
Financial Statements and Reports
for the year ended
30 June 2020

J W & M C Mott Superannuation Fund

J W & M C Mott Superannuation Fund

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Compilation Report

We have compiled the accompanying special purpose financial statements of the J W & M C Mott Superannuation Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee

The Trustee of J W & M C Mott Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Jody Blake

of

DGZ Chartered Accountants 24 Barolin Street, BUNDABERG, Queensland 4670

Signed:

Dated: 30/11/2020

J W & M C Mott Superannuation Fund

Operating Statement

For the year ended 30 June 2020

	Note	2020	2019
		\$	\$
Income			
Investment Income			
Dividends Received	7	28,676	34,204
Interest Received		283	591
Total Income		<u>28,959</u>	<u>34,795</u>
Expenses			
Accountancy Fees		1,980	1,950
ATO Supervisory Levy		259	259
Auditor's Remuneration		550	550
Bank Charges		16	15
Member Payments			
Pensions Paid		44,748	41,189
Investment Losses			
Changes in Market Values	8	146,838	11,920
Total Expenses		<u>194,391</u>	<u>55,883</u>
Benefits accrued as a result of operations before income tax			
		<u>(165,431)</u>	<u>(21,088)</u>
Income Tax Expense	9	(12,290)	(14,659)
Benefits accrued as a result of operations		<u>(153,141)</u>	<u>(6,429)</u>

The accompanying notes form part of these financial statements.

J W & M C Mott Superannuation Fund
Detailed Operating Statement

For the year ended 30 June 2020

	2020	2019
	\$	\$
Income		
Investment Income		
Dividends Received		
National Australia Bank Limited	28,676	34,204
	<u>28,676</u>	<u>34,204</u>
Interest Received		
Bank of Qld Account 22105057	277	568
Bank Of Qld Investment A/c 21903442	6	23
	<u>283</u>	<u>591</u>
Total Income	<u>28,960</u>	<u>34,795</u>
Expenses		
Accountancy Fees	1,980	1,950
ATO Supervisory Levy	259	259
Auditor's Remuneration	550	550
Bank Charges	16	15
	<u>2,805</u>	<u>2,774</u>
Member Payments		
Pensions Paid		
Mott, John Wesley - Pension (Pension)	22,374	20,595
Mott, Mary Catherine - Pension (Pension)	22,374	20,595
	<u>44,748</u>	<u>41,189</u>
Investment Losses		
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
National Australia Bank Limited	146,838	11,920
	<u>146,838</u>	<u>11,920</u>
Changes in Market Values	<u>146,838</u>	<u>11,920</u>
Total Expenses	<u>194,391</u>	<u>55,883</u>
Benefits accrued as a result of operations before income tax	<u>(165,431)</u>	<u>(21,088)</u>
Income Tax Expense		
Income Tax Expense	(12,290)	(14,659)
Total Income Tax	<u>(12,290)</u>	<u>(14,659)</u>
Benefits accrued as a result of operations	<u>(153,141)</u>	<u>(6,429)</u>

The accompanying notes form part of these financial statements.

J W & M C Mott Superannuation Fund
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	314,750	461,588
Total Investments		<u>314,750</u>	<u>461,588</u>
Other Assets			
Bank Of Qld Investment A/c 21903442		23	1,379
Bank of Qld Account 22105057		27,066	27,114
Income Tax Refundable		12,290	14,659
Total Other Assets		<u>39,379</u>	<u>43,152</u>
Total Assets		<u>354,129</u>	<u>504,740</u>
Less:			
Liabilities			
Sundry Creditors		2,530	0
Total Liabilities		<u>2,530</u>	<u>0</u>
Net assets available to pay benefits		<u>351,599</u>	<u>504,740</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Mott, Mary Catherine		173,813	249,809
Mott, John Wesley		177,786	254,931
Total Liability for accrued benefits allocated to members' accounts		<u>351,599</u>	<u>504,740</u>

The accompanying notes form part of these financial statements.

J W & M C Mott Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(165,431.00)
Less	
Exempt current pension income	41,248.00
	<u>41,248.00</u>
Add	
Decrease in MV of investments	146,838.00
SMSF non deductible expenses	2,805.00
Pension Payments	44,748.00
Franking Credits	12,290.00
	<u>206,681.00</u>
SMSF Annual Return Rounding	(2.00)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	12,289.92
	<u>(12,289.92)</u>
CURRENT TAX OR REFUND	<u>(12,289.92)</u>
Supervisory Levy	259.00
	<u>(12,030.92)</u>
AMOUNT DUE OR REFUNDABLE	<u>(12,030.92)</u>

