

Compliance Workpapers
SAA Super Fund
Financial Year - 2023



Fund Details

Fund Name	SAA Super Fund
Contact no	
Financial Year	2023
Established Date	12/04/2016
ABN	40 324 291 400
TFN	981242065
Trustee Type	Individual
Trustees	Zahid Ali Yasmin Ali
ACN	

Review Points

Reference : Assets / Other Assets / Sundry Assets

Subject : Sundry Assets

Addressed : Notes for Auditor

Action	Description	Owner	DateTime	Attachment
Created	Member used Fund's money to purchase crypto assets under his personal name. Money were eventually returned.	Joan Sayas	19/10/2023 01:13 PM	

Statement of Financial Position

Assets	Qty	2023	2022	Change (\$)	Change (%)	
Other Assets	0.00	10,193.30	10,191.82	1.48	0.01	
Cash At Bank	0.00	223.30	2,221.67	-1,998.37	89.95	
CBA CDIA Bank Account #3891	0.00	223.30	2,221.67	-1,998.37	89.95	WP-1
Current Tax Assets	0.00	3,970.00	3,970.15	-0.15	0.00	WP-1 WP-2
Income Tax Instalments Paid	0.00	0.00	4,348.00	-4,348.00	100.00	
Income Tax Payable	0.00	3,970.15	0.00	3,970.15	100.00	
Provision for Income Tax	0.00	-0.15	-377.85	377.70	99.96	
Sundry Assets	0.00	6,000.00	4,000.00	2,000.00	50.00	WP-1 WP-2
Sundry Debtor	0.00	6,000.00	4,000.00	2,000.00	50.00	
Total Assets	0.00	10,193.30	10,191.82	1.48	0.01	

Liabilities	Qty	2023	2022	Change (\$)	Change (%)	
Total Liabilities	0.00	0.00	0.00	0.00	0.00	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Member Entitlement Accounts	0.00	10,193.30	10,191.82	1.48	0.01	WP-1 WP-2
Mr Zahid Ali	0.00	8,020.69	8,019.53	1.16	0.01	
Accumulation	0.00	8,020.69	8,019.53	1.16	0.01	
Ms Yasmin Ali	0.00	2,172.61	2,172.29	0.32	0.01	

Member Entitlements	Qty	2023	2022	Change (\$)	Change (%)	
Accumulation	0.00	2,172.61	2,172.29	0.32	0.01	
Total Member Entitlements	0.00	10,193.30	10,191.82	1.48	0.01	

Operating Statement

Income	2023	2022	Change (\$)	Change (%)	
Investment Gains	0.00	-92.34	92.34	100.00	
Realised Capital Gains	0.00	-92.34	92.34	100.00	WP-1
Shares in Listed Companies	0.00	-92.34	92.34	100.00	
ANZ Group Holdings Limited	0.00	-29.25	29.25	100.00	
Macquarie Group Limited	0.00	-61.09	61.09	100.00	
National Australia Bank Limited	0.00	-2.00	2.00	100.00	
Investment Income	1.63	755.19	-753.56	99.78	WP-1 WP-2
Dividends	0.00	705.05	-705.05	100.00	
Shares in Listed Companies	0.00	705.05	-705.05	100.00	
ANZ Group Holdings Limited	0.00	216.30	-216.30	100.00	
Macquarie Group Limited	0.00	365.15	-365.15	100.00	
National Australia Bank Limited	0.00	123.60	-123.60	100.00	
General Taxable Income	0.00	45.17	-45.17	100.00	
Shares in Listed Companies	0.00	45.17	-45.17	100.00	
Macquarie Group Limited	0.00	45.17	-45.17	100.00	
Interest	1.63	4.97	-3.34	67.20	WP-1
Cash At Bank	1.63	4.97	-3.34	67.20	
CBA ACA Bank Account	0.00	2.13	-2.13	100.00	
CBA CDIA Bank Account #3891	1.63	2.84	-1.21	42.61	

Income	2023	2022	Change (\$)	Change (%)	
Member Receipts	0.00	7,706.33	-7,706.33	100.00	
Contributions	0.00	4,346.83	-4,346.83	100.00	WP-1
Member	0.00	4,346.83	-4,346.83	100.00	
Personal Non-Concessional	0.00	4,346.83	-4,346.83	100.00	
Mr Zahid Ali	0.00	2,173.42	-2,173.42	100.00	
Ms Yasmin Ali	0.00	2,173.41	-2,173.41	100.00	
Member Insurance Premium Rebate	0.00	3,359.50	-3,359.50	100.00	
Mr Zahid Ali	0.00	3,359.50	-3,359.50	100.00	
Accumulation	0.00	3,359.50	-3,359.50	100.00	
Other Income	0.00	1.17	-1.17	100.00	
ATO Interest Payments	0.00	1.17	-1.17	100.00	
Total Income	1.63	8,370.35	-8,368.72	99.98	
Expenses	2023	2022	Change (\$)	Change (%)	
Member Payments	0.00	159,564.88	-159,564.88	100.00	
Rollovers Out	0.00	159,564.88	-159,564.88	100.00	
Mr Zahid Ali	0.00	159,564.88	-159,564.88	100.00	
Other Expenses	0.00	1,595.60	-1,595.60	100.00	
Accountancy Fee	0.00	569.92	-569.92	100.00	
Adviser Fee	0.00	216.68	-216.68	100.00	
Auditor Fee	0.00	550.00	-550.00	100.00	

Expenses	2023	2022	Change (\$)	Change (%)	
SMSF Supervisory Levy	0.00	259.00	-259.00	100.00	
Total Expenses	0.00	161,160.48	-161,160.48	100.00	
Income Tax	2023	2022	Change (\$)	Change (%)	
Income Tax Expense	0.15	377.85	-377.70	99.96	WP-1 WP-2
Income Tax Expense	0.15	377.85	-377.70	99.96	
Prior Years Under Provision for Income Tax	0.00	0.05	-0.05	100.00	
Total Income Tax	0.15	377.90	-377.75	99.96	
Net Profit(Loss) Total	1.48	-153,168.03			

Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

Preservation Components

							Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year				
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount			
<i>Ms Yasmin Ali (Age: 46 at 30/06/2023)</i>										
Accumulation	Accumulation	2,172.29	0.00	0.00	2,172.61	0.00	0.00			
<i>Mr Zahid Ali (Age: 46 at 30/06/2023)</i>										
Accumulation	Accumulation	8,019.53	0.00	0.00	8,020.69	0.00	0.00			

Tax Component Verification (Accumulation)

		Current Status : Good to Go Prior Status : Warning	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Ms Yasmin Ali (Age: 46 at 30/06/2023)				
	Accumulation		2,172.29	2,172.61
Mr Zahid Ali (Age: 46 at 30/06/2023)				
	Accumulation		2,173.42	2,173.42

Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
Mr Zahid Ali				
Date of Birth: 04/10/1976 (Age: 45 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00
Ms Yasmin Ali				
Date of Birth: 03/12/1976 (Age: 45 at 30/06/2023)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		102,500.00	0.00
	Maximum cap available		130,000.00	110,000.00
	Contributions made (to this fund)		0.00	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		0.00	0.00
	Amount above caps		0.00	0.00

Negative Balance - Good to Go

Great news! After review there is nothing that requires your attention.

Contra Bank Entries - Good to Go

Great news! After review there is nothing that requires your attention.

Income Comparison - Good to Go

Great news! After review there is nothing that requires your attention.

Benefits Paid to Member < 60 - Good to Go

Great news! After review there is nothing that requires your attention.

Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

Market Value - Not Applicable

The system did not find any data to process.

Pension Limit - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.

General Ledger

Date	Description	Quantity	Debits	Credits	Balance
Investment Income / Interest / Cash At Bank / CBA CDIA Bank Account #3891					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	0.08	0.08
01/04/2023	Credit Interest	0.00	0.00	0.56	0.64
01/05/2023	Credit Interest	0.00	0.00	0.64	1.28
01/06/2023	Credit Interest	0.00	0.00	0.35	1.63
30/06/2023	Closing Balance	0.00	0.00	0.00	1.63
Income Tax Expense / Income Tax Expense					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/06/2023	Fund Income Tax	0.00	0.15	0.00	0.15
30/06/2023	Closing Balance	0.00	0.00	0.00	0.15
Cash At Bank - CBA CDIA Bank Account #3891					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,221.67
01/03/2023	Credit Interest	0.00	0.08	0.00	2,221.75
01/04/2023	Credit Interest	0.00	0.56	0.00	2,222.31
01/05/2023	Credit Interest	0.00	0.64	0.00	2,222.95
16/05/2023	Transfer To Swyftx NetBank XRP	0.00	0.00	2,000.00	222.95
01/06/2023	Credit Interest	0.00	0.35	0.00	223.30
30/06/2023	Closing Balance	0.00	0.00	0.00	223.30

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Sundry Assets / Sundry Debtor					
01/07/2022	Opening Balance	0.00	0.00	0.00	4,000.00
16/05/2023	Transfer To Swyftx NetBank XRP	0.00	2,000.00	0.00	6,000.00
30/06/2023	Closing Balance	0.00	0.00	0.00	6,000.00
Other Assets - Unsettled Trades / Acquisitions / Sundry Assets / Sundry Debtor					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
16/05/2023	Transfer To Swyftx NetBank XRP	0.00	0.00	2,000.00	2,000.00
16/05/2023	Transfer To Swyftx NetBank XRP	0.00	2,000.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / CBA CDIA Bank Account #3891					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	0.08	0.08
01/03/2023	Credit Interest	0.00	0.08	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	0.56	0.56
01/04/2023	Credit Interest	0.00	0.56	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	0.64	0.64
01/05/2023	Credit Interest	0.00	0.64	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	0.35	0.35
01/06/2023	Credit Interest	0.00	0.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
Other Assets - Current Tax Assets / Income Tax Payable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/07/2022	Fund Tax Finalisation	0.00	3,970.15	0.00	3,970.15
30/06/2023	Closing Balance	0.00	0.00	0.00	3,970.15
Other Assets - Current Tax Assets / Provision for Income Tax					
01/07/2022	Opening Balance	0.00	0.00	0.00	377.85
01/07/2022	Fund Tax Finalisation	0.00	377.85	0.00	0.00
30/06/2023	Tax Effect Of Income	0.00	0.00	0.15	0.15
30/06/2023	Closing Balance	0.00	0.00	0.00	0.15
Other Assets - Current Tax Assets / Income Tax Instalments Paid					
01/07/2022	Opening Balance	0.00	0.00	0.00	4,348.00
01/07/2022	Fund Tax Finalisation	0.00	0.00	4,348.00	0.00
30/09/2022	Sep22 PAYGI	0.00	1,108.00	0.00	1,108.00
31/12/2022	Dec22 PAYGI	0.00	1,108.00	0.00	2,216.00
31/03/2023	Mar23 PAYGI	0.00	1,108.00	0.00	3,324.00
30/06/2023	Jun23 PAYGI	0.00	0.00	3,324.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Other Taxes Payable / Activity Statement Payable/Refundable					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
30/09/2022	Sep22 PAYGI	0.00	0.00	1,108.00	1,108.00

Date	Description	Quantity	Debits	Credits	Balance
31/12/2022	Dec22 PAYGI	0.00	0.00	1,108.00	2,216.00
31/03/2023	Mar23 PAYGI	0.00	0.00	1,108.00	3,324.00
30/06/2023	Jun23 PAYGI	0.00	3,324.00	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Fund Suspense / CBA CDIA Bank Account #3891					
01/07/2022	Opening Balance	0.00	0.00	0.00	0.00
01/03/2023	Credit Interest	0.00	0.00	0.08	0.08
01/03/2023	Credit Interest	0.00	0.08	0.00	0.00
01/04/2023	Credit Interest	0.00	0.00	0.56	0.56
01/04/2023	Credit Interest	0.00	0.56	0.00	0.00
01/05/2023	Credit Interest	0.00	0.00	0.64	0.64
01/05/2023	Credit Interest	0.00	0.64	0.00	0.00
16/05/2023	Transfer To Swyftx NetBank XRP	0.00	0.00	2,000.00	2,000.00
16/05/2023	Transfer To Swyftx NetBank XRP	0.00	2,000.00	0.00	0.00
01/06/2023	Credit Interest	0.00	0.00	0.35	0.35
01/06/2023	Credit Interest	0.00	0.35	0.00	0.00
30/06/2023	Closing Balance	0.00	0.00	0.00	0.00
Member Entitlement Accounts / Mr Zahid Ali / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	8,019.53
30/06/2023	Income Taxes Allocated	0.00	0.12	0.00	8,019.41

Date	Description	Quantity	Debits	Credits	Balance
30/06/2023	Investment Profit or Loss	0.00	0.00	1.28	8,020.69
30/06/2023	Closing Balance	0.00	0.00	0.00	8,020.69
Member Entitlement Accounts / Ms Yasmin Ali / Accumulation					
01/07/2022	Opening Balance	0.00	0.00	0.00	2,172.29
30/06/2023	Income Taxes Allocated	0.00	0.03	0.00	2,172.26
30/06/2023	Investment Profit or Loss	0.00	0.00	0.35	2,172.61
30/06/2023	Closing Balance	0.00	0.00	0.00	2,172.61

Permanent Documents

[OCR_2016.04.17 Certificate of Compliance.pdf](#)

[OCR_Trust Deed SMSF Signed Copy.pdf](#)

[OCR_2016.01.14 Certified Trust Deed Pages.pdf](#)

Self-managed superannuation fund annual return **2023**

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2023* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S M I T H S T

- Place X in ALL applicable boxes.

