk parameters, and maintenance of appropriate diversification across a broad range of assets.

Having considered the risk profile of the fund, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in 10 years;
- to have sufficient liquidity to meet liabilities as and when they fall due.

Insurance

The Trustees have considered the issue of insurance for all members, based on the signed letters received from Members dated 3/2/20 which are attached to and form part of this document.

It has been decided that the insurance cover currently in place is appropriate to the needs of members at this time.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Name with Minimum & Maximum %

Australian Equities:

Min - 0 %

Max - 90%

International Shares:

Min - 0 %

Max - 60%

Cash:

Min - 0 %

Max - 100%

Australian Fixed Int:

Min - 0 %

Max - 80%

International Fixed Int:

Min - 0 %

Max - 00%


Listed Property:

Min - 0 %

Max - 50%

Quality companies and trusts as considered by the Trustees will be selected. Direct investments in property, may form part of the strategy provided there is sufficient basis for the decision.

The trustee will monitor and review the performance of these investments on a regular basis.


.....
Hylton Henry & Amanda Henry


3 February 2020



**INVESTMENT OBJECTIVES AND INVESTMENT STRATEGY
FOR THE HENRY SUPERANNUATION FUND**

INVESTMENT POLICY STATEMENT

The Henry Superannuation Fund (“the Fund”) is a regulated Superannuation Fund established on 21st July, 2004 to provide benefits for Members as well as death/disablement protection for Members. Membership of the Fund is voluntary, and upon joining, Members are required to provide certain minimum information to the Trustee.

The current intention is to pay benefits upon retirement of the Members. The Trustee shall invest Fund assets having regard to the need to realise the investments at the Members dates of retirement (or such later date as the Members nominate in accordance with the rules of the Trust Deed).

The Fund’s members are aged 51 and 51 at the time of this Statement, it is not intended that other members will be admitted to the Fund. The current intention is to pay lump sum/ allocated pension benefits upon retirement of the members. The Trustee shall invest Fund assets having regard to the needs of the members.

INVESTMENT OBJECTIVES

The aim of the investment strategy of The Henry Superannuation Fund (“the Fund”) is to accumulate funds for the payment of superannuation benefits as set out in the trust deed governing the Funds operations.

The Trustee has considered the following investment objectives in formulating the investment strategy for the Fund:

The Trustee will:

- At all times act prudently to pursue the maximum rate of return as possible subject to acceptable risk parameters, and the maintenance of whatever diversification that can be achieved with modest assets
- Ensure that all investments are authorised under the trust deed and are made for the sole purpose of providing benefits to Members
- Establish within the Fund a tolerance to short term fluctuations in income and capital values given the profile of the ages of the Members
- Invest to ensure sufficient liquidity is retained within the Fund to meet benefit payments due, and will adjust its specific objectives where it believes the risk profile of the Fund has changed. The liquidity of the Fund must also be considered in light of the cash flow requirements of the Fund
- Have proper regard to the risks associated with the investments given the Fund’s objectives and cash flow requirements
- Have proper regard to the composition of the Fund’s investment portfolio, including diversification of the Investments
- Have proper regard to the ability of the Fund to meet its current and prospective liabilities
- Make investments in conjunction with Members of The Fund, provided they are undertaken on an arms length basis
- Consider suggestions from Members for specific investments in relation to the Member, and may make investments in accordance with those suggestions provided that they fall within the investment strategy of the Fund

Having considered the liability profile of the Fund, the Trustee has adopted the following objectives for the assets of the Fund:

- a) To achieve an investment return (net of tax and charges) that exceeds CPI by at least 2% per annum when measured over a rolling 5 year period;
- b) To have a low expectation of negative returns in any 12 month period



The investment objectives of the Fund will be reviewed annually and at such other times as a significant event occurs which affects the Fund

INVESTMENT STRATEGY

In order to achieve the investment objectives of the Fund, the Trustee wishes to adopt and pursue the strategy set out hereunder. The Trustee reserves the right to implement more than one strategy as it sees fit, and to offer separate strategies to Members. The Trustee also reserves the right to implement separate and different action plans in the acquisition and disposal of assets pursuant to this strategy.

