

Whittaker Superannuation Fund


Trustee Declaration

In the opinion of the Trustees of the Whittaker 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 2018 present fairly the financial position of the Fund at 30 June 2018 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 2018.

Signed in accordance with a resolution of the trustees by:


..... Dated: 21/8/19
Denise Whittaker
Trustee


..... Dated: 21/8/19
Kelvin Whittaker
Trustee

Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

Part A: Taxpayer's declaration

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

Privacy

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

The Australian Business Register

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

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

Electronic funds transfer – direct debit

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

Tax file number

Fund name

Whittaker Superannuation Fund

Year of return

2018

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

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

Declaration

I declare that:

- all of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

Signature of trustee or director



Date

21/8/19

Part B: Electronic funds transfer consent

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

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

Important:

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

Agent's reference number

24882894

Account name

NPBS Everyday Account

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

Signature of trustee or director



Date

21/8/19

Part D: Tax agent's certificate (shared facility users only)

Declaration: I declare that:

- I have prepared this tax return in accordance with the information supplied by the trustees;
- I have received a declaration by the trustees that the information provided to me for the preparation of this tax return is true and correct, and;
- I am authorised by the trustees to lodge this tax return, including any applicable schedules.

Signature of tax agent



Date



Agent's contact name

MR Paul Siderovski

Agent's phone

02 49265299


Agent's reference

24882894

Client's reference

WHIT07S1

Section K: **Declarations**Fund's tax file number (TFN)

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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



Date / /

Preferred trustee or director contact details:

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2018* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

 Postal address for annual returns: **Australian Taxation Office, GPO Box 9845, IN YOUR CAPITAL CITY**

Sensitive (when completed)

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 22 December 1950
Mrs Denise Whittaker	Date Joined Fund: 8 September 2011
Number: WHITTD0	Eligible Service Date: 8 September 2011
	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 2017	
Account Based Pension - 100% Tax Free	-
Account Based Pension - 89.62% Tax Free	-
Account Based Pension - 91.4% Tax Free	95,721
Account Based Pension- 12.80% Tax Free	5,341
Account Based Pension- 79.86% Tax Free	873,807
Accumulation	558
Total as at 1 Jul 2017	975,427

Withdrawal Benefit as at 30 Jun 2018	
Account Based Pension - 100% Tax Free	-
Account Based Pension - 89.62% Tax Free	-
Account Based Pension - 91.4% Tax Free	97,142
Account Based Pension- 12.80% Tax Free	-
Account Based Pension- 79.86% Tax Free	851,884
Accumulation	-
Total as at 30 Jun 2018	949,026

Your Investment Return

The return on your Investment for the year 6.54%

Your Tax Components

Tax Free	769,062
Taxable - Taxed	179,964
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	949,026

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Kelvin Whittaker

* Nomination in effect from 6 April 2017

For Enquiries:

phone 0438566310

mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 22 December 1950
Number: WHITTD0	Date Joined Fund: 8 September 2011
Mrs Denise Whittaker	Eligible Service Date: 8 September 2011
Accumulation Account	Tax File Number Held: Yes
Accumulation	Account Start Date: 8 September 2011

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	558
<u>Increases to your account:</u>	
Member Contributions	142
<u>Total Increases</u>	<u>142</u>
<u>Decreases to your account:</u>	
Transfers Out	700
<u>Total Decreases</u>	<u>700</u>
Withdrawal Benefit as at 30 Jun 2018	<u><u>-</u></u>

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Kelvin Whittaker

* Nomination in effect from **6 April 2017**

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Number: WHITTD0
Mrs Denise Whittaker	Date of Birth: 22 December 1950 Date Joined Fund: 8 September 2011 Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension - 100% Tax Free	Account Start Date: 21 March 2018

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	-
<u>Increases to your account:</u>	
Share Of Net Fund Income	-
Transfers In	142
<u>Total Increases</u>	<u>142</u>
<u>Decreases to your account:</u>	
Pension Payments	142
<u>Total Decreases</u>	<u>142</u>
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Kelvin Whittaker

* Nomination in effect from **6 April 2017**

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 22 December 1950
Number: WHITTD0	Date Joined Fund: 8 September 2011
Mrs Denise Whittaker	Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension - 89.62% Tax Free	Account Start Date: 1 July 2017

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	9
Transfers In	558
Total Increases	567
<i>Decreases to your account:</i>	
Pension Payments	567
Total Decreases	567
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Kelvin Whittaker