➤ Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

- ! The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

SAA Super Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

PO Box 230

Suburb/town

Glen Osmond

State/territory

SA

Postcode

5064

5 Annual return status

Is this an amendment to the SMSF's 2023 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

Fund's tax file number (TFN) *****

6 SMSF auditor

Auditor's name

Title: MR

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100014140

Auditor's phone number

04

10702708

Postal address

PO Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed

A

Day Month Year

Was Part A of the audit report qualified?

B No Yes

Was Part B of the audit report qualified?

C No Yes

If Part B of the audit report was qualified, have the reported issues been rectified?

D No Yes **7 Electronic funds transfer (EFT)**

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 067167

Fund account number 27083891

Fund account name

Yasmin Ali & Zahid Ali ATF SAA Super Fund

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

smsfdataflow

Fund's tax file number (TFN)

- 8 Status of SMSF** Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
- Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Day Month Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label **A**.

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$.00

Which method did you use to calculate your exempt current pension income?

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do **not** complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Fund's tax file number (TFN)

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the **entire year**, there was **no** other income that was assessable, and you **have not** realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

Have you applied an exemption or rollover? **M** No Yes Code

Net capital gain **A** \$

Gross rent and other leasing and hiring income **B** \$

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

Gross foreign income	D1 \$ <input type="text" value="0-00"/>	Net foreign income	D \$ <input type="text" value="0-00"/>	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$

Transfers from foreign funds **F** \$ Number

Gross payments where ABN not quoted **H** \$

Calculation of assessable contributions

Assessable employer contributions

R1 \$

plus Assessable personal contributions

R2 \$

plus **#No-TFN-quoted contributions**

R3 \$
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Assessable contributions **R** \$
(R1 plus R2 plus R3 less R6)

Calculation of non-arm's length income

*Net non-arm's length private company dividends

U1 \$

plus *Net non-arm's length trust distributions

U2 \$

plus *Net other non-arm's length income

U3 \$

*Other income **S** \$

*Assessable income due to changed tax status of fund **T** \$

Net non-arm's length income **U** \$
(subject to 45% tax rate) (U1 plus U2 plus U3)

#This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME **W** \$
(Sum of labels A to U) Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME **V** \$ Loss

Fund's tax file number (TFN)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 \$ <input type="text" value="0-00"/>		A2 \$ <input type="text" value="0-00"/>
Interest expenses overseas	B1 \$ <input type="text" value="0-00"/>		B2 \$ <input type="text" value="0-00"/>
Capital works expenditure	D1 \$ <input type="text" value="0-00"/>		D2 \$ <input type="text" value="0-00"/>
Decline in value of depreciating assets	E1 \$ <input type="text" value="0-00"/>		E2 \$ <input type="text" value="0-00"/>
Insurance premiums – members	F1 \$ <input type="text" value="0-00"/>		F2 \$ <input type="text" value="0-00"/>
SMSF auditor fee	H1 \$ <input type="text" value="0-00"/>		H2 \$ <input type="text" value="0-00"/>
Investment expenses	I1 \$ <input type="text" value="0-00"/>		I2 \$ <input type="text" value="0-00"/>
Management and administration expenses	J1 \$ <input type="text" value="0-00"/>		J2 \$ <input type="text" value="0-00"/>
Forestry managed investment scheme expense	U1 \$ <input type="text" value="0-00"/>		U2 \$ <input type="text" value="0-00"/>
Other amounts	L1 \$ <input type="text" value="0-00"/> Code		L2 \$ <input type="text" value="0-00"/> Code
Tax losses deducted	M1 \$ <input type="text" value="0-00"/>		

TOTAL DEDUCTIONS
N \$
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) *****

Section D: Income tax calculation statement

#Important:

Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income	A	\$	<input type="text" value="1"/>	00
<i>(an amount must be included even if it is zero)</i>				
#Tax on taxable income	T1	\$	<input type="text" value="0.15"/>	
<i>(an amount must be included even if it is zero)</i>				
#Tax on no-TFN-quoted contributions	J	\$	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>				

Gross tax **B** \$
(T1 plus J)

Foreign income tax offset	C1	\$	<input type="text" value="0"/>	
Rebates and tax offsets	C2	\$	<input type="text"/>	
Non-refundable non-carry forward tax offsets				
C \$ <input type="text" value="0"/>				
<i>(C1 plus C2)</i>				

SUBTOTAL 1
T2 \$
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	<input type="text" value="0"/>	
Early stage investor tax offset	D3	\$	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	D4	\$	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets				
D \$ <input type="text" value="0"/>				
<i>(D1 plus D2 plus D3 plus D4)</i>				
SUBTOTAL 2				
T3 \$ <input type="text" value="0.15"/>				
<i>(T2 less D – cannot be less than zero)</i>				

Complying fund's franking credits tax offset	E1	\$	<input type="text"/>	
No-TFN tax offset	E2	\$	<input type="text"/>	
National rental affordability scheme tax offset	E3	\$	<input type="text"/>	
Exploration credit tax offset	E4	\$	<input type="text"/>	
Refundable tax offsets				
E \$ <input type="text" value="0"/>				
<i>(E1 plus E2 plus E3 plus E4)</i>				

#TAX PAYABLE **T5** \$
(T3 less E – cannot be less than zero)

Section 102AAM interest charge
G \$

Fund's tax file number (TFN)

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	<input type="text"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	<input type="text" value="0"/>
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	<input type="text"/>
Credit for interest on no-TFN tax offset	
H6 \$	<input type="text"/>
Credit for foreign resident capital gains withholding amounts	
H8 \$	<input type="text"/>
Eligible credits	
H \$	<input type="text" value="0"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>	

#Tax offset refunds <small>(Remainder of refundable tax offsets)</small>	I \$	<input type="text" value="0"/>
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE <small>A positive amount at S is what you owe, while a negative amount is refundable to you.</small>	S \$	<input type="text" value="259.15"/>
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

Tax losses carried forward to later income years	U \$	<input type="text" value="0"/>	-00
Net capital losses carried forward to later income years	V \$	<input type="text" value="92"/>	-00

Fund's tax file number (TFN) *****

Section F: Member information

MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance **S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS **S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS **S3** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

MEMBER 2

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds and previously non-complying funds

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)

Other transactions

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

Accumulation phase account balance	S1 \$ <input type="text" value="2172.61"/>
Retirement phase account balance - Non CDBIS	S2 \$ <input type="text" value="0"/>
Retirement phase account balance - CDBIS	S3 \$ <input type="text" value="0"/>

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$
 Unlisted trusts **B** \$
 Insurance policy **C** \$
 Other managed investments **D** \$

15b Australian direct investments

Limited recourse borrowing arrangements
 Australian residential real property
J1 \$
 Australian non-residential real property
J2 \$
 Overseas real property
J3 \$
 Australian shares
J4 \$
 Overseas shares
J5 \$
 Other
J6 \$
 Property count
J7

Cash and term deposits **E** \$
 Debt securities **F** \$
 Loans **G** \$
 Listed shares **H** \$
 Unlisted shares **I** \$
 Limited recourse borrowing arrangements **J** \$
 Non-residential real property **K** \$
 Residential real property **L** \$
 Collectables and personal use assets **M** \$
 Other assets **O** \$

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$
 Overseas non-residential real property **Q** \$
 Overseas residential real property **R** \$
 Overseas managed investments **S** \$
 Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$
 (Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?
A No Yes \$

Fund's tax file number (TFN)

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	V2 \$ <input type="text" value=""/>	-00		
Other borrowings	V3 \$ <input type="text" value=""/>	-00	Borrowings	V \$ <input type="text" value="0"/>
				-00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W \$	<input type="text" value="10193"/>
				-00
Reserve accounts	X \$	<input type="text" value="0"/>		-00
Other liabilities	Y \$	<input type="text" value="0"/>		-00
TOTAL LIABILITIES			Z \$	<input type="text" value="10193"/>
				-00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write **2023**). **A**

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2023*. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: **Declarations**

 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, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /
Day / Month / Year

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 2023* 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 / /
Day / Month / Year

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

SAA Super Fund
Investment Income Comparison Report
For the period 1 July 2022 to 30 June 2023

Payment Date	Income Type	Ledger Data			Diff *	Announcement Data				
		Total Income	Tax Credits+			Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
Cash At Bank										
CBA.CDIA: CBA CDIA Bank Account #3891										
01/03/2023	Interest	0.08	0.00							
01/04/2023	Interest	0.56	0.00							
01/05/2023	Interest	0.64	0.00							
01/06/2023	Interest	0.35	0.00							
		1.63	0.00							
Total		1.63	0.00							
Total		0.00	0.00					0.00		0.00

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

SAA Super Fund

Tax Accounting Reconciliation

For the period 1 July 2022 to 30 June 2023

Operating Statement Profit vs. Provision for Income Tax		2023
		\$
Benefits Accrued as a Result of Operations before Income Tax		1.63
<u>LESS:</u>		
Rounding		0.63
Taxable Income or Loss		1.00
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	1.00	0.15
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
Provision for Income Tax		0.15

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax	0.15
Income Tax Expense	0.15

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax	0.15
Income Tax Payable (Receivable)	0.15

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

SAA Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section B	
Income				
Net Capital Gain				
Deferred Capital Gain Realised		30 Jun 2023	A	0.00
Less Capital Losses Applied		30 Jun 2023	A	0.00
Less Discount		30 Jun 2023	A	0.00
Total Net Capital Gain			A	0.00
Total Gross Rent and Other Leasing & Hiring Income			B	0.00
Gross Interest				
Credit Interest	CBA.CDIA: CBA CDIA Bank Account #3891	01 Mar 2023	C	0.08
Credit Interest	CBA.CDIA: CBA CDIA Bank Account #3891	01 Apr 2023	C	0.56
Credit Interest	CBA.CDIA: CBA CDIA Bank Account #3891	01 May 2023	C	0.64
Credit Interest	CBA.CDIA: CBA CDIA Bank Account #3891	01 Jun 2023	C	0.35
Less Rounding			C	(0.63)
Total Gross Interest			C	1.00
Total Forestry Managed Investment Scheme Income			X	0.00
Total Net Foreign Income			D	0.00
Total Australian Franking Credits from a New Zealand Company			E	0.00
Total Transfers from Foreign Funds			F	0.00
Total Gross Payments where ABN not quoted			H	0.00
Total Gross Distribution from Partnerships			I	0.00
Total Unfranked Dividend Amount			J	0.00
Total Franked Dividend Amount			K	0.00
Total Dividend Franking Credit			L	0.00
Total Gross Trust Distributions			M	0.00
Total Assessable Employer Contributions			R1	0.00
Total Assessable Personal Contributions			R2	0.00
Total No-TFN quoted contributions			R3	0.00
Total Transfer of Liability to life insurance company or PST			R6	0.00
Total Assessable Contributions			R	0.00
Total Other Income			S	0.00
Total Assessable Income Due to Changed Tax Status of Fund			T	0.00
Total Net Non-arm's Length Income			U	0.00
Total Exempt Current Pension Income			Y	0.00
Total Assessable Income				1.00

SAA Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
			Section C	
Deductions				
Total Interest Expenses within Australia			A	0.00
Total Interest Expenses Overseas			B	0.00
Total Capital Works Deductions			D	0.00
Total Deduction for Decline in Value of Depreciating Assets			E	0.00
Total Death or Disability Premiums			F	0.00
Total Death Benefit Increase			G	0.00
Total Approved Auditor Fee			H	0.00
Total Investment Expenses			I	0.00
Total Management and Administration Expenses			J	0.00
Total Forestry Managed Investment Scheme Deduction			U	0.00
Total Other Deductions			L	0.00
Tax Losses Deducted				
Tax Losses Brought Forward		30 Jun 2023	M	0.00
Less Net Exempt Income		30 Jun 2023	M	0.00
Total Tax Losses Deducted			M	0.00
Total Deductions				0.00
Taxable Income or Loss		(V - N)	O	1.00

Income Tax Calculation Statement

Section D

Gross Tax

Gross Tax @ 15% for Concessional Income		30 Jun 2023	T1	0.15
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2023	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2023	J	0.00

Total Gross Tax **0.15**

Total Credit: Foreign Tax Income Offset **0.00**

Total Credit: Rebates and Tax Offset **0.00**

Rebates and Offsets **0.00**

SUBTOTAL **0.15**

Total Credit: Refundable Franking Credits **0.00**

Total Credit: No-TFN Tax Offset **0.00**

Total Credit: Refundable National Rental Affordability Scheme Tax Offset **0.00**

Total Credit: Interest on Early Payments **0.00**

Total Credit: Foreign Resident Withholding **0.00**

Total Credit: ABN/TFN Not Quoted (Non-Individual) **0.00**

Total Credit: Interest on No-TFN Tax Offset **0.00**

SAA Super Fund
Statement of Taxable Income
For the Period from 1 July 2022 to 30 June 2023

Description	Investment Reference	Date	Tax Return Ref.	Amount
Total Eligible Credits			█	0.00
Net Tax Payable			█	0.15
PAYG Instalments Raised				
Sep22 PAYGI		30 Sep 2022	K	1,108.00
Dec22 PAYGI		31 Dec 2022	K	1,108.00
Mar23 PAYGI		31 Mar 2023	K	1,108.00
Jun23 PAYGI		30 Jun 2023	K	3,324.00
<i>Less Rounding</i>			K	(6,648.00)
Total PAYG Instalments Raised			█	0.00
Total Supervisory Levy			█	259.00
Total Supervisory Levy Adjustment for Wound Up Funds			█	0.00
Total Supervisory Levy Adjustment for New Funds			█	0.00
Total Amount Due / (Refundable)			█	259.15

SAA Super Fund

Members Summary Report - For the period 1/07/2022 to 30/06/2023

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid		
Mr Zahid Ali												
Not Supplied												
Accumulation	Accumulation	8,019.53	0.00	0.00	1.28	0.00	(0.12)	0.00	0.00	0.00	0.00	8,020.69
		8,019.53	0.00	0.00	1.28	0.00	(0.12)	0.00	0.00	0.00	0.00	8,020.69
Ms Yasmin Ali												
Not Supplied												
Accumulation	Accumulation	2,172.29	0.00	0.00	0.35	0.00	(0.03)	0.00	0.00	0.00	0.00	2,172.61
		2,172.29	0.00	0.00	0.35	0.00	(0.03)	0.00	0.00	0.00	0.00	2,172.61
		10,191.82	0.00	0.00	1.63	0.00	(0.15)	0.00	0.00	0.00	0.00	10,193.30

SAA Super Fund
Investment Income Summary
For the period 1 July 2022 to 30 June 2023

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<u>Bank</u>													
CBA CDIA Bank Account #3891													
1.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.63	0.00	0.00	0.00	0.00
1.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.63	0.00	0.00	0.00	0.00
1.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.63	0.00	0.00	0.00	0.00

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.