Diversification:

The Trustee wishes to implement as much diversification as it is able given the assets of the Fund and elects to diversify amongst a number of investments. In considering the degree of diversification appropriate to the Fund, the Trustee has determined to take into account:

- The existing assets of the fund;
- The existing assets of the family of the Members of the fund;
- The existing assets of the Members of the fund in complying superannuation funds; and
- The Funds access to expert investment advice

With regard to the investment objectives the Trustee has adopted an investment strategy of seeking in the long term a diversified portfolio mix of the following asset classes:

- Real property including both direct and indirect investment by the acquisition of units in a property holding unit trust
- Shares, options, and other rights to shares including both direct investment and indirect investment through equity trusts or other pooled investment vehicles
- Cash including fixed interest term deposits, bonds, cash management trusts and appropriate derivative products
- Other assets including fine art, collectable items, antiques and paintings. If these are invested in the Trustee will obtain a valuation from an appropriate qualified valuer prior to the investment being made

Each asset class should be considered on its own merits at the particular time the investment is proposed having regard to always maintaining an appropriate degree of diversification.

A single asset strategy may be adopted for the Fund if the asset which is proposed meets the investment criteria of the Fund. If a single asset strategy is adopted then the Trustee will look to diversify the Fund at a later date when further contributions are made to the Fund and income is derived by the Fund. If a single asset strategy is adopted then the Trustee needs to ensure there is a method of liquidity maintained in the Fund to ensure benefits can be paid to members in accordance with the terms of the Trust Deed.

All investments will be made on an arm's length basis and will be acquired, maintained or disposed of on commercial terms at market rates of return.

The Trustee considers that this investment strategy fulfils the principal strategy of the fund which is to maximise returns to members having regard to risk and the investment objective of the Fund.

Monitoring

To monitor the success of the investments policy in achieving the investment objectives, the Trustee will take the following action:

- a) Compare investment returns against investment objectives on an annual basis;
- b) Compare investment returns against cash rates available over a 12 month period and review this strategy on an annual basis or on such other basis as it believes appropriate



2020 V 2

The Trustee will measure its success criteria against certain benchmarks and indices. The nominated benchmarks for performance will be as follows:

- a) Australian shares – all ordinaries
- b) Liquid assets – average cash management trusts
- c) Australian fixed trusts – commonwealth all series all maturities and accumulation index
- d) Property trusts – average of composite property accumulation index

ASSET MANAGEMENT STRATEGY

The Trustee will have regard to the following principles in the implementation of its investments strategy and the actual making of its investments:

Unit Trusts

Prior to acquiring or disposing of any units in an unlisted unit trust the Trustee will obtain and consider property and rental valuations of all property held by the unit trust. The Trustee will do so to satisfy itself that the price of the units reflect true market values and constitutes a prudent investment/disposal on an arm's length basis.

The Trustee will also ascertain the intentions of the trustee of the unit trust in relation to borrowing's (if any) and the use of the property as security.

Direct Property

Prior to acquiring or disposing of any property to be held directly by the Fund the Trustee will obtain and consider property and rental valuations to satisfy itself that the price of the property reflects true market value and constitutes a prudent investment/disposal in an arm's length basis.

In obtaining a tenant (if any) for any property held by the Fund the Trustee may enter into a lease with an employer sponsor or an associate provided that a written lease agreement is made and the transaction is entered into on an arm's length basis with regular rental reviews.

In determining the proportion of Fund assets to be invested directly in property, the Trustee shall take into account the liability profile and liquidity requirements of the Fund.

Shares in Private Companies

The Trustee will also ascertain the intentions of the Directors of the company in relation to borrowing's (if any) and the use of the property as security taking into account the security and dividend return from the shares.

Shares in Public Company

Prior to acquiring (or disposing) of any shares in public companies, the Trustee shall consider the portfolio profile of the Fund and the diversification of shareholding across different market sectors (industrial, retail, banking, etc.) with a view to attempting to obtain a reasonable diversification with modest assets.

The Trustee shall also take into account advice in relation to expected capital growth and dividend income.



Debentures/First Mortgages

Prior to investing in any debentures/first mortgages the Trustee shall consider the period of investment, the security offered, the accessibility of funds, the return, and likely rate movements.

Cash Management

Prior to investing or realising any cash management funds the Trustee shall consider the rate of return and security of such investment against the expected rate of return offered by alternative investments to cash.

Artwork/Antiques/Collectibles

Prior to acquiring any collectibles as an investment of the Fund the Trustee will obtain an independent professional valuation from a qualified valuer and will ensure the asset represents a minor part of Fund assets. It will investigate future saleability of the asset and the likely price movements in future.

