

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

**CONTENTS**

Statement of Financial Position	1
Operating Statement	2
Notes to the Financial Statements	3
Trustees' Declaration	11
Auditors' Report	12
Member's Information Statement	17

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2022**

	Note	2022 \$	2021 \$
<b>ASSETS</b>			
<b>INVESTMENTS</b>			
Shares in listed companies	2	1,470,347	1,884,634
Managed funds	3	663,154	437,921
<b>TOTAL INVESTMENTS</b>		<u>2,133,501</u>	<u>2,322,555</u>
<b>OTHER ASSETS</b>			
St George- CMT		576,146	75,985
ING Direct		2	33,565
Term Deposit 3342		-	485,040
Sundry debtors		10	10
<b>TOTAL OTHER ASSETS</b>		<u>576,158</u>	<u>594,600</u>
<b>TOTAL ASSETS</b>		<u>2,709,659</u>	<u>2,917,155</u>
<b>LIABILITIES</b>			
Current tax liabilities	10	(60,585)	(21,820)
Deferred tax liability	10	26,445	60,114
<b>TOTAL LIABILITIES</b>		<u>(34,140)</u>	<u>38,294</u>
<b>Net assets available to pay members' benefits</b>		<u>2,743,799</u>	<u>2,878,861</u>
Represented by:			
<b>Liability for accrued members' benefits</b>			
Allocated to members' accounts		<u>2,743,799</u>	<u>2,878,861</u>
		<u>2,743,799</u>	<u>2,878,861</u>

The accompanying notes form part of these financial statements.

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

**OPERATING STATEMENT**  
**FOR THE YEAR ENDED 30 JUNE 2022**

	Note	2022 \$	2021 \$
<b>Investment revenue</b>			
Dividends received	4	162,913	55,632
Trust distributions received	5	15,592	12,593
<b>Interest received</b>			
St George - CMT account		309	6
ING Direct		38	40
St George term deposits		1,698	5,040
Change in net market values of investments	6	<u>(335,929)</u>	<u>498,191</u>
<b>Net investment revenue</b>		<u>(155,379)</u>	<u>571,502</u>
<b>Contributions revenue</b>			
Employer's contribution		<u>29,621</u>	<u>5,892</u>
<b>Total contributions revenue</b>		<u>29,621</u>	<u>5,892</u>
<b>Total revenue</b>			
		<u>(125,758)</u>	<u>577,394</u>
<b>Expenses</b>			
Accountancy fees		3,300	3,432
Bank charges		1	-
Filing fees		<u>259</u>	<u>532</u>
		<u>3,560</u>	<u>3,964</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		(129,318)	573,430
Income tax expense	7	<u>(94,255)</u>	<u>23,935</u>
<b>Benefits accrued as a result of operations</b>		<u>(35,063)</u>	<u>549,495</u>

The accompanying notes form part of these financial statements.

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

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**1 Statement of Significant Accounting Policies**

The trustee of the fund is Isifand Pty Ltd (A.B.N.: ).

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

**Basis of Preparation**

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

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

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

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**(a) Measurement of Investments**

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

Net market values have been determined as follows:

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

**(b) Liability for Members' Accrued Benefits**

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

**(c) Income Tax**

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

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

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

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

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

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

**(d) Superannuation Contributions Surcharge**

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

**(e) Cash and Cash Equivalents**

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

**(f) Receivables**

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

**(g) Revenue**

**Interest revenue**

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

**Dividend revenue**

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

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

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**Movement in the net market value**