J W & M C Mott Superannuation Fund

Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank of Qld Account 22105057		27,065.650000	27,065.65	27,065.65	27,065.65			7.92 %
Bank Of Qld Investment A/c 21903442		22.600000	22.60	22.60	22.60			0.01 %
			27,088.25		27,088.25		0.00 %	7.92 %
Shares in Listed Companies (Australian)								
NAB.AX National Australia Bank Limited	17,275.00	18.220000	314,750.50	33.45	577,843.56	(263,093.06)	(45.53) %	92.08 %
			314,750.50		577,843.56	(263,093.06)	(45.53) %	92.08 %
			341,838.75		604,931.81	(263,093.06)	(43.49) %	100.00 %

Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Trustee(s).

a. Measurement of Investments

The fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the fair value of the consideration received or receivable.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Notes to the Financial Statements

For the year ended 30 June 2020

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

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

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting 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. Actual results may differ from these estimates.

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

Note 2: Shares in Listed Companies (Australian)

	2020 \$	2019 \$
National Australia Bank Limited	314,750	461,588
	<hr/> 314,750 <hr/>	<hr/> 461,588 <hr/>

Note 4: Liability for Accrued Benefits

J W & M C Mott Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	504,740	511,169
Benefits accrued as a result of operations	(153,141)	(6,429)
Current year member movements	0	0
Liability for accrued benefits at end of year	351,599	504,740

Note 5: Vested Benefits

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

	2020 \$	2019 \$
Vested Benefits	351,599	504,740

Note 6: Guaranteed Benefits

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

Note 7: Dividends

	2020 \$	2019 \$
National Australia Bank Limited	28,676	34,204
	28,676	34,204

Note 8: Changes in Market Values Unrealised Movements in Market Value

	2020 \$	2019 \$
Shares in Listed Companies (Australian)		
National Australia Bank Limited	(146,838)	(11,920)
	(146,838)	(11,920)
Total Unrealised Movement	(146,838)	(11,920)

Realised Movements in Market Value

2020	2019
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J W & M C Mott Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2020

	\$	\$
Total Realised Movement	0	0
Changes in Market Values	(146,838)	(11,920)
Note 9: Income Tax Expense		
	2020	2019
	\$	\$
The components of tax expense comprise		
Current Tax	(12,290)	(14,659)
Income Tax Expense	(12,290)	(14,659)
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	(24,815)	(3,163)
Less:		
Tax effect of:		
Exempt Pension Income	6,187	7,418
Add:		
Tax effect of:		
Decrease in MV of Investments	22,026	1,788
SMSF Non-Deductible Expenses	421	416
Pension Payments	6,712	6,178
Franking Credits	1,843	2,199
Less credits:		
Franking Credits	12,290	14,659
Current Tax or Refund	(12,290)	(14,659)

J W & M C Mott Superannuation Fund

Members Statement

Mary Catherine Mott
 7 Totten Street
 Bundaberg, Queensland, 4670, Australia

Your Details

Date of Birth :	03/02/1936	Vested Benefits	173,813
Age:	84	Total Death Benefit	173,813
Tax File Number:	Provided	Current Salary	0
Date Joined Fund:	03/02/2001	Previous Salary	0
Service Period Start Date:	25/06/2007	Disability Benefit	0
Date Left Fund:		Nominated Beneficiaries	John Mott
Member Code:	Consolidated		
Account Start Date	03/02/2001		
Account Type:	Consolidated		
Account Description:	Consolidated		

Your Balance

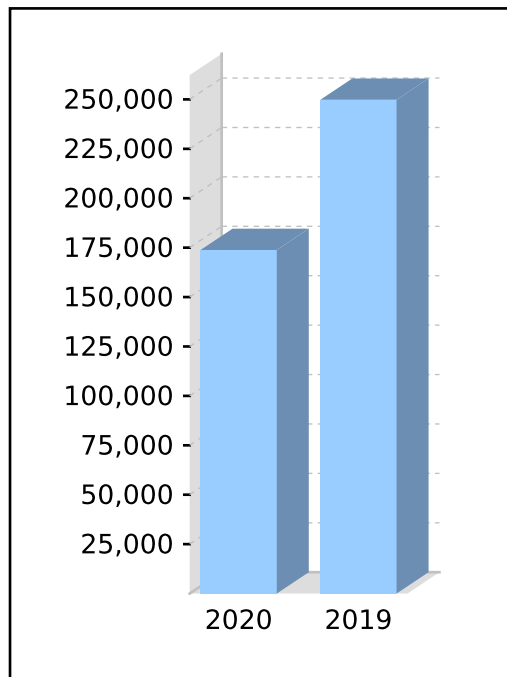
Total Benefits 173,813

Preservation Components

Preserved
 Unrestricted Non Preserved 173,813
 Restricted Non Preserved

Tax Components

Tax Free 172,741
 Taxable 1,072
 Investment Earnings Rate -22%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	249,809	253,190
<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	(53,622)	17,214
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	22,374	20,595
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 30/06/2020	173,813	249,809