Prior to leasing any collectibles held by the Fund to any party the Trustee shall determine the commercial rental rate having regard to advice which the Trustee shall obtain from a qualified source. Any such lease shall only be entered into under a written lease agreement made on an arm's length basis with an obligation for full maintenance insurance.

Prior to disposing of any collectibles held by the Fund, the Trustee will obtain an independent professional valuation from a qualified valuer. The Trustee shall also determine whether the proposed timing of the disposal is in the best interest of Members having regard to the fluctuations in the value of the type of collectible of which the Trustee wishes to dispose.

Members Suggestions

The Trustee may consider and accept suggestions from any Member regarding the investment of Fund assets for the Member, and make investments in accordance with these suggestions.

The Trustee shall only adopt investment suggestions from a Member if the resulting investment meets the Fund investment objectives as reflected through the investment strategy and the Trustee determines that the investment is prudent.

The image shows two sets of handwritten signatures and initials. The top set consists of a signature that appears to be 'Ced' in a circle, followed by a horizontal line, and a large 'X' to the right. The bottom set consists of a signature that appears to be 'Merry' in a cursive script, followed by a horizontal line, and a large 'X' to the right.

Henry Superannuation Fund

Trustee Declaration

In the opinion of the Trustees of the Henry Superannuation Fund.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2019 present fairly the financial position of the Fund at 30 June 2019 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 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 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 2019.

Signed in accordance with a resolution of the trustees by:



.....

Amanda Henry
Trustee



Dated: 3.12.20.....



.....

Hylton Henry
Trustee



Dated: 3.12.20.....

**MINUTES OF THE MEETING OF THE TRUSTEES OF
HENRY SUPERANNUATION FUND
HELD ON 11/02/20 AT
THE ROGERS GROUP LEVEL 10 133 CASTLEREAGH STREET, SYDNEY NSW**

PRESENT

Amanda Henry
Hylton Henry

**APPROVAL OF
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**ALLOCATION OF
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

Member Name/Contribution type	Amount
<i>Mr Hylton Henry</i> Employer	11,029.82
<i>Mrs Amanda Henry</i> Employer	21,328.59

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the fund meet the requirement of the fund's deed and do not breach the superannuation laws in relation to:

1. making payment to members; and
2. breaching the fund's or the member's investment strategy.

The trustees have reviewed the payment of benefits and received advice that the transfer is in accordance with the deed and the superannuation laws. As such the trustee has resolved to allow the payment of the following benefits on behalf of the members:

Member Name/Payment Type	Amount
<i>Mr Hylton Henry</i> Lump Sum	3,377.75
<i>Mrs Amanda Henry</i> Lump Sum	3,750.00

**ACCEPTANCE OF
ROLLOVERS:**

The trustee has ensured that any rollovers made to the fund meet the requirements of the fund's deed and do not breach the superannuation laws in relation to:

1. making rollovers between funds; and
2. breaching the fund's or the member's investment strategy

The trustees have reviewed the rollovers and received advice that the rollovers are in accordance with the trust deed and the rules of the fund and the superannuation laws. As such the trustee has resolved to accept the following rollovers on behalf of the members:

Member Name/Payee Name	Amount
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PURCHASE OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2019 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Managed Funds Market</i>			
<i>Ausbil Inv Tr Ausbil</i>			
<i>Microcap Fd</i>			
01 Mar 2019	3.5686	6940.68	24,768.64
<i>Bennelong Concentrated</i>			
<i>Australian Equities Fund</i>			
10 Jul 2018	2.2347	66649.20	148,940.97
31 Jul 2018	2.2640	3392.85	7,681.42
01 Mar 2019	1.9905	11488.13	22,867.13
<i>T. Rowe Price Global</i>			
<i>Equity Fund</i>			
22 Feb 2019	1.5366	8771.02	13,477.55
<i>Standard Life</i>			
<i>Investments Global</i>			
<i>Absolute Return</i>			
<i>Strategies Trust</i>			
31 Jul 2018	1.3708	5609.40	7,689.12
<i>Grant Samuel Epoch</i>			
<i>Global Equity</i>			
<i>Shareholder Yield</i>			
<i>(Unhedged) Fund</i>			
31 Jul 2018	1.2522	22185.55	27,780.74
22 Feb 2019	1.2783	1704.75	2,179.18
01 Mar 2019	1.2897	8823.83	11,380.09
<i>Investors Mutual Future</i>			
<i>Leaders Fund</i>			
31 Jul 2018	1.1924	18141.90	21,632.40
<i>Walter Scott Glob Equity</i>			
<i>Fund</i>			
22 Feb 2019	2.6391	2172.75	5,734.09
<i>Magellan Infrastructure</i>			
<i>Fund</i>			
31 Jul 2018	1.2758	1936.10	2,470.08
<i>Magellan High</i>			
<i>Conviction Fund</i>			
31 Jul 2018	1.7219	2304.52	3,968.15
27 Feb 2019	1.7517	11460.98	20,076.19
01 Mar 2019	1.7684	16783.69	29,680.28
<i>Pengana Aust Equ Core</i>			
<i>Fd</i>			
31 Jul 2018	1.9597	8272.15	16,210.93
22 Feb 2019	1.7863	2123.20	3,792.68
<i>Platinum Asia Fund</i>			
31 Jul 2018	2.5728	10185.28	26,204.68
<i>Schroder Real Return</i>			
<i>CPI +5% Fund -</i>			
<i>Wholesale Class</i>			
27 Feb 2019	1.1323	73440.64	83,156.84
27 Feb 2019	1.1323	4661.82	5,278.58
<i>Vanguard Australian</i>			
<i>Shares Index Fund</i>			
27 Feb 2019	2.2134	78278.02	173,260.58

Handwritten signatures and initials at the bottom of the page, including a circled signature and a signature that appears to read 'Henry'.

DISPOSAL OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2019 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Managed Funds Market</i>			
<i>AUSBIL 130/30 Focus Fund</i>			
22 Feb 2019	1.5768	113228.72	178,539.16
<i>Standard Life Investments Global Absolute Return Strategies Trust</i>			
22 Feb 2019	1.3609	65174.86	88,696.14
<i>Perennial Value Shs Ws Trust</i>			
04 Jul 2018	1.3710	108636.74	148,940.97
<i>Platinum Asia Fund</i>			
22 Feb 2019	2.5094	41138.53	103,233.03

PROPERTY VALUATIONS:

In respect of the year ending 30 June 2019, it was resolved that the trustees revalue the properties set out below in respect of the effective dates specified.

Giving consideration to the fund's circumstances and the value of the fund's assets that property represents, the trustees have obtained property valuations from the sources listed below.

The trustees have reviewed the content and assumptions within and believe the valuations supplied fairly represent the value and attributes of the properties held.

The trustees resolved to accept the valuations obtained on the basis that the valuations are based on objective and supportable data; are representative of the assets owned by the fund; and are indicative of market conditions as at the effective dates.

After consideration from the trustees, it was also resolved to carry forward valuations from prior years where appropriate. The trustees are of the opinion that the valuations continue to be relevant and appropriate and have been obtained within a suitable time frame to still be applied.

Address:

Valuation	Effective Date	Valuation Date	Type	Source
-----------	----------------	----------------	------	--------

ALLOCATION OF NET INCOME:

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Mr Hylton Henry Accumulation</i>	42,482.29	3,211.54	1,862.72	(249.90)
<i>Mrs Amanda Henry Accumulation</i>	82,835.49	6,233.11	3,199.29	0.00

**REPORTING ENTITY
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2019 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2019, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2019.

INCOME TAX RETURN:

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2019 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2019 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

A handwritten signature, possibly 'Allan', is written in black ink. To its left is a large, circular scribble or stamp, also in black ink, which appears to be a mark or signature.

REVIEW OF INVESTMENT STRATEGY:

The fund's investment performance for the year ended 30 June 2019 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

TRUSTEE AND MEMBER STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by Section 120 of the *S/SA*.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

AUDITOR:

It was resolved that

Lawrence Crane
of

Suite 503
28 Clarke Street
Crows Nest, NSW 2065

act as the auditor of the fund for the next financial year.



TAX AGENT:

It was resolved that

Mrs Catriona Rogers
of
CATRIONA ROGERS & CO
Level 10
133 Castlereagh Street
Sydney, NSW 2000

act as the tax agent of the fund for the next financial year.

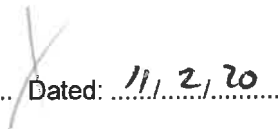


CLOSURE:

There being no further business the meeting was closed.