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

**Distribution revenue**

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

**(h) Contributions**

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

**(i) Payables**

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

**(j) Critical estimates and judgements**

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

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

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



**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>2 Shares in listed companies</b>		
Audinate Ltd	7,540	-
AGL Energy Limited	16,500	16,400
APA Group	78,890	44,500
Brickworks Investment Co Limited	102,434	93,218
Brickworks Ltd	37,080	-
Commonwealth Bank of Australia Limited	207,603	229,401
Coles Group Limited	56,992	51,219
CSL Ltd	142,602	151,151
Dickerdata Ltd	55,200	44,284
Milton Corp Ltd	-	20,160
Nasdaq ETFs	48,078	38,532
Sydney Airports Ltd	-	28,082
Soul WH Pattinson Ltd	117,700	118,055
SmartGroup Ltd	10,387	7,380
Scentre Ltd	10,971	8,867
Telstra Corporation Limited	23,100	15,416
S&P 500 Yield max ETF	38,640	20,490
Treasury Wines Ltd	22,700	23,360
Transurban Ltd	62,337	58,215
WAM Capital Ltd	36,120	39,420
Westpac Banking Corporation	292,500	731,275
Wesfarmers Limited	102,973	145,209
	<b>1,470,347</b>	<b>1,884,634</b>
<b>3 Managed funds</b>		
Colonial diversified fund	-	81,053
Balmain Opportunity Trust	465,592	-
Colonial future leaders fund	-	91,282
ING tax effective income trust	-	68,024
Hotels Investment Trust No 2	197,562	197,562
	<b>663,154</b>	<b>437,921</b>
<b>4 Dividends</b>		
<b>Dividends received</b>		
Franked dividends	151,683	49,967
Unfranked dividends	11,230	5,665
	<b>162,913</b>	<b>55,632</b>

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>5 Trust Distributions</b>		
<b>Managed fund distributions</b>		
Colonial diversified fund	-	10,165
Balmain Opportunity Trust	15,592	-
Colonial future leaders fund	-	743
ING tax effective investment trust	-	1,589
APN Property for Income Fund	-	96
	15,592	12,593
	15,592	12,593
<b>6 Movement in Net Market Values</b>		
<b>Investments</b>		
Unrealised movements in net market values:		
Shares in listed companies	(317,465)	423,562
Managed funds	(12,695)	35,837
	(330,160)	459,399
Realised movements in respect of investments disposed of during the reporting period:		
Shares in listed companies	(17,515)	38,792
Managed funds	11,746	-
	(5,769)	38,792
	(335,929)	498,191
<b>7 Income Tax Expense</b>		
The components of tax expense comprise:		
Current tax	(60,585)	(21,820)
Deferred tax	(33,669)	45,755
	(94,254)	23,935

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Benefits accrued as a result of operations before income tax	<u>(129,318.00)</u>	<u>573,430.00</u>
Prime facie tax payable on benefits accrued before income tax at 15%	<u>(19,398)</u>	<u>86,015</u>
<b>Add:</b>		
<b>Tax effect of:</b>		
Foreign income not included in net earnings	-	17
Imputed credits	9,754	3,389
Other non deductible items	-	-
	<u>9,754</u>	<u>3,406</u>
<b>Less:</b>		
<b>Tax effect of:</b>		
Managed fund distributions to included in assessable income	-	441
Discount portion of realised gains on investments	(865)	1,940
Discount portion of unrealised gains on investments	(16,835)	22,877
Exempt pension income	37,283	17,524
TFN tax credits	-	-
	<u>19,583</u>	<u>42,782</u>
<b>Less credits:</b>		
Imputation credits	65,028	22,595
Foreign tax credits	-	110
	<u>65,028</u>	<u>22,705</u>
<b>Income tax expense</b>	<u>(94,255)</u>	<u>23,934</u>

**8 Liability for Accrued Benefits**

**Changes in the liability for accrued benefits**

Liability for accrued benefits at beginning of year	2,878,862	2,415,792
Add Benefits accrued as a result of operations (Less Loss from operations)	(35,063)	549,495
Less Benefits Paid	(100,000)	(80,000)
Less Other Movements	-	(6,426)
<b>Benefits accrued at end of financial year</b>	<u><u>2,743,799</u></u>	<u><u>2,878,861</u></u>

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

	2022	2021
	\$	\$
<b>9</b>		
<b>Guaranteed Benefits</b>		
No guarantees have been made in respect of any portion of the liability for accrued benefits.		
<b>10</b>		
<b>Tax</b>		
<b>Liabilities</b>		
<b>Current</b>		
Provision for income tax	<u>(60,585)</u>	<u>(21,820)</u>
<b>Non-current</b>		
Provision for deferred tax liability	<u>26,445</u>	<u>60,114</u>

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

**TRUSTEES' DECLARATION**

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

In the opinion of the directors of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 2 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2022.