SAA Super Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Accounting Treatment					Taxation Treatment						
Quantity	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation				
					Adjusted	Reduced	Indexation	Discounted	Other	Deferred	Capital Loss
Grand Total											

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

SAA Super Fund
Realised Capital Gains
For the period from 1 July 2022 to 30 June 2023

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
Capital Losses Applied						
Current Year	0.00	0.00	0.00	0.00	0.00	0.00
Prior Years	0.00	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00	0.00
Net Capital Gains						
Net Gain after applying losses	0.00	0.00	0.00	0.00	0.00	0.00
Discount applicable		0.00				
Net Gain after applying discount	0.00	0.00	0.00	0.00	0.00	0.00

SAA Super Fund
(ABN: 40 324 291 400)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 1	Date of Birth: 4 October 1976
Mr Zahid Ali	Date Joined Fund: 12 April 2016
	Eligible Service Date: 9 November 1999
	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 2022	
Accumulation	8,019.53
Total as at 1 Jul 2022	8,019.53

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	8,020.69
Total as at 30 Jun 2023	8,020.69

Your Tax Components

Tax Free	2,173.42
Taxable - Taxed	5,847.27
Taxable - Untaxed	-

Your Preservation Components

Preserved	8,020.69
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

SAA Super Fund
(ABN: 40 324 291 400)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 1	Date of Birth: 4 October 1976
Mr Zahid Ali	Date Joined Fund: 12 April 2016
Accumulation Account	Eligible Service Date: 9 November 1999
Accumulation	Tax File Number Held: Yes
	Account Start Date: 12 April 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	8,019.53
<i>Increases to your account:</i>	
Share Of Net Fund Income	1.28
<u>Total Increases</u>	<u>1.28</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	0.12
<u>Total Decreases</u>	<u>0.12</u>
Withdrawal Benefit as at 30 Jun 2023	<u><u>8,020.69</u></u>

Your Tax Components		
Tax Free	27.0977 %	2,173.42
Taxable - Taxed		5,847.27
Taxable - Untaxed		-

Your Preservation Components	
Preserved	8,020.69
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits
No insurance details have been recorded

Your Beneficiaries
No beneficiary details have been recorded

For Enquiries:
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD



Trustees

The Trustees of the Fund are as follows:

Yasmin Ali and
Zahid Ali

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

.....
Yasmin Ali
Trustee

.....
Zahid Ali
Trustee

Statement Date: 30 June 2023

For Enquiries:
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

SAA Super Fund
(ABN: 40 324 291 400)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 2	Date of Birth: 3 December 1976
Ms Yasmin Rameeza Ali	Date Joined Fund: 12 April 2016
	Eligible Service Date: 30 October 1996
	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 2022	
Accumulation	2,172.29
Total as at 1 Jul 2022	2,172.29

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	2,172.61
Total as at 30 Jun 2023	2,172.61

Your Tax Components

Tax Free	2,172.61
Taxable - Taxed	-
Taxable - Untaxed	-

Your Preservation Components

Preserved	2,172.61
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

No beneficiary details have been recorded

For Enquiries:
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

SAA Super Fund
 (ABN: 40 324 291 400)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Not Supplied
Member Number: 2	Date of Birth: 3 December 1976
Ms Yasmin Rameeza Ali	Date Joined Fund: 12 April 2016
Accumulation Account	Eligible Service Date: 30 October 1996
Accumulation	Tax File Number Held: Yes
	Account Start Date: 12 April 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	2,172.29
<i>Increases to your account:</i>	
Share Of Net Fund Income	0.35
<u>Total Increases</u>	<u>0.35</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	0.03
<u>Total Decreases</u>	<u>0.03</u>
Withdrawal Benefit as at 30 Jun 2023	<u>2,172.61</u>

Your Tax Components		
Tax Free	100.0000 %	2,172.61
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components	
Preserved	2,172.61
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:
 mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD



Trustees

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Zahid Ali

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Signed on behalf of the Trustees of the Fund

.....
Yasmin Ali
Trustee

.....
Zahid Ali
Trustee

Statement Date: 30 June 2023

For Enquiries:
mail SAA Super Fund, 25 Burdekin Court, Collingwood Park QLD

SAA Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Zahid Ali

Date of Birth: 04 Oct 1976
Age: 46 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

The 'Bring Forward Rule' was NOT triggered in the previous 2 years
 3-year cap in effect from previous years

Total non-concessional contributions in previous 2 years

Non-Concessional

N/A

N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		130,000.00	110,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

SAA Super Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Ms Yasmin Ali

Date of Birth: 03 Dec 1976
Age: 46 (at 30/06/2023)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

The 'Bring Forward Rule' was NOT triggered in the previous 2 years	Non-Concessional
3-year cap in effect from previous years	N/A
Total non-concessional contributions in previous 2 years	N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	102,500.00	0.00
Contributions made (to this fund)	4	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	5	0.00	0.00
Available		130,000.00	110,000.00

Notes

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional



Swyftx Pty Ltd
MILTON QLD 4064
AUSTRALIA

ABN 72 623 556 730
Report Date 11/10/2023
Report Time 20:47:34
Report Timezone GMT+10

TRANSACTION REPORT

Zahid Ali

11/10/2021 - 11/10/2023

Crypto Statement

Date	Time	Event	Asset	Rate	Currency	Amount	AUD Value	Fee Amount	Fee AUD*	Balance
6/01/2022	21:39:02	BUY	XRP	1.045	AUD	951.20 XRP	1000.00 AUD	5.745 XRP	5.98 AUD	951.2 XRP
7/01/2022	8:57:08	BUY	BTC	60434.91	AUD	0.01645 BTC	1000.00 AUD	0.00009928 BTC	5.98 AUD	0.01645 BTC
7/01/2022	21:53:26	BUY	BTC	59100.44	AUD	0.03364 BTC	2000.00 AUD	0.0002030 BTC	11.96 AUD	0.05009 BTC
16/05/2023	21:10:16	BUY	XRP	0.6357	AUD	3127.36 XRP	2000.00 AUD	18.877 XRP	11.91 AUD	4078.56 XRP
SUB-TOTAL									35.85 AUD	

* inclusive of GST where applicable
* Fiat values rounded to nearest cent

Fiat Statement

Date	Time	Event	Asset	Amount	AUD Value	Fee Amount	Fee AUD*
6/01/2022	20:48:36	DEPOSIT	AUD	1000.00 AUD	1000.00 AUD	0.00 AUD	0.00 AUD
6/01/2022	22:13:38	DEPOSIT	AUD	1000.00 AUD	1000.00 AUD	0.00 AUD	0.00 AUD
7/01/2022	13:41:25	DEPOSIT	AUD	2000.00 AUD	2000.00 AUD	0.00 AUD	0.00 AUD
16/05/2023	20:53:32	DEPOSIT	AUD	2000.00 AUD	2000.00 AUD	0.00 AUD	0.00 AUD

SUB-TOTAL

* inclusive of GST where applicable
 * Fiat values rounded to nearest cent

Opening Statements

Crypto Statement

No Positions Held

Fiat Statement

No Positions Held

Closing Statements

Crypto Statement

Date	Asset	Amount	AUD Value
11/10/2023	XRP	4078.56424497 XRP	3096.79 AUD
11/10/2023	BTC	0.05008516 BTC	2128.26 AUD

Fiat Statement

No Positions Held

To find out more information about our transaction reports, read our help article.
[Understanding the transaction report](#)



Your Statement

Statement 5 (Page 1 of 2)

Account Number 06 7167 27083891

Statement Period 6 Apr 2022 - 5 Oct 2022

Closing Balance \$2,221.67 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



040

MR ZAHID ALI
 25 BURDEKIN CT
 COLLINGWOOD PARK QLD 4301

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT
 F SAA SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
06 Apr	2022 OPENING BALANCE			\$2,221.67 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$5.00			
05 Oct	2022 CLOSING BALANCE			\$2,221.67 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,221.67 CR		Nil		Nil		\$2,221.67 CR

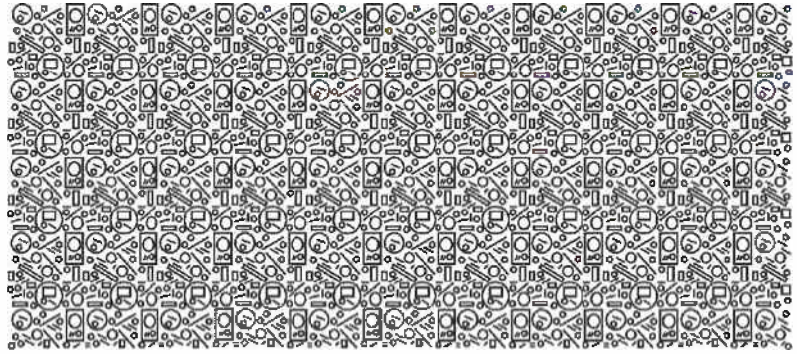
Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	1.60%

Note. Interest rates are effective as at the date shown but are subject to change.



*# 7502.22667.1.1 ZZ258R3 0303 SL_R3 S931.D278.O.V06.00.35

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Your Statement

Statement 6 (Page 1 of 2)

Account Number 06 7167 27083891

Statement Period 6 Oct 2022 - 5 Apr 2023

Closing Balance \$2,222.31 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



040

MR ZAHID ALI
 25 BURDEKIN CT
 COLLINGWOOD PARK QLD 4301

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Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT
 F SAA SUPER FUND

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Date	Transaction	Debit	Credit	Balance
06 Oct 2022	OPENING BALANCE			\$2,221.67 CR
01 Mar	Credit Interest		0.08	\$2,221.75 CR
01 Apr	Credit Interest		0.56	\$2,222.31 CR
05 Apr 2023	CLOSING BALANCE			\$2,222.31 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,221.67 CR		Nil		\$0.64		\$2,222.31 CR

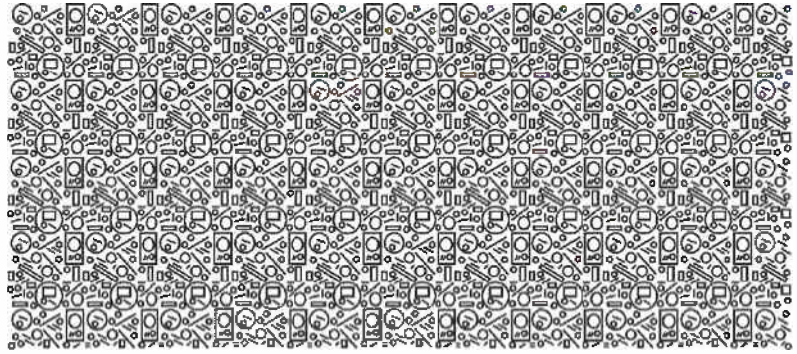
Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Apr	Less than \$10,000.00	0.35%
	\$10,000.00 and over	2.45%

Note. Interest rates are effective as at the date shown but are subject to change.



*# 7674.30966.1.3.ZZ258R3.0303.SL.R3.S831.D095.O.V06.00.36

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Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

Important Notice

Changes to cheque access from 3 June 2023

We are phasing out cheque access¹ from 3 June 2023, as follows:

- If you open a new CommBank account from 3 June 2023, cheque access to that new account won't be available. Some exceptions apply².
- If a cheque book was not issued for your account² before 3 June 2023, cheque access to that account won't be available from 3 June 2023.
- From 3 June 2023 replacement cheque books will no longer be issued automatically. To obtain a replacement cheque book, please contact us or visit your nearest branch.
- If you have a joint account listed below³, you will no longer be able to order a replacement cheque book. You can continue to have cheque access to your joint account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available for that account from 3 June 2023.
- If you switch from a CommBank account where a cheque book was previously issued, to a new CommBank account, and your cheque book is linked to your new account, you can continue to have cheque access to your new account until all of the cheques in your cheque book are used. Once you've used all the cheques in that cheque book, cheque access will no longer be available from 3 June 2023.
- All account Terms and Conditions will be updated to reflect these changes on 3 June 2023 on [commbank.com.au](https://www.commbank.com.au)

Using NetBank, the CommBank app or CommBiz (for business and institutional customers), you can manage your money securely online anywhere, anytime and you can access a range of handy features, including:

- Transferring money between your accounts in real-time
- Transferring money to a BSB and Account Number or paying money to someone using PayID
- Setting up a recurring transfer or scheduling a transfer for later
- Paying your bills using PayTo, BPAY® or direct debit



For your personal accounts you can also use phone banking to transfer money between your accounts by calling us at 13 2221. For your business accounts you can manage your money securely online anywhere, anytime using NetBank, the CommBank app or CommBiz. For more information visit commbank.com.au/changes-to-cheques

¹ Cheque access means being able to take money out of your account using a cheque from a cheque book issued to you on request and linked to your account, or a cheque obtained by you on request, over the counter in branch.