Hylton Henry
Chairperson



Dated: 11/2/20



**MINUTES OF THE MEETING OF THE TRUSTEES OF
HENRY SUPERANNUATION FUND
HELD ON 11/02/20 AT
THE ROGERS GROUP LEVEL 10 133 CASTLEREAGH STREET, SYDNEY NSW**

PRESENT:

Amanda Henry
Hylton Henry

REPORTS AND STATEMENTS:


The Statement of Financial Position, Operating Statement and Notes thereto, Trustee's Declaration, Auditor's Report, Member Statements and Self Managed Superannuation Fund Annual Return for the period ended 30 June 2019 were tabled.

It was resolved that:

- (a) The Statement of Financial Position, Operating Statement and Notes thereto, Auditor's Report and Member Statements be adopted by the Trustee and the Trustee be authorised to sign the Trustee Declaration,
- (b) The Self Managed Superannuation Fund Annual Return be adopted and signed by a representative of the trustee, and
- (c) The Trustee's Declaration be adopted and signed by the trustee.

CLOSURE:

There being no further business the meeting was closed.



Hylton Henry
Chairperson

 Dated: 11/02/20





Henry Superannuation Fund
Statement of Financial Position
as at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Managed Investments	6A	1,794,732.01	1,625,430.94
Other Assets			
Cash At Bank		4,880.06	32,793.30
Sundry Assets		(3,003.03)	-
Receivables		86,387.03	104,412.14
Current Tax Assets		9,976.23	(12,926.91)
Total Assets		<u><u>1,892,972.30</u></u>	<u><u>1,749,709.47</u></u>
Liabilities			
Other Creditors and Accruals		16,295.83	-
Other Taxes Payable		-	9,047.00
Total Liabilities		<u><u>16,295.83</u></u>	<u><u>9,047.00</u></u>
Net Assets Available to Pay Benefits		<u><u>1,876,676.47</u></u>	<u><u>1,740,662.47</u></u>
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Hylton Henry		638,203.48	593,171.16
Mrs Amanda Henry		1,238,472.99	1,147,491.31
Total Liability for Accrued Benefits		<u><u>1,876,676.47</u></u>	<u><u>1,740,662.47</u></u>




*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

Henry Superannuation Fund
Operating Statement
For the period 1 July 2018 to 30 June 2019

	Note	2019 \$	2018 \$
Income			
Member Receipts			
Contributions			
Employer		32,358.41	80,670.83
Member Insurance Premium Rebate		1,388.34	-
Investment Gains			
Realised Capital Gains	8A	23,192.89	2,535.11
Increase in Market Value	8B	7,287.16	85,363.45
Investment Income			
Distributions	7A	113,136.88	128,544.98
Interest	7B	192.63	210.03
Investment Fee Rebate	7C	423.62	378.42
Other Income		-	113.27
		<u>177,979.93</u>	<u>297,816.09</u>
Expenses			
Member Payments			
Lump Sums Paid		7,127.75	-
Insurance Premiums		1,666.02	3,199.44
Other Expenses			
Accountancy Fee		2,183.50	2,145.00
Adviser Fee		13,664.67	13,586.32
Auditor Fee		550.00	550.00
Fund Administration Fee		1,767.40	2,217.17
Interest Paid		231.83	-
SMSF Supervisory Levy		518.00	-
		<u>27,709.17</u>	<u>21,697.93</u>
Benefits Accrued as a Result of Operations before Income Tax		150,270.76	276,118.16
Income Tax			
Income Tax Expense		14,256.76	24,862.80
		<u>14,256.76</u>	<u>24,862.80</u>
Benefits Accrued as a Result of Operations		<u>136,014.00</u>	<u>251,255.36</u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

Henry Superannuation Fund
Notes to the Financial Statements
As at 30 June 2019

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because the members are able to command the preparation of tailored reports so as to satisfy specifically all of their information 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 in accordance with the legislative requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994* and the provisions of the Trust Deed. The trustees have determined that the accounting policies adopted are appropriate to meet their needs.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, 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 judgments. Actual results may differ from these estimates.

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.

(d) Cash and Cash Equivalents

Cash and cash equivalents include cash on hand, deposits held at call with banks or financial institutions and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- i. that the buyer and the seller dealt with each other at arm's length in relation to the sale;
- ii. that the sale occurred after proper marketing of the asset;
- iii. that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.



This report should be read in conjunction with the accompanying compilation report.

Henry Superannuation Fund Notes to the Financial Statements As at 30 June 2019

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. 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.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.