* Nomination in effect from 6 April 2017

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 22 December 1950
Number: WHITTD0	Date Joined Fund: 8 September 2011
Mrs Denise Whittaker	Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension - 91.4% Tax Free	Account Start Date: 1 July 2016

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	95,721
<u>Increases to your account:</u>	
Share Of Net Fund Income	6,211
<u>Total Increases</u>	<u>6,211</u>
<u>Decreases to your account:</u>	
Pension Payments	4,790
<u>Total Decreases</u>	<u>4,790</u>
Withdrawal Benefit as at 30 Jun 2018	97,142

Your Tax Components

Tax Free	91,3970 %	88,785
Taxable - Taxed		8,357
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	97,142

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Kelvin Whittaker has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:
phone 0438566310
mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 22 December 1950
Number: WHITTD0	Date Joined Fund: 8 September 2011
Mrs Denise Whittaker	Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension- 12.80% Tax Free	Account Start Date: 1 July 2014

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	5,341
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	7
<i><u>Total Increases</u></i>	<u>7</u>
<i><u>Decreases to your account:</u></i>	
Pension Payments	5,348
<i><u>Total Decreases</u></i>	<u>5,348</u>
Withdrawal Benefit as at 30 Jun 2018	<u><u>-</u></u>

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
Kelvin Whittaker	
* Nomination in effect from 6 April 2017	

For Enquiries:
phone 0438566310
mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 22 December 1950
Number: WHITTD0	Date Joined Fund: 8 September 2011
Mrs Denise Whittaker	Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension- 79.86% Tax Free	Account Start Date: 1 July 2013

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	873,807
<u>Increases to your account:</u>	
Share Of Net Fund Income	56,592
<u>Total Increases</u>	<u>56,592</u>
<u>Decreases to your account:</u>	
Pension Payments	78,515
<u>Total Decreases</u>	<u>78,515</u>
Withdrawal Benefit as at 30 Jun 2018	851,884

Your Tax Components

Tax Free	79.8556 %	680,277
Taxable - Taxed		171,607
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	851,884

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Kelvin Whittaker

* Nomination in effect from **6 April 2017**

Trustees

The Trustees of the Fund are as follows:

Denise Whittaker and
Kelvin Whittaker

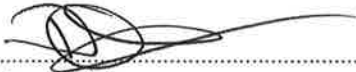
Availability of Other Fund Information

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



Denise Whittaker
Trustee



Kelvin Whittaker
Trustee

Statement Date: 30 June 2018

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 30 September 1946
Number: WHITTKO	Date Joined Fund: 8 September 2011
Mr Kelvin Whittaker	Eligible Service Date: 8 September 2011
	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	Your Tax Components
Withdrawal Benefit as at 1 Jul 2017	Tax Free 108,057
Account Based Pension - 100% Tax Free -	Taxable - Taxed 18,061
Account Based Pension - 89.61% Tax Free -	Taxable - Untaxed -
Account Based Pension - 98.02% Tax Free 44,272	Your Preservation Components
Account Based Pension- 12.87% Tax Free 2	Preserved -
Account Based Pension- 75.03% Tax Free 43,210	Restricted Non Preserved -
Account Based Pension- 78.85% Tax Free 110,800	Unrestricted Non Preserved 126,119
Accumulation 558	Your Insurance Benefits
Total as at 1 Jul 2017 <u><u>198,843</u></u>	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2018	Your Beneficiaries
Account Based Pension - 100% Tax Free -	Non Lapsing Binding Death Nomination*
Account Based Pension - 89.61% Tax Free -	Denise Whittaker
Account Based Pension - 98.02% Tax Free 44,941	* Nomination in effect from 16 April 2017
Account Based Pension- 12.87% Tax Free -	
Account Based Pension- 75.03% Tax Free -	
Account Based Pension- 78.85% Tax Free 81,177	
Accumulation -	
Total as at 30 Jun 2018 <u><u>126,119</u></u>	
Your Investment Return	
The return on your Investment for the year 6.54%	

For Enquiries:
phone 0438566310
mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

Whittaker Superannuation Fund

(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member Number: WHITTKO	Date of Birth: 30 September 1946
Mr Kelvin Whittaker	Date Joined Fund: 8 September 2011
Accumulation Account	Eligible Service Date: 8 September 2011
Accumulation	Tax File Number Held: Yes
	Account Start Date: 8 September 2011

