



SMSF ESTABLISHMENT DEED

JAK SUPER

EXECUTION

Dated: 22/11/2019

Executed as a deed

The Initial Trustee

Signed, Sealed and Delivered by Salty Dog Retirement Pty Ltd - ACN 630 166 166 by:



James Edward Rintel
Director



Kim Michelle Rintel
Director

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

- ① Read this declaration in conjunction with *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials



- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

James Edward Rintel

Trustee's or director's signature

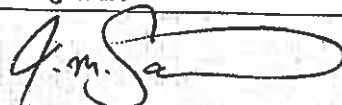


Date 5/12/2018

Witness' name (witness must be 18 years old or over)

JASON SAMMUT

Witness' signature



Date 5/12/2018

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

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DECLARATION

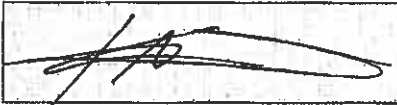
By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Kim Michelle Rintel

Trustee's or director's signature



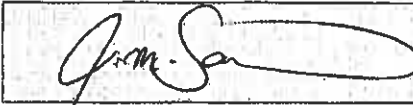
Date

5/12/2018

Witness' name (witness must be 18 years old or over)

DAVID SAMMUT

Witness' signature



Date

5/12/2018

Product disclosure statement
JaK Super

Winding up funds

- 13.11 The Trust Deed allows for the Fund to be wound up.
- 13.12 An SMSF can be wound up at any time.
- 13.13 Specialist advice should be obtained before winding up an SMSF, as there are a range of issues to be addressed including:
- (a) taxation, stamp duty and other costs on the transfer of assets;
 - (b) complying with the Trust Deed;
 - (c) discharging all liabilities, outstanding tax and charges;
 - (d) preparation and lodgement of tax and regulatory returns and notifications; and
 - (e) potentially deregistering any corporate trustee.

The Member

Signed by Kim Michelle Rintel:

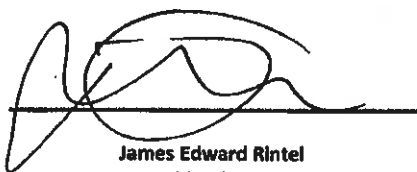


Kim Michelle Rintel
Member

Dated: 22/11/2018

The Member

Signed by James Edward Rintel:



James Edward Rintel
Member

Dated: 22/11/2018

Variation of Agreement

This Agreement may be varied from time to time by notifying you of any changes. If any changes are material, namely to the applicable fees payable, we will give you 30 days written notice.

Commitment of the Trustee

You acknowledge and agree that you will:

- a) Ensure that any activity of your SMSF is in compliance with the Trust Deed and the laws applicable. If in doubt you should contact us to discuss any possible breaches to the rules contained within the Trust Deed or the laws applicable to your SMSF;
- b) Ensure at least one bank account is open and maintained in the name of your SMSF. This bank account must only be used for transactions relating to your SMSF and will not be used for personal banking purposes;
- c) Retain sufficient funds in the bank account to pay regular outgoings including any applicable fees which may be debited on a monthly basis under a Direct Debit Agreement by us or Intello for provision of the SMSF services contained in this agreement;
- d) Sign any third-party authorities, other documents or take any steps necessary to ensure that we or any of the service providers appointed under this agreement can either directly or via other intermediary service

providers receive all applicable bank account, share broker, wrap account or other provider transaction feeds and holding balance information. Failure to sign any requested third party authorities will result in your SMSF not being eligible for any applicable fixed fees quoted in this agreement;

- e) Ensure that all investments are made in the name of the Trustee of your SMSF;
- f) Provide us with any documentation or information requested for the completion of your accounts, SMSF annual return or compliance audit including the issuance of the annual report by the independent auditor of the fund within 14 days. Where we are required to contact you on more than two occasions to request documentation or information, we reserve the right to pass on additional costs resulting from our time spent obtaining this information from you. These charges will be in addition to any fees outlined in this agreement.
- g) Indemnify us and any service providers listed in this agreement against all claims made against or suffered by us and any service providers listed in this agreement as a direct or indirect result of you failing to comply, or failing to comply in sufficient time, with any of your responsibilities and commitments listed above. You acknowledge and confirm that, for the purposes of this Agreement, any reference to your obligations includes the obligations of the trustee to the member and vice versa.

Authority to Release Information

By signing below, I/we authorise any third party to release information relating to the financial affairs of our SMSF (named below) to Intello. This may include (but is not limited to) bank, investment, insurance, superannuation and property information or statements. Please also accept a photocopy or electronic copy of this authority.

Acceptance of Agreement

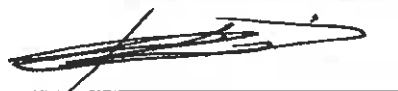
By signing below, I/we accept the terms of this agreement and any attached schedules.