² Selected business and institutional banking accounts are excluded. Speak with your Relationship Manager, or visit commbank.com.au/changes-to-cheques

³ From 3 June 2023, you will no longer be able to order a replacement cheque book if you have a joint account listed here: Accelerator Cash Account, AwardSaver Account, Cash Investment Account, Cash Management Call Account, Commonwealth Direct Investment Account, Complete Access, Everyday Offset, GoalSaver, NetBank Saver, Pensioner Security Account, Private Bank Account, Smart Access, Streamline Basic, and Youthsaver Account. If you have any other joint account, you can order a replacement cheque book if you contact us or visit your nearest branch.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week.



040

MR ZAHID ALI
 25 BURDEKIN CT
 COLLINGWOOD PARK QLD 4301

Account Number 06 7167 27083891

Statement Period 6 Apr 2023 - 5 Oct 2023

Closing Balance \$0.59 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

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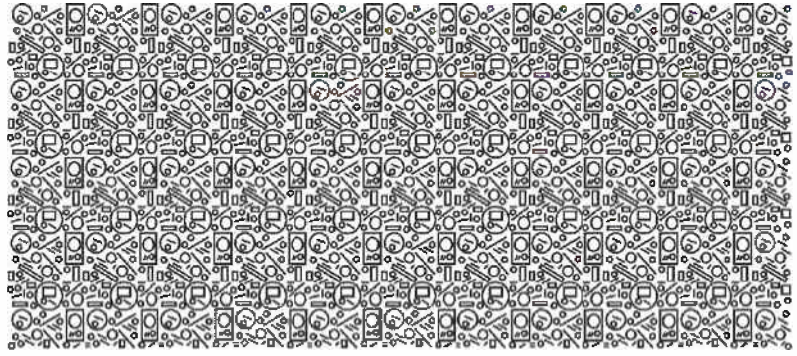
Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT
 F SAA SUPER FUND

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Date	Transaction	Debit	Credit	Balance
06 Apr	2023 OPENING BALANCE			\$2,222.31 CR
01 May	Credit Interest		0.64	\$2,222.95 CR
16 May	Transfer To Swyftx NetBank XRP	2,000.00		\$222.95 CR
01 Jun	Credit Interest		0.35	\$223.30 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$1.63			
01 Jul	Credit Interest		0.06	\$223.36 CR
01 Aug	Credit Interest		0.07	\$223.43 CR
01 Sep	Credit Interest		0.07	\$223.50 CR
20 Sep	DEPOSIT CASH \$4000.00 CHEQUE \$0.00 Branch SUNNYBANK HILLS SHOPPINGTOWN 99999 accountant fees		4,000.00	\$4,223.50 CR
22 Sep	Direct Credit 128594 Zahid Ali Account fee		1,166.50	\$5,390.00 CR
01 Oct	Credit Interest		0.59	\$5,390.59 CR





Date	Transaction	Debit	Credit	Balance			
05 Oct	Transfer To SMSF Australia Pty Ltd NetBank Zahid Ali-INV-1537	5,390.00		\$0.59 CR			
05 Oct	2023 CLOSING BALANCE			\$0.59 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$2,222.31 CR		\$7,390.00		\$5,168.28		\$0.59 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Oct	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.00%

Note. Interest rates are effective as at the date shown but are subject to change.

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



040

MR ZAHID ALI
 25 BURDEKIN CT
 COLLINGWOOD PARK QLD 4301

Account Number 06 7167 27083891

Statement Period 6 Apr 2023 - 5 Oct 2023

Closing Balance \$0.59 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)

Direct Investment Account

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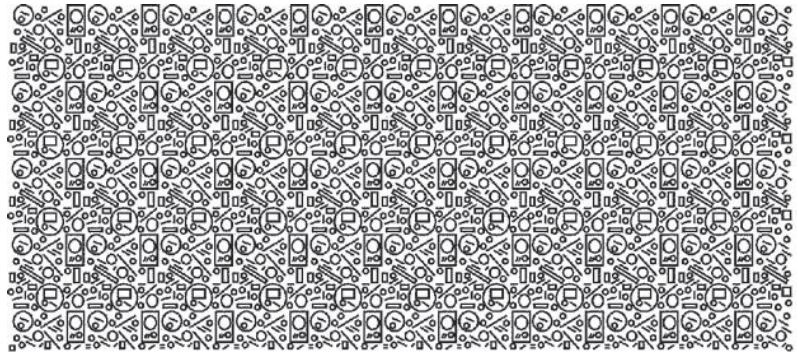
Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT
 F SAA SUPER FUND

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16 May	Transfer To Swyftx NetBank XRP	2,000.00		\$222.95 CR
01 Jun	Credit Interest		0.35	\$223.30 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$1.63			
01 Jul	Credit Interest		0.06	\$223.36 CR
01 Aug	Credit Interest		0.07	\$223.43 CR
01 Sep	Credit Interest		0.07	\$223.50 CR
20 Sep	DEPOSIT CASH \$4000.00 CHEQUE \$0.00 Branch SUNNYBANK HILLS SHOPPINGTOWN 99999 accountant fees		4,000.00	\$4,223.50 CR
22 Sep	Direct Credit 128594 Zahid Ali Account fee		1,166.50	\$5,390.00 CR
01 Oct	Credit Interest		0.59	\$5,390.59 CR





Date	Transaction	Debit	Credit	Balance			
05 Oct	Transfer To SMSF Australia Pty Ltd NetBank Zahid Ali-INV-1537	5,390.00		\$0.59 CR			
05 Oct	2023 CLOSING BALANCE			\$0.59 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$2,222.31 CR			\$7,390.00		\$5,168.28		\$0.59 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
05 Oct	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.00%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it. You can fix most problems simply by contacting us.
 Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
 Tell us online: commbank.com.au/support/compliments-and-complaints.html
 Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
 Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
 Email: info@afca.org.au
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Your Statement

Statement 8 (Page 1 of 2)

Account Number 06 7167 27083891

Statement Period 6 Oct 2023 - 11 Oct 2023

Closing Balance \$0.59 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



040

MR ZAHID ALI
 25 BURDEKIN CT
 COLLINGWOOD PARK QLD 4301

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT
 F SAA SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

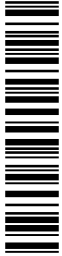
Date	Transaction	Debit	Credit	Balance
06 Oct 2023	OPENING BALANCE			\$0.59 CR
11 Oct 2023	CLOSING BALANCE			\$0.59 CR

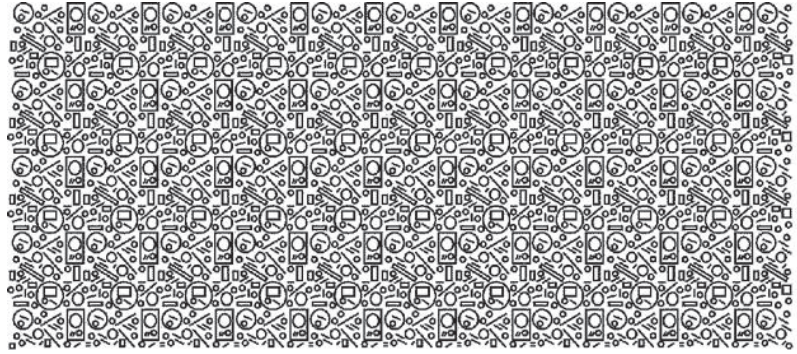
Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$0.59 CR		Nil		Nil		\$0.59 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.00%

Note. Interest rates are effective as at the date shown but are subject to change.



**Important Information:**

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Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST

MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT F SAA
SUPER FUND
25 BURDEKIN CT
COLLINGWOOD PARK QLD Australia 4301

17 October 2023

Dear MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT F SAA SUPER FUND,
Here's your account information and a list of transactions from 11/10/23-17/10/23.

Account name MR ZAHID ALI + MRS YASMIN RAMEEZA ALI IT F SAA SUPER FUND
BSB 067167
Account number 27083891
Account type CDIA
Date opened 05/10/2020

Date	Transaction details	Amount	Balance
16 Oct 2023	Fast Transfer From ZAHID ALI Swyftx Swyftx	\$6,000.00	\$6,000.59

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to commbank.com.au/support.

Yours sincerely,



Brian Moseley
General Manager, Retail Customer Service

SUMMARY FOR CERTIFICATE OF COMPLIANCE FOR SMSF

FUND DETAILS:

Name Saa Super Fund
Address 25 Burdekin Court, Collingwood Park, QLD, 4301 Australia

TRUSTEE DETAILS:

Trustee Type Individual
Trustee 1 Zahid Ali
Trustee 2 Yasmin Ali

SAA SUPER FUND SMSF CERTIFICATE OF COMPLIANCE

An employer is required to contribute your compulsory superannuation into a Complying Super Fund, pursuant to Section 23, *Superannuation Guarantee (Administration) Act 1992*. An employer needs to make sure that the Self Managed Superannuation Fund is following the law. A Certificate of Compliance tells the employer that it is okay for them to contribute to your Self Managed Super Fund.

Section 25, *Superannuation Guarantee (Administration) Act 1992* allows an employer to presume that a fund is a Complying Super Fund if the Trustees sign a written statement confirming that the Super Fund is a resident regulated Super Fund and that it has not been directed to not accept employer contributions. This Certificate of Compliance achieves that and should be signed by all the current Trustees of the Self Managed Superannuation Fund.

Each time you change jobs you get a new employer. You need to approach your Employer to ask for your Superannuation which your Employer contributes to go into your Self Managed Superannuation Fund. Your Employer will not do so until they receive a signed Certificate of Compliance. When needed just print this off. Sign it. Hand it to your Employer.

How to use this Certificate of Compliance

1. Print it off
2. Sign it
3. Hand it to your Employer

Certificate of Compliance

Saa Super Fund

25 Burdekin Court, Collingwood Park, QLD, 4301 Australia

Date: 12th APRIL 2016

To Whom It May Concern:

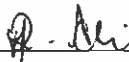
We the Trustees of Saa Super Fund certify that.

1. The Saa Super Fund is a superannuation entity established in accordance with the Superannuation Industry (Supervision) Act 1993 and the Trustees are Zahid Ali and Yasmin Ali.
2. The Trust Deed governing the Saa Super Fund and any amendments to it comply with the requirements of the Superannuation Industry (Supervision) Act 1993.
3. The Saa Super Fund is a resident regulated superannuation fund within the meaning of Section 19 of the Superannuation Industry (Supervision) Act 1993.
4. Our Trust Deed allows benefits to be transferred to our Fund.
5. The Australian Prudential Regulatory Authority (APRA) has not directed Saa Super Fund not to accept contribution under Section 63 of the Superannuation Industry (Supervision) Act 1993.
6. Members cannot borrow monies from the Fund.
7. Members can only receive preserved benefits from our Fund at their retirement age.
8. Contributions made to the Saa Super Fund may be made to the Fund's bank account by way of electronic funds transfer or any other means as stipulated by the Trustee.



Zahid Ali

Trustee



Yasmin Ali

Trustee

SUPERANNUATION FUND TRUST DEED

TRUST DEED

establishing

SAA SUPER FUND

Prepared for:

Astute Wealth Management

5 Latrobe Terrace

Paddington QLD 4064

Telephone: 0735103510

Facsimile: 0735103510

Email: pedram@astutewealth.com.au

McMasters' Solicitors Pty Ltd

(A.C.N 093 279 835)

71 Tulip Street, Cheltenham, Victoria 3192

Telephone (03) 9583 6533

Email: information@mcmasters.com.au

SUPERANNUATION FUND TRUST DEED

THIS DEED is executed on the Signing Date by the Person named in Schedule A as the Trustee.

BACKGROUND

- A. The Trustee has decided to set up a Self-Managed Superannuation Fund for the sole purpose of providing Retirement Benefits to Members, Death Benefits to Members' Dependants and certain Ancillary Benefits permitted under the Superannuation Law.
- B. The Self-Managed Superannuation Fund is known by the name stated in Schedule A and is referred to as "the Fund" in this Deed.
- C. The Trustee agrees to be the Trustee of the Fund and to be bound by this Trust Deed.
- D. The Fund's sole purpose is to provide Retirement Benefits to Members, Death Benefits to Members' Dependants and certain other Ancillary Benefits permitted under the Superannuation Law and its primary purpose is to provide Old-Age Pensions.
- E. The Fund will satisfy the criteria for Regulated Funds.
- F. The Trust deed does not permit the Trustee to do any act that may prejudice the Fund's status as a Regulated Fund and requires the Trustee to do all acts necessary to ensure the Fund remains a Regulated Fund.

OPERATIVE PART

1. INTRODUCTION

1.1 Establishment of the Fund

- 1.1.1 The Trustee establishes a trust to operate as a Self-Managed Superannuation Fund known by the name specified in Schedule A and referred to in this Deed as "the Fund".
- 1.1.2 The Fund will start on the Signing Date.
- 1.1.3 The Fund will satisfy the conditions set out in section 17A of the Superannuation Industry (Supervision) Act 1993 and other relevant legislation for Superannuation Funds to be treated as Regulated Funds.
- 1.1.4 The Fund is an indefinitely continuing Superannuation Fund.

1.2 The Fund's Sole Purpose and the Fund's Primary Purpose

- 1.2.1 The Fund's Sole Purpose is to provide Retirement Benefits to Members, Death Benefits to Members' Dependants and certain Ancillary Benefits to Members as permitted under the Superannuation Law.
- 1.2.2 The Fund's Primary Purpose is to provide Old Age Pensions to Members.
- 1.2.3 The Trustee must not use the Fund for any purpose other than the Sole Purpose stated above and the Primary Purpose stated above.

SUPERANNUATION FUND TRUST DEED

1.3 Investment of Fund Assets

The Trustee must invest the Fund's Assets to maximise its ability to achieve its Sole Purpose and Primary Purpose under this Deed and to maximise the investment returns earned on its Assets.