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	558
<u>Increases to your account:</u>	
Member Contributions	142
<u>Total Increases</u>	142
<u>Decreases to your account:</u>	
Transfers Out	700
<u>Total Decreases</u>	700
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Denise Whittaker

* Nomination in effect from 16 April 2017

For Enquiries:

phone 0438566310

mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

Whittaker Superannuation Fund

(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member Number: WHITTK0	Date of Birth: 30 September 1946
Mr Kelvin Whittaker	Date Joined Fund: 8 September 2011
Pension Account	Eligible Service Date: 8 September 2011
Account Based Pension - 100% Tax Free	Tax File Number Held: Yes
	Account Start Date: 10 October 2017

Your Account Summary

Withdrawal Benefit as at 1 Jul 2017	-
<u>Increases to your account:</u>	
Share Of Net Fund Income	3
Transfers In	142
<u>Total Increases</u>	<u>145</u>
<u>Decreases to your account:</u>	
Pension Payments	145
<u>Total Decreases</u>	<u>145</u>
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Denise Whittaker

* Nomination in effect from 16 April 2017

For Enquiries:

phone 0438566310

mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Number: WHITTK0
Mr Kelvin Whittaker	Date of Birth: 30 September 1946 Date Joined Fund: 8 September 2011 Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension - 89.61% Tax Free	Account Start Date: 1 July 2017

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	11
Transfers In	558
Total Increases	569
<i>Decreases to your account:</i>	
Pension Payments	569
Total Decreases	569
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-
Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
Denise Whittaker	
* Nomination in effect from 16 April 2017	

For Enquiries:
phone 0438566310
mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Number: WHITTK0
Mr Kelvin Whittaker	Date of Birth: 30 September 1946 Date Joined Fund: 8 September 2011 Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension - 98.02% Tax Free	Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	44,272
<i>Increases to your account:</i>	
Share Of Net Fund Income	2,879
<u>Total Increases</u>	<u>2,879</u>
<i>Decreases to your account:</i>	
Pension Payments	2,210
<u>Total Decreases</u>	<u>2,210</u>
Withdrawal Benefit as at 30 Jun 2018	44,941

Your Tax Components		
Tax Free	98.0163 %	44,050
Taxable - Taxed		891
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		44,941
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Denise Whittaker has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone **0438566310**
mail **Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303**

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 30 September 1946
Number: WHITTK0	Date Joined Fund: 8 September 2011
Mr Kelvin Whittaker	Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension- 12.87% Tax Free	Account Start Date: 1 July 2014

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	2
<u>Decreases to your account:</u>	
Pension Payments	2
<u>Total Decreases</u>	2
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
Denise Whittaker
* Nomination in effect from 16 April 2017

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 30 September 1946
Number: WHITTK0	Date Joined Fund: 8 September 2011
Mr Kelvin Whittaker	Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension- 75.03% Tax Free	Account Start Date: 1 July 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	43,210
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	661
<u>Total Increases</u>	661
<i><u>Decreases to your account:</u></i>	
Pension Payments	43,872
<u>Total Decreases</u>	43,872
Withdrawal Benefit as at 30 Jun 2018	-

Your Tax Components	
Tax Free	0.0000 %
Taxable - Taxed	-
Taxable - Untaxed	-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Denise Whittaker
* Nomination in effect from **16 April 2017**

Whittaker Superannuation Fund
(ABN: 51 263 415 148)

Member Benefit Statement

Period	Member Account Details
1 July 2017 - 30 June 2018	Residential Address: 31 Corona Street Hamilton South, NSW 2303
Member	Date of Birth: 30 September 1946
Mr Kelvin Whittaker	Date Joined Fund: 8 September 2011
	Eligible Service Date: 8 September 2011
Pension Account	Tax File Number Held: Yes
Account Based Pension- 78.85% Tax Free	Account Start Date: 8 September 2011

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2017	110,800
<i><u>Increases to your account:</u></i>	
Share Of Net Fund Income	6,319
<u>Total Increases</u>	6,319
<i><u>Decreases to your account:</u></i>	
Pension Payments	35,942
<u>Total Decreases</u>	35,942
Withdrawal Benefit as at 30 Jun 2018	81,177

Your Tax Components		
Tax Free	78.8490 %	64,008
Taxable - Taxed		17,170
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	81,177

