

# Memorandum of Resolutions of

Anthony John Dwyer and Dayna Ruth Dwyer  
ATF Riverine Superannuation Fund

---

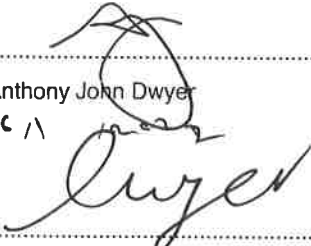
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.</p>
<b>TRUSTEE'S DECLARATION:</b>	<p>It was resolved that the trustee's declaration of the Superannuation Fund be signed.</p>
<b>ANNUAL RETURN:</b>	<p>Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.</p>
<b>INVESTMENT STRATEGY:</b>	<p>The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.</p>
<b>INSURANCE COVER:</b>	<p>The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.</p>
<b>ALLOCATION OF INCOME:</b>	<p>It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Eager and Partners</p> <p>act as tax agents of the Fund for the next financial year.</p>
<b>TRUSTEE STATUS:</b>	<p>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 s 120 of the SISA.</p>
<b>PAYMENT OF BENEFITS:</b>	<p>The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:</p> <ol style="list-style-type: none"><li>1. making payments to members; and,</li><li>2. breaching the Fund or the member investment strategy.</li></ol> <p>The trustee has reviewed the payment of the benefit 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 benefits on behalf of the member.</p>

# Memorandum of Resolutions of

Anthony John Dwyer and Dayna Ruth Dwyer  
ATF Riverine Superannuation Fund

CLOSURE:

Signed as a true record –

.....  
Anthony John Dwyer  
6/1/22  
  
.....  
Dayna Ruth Dwyer  
6/1/22

# Riverine Superannuation Fund Trustees Declaration

---

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

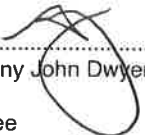
The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

  
.....  
Anthony John Dwyer

Trustee

  
.....  
Dayna Ruth Dwyer

Trustee

Dated this ..... 6 ..... day of ..... January 2021

# Riverine Superannuation Fund

## Members Statement

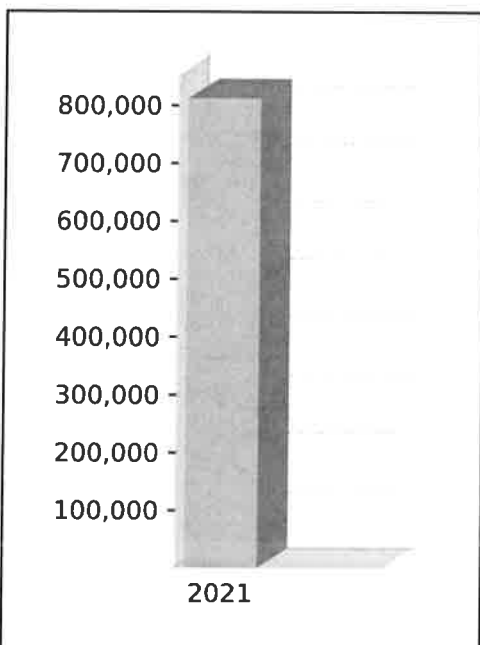
Anthony John Dwyer  
 57 Riverine Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth :	Provided	Vested Benefits	812,172
Age:	46	Total Death Benefit	2,363,500
Tax File Number:	Provided	Current Salary	0
Date Joined Fund:	29/08/2011	Previous Salary	0
Service Period Start Date:		Disability Benefit	0
Date Left Fund:		Nominated Beneficiaries	N/A
Member Code:	Consolidated		
Account Start Date	29/08/2011		
Account Type:	Consolidated		
Account Description:	Consolidated		

### Your Balance

<b>Total Benefits</b>	<b>812,172</b>
<u>Preservation Components</u>	
Preserved	812,172
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	812,172



### Your Detailed Account Summary

	<b>This Year</b>
Opening balance at 01/07/2020	744,171
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	68,001
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	812,172

# Riverine Superannuation Fund

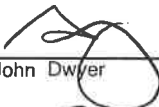
## Members Statement

---

### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

  
\_\_\_\_\_  
Anthony John Dwyer  
Trustee

  
\_\_\_\_\_  
Dayna Ruth Dwyer  
Trustee

# Riverine Superannuation Fund

## Members Statement

Dayna Ruth Dwyer  
 57 Riverine Street  
 Bairnsdale, Victoria, 3875, Australia

### Your Details

Date of Birth : Provided  
 Age: 43  
 Tax File Number: Provided  
 Date Joined Fund: 29/08/2011  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: Consolidated  
 Account Start Date 29/08/2011  
 Account Type: Consolidated  
 Account Description: Consolidated

### Vested Benefits

Total Death Benefit 0  
 Current Salary 0  
 Previous Salary 0  
 Disability Benefit 0  
 Nominated Beneficiaries N/A

### Your Balance

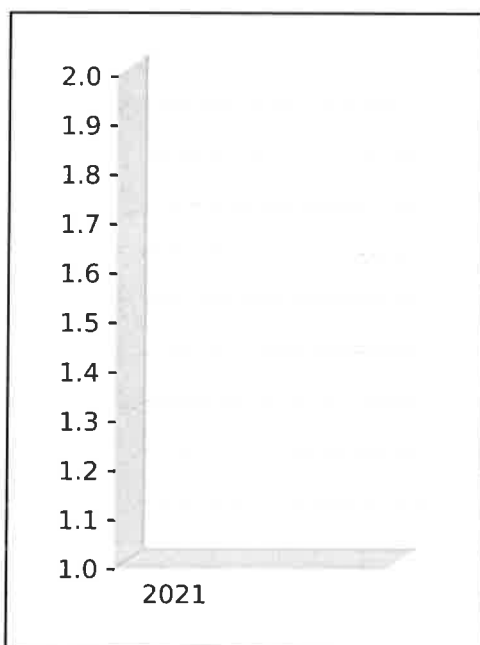
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out  
 Closing balance at 30/06/2021 0

# Riverine Superannuation Fund

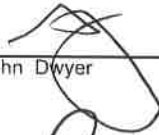
## Members Statement


---

### Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

  
\_\_\_\_\_  
Anthony John Dwyer  
Trustee

  
\_\_\_\_\_  
Dayna Ruth Dwyer  
Trustee