1.4 Member's Benefits Fully Secure

1.4.1 The rights of the Members and their Dependants to receive the Benefits payable under this Deed must be fully secure as required by the Superannuation Law.

1.4.2 The Trustee must not do any act or thing or fail to do any act or thing where the consequence is a reduction in the rights of Members and their Dependents to receive the Benefits payable under this Deed.

2. RULES RELATING TO THE TRUSTEE

2.1 Persons Who May Act As Trustee

The following Persons may be a Trustee of the Fund:

2.1.1 a Person specified in Schedule A as the Trustee;

2.1.2 a Company;

2.1.3 a natural Person; or

2.1.4 any other Person able to act as a trustee of the Fund under the Superannuation Law.

2.2 Persons Who Must Be Trustees

2.2.1 In the case of Individual Trustees, all Persons who must be Trustees for the Fund to be a Regulated Superannuation Fund must be Trustees, unless they are within one of the exceptions stated in the SISA.

2.2.2 In the case of a Corporate Trustee (Company), all Persons who must be Directors of the Company for the Fund to be a Regulated Superannuation Fund must be Directors, unless they are within one of the exceptions stated in the SISA.

2.2.3 In the case of a Member who is under age 18 or is under another legal disability that Member's legal personal representative must act as a Trustee for that Member.

2.3 Persons Who Must Not Be Trustees

A Person must not act as a Trustee or as a Director of a Company that is a Trustee if that Person is bankrupt or is not of full capacity.

SUPERANNUATION FUND TRUST DEED

2.4 Appointment of New Trustee

- 2.4.1 A new Trustee may be appointed in writing by the current Trustee and the form of such appointment must comply with any specific requirements in the Superannuation Law dealing with the appointment of a trustee.
- 2.4.2 If there is no Person acting as Trustee and there are Members of the Fund then those Members will be deemed to be the Trustees, and if for any reason a Member of the Fund is unable to act as a Trustee that Member's legal personal representative will be deemed to be a Trustee.
- 2.4.3 On the death of a Trustee the Trustee's legal personal representative is deemed to be a Trustee until a new Trustee is appointed.
- 2.4.4 On the loss of legal capacity of a Trustee the Trustee's legal personal representative will be deemed to be a Trustee until a new Trustee is appointed under this Deed.

2.5 Change of Trustee

- 2.5.1 A Trustee will not cease to be a Trustee if to do so would prejudice the Fund's status as a Regulated Superannuation Fund.
- 2.5.2 Subject to the preceding sub-paragraph, a Trustee may resign on one month's notice to each other Trustee and to each Member. Such notice must be in any form required by the Superannuation Law for a notice of resignation of trustee to be effective.
- 2.5.3 A Trustee must cease to act as a Trustee:
 - 2.5.3.1 if the Trustee becomes bankrupt or, in the case of a Company, goes into receivership or liquidation;
 - 2.5.3.2 if remaining a Trustee may prejudice the ability of the Fund to remain a Regulated Superannuation Fund;
 - 2.5.3.3 if the Trustee resigns as a Trustee of the Fund;
 - 2.5.3.4 if in the case of an Individual Trustee, the Trustee dies or is mentally unable to act as a Trustee; or
 - 2.5.3.5 if the Trustee is removed from office by notice in writing given by a majority of Members.
- 2.5.4 On ceasing to be a Trustee a Person must deliver the Fund's Assets to the other Trustee and to any replacement Trustee and must sign all documents required to pass title to the Fund's Assets to the other Trustee. That Person must co-operate with the new Trustees and must do all things reasonably necessary to ensure the Fund continues to be a Regulated Superannuation Fund.

SUPERANNUATION FUND TRUST DEED

2.5.5 A change of Trustee will not be effective unless any procedure or requirement stipulated in the Superannuation Law is observed.

2.5.6 A Person will cease to be a Trustee on ceasing to be a Member.

2.6 Trustee Meetings

2.6.1 A quorum of Trustees will be all Persons who are Trustees or who are Directors of a Corporate Trustee or their legal personal representatives (referred to as "Trustees" in this clause).

2.6.2 Trustee meetings will follow the general protocol established for meetings of trustees and similar persons.

2.6.3 All decisions must be recorded in a minute of meetings of the Trustee.

2.6.4 Trustees must be given at least 30 days notice of a meeting. This notice may be waived by unanimous consent. Such consent will be assumed if there is no reference to waiver in the minute of the meeting and no Trustee complains of its absence.

2.6.5 Trustees must retain all minutes of meetings and related documents and other Records for ten years or such longer period as is needed to comply with the Superannuation Law.

2.6.6 Each Trustee will have one vote. A simple majority of votes will determine all issues at the meeting. Each meeting shall appoint a chairperson ("the Chairperson") and the Chairperson shall have a casting vote if a matter cannot be otherwise resolved.

2.7 Procedures for Complaints and Disputes

2.7.1 The Trustee must establish procedures to deal with all complaints and disputes where required to do so by the Superannuation Law.

2.7.2 The Trustee must comply with any order of any tribunal or court dealing with any matter in which the Trustee is a party or is otherwise connected.

2.8 Trustee Not To Receive Any Reward

2.8.1 A Trustee must not directly or indirectly receive any financial reward or incentive for acting as a Trustee of the Fund unless permitted to do so under the Superannuation Law.

2.8.2 The Trustee may be reimbursed from the Fund for all costs incurred in connection with the Fund.

2.9 The Trustee's Powers

2.9.1 The Trustee has all the powers provided to trustees under the general law and the Superannuation Law and the powers provided under this Deed including those set out in the Schedules to this Deed.

SUPERANNUATION FUND TRUST DEED

- 2.9.2 The Trustee's powers may be exercised notwithstanding that the Trustee or any person being a director or shareholder of a Trustee (being a company) has an interest in the exercise of those powers or may benefit as a result of the exercise of those powers, whether as trustee of any other settlement or in his personal capacity or a shareholder or director or Member or partner of any company or partnership or as a unit holder in any Unit Trust or beneficiary of any Discretionary Trust or otherwise.
- 2.9.3 The Trustee may exercise its powers as it determines provided this does not breach any law relating to discrimination or the Superannuation Law.
- 2.9.4 The Trustee may delegate its powers to any Person on such conditions as the Trustee may determine and execute any powers of attorney or other instruments necessary to affect such a delegation.

2.10 Limitation of the Trustee's Liability

The Trustee is not liable to a Member for any liability incurred or loss or cost incurred by the Fund due to any act or thing done or omitted to be done in connection with the Fund except if the Trustee:

- 2.10.1 acts dishonestly or fraudulently;
- 2.10.2 fails to exercise the standard of care required of a reasonable Person; or
- 2.10.3 incurs a penalty under the Superannuation Law as a result of an act or an omission by the Trustee.

2.11 Trustee's Indemnity

The Trustee will be indemnified out of the Fund's Assets against all claims arising from the exercise of its powers except if the Trustee:

- 2.11.1 acts dishonestly or fraudulently;
- 2.11.2 fails to exercise the standard of care required of a reasonable Person; or
- 2.11.3 incurs a penalty under the Superannuation Law as a result of an act or an omission by the Trustee.

2.12 Trustee's Covenants

The Trustee is bound by the covenants set out in clause 52(2) of the SISA and similar covenants imposed by the Superannuation Law including the covenant to:

- 2.12.1 act honestly in all matters concerning the Fund;
- 2.12.2 exercise in all matters affecting the Fund the same degree of care, skill and diligence as an ordinary prudent Person would exercise in dealing with Assets of another for whom the Person felt morally bound to provide;

SUPERANNUATION FUND TRUST DEED

- 2.12.3 ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Members;
 - 2.12.4 keep the Fund's Assets separate from other assets held by the Trustee;
 - 2.12.5 not to enter into any contract, or do anything else, that may prevent the Trustee from properly performing the Trustee's powers;
 - 2.12.6 to formulate, review at regular intervals and give effect to an Investment Strategy that has regard to the circumstances of the Fund including, but not limited to, the following:
 - 2.12.6.1 the risk and return involved in holding the Investments, having regard to its objectives and expected cash-flow requirements;
 - 2.12.6.2 the composition of the Investments including whether they are diverse or exposed to risks from inadequate diversification;
 - 2.12.6.3 the liquidity of the Investments, having regard to expected cash flow requirements;
 - 2.12.6.4 the ability of the Fund to discharge its liabilities as and when they fall due;
 - 2.12.6.5 the Member's risk insurance arrangements;
 - 2.12.6.6 the need to value investments at market value;
 - 2.12.6.7 the need to keep the Fund's investments separate from other assets owned by the Trustee or related persons; and
 - 2.12.6.8 the particular preferences of a Member or a class of Members.
 - 2.12.7 if there are any reserves of the Fund, give effect to a strategy for their management, consistent with the Fund's Investment Strategy and its capacity to discharge its liabilities as they fall due; and
 - 2.12.8 allow a Member access to any prescribed information or documents.
- 2.13 Extent of Section 52 Covenants**
- 2.13.1 The above covenants do not prevent the Trustee from delegating the tasks necessary for the Trustee to observe these covenants and these tasks need not be completed personally by the Trustee.
 - 2.13.2 The above covenants do not prohibit the Trustee from accepting directions from the Members on the Fund's Investment Strategy.

SUPERANNUATION FUND TRUST DEED

3. FUND MEMBERSHIP AND RELATED MATTERS

3.1 Application for Membership

- 3.1.1 The Trustee may accept applications from Persons to be Members.
- 3.1.2 The application may be in such form as the Trustee determines. It may include the date of the application; the Person's name, address and contact details; the name of any other Superannuation Fund the Member is a member of, the amount and composition of any benefits to be transferred into the Fund and any other matter stated by the Trustee.
- 3.1.3 The written application to become a Member must not be accepted by the Trustee if that person is employed by another Member unless that person is related to the other Member.
- 3.1.4 A Person shall not become a Member if to do so would cause the Fund to not be a Regulated Superannuation Fund or to otherwise breach the Superannuation Law.

3.2 Individuals Who May Be Members

The following individuals may be Members:

- 3.2.1 persons who are employed;
- 3.2.2 persons who are self-employed including self-employed investors;
- 3.2.3 persons who have retired, irrespective of age;
- 3.2.4 a Child;
- 3.2.5 any other person for whom a contribution can be paid to the Fund under the Superannuation Law including a spouse of a Member.

3.3 Acceptance of Contribution Deemed to be Acceptance of Member

The acceptance of a Contribution for a person is deemed to be the acceptance of that Person as a Member. If that Person has not applied to become a Member that Person is deemed to have applied to become a Member.

3.4 Trustee's Discretion to Accept an Application to Become a Member

- 3.4.1 The Trustee may refuse to accept an application from any Person to become a Member and will not be required to give that Person or any other Person any reason for doing so.
- 3.4.2 The Trustee may impose conditions on the acceptance of any Person's application to become a Member.

SUPERANNUATION FUND TRUST DEED

3.4.3 The Trustee may ask a Member to cease being a Member and may transfer that Member's Benefits to another Regulated Fund or Approved Superannuation Arrangement without giving any reason for doing so.

3.5 Members to be Bound by the Deed

Persons who become Members are deemed to be bound by this Deed as if they are parties to it. A deemed application to become a Member under the above clauses is deemed to be a consent by the Member to be bound by this Deed.

3.6 Members to Provide Information

3.6.1 The Trustee may require a Member to provide information as the Trustee determines, including information regarding their age, address, financial situation, health and Dependents.

3.6.2 A Member must inform the Trustee within seven days of any event occurring, including the attainment of an age where the Trustee must pay or start to pay a Benefit to the Member under the Superannuation Law.

3.6.3 A Member must provide the Trustee with the information necessary to allow the Trustee to comply with the Superannuation Law and to discharge its obligations under this Deed.

3.7 Ceasing to be a Member

A Member will remain a Member until:

3.7.1 the Member's Benefits are paid to the Member or to the Member's Dependents;

3.7.2 the Member's Benefits are paid to an Approved Superannuation Arrangement;

3.7.3 the Member's Benefit is nil;

3.7.4 the Member dies; or

3.7.5 the Member nor the Member's legal personal representative ceases to be a Trustee or a Director of the Trustee.

3.8 Information to be Provided to Members

3.8.1 The Trustee must provide to Members all information required under the Superannuation Law or which the Trustee believes is appropriate to be provided to the Member under the Superannuation Law.

3.8.2 On a Person ceasing to be a Member the Trustee must provide to the Member and all other relevant Persons all information required to be provided under the Superannuation Law.

SUPERANNUATION FUND TRUST DEED

3.8.3 The Trustee must provide a copy of this Deed and any other information regarding the Fund when requested to do so by the Member or when required to do so by the Superannuation Law.

3.9 Members' Accumulation Accounts

The Trustee must set up an Accumulation Account for each Member.

3.10 Credits to Members' Accumulation Accounts

The Member's Accumulation Account may be credited with any:

3.10.1 amount paid into the Fund for the Member from any other Approved Superannuation Arrangement;

3.10.2 Contributions paid by a Member;

3.10.3 Contributions paid by a Member's employer;

3.10.4 Contributions made by a Spouse;

3.10.5 other Contributions made by any person for the Member;

3.10.6 proceeds of any life insurance policy or similar contract held by the Trustee on the life of the Member;

3.10.7 share of any income derived from the Assets;

3.10.8 amounts transferred from the Member's Pension Benefit Account;

3.10.9 amounts transferred from another Member's Accumulation Account; and

3.10.10 such other amounts as the Trustee may determine.

3.11 Debits to Accumulation Accounts

The Member's Accumulation Account may be debited with:

3.11.1 any amount paid to an Approved Superannuation Arrangement for the Member;

3.11.2 any amount paid to or for the Member;

3.11.3 the costs of any life insurance policy or similar contract held by the Trustee on the life of the Member;

3.11.4 a share of the Fund's Taxation liability;

3.11.5 a share of the costs of the Fund including any realised or unrealised losses on Investments as determined by the Trustee;

3.11.6 any amount transferred to the Member's Pension Benefit Account;

SUPERANNUATION FUND TRUST DEED

3.11.7 any tax or excess contributions tax paid on a Contribution;

3.11.8 such other amounts as the Trustee may determine.