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
Non Lapsing Binding Death Nomination*
Denise Whittaker
* Nomination in effect from 16 April 2017

Trustees

The Trustees of the Fund are as follows:

Denise Whittaker and
Kelvin Whittaker

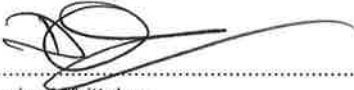
Availability of Other Fund Information

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



Denise Whittaker
Trustee



Kelvin Whittaker
Trustee

Statement Date: 30 June 2018

For Enquiries:

phone 0438566310

mail Whittaker Superannuation Fund, 31 Corona Street, Hamilton South NSW 2303

**RESOLUTIONS OF THE TRUSTEES OF
WHITTAKER SUPERANNUATION FUND
PASSED ON 30 JUNE 2018**

**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>Mrs Denise Whittaker</i> Member	142
<i>Mr Kelvin Whittaker</i> Member	142

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>Mrs Denise Whittaker</i> Pension	89,363
<i>Mr Kelvin Whittaker</i> Pension	82,739

**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>Mrs Denise Whittaker</i>				
Account Based Pension - 100% Tax Free	0	0	0	0
Account Based Pension - 89.62% Tax Free	9	0	0	0
Account Based Pension - 91.4% Tax Free	6,211	0	0	0
Account Based Pension- 12.80% Tax Free	7	0	0	0
Account Based Pension- 79.86% Tax Free	56,592	0	0	0
<i>Mr Kelvin Whittaker</i>				
Account Based Pension - 100% Tax Free	3	0	0	0
Account Based Pension - 89.61% Tax Free	11	0	0	0
Account Based Pension - 98.02% Tax Free	2,879	0	0	0
Account Based Pension- 75.03% Tax Free	661	0	0	0
Account Based Pension- 78.85% Tax Free	6,319	0	0	0

**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 2018 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 2018, 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 2018.

INCOME TAX RETURN:

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2018 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2018 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.

REVIEW OF INVESTMENT STRATEGY:

The fund's investment performance for the year ended 30 June 2018 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 SISA.

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

Scott Douglas
of
SiDCOR Pty Ltd
50 Hunter Street
Newcastle, NSW 2300

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

TAX AGENT:

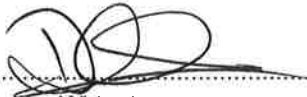
It was resolved that

Mr Paul Siderovski
of
Sidcor Pty Ltd
50 Hunter Street
Newcastle, NSW 2300

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

CLOSURE:

There are no further matters being considered.



Dated: 21, 8, 19...

Denise Whittaker
Chairperson

The Auditor
SiDCOR Chartered Accountants
PO Box 831
Newcastle NSW 2300

Dear Sir/Madam

**REPRESENTATION LETTER FROM THE TRUSTEES
Whittaker Superannuation Fund
for the Year Ended 30 June 2018**

In connection with your examination of the special purpose financial report of the Whittaker Superannuation Fund Superannuation Fund as at 30 June, 2018, we acknowledge our responsibility for ensuring the financial report is in accordance with the accounting standards detailed in Note 1 to the financial statements. We confirm we have fulfilled our responsibility for the preparation of the financial report in accordance with the relevant financial reporting framework and confirm that the financial report is free of material mis-statement, including omissions, and that we have approved the financial report, as evidenced by our signature on the trustee declaration attached to the financial report.

We confirm we are knowledgeable on the matters contained in this representation letter.

The following representations are made which are true to the best of our knowledge and belief:

1. Accounting Policies

All the significant accounting policies of the fund are adequately described in Note 1 to the financial statements and are consistent with the policies adopted last year, unless otherwise detailed in the notes to the financial statements.

2. Fund Books / Records / Minutes

As agreed in the terms of the audit engagement, all financial books, records and related data have been made available to you, including relevant minutes of the trustee's meetings and this information has been retained in the appropriate format for the required period of time.

We confirm all transactions have been recorded and are reflected in the financial report.

We confirm you have been provided with the governing rules applicable to the fund as at year end.

3. Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

4. Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets disclosed in the statement of financial position; and
- b) No assets of the fund have been pledged to secure liabilities of the fund (unless the charge is permitted by the legislation) or of others.