J W & M C Mott 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

x *J.W. Mott per M.C. Mott*

John Wesley Mott
Trustee

x *M.C. Mott*

Mary Catherine Mott
Trustee

J W & M C Mott Superannuation Fund

Members Statement

John Wesley Mott
 7 Totten Street
 Bundaberg, Queensland, 4670, Australia

Your Details

Date of Birth :	24/12/1934	Vested Benefits	177,786
Age:	85	Total Death Benefit	177,786
Tax File Number:	Provided	Current Salary	0
Date Joined Fund:	03/02/2001	Previous Salary	0
Service Period Start Date:	25/06/2007	Disability Benefit	0
Date Left Fund:		Nominated Beneficiaries	Mary Mott
Member Code:	Consolidated		
Account Start Date	03/02/2001		
Account Type:	Consolidated		
Account Description:	Consolidated		

Your Balance

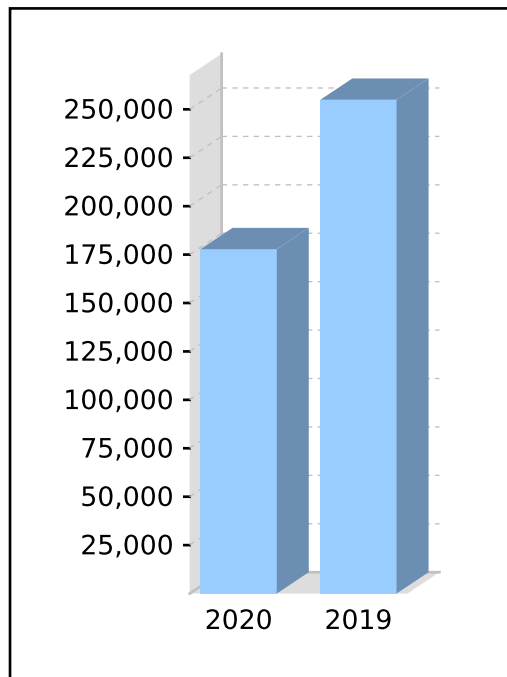
Total Benefits 177,786

Preservation Components

Preserved
 Unrestricted Non Preserved 177,786
 Restricted Non Preserved

Tax Components

Tax Free 177,786
 Taxable
 Investment Earnings Rate -22%



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2019	254,931	257,978
<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	(54,771)	17,547
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	22,374	20,595
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 30/06/2020	177,786	254,930

J W & M C Mott 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

x *J. W. Mott*
per W. B. Mott

John Wesley Mott
Trustee

x *W. B. Mott*

Mary Catherine Mott
Trustee

Minutes of a meeting of the Trustee(s)

held on 30 November 2020 at 7 Totten Street, Bundaberg, Queensland 4670

PRESENT:	John Wesley Mott and Mary Catherine Mott
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<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>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	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 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	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.
INSURANCE COVER:	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.
ALLOCATION OF INCOME:	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).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
AUDITORS:	<p>It was resolved that</p> <p>Bradley Grogan</p> <p>of</p> <p>24 Barolin Street, Bundaberg, Queensland 4670</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>DGZ Chartered Accountants</p>

Minutes of a meeting of the Trustee(s)

held on 30 November 2020 at 7 Totten Street, Bundaberg, Queensland 4670

act as tax agents of the Fund for the next financial year.

TRUSTEE 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 s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

ACCEPTANCE OF ROLLOVERS:

The trustee has ensured that any rollover made to the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

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.

CLOSURE:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –



Mary Catherine Mott

Chairperson

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 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

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) Act 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.
- (iv) The trustee has not received from DGZ Chartered Accountants any financial advice in relation to the following:
- Recommendation to establish a Self Managed Superannuation Fund,
 - Advice about the performance of different types of super choices,
 - Recommendation to consolidate superannuation assets into a single fund,
 - Recommendation that a member increase their contributions,
 - Recommendation to commence any form of pension.
 - Recommendation on the type of investments the fund should invest in,
 - Advice regarding or the preparation of an Investment Strategy,
 - Recommendation to acquire any form of property through the SMSF,
 - Recommendation for a member to have a binding death benefit nomination, and
 - Advice about the wind up of a Self Managed Superannuation Fund

Signed in accordance with a resolution of the trustees by:

✘ *J. W. Mott per M. C. Mott*
.....
John Wesley Mott

Trustee

✘ *M. C. Mott*
.....
Mary Catherine Mott

Trustee

30 November 2020