This report should be read in conjunction with the accompanying compilation report.

Henry Superannuation Fund
Notes to the Financial Statements
As at 30 June 2019

Contributions and Rollovers In

Contributions and rollovers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

The financial report was authorised for issue on 31 January 2020 by the trustee of the fund.

Note 2 – Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period. Changes in the Liability for Accrued Benefits are as follows:

	Current	Previous
Liability for Accrued Benefits at beginning of period	1,740,662.47	1,489,407.11
Benefits Accrued during the period	143,141.75	251,255.36
Benefits Paid during the period	(7,127.75)	0.00
Liability for Accrued Benefits at end of period	<u>1,876,676.47</u>	<u>1,740,662.47</u>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

Vested benefits are benefits which are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the reporting period.

	Current	Previous
Vested Benefits at beginning of period	1,740,662.47	1,489,407.11
Benefits Accrued during the period	143,141.75	251,255.36
Benefits Paid during the period	(7,127.75)	0.00
Vested Benefits at end of period	<u>1,876,676.47</u>	<u>1,740,662.47</u>

Note 4 – Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.



Henry Superannuation Fund
Notes to the Financial Statements
As at 30 June 2019

Note 6A – Managed Investments

	Current	Previous
At market value:		
AUSBIL 130/30 Focus Fund	0.00	181,521.15
Ausbil Inv Tr Ausbil Microcap Fd	115,203.41	94,941.96
Bennelong Concentrated Australian Equities Fund	167,267.33	0.00
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	192,706.67	145,864.41
Investors Mutual Future Leaders Fund	157,593.35	150,757.88
Magellan High Conviction Fund	180,489.94	111,413.53
Magellan Infrastructure Fund	99,647.49	85,542.09
Pengana Aust Equ Core Fd	179,182.88	166,977.42
Perennial Value Shs Ws Trust	0.00	149,288.60
Platinum Asia Fund	0.00	80,134.88
Schroder Real Return CPI +5% Fund - Wholesale Class	88,943.09	0.00
Standard Life Investments Global Absolute Return Strategies Trust	0.00	80,027.56
T. Rowe Price Global Equity Fund	207,659.44	190,630.49
Vanguard Australian Shares Index Fund	185,024.59	0.00
Walter Scott Glob Equity Fund	221,013.82	188,330.97
	1,794,732.01	1,625,430.94

Note 7A – Distributions

	Current	Previous
AUSBIL 130/30 Focus Fund	2,084.03	3,128.12
Ausbil Inv Tr Ausbil Microcap Fd	17,838.19	18,729.77
Bennelong Concentrated Australian Equities Fund	4,957.69	0.00
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	14,260.63	17,054.24
Investors Mutual Future Leaders Fund	12,679.72	18,536.72
Magellan High Conviction Fund	3,861.16	9,634.37
Magellan Infrastructure Fund	2,652.80	3,823.99
Pengana Aust Equ Core Fd	16,922.11	8,655.40
Perennial Value Shs Ws Trust	0.00	6,736.46
Platinum Asia Fund	0.00	18,828.25
Schroder Real Return CPI +5% Fund - Wholesale Class	1,689.86	0.00
Standard Life Investments Global Absolute Return Strategies Trust	0.00	1,370.78
T. Rowe Price Global Equity Fund	22,639.14	14,786.38
Vanguard Australian Shares Index Fund	3,797.00	0.00
Walter Scott Glob Equity Fund	9,754.55	7,260.50
	113,136.88	128,544.98

Note 7B – Interest

	Current	Previous
Macquarie Cash Account	192.63	210.03
	192.63	210.03

Note 7C – Investment Fee Rebate

	Current	Previous
AUSBIL 130/30 Focus Fund	155.63	84.01
Ausbil Inv Tr Ausbil Microcap Fd	90.36	87.04
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	110.67	71.41
Perennial Value Shs Ws Trust	66.96	135.96
	423.62	378.42

This report should be read in conjunction with the accompanying compilation report.