5. Investments

- a) Investments as at year end are carried in the books at et value. Such amounts are considered reasonable in the light of present circumstances;
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments, that have not otherwise been disclosed in the financial report;
- c) The investment strategy has been determined with due regard to risk, return, liquidity and diversification; and
- d) Every effort has been made to ensure investments are acquired, maintained and disposed of on an arm's length basis.

6. Trust Deed

The fund is being conducted in accordance with its governing rules, and you have been provided with copies of any updates to the governing rules made during the financial year.

7. Income Tax Assessment Act, Superannuation Industry (Supervision) Act and Regulations

The fund is in compliance with the requirements of the relevant Income Tax Assessment Act, and the fund is being conducted in accordance with the Superannuation Industry (Supervision) Act 1993, and Superannuation Industry (Supervision) Regulations 1994 ("SIS") (with the exception of any contraventions as identified by you as the auditor) and we specifically confirm:

- a) The directors of the corporate trustee have been nominated, have consented to act and may only be removed in such manner and circumstances as are allowed in the governing rules;
- b) The trustee has complied with all the trustee standards set out in the regulations and the covenants prescribed by SIS Section 52B;
- c) No director of the corporate trustee is a disqualified person;
- d) The trustee has complied with the investment standards set out in SIS; and
- e) Information retention obligations have been complied with.

All known instances of non-compliance or suspected non-compliance with the relevant Income Tax Assessment Act or the SIS legislation whose effects should be considered when preparing the financial report, or that impact your obligation to report certain matters to the Australian Taxation Office have been disclosed to you.

8. Internal Controls

We acknowledge our responsibility for the design, implementation and maintenance of internal controls to prevent and detect fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of a reliable financial report and to ensure that the assets of the fund are safeguarded from fraud or error. We have assessed the risk that the financial report may be materially mis-stated as a result of fraud and advise we have no knowledge of any actual, suspected or alleged fraud affecting the fund. There have been no irregularities that could allude to a fraud affecting the fund.

The fund does not have a formal process for identifying, estimating or assessing business risks relevant to the financial reporting objectives, and this is considered appropriate in the circumstances.

There are no specific risks arising from the information technology utilised by the fund that require attention by the trustee.

To monitor internal controls over financial reporting, we review all reports provided by the information technology systems utilised by the fund for accuracy. This assists in determining if the information is sufficiently reliable for financial reporting purposes.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected mis-statements that would affect the financial report of the fund.

9. Contributions

Contributions, if any, received by the fund have been reviewed in line with the limits imposed by the legislation, taking into account contributions paid to other superannuation funds, and any excessive contributions will be dealt with as required by the ATO.

10. Legal Matters

We confirm you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report.

Any minutes of meetings with the fund's legal counsel have been provided for audit review.

11. Related Parties

All related party transactions have been brought to your attention.

12. Subsequent Events

Other than those reported, there are no events subsequent to year end, nor any new litigation or claims referred to the fund's legal counsel, that would require adjustment to, or disclosure in, the financial report.

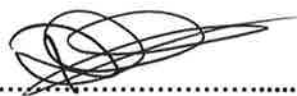
13. Going Concern Assumption

We confirm we have no knowledge of any events or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

14. Timing of Representations

It is taken that the above representations are applicable to the 2018 audit of the fund. Should this representation letter be signed on a date other than when the audit report is signed, we note that the above representations are still appropriate, relevant and accurate to the date on which your audit report is signed. Should this not be the case, we shall inform you prior to the finalisation of your audit, and the signing of your audit report.

Yours faithfully
Whittaker Superannuation Fund
for the Year Ended 30 June 2018



.....
Signature (Trustee/Director)



.....
Signature (Trustee/Director)

.....
Signature (Trustee/Director)

.....
Signature (Trustee/Director)

Novatav Pty Ltd
10 Sturt Road
CARDIFF NSW 2285

23 February 2018

Whittaker Superannuation Fund
46 Shearwater Dr
SHORTLAND NSW 2307

Dear Trustees,

Request to take up option to extend lease

Currently under the terms of the lease dated 24 May 2013, which is due to end 23 May 2018, there is an option to extend the lease for a further 5 years. Please accept this letter as our formal request to renew the lease as per clause 4 of annexure B.

If you have any queries in relation to this, please contact me.

Sincerely

A handwritten signature in black ink, appearing to read 'J Whittaker', with a long, sweeping underline.