JaK Super



James Edward Rintel
Signature of Director / Trustee

22/11/2018



Kim Michelle Rintel
Signature of Director / Trustee

22/11/2018

SMSF Administration Agreement

JaK Super
CONSENT AND DECLARATION OF THE TRUSTEES

I/We:

James Edward Rintel

Kim Michelle Rintel


Hereby declare that we are not *disqualified from acting as trustees of a superannuation fund under the Superannuation Industry (Supervision) Act 1993.

- Hereby consent to act as trustees of the abovenamed Fund.
- Agree to execute the Trust Deed and to administer the Fund in accordance with the terms and conditions set out in the Trust Deed.
- Undertake to notify any other Trustee and the Australian Taxation Office in writing if any one of us is for any reason disqualified from continuing to act as a trustee.


James Edward Rintel

Salty Dog Retirement Pty Ltd

22/11/2018
Date


Kim Michelle Rintel

Salty Dog Retirement Pty Ltd

22/11/2018
Date

TRUSTEE STANDARDS

*The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a trustee:

DISQUALIFIED PERSONS

A person is disqualified if:

- The person has a prior conviction involving dishonest conduct, wherever or whenever such conviction may have occurred.
- The person is insolvent, under administration or bankrupt.
- The person in relation to whom a civil penalty order has been made under the Superannuation Industry (Supervision) Act 1993.

DISQUALIFIED BODY CORPORATE

A corporate body is disqualified if:

- The corporate body knows or has reasonable grounds to suspect that a responsible officer of the body corporate is a disqualified person.
- A receiver has been appointed in respect of the property beneficially owned by the body.
- An official manager or administrator or professional litigator has been appointed in respect of the body.

MINUTES OF THE MEETING OF THE TRUSTEE(S) OF
JaK Super

HELD ON 22 / 11 / 2019

AT

34 Belmore Terrace Sunshine Beach QLD 4567

PURPOSE OF MEETING – ACCEPTANCE OF FIRST CONTRIBUTION

Attended by trustee(s) of JaK Super

PRESENT:

James Edward Rintel

Kim Michelle Rintel

CHAIRPERSON:

James Edward Rintel
was appointed Chairperson of the meeting.

MOTION TO ACCEPT

MEMBER CONTRIBUTION:

The chairperson tabled notifications from the members noted below regarding their intention to contribute to the Fund. The trustee(s) is to ensure that any contribution received by the Fund is made in accordance with the Rules of the Fund and the superannuation laws in relation to:

- i. making contributions;
- ii. acquiring assets from members;
- iii. the Fund's investment strategy.

The trustee(s) has reviewed the details of the contribution and confirms that the contribution is in accordance with the Fund's Rules, the superannuation and taxation laws.

IT WAS RESOLVED by the trustee(s) to accept the following contribution on behalf of the member(s):

TRUSTEE RESOLUTION:

Member	Amount
James Edward Rintel	\$ 5.00
Kim Michelle Rintel	\$ 5.00


This contribution being the first asset of the Fund will be the first deposit once the bank account is opened.

All contributions will be vested within 28 days of receipt.

MEETING CLOSED:

There being no further business the meeting was declared closed.

Confirmed as a correct record.


James Edward Rintel

22 / 11 / 2019
Date

SuperStream ESA Notification

(provide a copy of this to all of your Employers)

Dear Sir/Madam,

IMPORTANT INFORMATION: SuperStream Electronic Service Address (ESA) Election Notice

Please be advised that in accordance with the *SuperStream Data and Payments Standards* (the standard) the trustees of my SMSF (my nominated superannuation choice fund) have subscribed to **SMSFDataFlow** as the fund's *SuperStream Data Messaging Service Provider*.

For further information visit smsfdataflow.com.au

The **Electronic Service Address (ESA)** for the receipt of all contribution data messages in relation to my SMSF is:

smsfdataflow

Please record this ESA in your payroll or superannuation clearing-house software.

Please confirm this request has been actioned and that any contributions payments made to my SMSF from **1 July 2015** will be compliant with the standard.

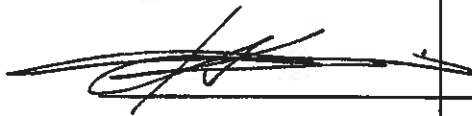
Please note that the details of my SMSF are as follows:

Fund Name	JaK Super
Fund ABN	8448 1685813
Fund Bank Details	BANK NAME: <u>Salty Dog Retirement Pty Ltd</u> <u>ATF/JaK Super</u> BSB: <u>182 512</u> ACCOUNT NO.: <u>966 305 881</u>

Kind regards,



James Edward Rintel



Kim Michelle Rintel