Henry Superannuation Fund
Notes to the Financial Statements
As at 30 June 2019

Note 8A – Realised Capital Gains

	Current	Previous
Managed Investments		
AUSBIL 130/30 Focus Fund	16,046.02	0.00
Magellan High Conviction Fund	0.00	329.70
Perennial Value Shs Ws Trust	9,461.47	0.00
Platinum Asia Fund	153.33	455.37
Standard Life Investments Global Absolute Return Strategies Trust	(2,467.93)	0.00
Walter Scott Glob Equity Fund	0.00	1,750.04
	23,192.89	2,535.11

Note 8B – Increase in Market Value

	Current	Previous
Managed Investments		
AUSBIL 130/30 Focus Fund	(19,028.01)	20,543.98
Ausbil Inv Tr Ausbil Microcap Fd	(4,507.19)	10,625.70
Bennelong Concentrated Australian Equities Fund	(12,222.19)	0.00
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	5,502.25	(7,790.20)
Investors Mutual Future Leaders Fund	(14,796.93)	245.51
Magellan High Conviction Fund	15,351.79	9,684.07
Magellan Infrastructure Fund	11,635.32	2,123.19
Pengana Aust Equ Core Fd	(7,798.15)	5,385.98
Perennial Value Shs Ws Trust	(9,809.10)	6,784.21
Platinum Asia Fund	(3,259.86)	(4,882.51)
Schroder Real Return CPI +5% Fund - Wholesale Class	507.67	0.00
Standard Life Investments Global Absolute Return Strategies Trust	3,447.39	(2,941.19)
T. Rowe Price Global Equity Fund	3,551.40	23,861.33
Vanguard Australian Shares Index Fund	11,764.01	0.00
Walter Scott Glob Equity Fund	26,948.76	21,723.38
	7,287.16	85,363.45




This report should be read in conjunction with the accompanying compilation report.

Henry Superannuation Fund Investment Summary as at 30 June 2019

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
Bank								
Macquarie Cash Account				4,880.06	4,880.06			0.27%
				4,880.06	4,880.06			0.27%
Managed Funds Market								
Ausbil Inv Tr Ausbil Microcap Fd	34,228.81500	3.0803	3.3657	105,434.89	115,203.41	9,768.52	9.26%	6.40%
Bemelong Concentrated Australian Equities Fund	81,530.18670	2.2015	2.0516	179,489.52	167,267.33	(12,222.19)	(6.81)%	9.29%
T. Rowe Price Global Equity Fund	139,116.65790	1.3010	1.4927	180,992.60	207,659.44	26,666.84	14.73%	11.54%
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	153,014.66710	1.0938	1.2594	167,361.15	192,706.67	25,345.52	15.14%	10.71%
Investors Mutual Future Leaders Fund	147,049.87360	1.1294	1.0717	166,072.52	157,593.35	(8,479.17)	(5.11)%	8.76%
Walter Scott Glob Equity Fund	80,441.79210	1.3518	2.7475	108,741.64	221,013.82	112,272.18	103.25%	12.28%
Magellan Infrastructure Fund	69,810.48820	1.2504	1.4274	87,289.98	99,647.49	12,357.51	14.16%	5.54%
Magellan High Conviction Fund	96,529.00950	1.5328	1.8698	147,958.32	180,489.94	32,531.62	21.99%	10.03%
Pengana Aust Equ Core Fd	97,123.35440	1.6508	1.8449	160,330.90	179,182.88	18,851.98	11.76%	9.96%
Schroder Real Return CPI +5% Fund - Wholesale Class	78,102.46530	1.1323	1.1388	88,435.42	88,943.09	507.67	0.57%	4.94%
Vanguard Australian Shares Index Fund	78,278.02320	2.2134	2.3637	173,260.58	185,024.59	11,764.01	6.79%	10.28%
				1,566,367.52	1,794,732.01	229,364.49	14.65%	99.73%
				1,570,247.58	1,799,612.07	229,364.49	14.61%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.




Henry Superannuation Fund
(ABN: 39 363 492 268)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 25 Ryries Parade Cremorne, NSW 2090
Member Number: HENRYA0	Date of Birth: 21 May 1968
Mrs Amanda Henry	Date Joined Fund: 22 July 2004
	Eligible Service Date: 22 July 2004
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
Withdrawal Benefit as at 1 Jul 2018	
Accumulation	1,147,491.31
Total as at 1 Jul 2018	1,147,491.31
 Withdrawal Benefit as at 30 Jun 2019	
Accumulation	1,238,472.99
Total as at 30 Jun 2019	1,238,472.99

Your Tax Components	
Tax Free	-
Taxable - Taxed	1,238,472.99
Taxable - Untaxed	-
Your Preservation Components	
Preserved	1,238,472.99
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	