Jason Whittaker
Director

21 March 2018

Whittaker Superannuation Fund
C/- Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Denise

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 21 March 2018.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$142.00, which is comprised of the following components:

Tax Free:	\$142.00
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If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

**MINUTES OF THE MEETING OF THE TRUSTEES OF
WHITTAKER SUPERANNUATION FUND
HELD ON 21 MARCH 2018 AT
31 CORONA STREET, HAMILTON SOUTH NSW**

PRESENT: Denise Whittaker
Kelvin Whittaker

PENSION COMMENCEMENT: An application to start a pension received from Mrs Denise Whittaker was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	21 March 2018
Purchase Amount:	\$142.00

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.


INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was noted that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: IT WAS RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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



Denise Whittaker
Chairperson

Dated: 21/8/19

21 March 2018

Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Denise

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$142.00, and which is comprised of the following components:

Tax Free: \$142.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, appearing to be 'D. Whittaker', with a long horizontal line extending to the right.

Mrs Denise Whittaker
Trustee
31 Corona Street
Hamilton South, NSW, 2303

10 March 2017

Whittaker Superannuation Fund
C/- Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Denise

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 10 October 2017.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$142.00, which is comprised of the following components:

Tax Free: \$142.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Kelvin Whittaker
31 Corona Street
Hamilton South, NSW 2303

**MINUTES OF THE MEETING OF THE TRUSTEES OF
WHITTAKER SUPERANNUATION FUND
HELD ON 10 MARCH 2017 AT
31 CORONA STREET, HAMILTON SOUTH NSW**

PRESENT: Denise Whittaker
Kelvin Whittaker

PENSION COMMENCEMENT: An application to start a pension received from Mr Kelvin Whittaker was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	10 October 2017
Purchase Amount:	\$142.00

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was noted that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: IT WAS RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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


..... Dated 21/8/17

Denise Whittaker
Chairperson

10 March 2017

Mr Kelvin Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Kelvin

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

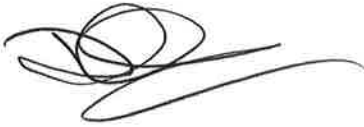
The account has been established with a balance of \$142.00, and which is comprised of the following components:

Tax Free: \$142.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

A handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Mrs Denise Whittaker
Trustee
31 Corona Street
Hamilton South, NSW, 2303

01 July 2017

Whittaker Superannuation Fund
C/- Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Denise

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2017.

I confirm that I have met the Condition of Release of Attaining Age 65.

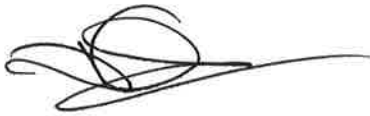
The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$557.90, which is comprised of the following components:

Taxable - Taxed Element:	\$57.90
Tax Free:	\$500.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

**MINUTES OF THE MEETING OF THE TRUSTEES OF
WHITTAKER SUPERANNUATION FUND
HELD ON 01 JULY 2017 AT
31 CORONA STREET, HAMILTON SOUTH NSW**

PRESENT: Denise Whittaker
Kelvin Whittaker

PENSION COMMENCEMENT: An application to start a pension received from Mrs Denise Whittaker was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2017
Purchase Amount:	\$557.90

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.


INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was noted that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: IT WAS RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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


..... Dated 21/8/19

Denise Whittaker
Chairperson

01 July 2017

Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Denise

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$557.90, and which is comprised of the following components:

Taxable - Taxed Element:	\$57.90
Tax Free:	\$500.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mrs Denise Whittaker
Trustee
31 Corona Street
Hamilton South, NSW, 2303

01 July 2017

Whittaker Superannuation Fund
C/- Mrs Denise Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Denise

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2017.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$557.95, which is comprised of the following components:

Taxable - Taxed Element:	\$57.95
Tax Free:	\$500.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mr Kelvin Whittaker
31 Corona Street
Hamilton South, NSW 2303

**MINUTES OF THE MEETING OF THE TRUSTEES OF
WHITTAKER SUPERANNUATION FUND
HELD ON 01 JULY 2017 AT
31 CORONA STREET, HAMILTON SOUTH NSW**

PRESENT: Denise Whittaker
Kelvin Whittaker

PENSION COMMENCEMENT: An application to start a pension received from Mr Kelvin Whittaker was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2017
Purchase Amount:	\$557.95

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was noted that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: IT WAS RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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