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

**Director:** \_\_\_\_\_  
Warwick Dyker Judge

**Director:** \_\_\_\_\_  
Jean Louise Judge

**Dated this            day of**

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

**2022  
\$**

**Member - WARWICK JUDGE**

Balance at Beginning of Year	1,686,899
Allocated earnings	(93,132)
Income tax expense on earnings	57,833
Contributions from employer	29,621
Income tax expense on contributions	(4,443)
Benefits paid during year	(60,000)
<b>Withdrawal benefit at end of year</b>	<u><u>1,616,778</u></u>
Withdrawal benefit at 30 June 2022 which is unrestricted non-preserved	1,616,778
Total withdrawal benefit at 30 June 2022	1,616,778
The rate of net fund earnings allocated to the member (%)	(2.1)

**Withdrawal Benefit**

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

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

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

**Withdrawing Funds**

Tax Free	5,258
Taxable - Taxed in fund	1,611,520

**Contact Details**

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

**2022**  
**\$**

**Member - JEAN JUDGE**

Balance at Beginning of Year	1,191,963
Allocated earnings	(65,807)
Income tax expense on earnings	40,865
Benefits paid during year	(40,000)
<b>Withdrawal benefit at end of year</b>	<u><u>1,127,021</u></u>
Withdrawal benefit at 30 June 2022 which is unrestricted non-preserved	1,127,021
Total withdrawal benefit at 30 June 2022	1,127,021
The rate of net fund earnings allocated to the member (%)	(2.1)

**Withdrawal Benefit**

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

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

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

**Withdrawing Funds**

Tax Free	19,056
Taxable - Taxed in fund	1,107,965

**Contact Details**

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

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**FUND MANAGEMENT**

**The Trustee**

Judge Family Settlement Superannuation Fund operates under the terms and conditions contained in the Trust Deed governing the fund.

The trustee of Judge Family Settlement Superannuation Fund is:  
Isifand Pty Ltd

The directors of Isifand Pty Ltd are:

Warwick Dyker Judge  
Jean Louise Judge

**The Management**

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

Administration Manager:

Isifand Pty Ltd

Investment Manager:

Isifand Pty Ltd

**FUND ADMINISTRATION**

**Compliance**

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

**Contributions**

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

**Fees, Charges and Expenses**

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



**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

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**Amendments to the Trust Deed**

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

**FUND INVESTMENTS**

**Investment Strategy**

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

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

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

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

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

**Assets of the Fund**

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

	<b>2022</b>		<b>2021</b>	
	<b>% of Fund Assets</b>	<b>Amount \$</b>	<b>% of Fund Assets</b>	<b>Amount \$</b>
<b>INVESTMENTS</b>				
Shares in listed companies	54.26	1,470,347	64.61	1,884,634
Managed funds	24.47	663,154	15.01	437,921
<b>TOTAL INVESTMENTS</b>		<u>2,133,501</u>		<u>2,322,555</u>
<b>OTHER ASSETS</b>				
St George- CMT	21.26	576,146	2.60	75,985
ING Direct	-	2	1.15	33,565
Term Deposit 3342	-	-	16.63	485,040
Sundry debtors	-	10	-	10
<b>TOTAL OTHER ASSETS</b>		<u>576,158</u>		<u>594,600</u>
<b>TOTAL ASSETS</b>	<b>100.00</b>	<u><u>2,709,659</u></u>	<b>100.00</b>	<u><u>2,917,155</u></u>

**Significant Investments**

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND**  
**ABN 41 785 600 682**

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

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**Investment Returns**

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

<b>Period</b>	<b>Investment Return</b>	<b>Crediting Rates</b>
01/7/14 to 30/6/15	3.45	3.45
01/7/15 to 30/6/16	0.68	0.68
01/7/16 to 30/6/17	8.72	8.72
01/7/17 to 30/6/18	4.38	4.38
01/7/18 to 30/6/19	10.76	10.76
01/7/19 to 30/6/20	-9.28	-9.28
01/7/20 to 30/6/21	22.54	22.54
01/07/21 to 30/06/22	-2.09	-2.09

The compound average rate of return for the past five years is 5.26%.

**Crediting Policy**

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

**Reserving Policy**

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

**ACCOUNTS**

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

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

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

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**FURTHER INFORMATION AND ENQUIRIES**

**General**

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

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

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

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

**Complaints and enquiries**

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

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

**Superannuation complaints tribunal**

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

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

**JUDGE FAMILY SETTLEMENT SUPERANNUATION FUND  
ABN 41 785 600 682**

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

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

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

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

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

Prepared by:  
Isifand Pty Ltd  
as trustee for the  
Judge Family Settlement Superannuation Fund

**Dated this        day of**