Henry Superannuation Fund
(ABN: 39 363 492 268)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 25 Ryries Parade Cremorne, NSW 2090
Member	Date of Birth: 21 May 1968
Mrs Amanda Henry	Date Joined Fund: 22 July 2004
	Eligible Service Date: 22 July 2004
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 22 July 2004

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2018	1,147,491.31
<i>Increases to your account:</i>	
Employer Contributions	21,328.59
Share Of Net Fund Income	82,835.49
<u>Total Increases</u>	<u>104,164.08</u>
<i>Decreases to your account:</i>	
Contributions Tax	3,199.29
Lump Sum Cash Payments	3,750.00
Tax on Net Fund Income	6,233.11
<u>Total Decreases</u>	<u>13,182.40</u>
Withdrawal Benefit as at 30 Jun 2019	<u><u>1,238,472.99</u></u>

Your Tax Components	
Tax Free	0.0000 % -
Taxable - Taxed	1,238,472.99
Taxable - Untaxed	-
Your Preservation Components	
Preserved	1,238,472.99
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

Trustees

The Trustees of the Fund are as follows:

Amanda Henry and
Hylton Henry

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

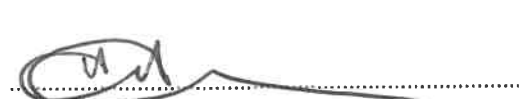
Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

..... X

Amanda Henry
Trustee

..... X

Hylton Henry
Trustee

Statement Date: 30 June 2019

For Enquiries:

phone 0292677655

mail Henry Superannuation Fund, The Rogers Group Level 10 133 Castlereagh Street, Sydney NSW 2000

Henry Superannuation Fund
(ABN: 39 363 492 268)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 25 Ryries Parade Cremorne, NSW 2090
Member Number: HENRYH0	Date of Birth: 8 May 1968
Mr Hylton Henry	Date Joined Fund: 22 July 2004
	Eligible Service Date: 22 July 2004
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2018	
Accumulation	593,171.16
Total as at 1 Jul 2018	593,171.16
Withdrawal Benefit as at 30 Jun 2019	
Accumulation	638,203.48
Total as at 30 Jun 2019	638,203.48

Your Tax Components

Tax Free	1,299.55
Taxable - Taxed	636,903.93
Taxable - Untaxed	-

Your Preservation Components

Preserved	638,203.48
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded



For Enquiries:
phone 0292677655
mail Henry Superannuation Fund, The Rogers Group Level 10 133 Castlereagh Street, Sydney NSW 2000

Henry Superannuation Fund
(ABN: 39 363 492 268)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 25 Ryries Parade Cremorne, NSW 2090
Member	Date of Birth: 8 May 1968
Number: HENRYH0	Date Joined Fund: 22 July 2004
Mr Hylton Henry	Eligible Service Date: 22 July 2004
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 22 July 2004

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2018	593,171.16
<i>Increases to your account:</i>	
Employer Contributions	11,029.82
Member Insurance Premium Rebates	1,388.34
Share Of Net Fund Income	42,482.29
Tax Effect Of Direct Member Expenses	249.90
<u>Total Increases</u>	55,150.35
<i>Decreases to your account:</i>	
Contributions Tax	1,862.72
Lump Sum Cash Payments	3,377.75
Member Insurance Premiums	1,666.02
Tax on Net Fund Income	3,211.54
<u>Total Decreases</u>	10,118.03
Withdrawal Benefit as at 30 Jun 2019	638,203.48

Your Tax Components		
Tax Free	0.2036 %	1,299.55
Taxable - Taxed		636,903.93
Taxable - Untaxed		-
Your Preservation Components		
Preserved		638,203.48
Restricted Non Preserved		-
Unrestricted Non Preserved		-
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
No beneficiary details have been recorded		




Trustees

The Trustees of the Fund are as follows:

Amanda Henry and
Hylton Henry

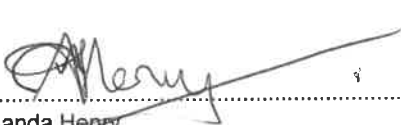
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Trustees Disclaimer

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Signed on behalf of the Trustees of the Fund


..... X
Amanda Henry
Trustee


..... X
Hylton Henry
Trustee

Statement Date: 30 June 2019

For Enquiries:

phone **0292677655**

mail **Henry Superannuation Fund, The Rogers Group Level 10 133 Castlereagh Street, Sydney NSW 2000**