Denise Whittaker
Chairperson

Dated 21/8/19

01 July 2017

Mr Kelvin Whittaker
31 Corona Street
Hamilton South, NSW 2303

Dear Kelvin

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

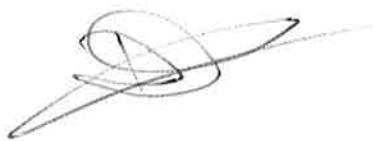
The account has been established with a balance of \$557.95, and which is comprised of the following components:

Taxable - Taxed Element:	\$57.95
Tax Free:	\$500.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Mrs Denise Whittaker
Trustee
31 Corona Street
Hamilton South, NSW, 2303

Investment Strategy

Whittaker Superannuation Fund ('the Fund')

Members

Kelvin Whittaker

Denise Whittaker

Objectives

The trustee of the Whittaker Superannuation Fund (the Trustee') has formulated the following investment objectives and strategy in accordance with section 52(2)(f) of the Superannuation Industry (Supervision) Act, 1993 ('SIS Act').

The Trustee aims to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that an appropriate mix of investments are held by the Fund to support these needs.

As a general investment objective the Trustee aims to achieve reasonable medium to long term growth whilst maintaining a low level of capital volatility and risk. The Trustee does accept that short term volatility will occur within asset classes however the Trustee will seek sufficient diversification within the Fund's investment portfolio to minimise such risk and volatility.

Investment Strategy

As a means to achieving this objective, the Trustee has determined that the Fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives and including the participation in dividend reinvestment programs and rights issues;
- Property trusts and associated investments;
- Managed investments and associated products;
- Direct residential industrial or commercial property investment;
- Bank and other financial institution securities including term deposits, debentures, secured and unsecured notes and bonds;
- Any other investment which would not jeopardise the complying status of the Fund.

The investment strategy of the fund comprises the following asset allocations:

Asset	Range
Australian Equities	0 - ...0%
Australian Fixed Interest	0 - ...10%
Cash	0 - 20...%
Direct Property	0 - 100...%
Foreign Cash	0 - ..0...%
International Equities	0 - ...0...%
International Fixed Interest	0 - ..0...%
Listed Property	0 - ..0...%
Mortgages	0 - ..0...%
Other	0 - ...0...%

These ranges are purely indicative and the Trustee may vary the allocations at any time if satisfied that the current market conditions or the Fund's circumstances warrant such a change. If the Trustees wish to invest outside these parameters, the investment strategy of the Fund must be revised in writing and all decisions minuted.

The Trustee may from time to time seek the professional advice of an accountant, solicitor or financial planner in the formulation of the investment strategy.

In formulating this strategy the Trustee has taken into consideration relevant features of the investment types in accordance with both the Fund's objectives and the superannuation laws. The Trustee considered:

- The risk and return of the investments;
- Diversification of investments;
- Liquidity and cash-flow requirements; and
- Ability of the Fund to discharge its liabilities.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the Whittaker Superannuation Fund.

Policies

The policies adopted by the Trustee in order to achieve these objectives are:

- Regular monitoring of the performance of the Fund's investments which would cover the rate of return in income and capital growth, the risk profile of the overall investment mix and the expected cash flow requirements of the Fund.
- Balancing the Fund's investment portfolio due to changes in market conditions.

The Trustee aims to ensure investments of the Fund continue to comply with the overall strategy and so may review the strategy as required however it will be reviewed at least annually and the Trustee reserves the right to change the strategy at any time.

Signed by / on behalf of the Trustee

Kelvin Whittaker
Trustee



Denise Whittaker
Trustee



Date

21/8/19

Trustee Valuation of Fund Assets Whittaker Superannuation Fund

We, Kelvin & Denise Whittaker, as trustees of Whittaker Superannuation Fund hereby confirm the following investment values as held by the Whittaker Superannuation Fund:

- 8-10 Sturt Street, Cardiff, NSW, 2285
Investment Value as at 30 June 2018
\$1,075,000

In determining the current market value of real estate held by the fund the trustees have reviewed the following factors:

- The value of similar properties as listed by various real estate agencies
- The amount paid for similar properties in an arm's length market as listed by various real estate agencies
- Improvements made to the properties since the initial purchase
- Net rental income yields currently received

The trustees have in good faith determined a market value for the above-mentioned assets currently held by the fund.

These valuations are effective as at 30 June 2018

Signed as a true and correct record in accordance with the resolution of the trustee by:



Kelvin Whittaker
Trustee



Denise Whittaker
Trustee