3.12 No More Than Four Members

There shall be no more than four Members at any time.

4 THE FUND'S OPERATION

4.1 Fund's Assets vest in the Trustee

4.1.1 The Fund's Assets vest in the Trustee and will be managed by the Trustee subject to this Deed and the Superannuation Law.

4.1.2 The Fund's Assets must be held in the name of the Trustee or a bare trustee and where possible all ownership records will include a reference to the Trustee's capacity as a trustee.

4.1.3 The Trustee must keep the Fund's Assets separate from any assets owned by the Trustee in any other capacity.

4.1.4 The Members will not hold any specific legal or equitable interest in any Asset held by the Trustee under this Deed.

4.1.5 The Trustee may accept gifts of Assets provided the acceptance of such a gift does not breach the Superannuation Law.

4.1.6 The Trustee may acquire Assets from a Member or a related party provided that the acquisition is at market value and does not breach the Superannuation Law.

4.2 The Fund's Assets

The Fund's Assets comprise all property held by the Trustee under this Deed.

4.3 Income and Expense Accounts

The Trustee must prepare a set of accounts including a profit and loss statement and a balance sheet to satisfy all relevant information requirements, including those created by the Deed and the Superannuation Law. This includes the Fund's income tax return and all related statutory compliance documents.

4.4 Determination and Allocation of Net Income

4.4.1 Net Income must be determined by the Trustee each Year and must be allocated amongst the Members or transferred to a General Reserve Account as the Trustee may determine.

4.4.2 Without limiting the generality of the preceding sub-paragraph, the Fund's Net Income may be allocated to the Members in accordance with the

SUPERANNUATION FUND TRUST DEED

amounts in the Member's Accounts at the start of the Year adjusted for Contributions received and Benefits paid in respect of each Member during the Year.

4.4.3 The Trustee may allocate any Taxation liability attached to such Net Income as the Trustee sees fit.

4.4.4 The Trustee may allocate any Taxation credit or refund attached to such Net Income as the Trustee sees fit.

4.5 General Reserve Account and Other Reserve Accounts

General Reserve Account or Similar Reserve Account

4.5.1 The Trustee may set up a General Reserve Account or a similar reserve account as it determines.

4.5.2 The purpose of the General Reserve Account is to smooth investment returns and provide for future contingencies, including losses on Investments, the payment of future Benefits to Members and the payment of income tax on unrealised capital gains and expected capital gains.

4.5.3 The Trustee may transfer such amounts as the Trustee determines to or from the General Reserve Account from or to the Members' Benefit Accounts and Members' Pension Accounts provided that the rules regarding the vesting and preservation of Member Benefits in the Superannuation Law are not breached.

4.5.4 The Trustee may transfer such amounts as the Trustee determines from the Fund's profit and loss account to the General Reserve Account or similar reserve account as an expense or a charge prior to any surplus or deficiency being transferred to the Members' Benefit Accounts.

4.5.5 The Trustee may credit any Member's forfeited benefits to the General Reserve Account.

4.5.6 The Trustee may allocate specific Assets to the General Reserve Account. The income from the Assets allocated to the General Reserve Account must be credited to the General Reserve Account.

4.5.7 The Trustee may create other reserve accounts for specific purposes including a pension reserve account and an income tax reserve account where this is permitted under the Superannuation Law and the above clauses will apply equally to such other reserve accounts.

Unallocated Contributions Account or Contributions Reserve Account

4.5.8 The Trustee may establish a reserve account known as an Unallocated Contributions Account or a contributions reserve to smooth member investment returns or provide for unforeseeable events such as disablement and anti-detriment payments.

SUPERANNUATION FUND TRUST DEED

4.5.9 If the Trustee establishes an Unallocated Contributions Account the Trustee must execute a written resolution which includes:

4.5.9.1 its details and purpose; and

4.5.9.2 a reserving strategy to manage reserves, setting out clear and consistent objectives.

4.5.10 The Unallocated Contributions Account can be used for all Members.

4.5.11 The Trustee must execute a written resolution when funds are allocated to or from the Unallocated Contributions Reserve.

4.5.12 An allocation to a Member from the Unallocated Contributions Account must be made within 28 days of the end of the month in which the Contribution is made to the Unallocated Contributions Account.

4.6 Specific Assets and Member's Sub-funds

4.6.1 The Trustee may allocate a specific Asset to a specific Member and may allocate the Net Income generated by that Asset and the related tax liability or credit to that Member's Accumulation Account.

4.6.2 The Trustee may create a sub-fund for a specific Member or group of Members. The sub-fund will consist of an Asset or a group of Assets held for the benefit of the specific Member or group of Members. The Trustee may credit the Net Income generated by those Assets less the related tax liability to that Members' Accumulation Accounts.

4.6.3 The Trustee may accept directions from the specific Member or a specific group of Members in connection with the sub-fund and the acceptance of these directions may be conditional upon the Member or Members agreeing to bear the burden of any extra costs or losses connected to that direction including capital losses.

4.7 Bank Account

4.7.1 The Trustee must maintain a bank account or similar facility with an appropriate institution. All monies paid to the Fund must be credited to it and all payments made by the Fund must be debited to it.

4.7.2 The Trustee may maintain more than one bank account.

4.8 Reports to be Kept and Returns to be Lodged

4.8.1 The Trustee must create all Reports required by the Superannuation Law.

4.8.2 The Trustee must retain all such Reports and related documents for ten years or such other the period specified in the Superannuation Law

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4.8.3 The Trustee must lodge with the Regulator and other Persons Returns required for the Fund to comply with any law or to remain a Regulated Superannuation Fund.

4.9 Audit of Accounts

The Trustee must:

4.9.1 arrange for an appropriately qualified Person to be appointed as the Auditor. The Auditor must audit the Fund's Records as required for the Fund to remain a Regulated Superannuation Fund;

4.9.2 provide all information required by the Auditor to audit the Fund; and

4.9.3 obtain from the Auditor the certificate required for the Fund to remain a Regulated Superannuation Fund.

4.10 Disclosure and Reporting Requirements

The Trustee must provide to Members, the Regulator, the Actuary, the Auditor and any other relevant Person all information as is necessary for the Fund to remain a Regulated Superannuation Fund.

4.11 Directions of the Regulator

The Trustee must comply with any direction by the Regulator necessary for the Fund to remain a Regulated Superannuation Fund.

4.12 Limitation of Trustee's Liability

The Trustee will not be liable for any failure by any Auditor or other Person to whom a responsibility has been delegated to exercise a reasonable standard of care in discharging their duties.

4.13 Appointment of Actuary

The Trustee may engage an Actuary on such terms as it determines.

4.14 Appointment of Other Persons

The Trustee may engage other persons to provide other services to the Fund including but not limited to administration services, investment management and advice services, accounting services, tax services and custodian services.

4.15 Loans to Members

The Trustee may not lend money or other Assets to Members except where permitted under the Superannuation Law.

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4.16 Borrowings and Security

4.16.1 The Trustee may borrow, maintain a borrowing of money and use Assets as security for such a borrowing where this is specifically permitted under the Superannuation Law. This is provided:

4.16.1.1 the Asset is held on trust for the Fund;

4.16.1.2 the Fund may acquire full legal ownership of the Asset on the repayment of the borrowing; and

4.16.1.3 the lender does not acquire any other rights against the Fund or a related Person other than rights relating to the Asset acquired using the borrowings.

4.16.2 The Trustee may not otherwise borrow money except for temporary borrowings to pay Member's Benefits or to settle security purchases where to do so does not breach the Superannuation Law.

5 THE TRUSTEE'S INVESTMENT POWERS

5.1 Investment Strategy

5.1.1 The Trustee must implement an Investment Strategy. This strategy must consider risk and return, liquidity, the diversification of Assets, the ability of the Fund to pay Benefits to Members as and when called to do so, it's actual and prospective liabilities and other cash flow considerations.

5.1.2 The Investment Strategy must consider such matters as are required for the Fund to remain a Regulated Superannuation Fund.

5.1.3 The Trustee may create separate Investment Strategies for separate Members or classes of Members.

5.1.4 The Investment Strategy may be prepared with the direction of Members and may reflect the preferences of different Members and different classes of Members.

5.1.5 The Trustee may create a separate Investment Strategy for any reserve account created under this Deed.

5.1.6 The Trustee may amend the Investment Strategy at any time. If the Trustee amends the Investment Strategy the Trustee must advise all Members in writing of that amendment.

5.1.7 The Trustee must provide a copy of the Investment Strategy to a Member when requested by that Member.

5.2 Authorised Investments

5.2.1 The Assets must be invested by the Trustee in accordance with its Investment Strategies and the investment powers in Schedule B.

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5.2.2 The Trustee may sell any Assets and otherwise deal with the Fund's Assets as it sees fit. This is provided the Trustee is satisfied that this maximises the investment returns and the dealing is consistent with the Fund's Sole Purpose and the Fund's Primary Purpose.

5.2.3 The Trustee may not acquire or retain an In-House Asset where the acquisition or retention of that asset would breach any maximum permitted for In-House Assets or any other maximum limit for In-House Assets applying to the Fund.

6 MEMBERS' BENEFITS

6.1 Transfers to Approved Superannuation Arrangements

6.1.1 A Member may request that all or a part of their Member's Benefit be transferred to an Approved Superannuation Arrangement.

6.1.2 On receiving the request the Trustee must pay to the Approved Superannuation Arrangement the amount stated in the request less such costs, including Taxation and other government charges, as the Trustee believes are appropriate. The payment may be in cash or other Assets and will be made within a reasonable time of receiving this request.

6.1.3 The receipt of the Member's Benefit by the Approved Superannuation Arrangement will be a complete discharge to the Trustee of all liabilities in respect of the amount transferred. The Trustee will thereafter not be responsible for the Member's Benefit and the Member will have no further claim on the Trustee for the amount transferred.

6.1.4 The Trustee must provide the Approved Superannuation Arrangement with all information required under the Superannuation Law.

6.1.5 Amounts transferred may be in cash or in Assets other than cash. In the case of Assets other than cash the amount recorded in the Member's Accumulation Account or the Member's Pension Account will be the Market Value of the other Assets at the date of the transfer.

6.2 Preserved Benefits

Preserved Benefits may only be transferred to an Approved Superannuation Arrangement if the Governing Rules of the Approved Superannuation Arrangement require the Preserved Benefits to be preserved under the Superannuation Law.

6.3 Transfers from Approved Superannuation Arrangements

6.3.1 A Member may request the Trustee to accept a transfer of Benefits from another Approved Superannuation Arrangement.

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- 6.3.2 The Trustee may accept or decline this request with or without conditions and will not be required to give reasons to the Member or any other Person for its decision.
- 6.3.3 The acceptance of the request will be subject to any relevant preservation requirements applying under the Superannuation Law to the Approved Superannuation Arrangement.
- 6.3.4 The Trustee must record the value of the transferred Benefits in the Member's Accumulation Account.
- 6.3.5 Amounts transferred may be cash or other Assets. In the case of other Assets the amount recorded in the Member's Accumulation Account or the Member's Pension Account will be the Market Value of the other Assets at the date of the transfer.

7 THE PAYMENT OF BENEFITS

7.1 Pension Benefits

- 7.1.1 A Member may request for the Trustee to pay the Member a Pension or a other Benefit out of the Member's Benefit Account.
- 7.1.2 This application may only be made if the Member's Benefit can be paid without breaching the preservation rules in the Superannuation Law or any other rules set out in the Superannuation Law.
- 7.1.3 On receiving the request the Trustee may pay a Pension Benefit to the Member in a form agreed with the Member.
- 7.1.4 The Trustee may commute any Pension Benefit at any time and may replace it with a Lump Sum Benefit or another form of Pension Benefit unless to do so would breach the Superannuation Law.
- 7.1.5 Without limiting the generality of the above the Trustee may pay:
 - 7.1.5.1 an allocated pension;
 - 7.1.5.2 a complying pension;
 - 7.1.5.3 a growth pension;
 - 7.1.5.4 a commutable lifetime pension;
 - 7.1.5.5 a transition to retirement pension;
 - 7.1.5.6 an account based pension;
 - 7.1.5.7 a fixed term pension; or
 - 7.1.5.8 any other form of pension benefit recognised under the Superannuation Law,

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and the Trustee may attach any conditions on the form of payment of these pensions that it determines.

7.2 Pension Account

7.2.1 Where a Member applies for a Pension Benefit and the Trustee determines to pay the Member a Pension Benefit, the Trustee must create a Pension Benefit Account for the Member.

7.2.2 The Trustee must transfer all or part of the Member's Benefit to the Member's Pension Benefit Account.

7.3 Operation of the Pension Benefit Account

7.3.1 Credits to the Member's Pension Benefit Account may include:

7.3.1.1 amounts transferred from the Member's Benefit Account;

7.3.1.2 amounts paid into the Fund for the Member that are not credited to the Member's Benefit Account;

7.3.1.3 any earnings on the investment of the Fund, as if the Member's Pension Account was a Member's Benefit Account; and

7.3.1.4 such other amounts as the Trustee may determine.

7.3.2 Debits to the Member's Pension Benefit Account may include:

7.3.2.1 all amounts transferred out of the Fund to an Approved Superannuation Arrangement for the Member;

7.3.2.2 any payments made to or for the benefit of the Member;

7.3.2.3 a share of any expenses or losses of the Fund, as determined by the Trustee; or

7.3.2.4 such other amounts as the Trustee may determine.

7.4 Segregation of Pension Assets

7.4.1 The Trustee may segregate the Assets comprising each Member's Pension Benefit Account from the other Assets of the Fund.

7.4.2 The Trustee may treat these Assets as segregated assets for the purposes of the Superannuation Law.

7.5 Death of a Member Receiving a Pension Benefit

On the death of a Member receiving a Pension Benefit, the Trustee may pay a Pension Benefit or a Lump Sum Benefit to any Automatic Reversionary Beneficiary and may otherwise pay a Pension Benefit or a Lump Sum Benefit to a

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Reversionary Beneficiary or such other Person as the Trustee may determine on such conditions as the Trustee may determine.

7.6 Commutation of Pension Benefits

The Trustee may commute a Pension Benefit in full or in part to a Lump Sum Benefit or to another Pension Benefit on the written application of the Member unless to do so would breach the Superannuation Law.

7.7 Adjustment of Pension Following the Commutation

If a Member commutes all or part of a Pension Benefit to a Lump Sum Benefit the Trustee must reduce the Member's Pension Benefit by such amount as the Trustee determines.

7.8 Payment of Benefits to Disabled Members

7.8.1 The Trustee may pay a Benefit to a Member or to the Member's legal personal representative where the Member is disabled.

7.8.2 The payment must be in a form and of an amount that does not breach the Superannuation Law.

7.9 Payment of Benefits to Members in Severe Financial Hardship or Other Adverse Circumstances

7.9.1 The Trustee may pay a Benefit to a Member or to the Member's Legal personal representative where the Member is in severe financial hardship or other adverse circumstances.

7.9.2 The payment must be in a form and of an amount that does not breach the Superannuation Law.

7.10 Payment of Benefits on Compassionate Grounds

7.10.1 The Trustee may pay a Benefit to a Member or to the Member's Legal personal representative on compassionate grounds.

7.10.2 The payment must be in a form and of an amount that does not breach the Superannuation Law.

7.11 Payment of Benefit where Member has left Australia

7.11.1 If a Member has left Australia permanently and the retention of the Member's Benefits in the Fund will breach the Superannuation Law, the Trustee must pay the Member's Benefits to the Member or transfer the Member's Benefits to an Approved Superannuation Arrangement.

7.11.2 If for any reason the Trustee fails to deal with the Member's Benefits as required under the above clause 7.11.1, the Trustee will be deemed to have dealt with the Member's Benefits as required by the above clause, and will be deemed to be holding the Member's Benefits under a bare

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trust for the benefit of the Member or the Approved Superannuation Arrangement as the case may be and must complete the transaction as soon as possible thereafter.

7.12 Payment of Benefit on Death of a Member

Subject to clause 7.5:

7.12.1 The Trustee may pay a Benefit to a Member's legal personal representative on the death of a Member.

7.12.2 The Trustee must pay a Benefit to a person nominated in a Binding Death Benefit Nomination by the Member on the death of the Member.

7.12.3 Before paying a Death Benefit the Trustee must do all things necessary to comply with all provisions in the Superannuation Law concerning the payment of Death Benefits and in particular the notification of the proposed payment to persons who may have an interest in that payment.

7.13 Payments on Behalf of Beneficiaries

Where a Person to whom a benefit is to be paid is under age eighteen, is under a legal disability or the Trustee believes is unable to properly look after his or her own affairs the Trustee may hold the Benefits payable to that Person on a separate trust for that Person and:

7.13.1 apply them to the maintenance, education, advancement, support or benefit of that Person as the Trustee may determine; or

7.13.2 pay them to any other Person who appears to be a guardian or custodian of that Person as the Trustee may determine,

and this will be deemed to be the payment of the Benefit to that Person.

7.14 Preservation Conditions on Benefits Paid

7.14.1 A Preserved Benefit may be paid to a Member where permitted under the Superannuation Law.

7.14.2 The Trustee may pay a Benefit other than a Preserved Benefit to the Member at any time on the written request of the Member.

7.14.3 The Trustee may pay all or part of a Preserved Benefit to a Member on the grounds of financial hardship or compassionate grounds or such other grounds as the Trustee may determine provided that the payment is first approved in writing by the Regulator and any conditions set by the Regulator for the payment are complied with.

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7.15 Mandatory Payment of Benefits

7.15.1 The Trustee must pay the Member's Benefit to the Member where this is necessary to maintain the status of the Fund as a Regulated Superannuation Fund.

7.15.2 The Trustee must not pay a Benefit to a Member for the sole reason that the Member has reached a certain age.

7.16 Unclaimed Benefits

The Trustee must provide to the Regulator a statement of Unclaimed Benefits and must pay any Unclaimed Benefits to the Regulator as required to maintain the Fund's status as a Regulated Superannuation Fund.

7.17 Other Pension Benefits

The Trustee may pay a Member or a Member's Dependant or any other Person a Pension Benefit other than an Allocated Pension Benefit or a Complying Pension Benefit where permitted to do so by the Superannuation Law.

8 LUMP SUM BENEFIT PAYMENT

8.1 The Trustee may on the written application of a Member pay a Lump Sum Benefit to the Member. The payment of the Lump Sum Benefit will be a complete discharge of all liabilities owed by the Trustee to the Member in respect of the amount paid. The Trustee will not be bound to see to the application of this amount once it is paid to the Member.

8.2 The Lump Sum Benefits paid under the preceding sub-paragraph may comprise all or only part of the Member's Benefits.

8.3 The Trustee may withhold from the Lump Sum Benefit such amounts as is necessary to comply with the Tax Act and the Superannuation Law. These amounts will be deemed to have been paid to the Member and will be remitted to the Australian Taxation Office.

9 CONTRIBUTIONS

9.1 Contributions

9.1.1 A Member, an Employer and any other person who is able to contribute to the Fund under the Superannuation Law may pay a Contribution to the Fund for a Member and the Trustee may accept that Contribution.

9.1.2 The Trustee may accept Contributions:

9.1.2.1 in relation to the Superannuation Guarantee Charge;

9.1.2.2 in respect of a Member who is incapacitated by ill health;

9.1.2.3 by an Employer for an Employee;

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- 9.1.2.4 paid for or by a Member over age 65 and under age 75 where the member is gainfully employed
- 9.1.2.5 paid for or by a Member over the age of 75 where permitted by the Superannuation Law;
- 9.1.2.6 paid by the Government as a superannuation co-contribution or similar amount;
- 9.1.2.7 paid under a contribution splitting arrangement;
- 9.1.2.8 paid for or by a Member on authorised maternity leave or similar parental leave where permitted by the Superannuation Law; or
- 9.1.2.9 otherwise paid by any other person for a Member provided doing so does not breach the Superannuation Law.

9.2 Acceptance of Contributions

- 9.2.1 The Trustee may refuse to accept any Contribution to the Fund from any person and will not be required to give any reasons for doing so.
 - 9.2.2 If the Trustee accepts a payment from a Person which is intended to be a Contribution in good faith (Payment) but the acceptance of the Payment as a Contribution would either:
 - 9.2.2.1 breach the Superannuation Law; or
 - 9.2.2.2 cause any annual Contribution limit applying to the Member to be exceeded;
- the Trustee must not treat it as part of the Fund and must instead hold the Payment on a bare trust for the Person who made the Payment.
- 9.2.3 The Trustee must return any Contribution refused under clause 9.2.1 or Payment made under 9.2.2 to the Person who paid it soon as practicable.

9.3 No Requirement to Contribute

- 9.3.1 No Person will be required to contribute to the Fund.
- 9.3.2 A Member will remain a Member notwithstanding that no Contributions have been made for that Member in any particular Year.

9.4 Time of Contributions

A Contribution will be deemed to be received by the Trustee in the Year it is receipted by the Trustee under the Tax Act or as otherwise determined by the Trustee.

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9.5 Quantum of Contributions

There is no limit on the amount of Contributions to the Fund for a Member either as a total or in a particular Year including both Concessional Contributions and Non-Concessional Contributions except any limits imposed on Regulated Funds by the Superannuation Law.

9.6 Form of Contributions and Non-cash Contributions

9.6.1 Contributions may be in cash or any other Asset including real property and listed securities able to be acquired and held by the Fund under the Superannuation Law.

9.6.2 The value of non-cash Contributions will be their Market Value on the day the Contributions are made.

9.7 Spouse Contributions

The Trustee may accept Contributions made for a Spouse and may allocate all or part of a Member's Contributions to the Member's Spouse's Accumulation Account or Pension Account.

9.8 Superannuation Co-Contribution Scheme and Other Contributions

9.8.1 The Trustee may accept Contributions made for the benefit of a Member by the federal government or any federal government agency or authority under the superannuation co-contribution scheme or any similar government arrangement.

9.8.2 The Trustee may accept any other contributions for any person provided doing so does not breach the Superannuation Law.

10 PAYMENT OF TAX AND PAYMENT OF INSURANCE PREMIUMS

10.1 Payment of Taxation and other amounts on Benefits

10.1.1 The Trustee must deduct from any Benefit any Taxation required to be deducted from it. The Trustee must pay this Taxation to the Australian Taxation Office in accordance with the relevant laws.

10.1.2 The Trustee must deduct from any Benefit any other amount required to be deducted from it under any state or government law. The Trustee must pay this amount to the relevant authority in accordance with the relevant laws.

10.2 Payment of Tax on Net Income

10.2.1 The Trustee must provide for an appropriate amount of Taxation on the Net Income of the Fund and may allocate this amount between the Members' Benefits as it determines.

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10.2.2 The Trustee may provide for Taxation and transfer any amount so provided to a General Reserve Account or similar account.

10.3 Transfer of Taxation Liability

The Trustee may transfer all or part of the Fund's liability to pay Taxation to other Persons where permitted under the Superannuation Law.

10.4 Life Insurance Policies

10.4.1 The Trustee may enter into an insurance contract on the life of a Member. The Trustee may debit the cost of the insurance to the Member's Benefit Account or the Member's Pension Account.

10.4.2 The Trustee may enter into a group insurance arrangement rather than individual contracts of insurance should it wish to do so.

10.4.3 The Trustee may use the proceeds of an insurance contract to supplement the Death Benefit paid on the death of a Member or as the Trustee may otherwise determine including a transfer to a General Reserve Account or other reserve account.

10.4.4 Except in the case of fraud or negligence, the Trustee will not be liable for any loss sustained by the Member where false or misleading information has been provided to an insurer or the premiums due on a contract of insurance have not been paid as required under the insurance contract.

11 PRODUCT DISCLOSURE STATEMENTS

11.1 The Trustee must provide the Members with a Product Disclosure Statement unless the Trustee is satisfied that the Members are already aware of the information that must be set out in the Product Disclosure Statement or are aware of where this information can be obtained.

11.2 The Product Disclosure Statement must provide the Member with the information the Member needs to compare the Fund to alternative financial products and to decide whether to acquire or retain an interest in the Fund.

11.3 The information in the Product Disclosure Statement may include details of:

- (i) any significant benefits that may accrue to the Member;
- (ii) any significant risks faced by the Member;
- (iii) the costs faced by the Member;
- (iv) any commissions payable;
- (v) the rights, terms, obligations and conditions attaching to the product;
- (vi) any cooling off scheme;

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- (vii) any dispute resolution process; and
- (viii) any ethical considerations connected to the product.

- 11.4** The Trustee must retain the Product Disclosure Statement for ten years or such longer period as is required to comply with the Corporations Act or the Superannuation Law.
- 11.5** A fresh Product Disclosure Statement must be provided to the Members by the Trustees when required to comply with the Corporations Act or the Superannuation Law.
- 11.6** This Deed will form part of the Product Disclosure Statement.
- 11.7** The signing of this Deed by the Trustee records the Trustee's belief on reasonable grounds that the Members are aware of the information that should be provided in a Product Disclosure Statement and that they have access to the information that should be provided in a Product Disclosure Statement.
- 11.8** The Product Disclosure Statement may be in the form of Schedule D or any other form permitted by the Superannuation Law.

12 BINDING DEATH BENEFIT NOMINATIONS

- 12.1** The Trustee may accept a Binding Death Benefit Nomination from a Member to pay all or part of the Member's Benefits on the death of the Member to a person specified in the notice who is the deceased Member's Dependant or the deceased Member's legal personal representative.
- 12.2** The Binding Death Benefit Nomination will be binding on the Trustee provided the following conditions are satisfied:
- (i) each person nominated in the deceased Member's binding death benefit nomination is a Dependant or is the deceased Member's legal personal representative;
 - (ii) the allocation of Benefits is clear;
 - (iii) the nomination is in writing;
 - (iv) the nomination is signed and dated by the Member in the presence of two witnesses over age 18 and who are not nominated as Dependents or a legal personal representative or are otherwise capable of benefiting under the nomination; and
 - (v) the notice contains a statement that the notice was signed by the Member in the presence of the witnesses;
- 12.3** A Binding Death Benefit Nomination may only be revoked or amended by a notice served on the Trustee in a form that satisfies the conditions set out in the preceding clause.

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12.4 A Binding Death Benefit Nomination may be in the form set out in Schedule F or any other form that complies with the Superannuation Law.

12.5 A Binding Death Benefit Nomination may be for any period specified in the nomination.

13 FAMILY LAW COURT ORDERS AND SIMILAR ORDERS

13.1 The Trustee may pay all or part of any Member's Benefit to another person or Approved Superannuation Arrangement where to do so is necessary to comply with or observe any Family Law Court Order or similar order applying to a Member or to a Member's Benefits.

13.2 The Trustee must give appropriate written notice to a Spouse or former Spouse or other person of any Benefits proposed to be paid to a Member or a Member's Dependant where necessary to comply with any Family Law Court Order or similar order applying to a Member or to a Member's Benefits.

13.3 The Trustee must do any act or thing that is necessary to comply with any Family Law Court Order or similar order applying to a Member or a Member's Benefits.

14 PROCEDURAL PROVISIONS

14.1 Amendment of the Trust Deed

14.1.1 This Deed may be amended as permitted under this clause.

14.1.2 An Amendment must be by deed executed by the Trustee and any other Person required to execute the deed for it to be effective at law.

14.1.3 All Trustees must execute the Amendment and all Members must be provided with a copy of the Amendment.

14.1.4 The Trustee must provide each Member whose Benefits are affected by the Amendment with an explanation of the purpose of the Amendment and its effect on the Member's Benefits if requested to do so by the Member or where required by the Superannuation Law.

14.1.5 An Amendment must not reduce the Benefits payable to a Member unless the reduction is required to comply with the Superannuation Law.

14.1.6 An Amendment must not change the Primary Purpose of the Fund unless the Trustee is a Company.

14.1.7 An Amendment will not be effective unless any procedure specified in the Superannuation Law or this Deed is complied with.

14.2 Amendment by Reference

14.2.1 The Trustee may amend the Fund by reference to a standard trust deed made available to the Trustee by the Trustee's solicitor, the Trustee's accountant or auditor or some other person.

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14.2.2 Such an amendment may be in any form generally recognised under the law including electronic form.

14.2.3 The standard trust deed may be printed by the Trustee or created electronically and retained by the Trustee in electronic form or otherwise dealt with as determined by the Trustee provided that doing so does not breach the Superannuation Law.

14.3 Termination of the Fund

14.3.1 The Trustee may terminate the Fund if there are no Members in the Fund or if each Member has consented to the termination.

14.3.2 The Fund will terminate automatically if there are no Fund Assets or no Members.

14.3.3 To terminate the Fund voluntarily the Trustee must:

14.3.3.1 pay all costs of the Fund including the Taxation liability of the Fund in the year of termination;

14.3.3.2 prepare a set of accounts and other relevant documents for the year of termination; and

14.3.3.3 transfer all Member Benefits and any reserve amounts to an Approved Superannuation Arrangement, pay the Member Benefits and any reserve amounts to the relevant Members or otherwise deal with the Member Benefits under this Deed.

15 DEFINITIONS

In this Deed unless the context otherwise requires words and phrases have the meaning given to those words and phrases or similar words and phrases in the Superannuation Law and the following specific words and phrases have the following specific meanings:

"Accumulation Account" means an account established under clause 3.9;

"Actuary" means an actuary (if any) appointed under clause 4.13;

"Allocated Pension Benefit" means a Benefit paid as an allocated pension under the Superannuation Law;

"Amend" means any change to the words or meaning of a clause and "Amendment" means the document evidencing the amendment;

"Ancillary Benefits" means benefits other than Lump Sum Benefits, Pension Benefits or Death Benefits that are permitted under the Superannuation Law and include payments made to a Disabled Member or a Member in financial distress;

"Annuity" has the meaning given in the Superannuation Law;

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"Approved Deposit Fund" has the meaning given in the Superannuation Law;

"Approved Superannuation Arrangement" means a complying Superannuation Fund, Approved Deposit Fund, Retirement Savings Account and any similar arrangement which can accept transfers of superannuation benefits under the Superannuation Law;

"Asset" has the meaning given in the Superannuation Law;

"Auditor" is the auditor appointed under clause 4.9;

"Automatic Reversionary Beneficiary" means a Dependant nominated by a Member at the time of establishing the Pension, to be a Reversionary Beneficiary, to take effect automatically upon the death of the Member;

"Beneficiary" means a Person to whom a Benefit is or may be payable under this Deed;

"Benefit" means any benefit payable by the Trustee to or for a Member and includes the Member's Pension Benefit Account and the Member's Accumulation Account;

"Binding Death Benefit Nomination" means any written death benefit nomination form given by a member to the Trustee;

"Books" has the meaning given in the Superannuation Law and includes all books commonly used to record financial transactions and other transactions engaged in by Superannuation Funds or by trusts generally;

"Child" has the meaning given in the Superannuation Law and includes an adopted child, a step child, an ex-nuptial child and any other person who may be a child under the Family Law Act 1975;

"Company" means a "Constitutional Corporation" as defined in the Superannuation Law;

"Complying Pension Benefit" means a Benefit paid as a complying pension under the Superannuation Law;

"Concessional Contribution" means a concessional contribution as defined in the Superannuation Law;

"Contributions" means the amounts paid to the Fund for Members gross of any Taxation and includes concessional contributions, non-concessional contributions and contributions made for the benefit of a Person other than a Member;

"Corporate Trustee" has the meaning given in the Superannuation Law;

"Corporations Act" has the meaning given in the Superannuation Law;

"Death Benefits" means a Benefit payment made on the death of a Member;

"Deed" means this deed and any amendments to it;

"Dependant" means the Spouse or Child of a Member or a deceased Member or any other Person who is a dependant of a Member under the Superannuation Law;

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"Director" has the meaning given in the Superannuation Law;

"Disabled" in respect of a Member on whose life the Trustee holds an insurance policy covering total and permanent disablement, has the meaning given in that insurance policy and in respect of other Members, means a physical or mental incapacity that two registered medical practitioners have certified result in the Member being unable to continue in the the Member's normal employment;

"Employee" has the meaning given in the Superannuation Law and includes a person who is employed by another person;

"Employer" has the meaning given in the Superannuation Law and includes a person who employs another person or a person related to such a person;

"Entity" has the meaning given in the Superannuation Law;

"Fund" means the fund created by this Deed;

"Gainful Employment" has the meaning given in the Superannuation Law;

"General Reserve Account" means any account created under clause 4.5.1;

"Governing Rules" has the meaning given in the Superannuation Law;

"Individual Trustee" has the meaning given in the Superannuation Law;

"Investments" means any application of Assets to produce income or profits;

"In-House Asset" has the meaning given in the Superannuation Law;

"Investment Strategy" has the meaning given in the Superannuation Law;

"Loan" has the meaning given in the Superannuation Law;

"Lump Sum Benefit" means any benefit other than a Pension Benefit;

"Market Value" has the meaning given in the Superannuation Law;

"Member" means a Person who has been accepted as a Member under this Deed;

"Members' Accumulation Account" means an accounts set up under clause 3.9;

"Member's Benefits" means the total of the Member's Accumulation Account and the Member's Pension Account and any other amounts held by the Trustee for the Member;

"Member's Pension Benefit Account" means any account set up under clause 7.2;

"Net Income" means the net income of the Fund under general accounting principles, unless the trustee otherwise determines;

SUPERANNUATION FUND TRUST DEED

"Nominated Beneficiary" means a Dependant or other person nominated in writing by the Member under clause 12;

"Non-Concessional Contributions" has the meaning given in the Superannuation Law;

"Old-Age Pension" has the meaning given in the Superannuation Law;

"Pension" means any series of payments or payment that is a pension under the Superannuation Law including but not limited to:

- (i) a life time complying pension;
- (ii) an allocated pension;
- (iii) a flexi-pension;
- (iv) a fixed term pension;
- (v) a fixed term complying pension;
- (vi) a market linked pension; and
- (vii) a lifetime or fixed term pension payable under the Social Security Act 1991 or the Veteran's Entitlement Act 1986 or related legislation.
- (viii) an account based pension
- (ix) a transition to retirement pension

"Pension Account" means an account set up under clause 7.2;

"Pension Benefit" is a Benefit payable over a period out of a Member's Pension Benefit Account and includes an Allocated Pension Benefit and a Complying Pension Benefit;

"Pension Benefit Account" means an account established under clause 7.2;

"Person" means an individual, a company or other entity as the context requires;

"Preserved Benefit" means a benefit preserved under the Superannuation Law;

"Primary Purpose" relates to the primary purpose of paying pensions and has the meaning given in the Superannuation Law;

"Product Disclosure Statement" has the meaning given in the Corporations Act;

"Regulated Fund" has the meaning given in the Superannuation Law;

"Regulator" has the meaning given in the Superannuation Law;

"Relative", in relation to a Member means a parent, grandparent, brother, sister, uncle, aunt, nephew, niece, Child or grandchild; and a Spouse of such a Person;

"Report" means a financial report or similar document required under the Superannuation Law and includes Books;

"Retirement Benefits" means Pension Benefits payable on the retirement of a Member and other superannuation benefits;

"Reversionary Beneficiary" means a Dependant nominated by a Member, a Dependant nominated by the Trustee to be a Reversionary Beneficiary;

SUPERANNUATION FUND TRUST DEED

"Retirement Savings Account" has the meaning given in the Superannuation Law;

"Self-Managed Superannuation Fund" has the meaning given in the Superannuation Law;

"Signing Date" is the date the Deed was executed;

"SISA" means the Superannuation Industry (Supervision) Act (1993) and any replacement or supplementary legislation;

"Sole Purpose" has the meaning given in the Superannuation Law;

"Superannuation Fund" has the meaning given in the Superannuation Law;

"Superannuation Guarantee Charges" has the meaning given in the Superannuation Law and the Tax Act;

"Superannuation Law" means the SISA, the Tax Act and any other laws or regulations that the Fund must comply with to be a Regulated Fund;

"Spouse" means a Person who is legally married to a Member or a Person who is not legally married to the Member but who lives with the Member as the husband or wife of the Member and may include a same sex partner;

"Tax Act" means the Income Tax Assessment Act 1936 and the Income Tax Assessment Act 1997 and any related Acts and any regulations made under those Acts;

"Taxation" includes income tax, payroll tax, land tax, stamp duty and any other taxes or duties paid or payable by the Trustee on behalf of the Fund or, where applicable, by any Member, former Member, Dependant or Beneficiary;

"Trustee" means the person(s) nominated as the Trustee(s) in Schedule A and any Person(s) who become(s) the Trustee(s) of the Fund pursuant to the terms of this Deed;

"Unallocated Contributions Account" means a reserve account established under Clause 4;

"Unclaimed Benefits" has the meaning given in the Superannuation Law; and

"Year" means a period of twelve months ending on 30 June or such other period as the Trustee determines.

16 INTERPRETATION

16.1 Plural and Gender of Words

In this Deed, references to one gender include the other gender and references to the singular number include the plural number, and vice versa.

SUPERANNUATION FUND TRUST DEED

16.2 Headings to Clauses

Headings to clauses are for convenience only and do not affect the interpretation of any provision in this Deed.

16.3 Acts of Parliament

References to Acts of Parliament are references to those Acts as amended, modified or re-enacted and include replacements Acts and Acts of similar intent and purpose. References to a provision of a statutory enactment include the relevant provision of the enactment as amended, modified or re-enacted.

16.4 Severability

If any part of a clause in this Deed is construed as illegal, invalid or void the legality and validity of the remaining parts of the clause will not be affected and the illegal, invalid or void part will be deemed to be deleted from this Deed.

16.5 Superannuation Law Definitions

If there is any doubt regarding the meaning of a word or phrase used in this Deed and the same or a similar word or phrase is used in the Superannuation Law, the meaning given to that word or phrase in the Superannuation Law will be deemed to be the meaning of that word or phrase in this Deed.

16.6 References to breaching the Superannuation Law

Any reference to "breaching the Superannuation Law" or similar phrases will be taken as a reference to breaching the Superannuation Law in a way that prejudices the Fund's status as a Regulated Fund or which otherwise exposes the Fund to a risk of a penalty under the Superannuation Law.

16.7 References to Clauses

A reference to a clause will be a reference to a clause of this Deed.

16.8 Schedule C Additional Administrative Powers

The Trustee has the powers set out in Schedule C.

17 THE TRUSTEES HAVE READ AND UNDERSTOOD THE DEED

17.1 Each Individual Trustee or Director of a Company Trustee has read and understood this Deed and is aware of all matters that should be considered by a Trustee before agreeing to act as a Trustee of the Fund.

17.2 Each Individual Trustee or Director of a Company Trustee believes on reasonable grounds that the Members have access to all information required to decide whether to become or remain a Member of the Fund and are aware of where and how this information can be obtained.

SUPERANNUATION FUND TRUST DEED

17.3 Each Individual Trustee or Director of a Company Trustee affirms that she understands superannuation law and does not need a Product Disclosure Statement to decide to become a Member or a Trustee of the Fund.

18 DEEMED COMPLIANCE WITH THE SUPERANNUATION LAW

18.1 The Fund has been established to be a Regulated Superannuation Fund

18.2 The Trustee may do any act or thing necessary to ensure that the Fund complies with the Superannuation Law and remains a Regulated Superannuation Fund.

18.3 The Trustee may not do any act or thing that breaches the Superannuation Law or prejudices the Fund's status as a Regulated Superannuation Fund.

18.4 Each provision in this Deed is subject to a provision that it will not be of any effect if it prejudices the Fund's status as a Regulated Superannuation Fund.

18.5 If there is conflict between the specific provisions of this Deed and the provisions deemed to be included in the Deed under this clause then the deemed provisions will prevail over the specific provisions to the extent of any inconsistency.

SUPERANNUATION FUND TRUST DEED

EXECUTED AS A DEED on the Signing Date


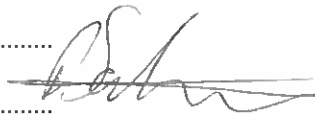

SIGNED:

By Zahid Ali

in the presence of:

By Yasmin Ali

in the presence of:


.....
PEDRAM SALAMI 
.....
A. Ali
.....
PEDRAM SALAMI 
.....

SUPERANNUATION FUND TRUST DEED

SCHEDULE A: DETAILS OF THE FUND

SIGNING DATE: 12th April 2016

TRUSTEE: Zahid Ali
Yasmin Ali

MEMBER: Zahid Ali
Yasmin Ali

NAME OF FUND: Saa Super Fund

PROPER LAW GOVERNING FUND: QLD

SUPERANNUATION FUND TRUST DEED

SCHEDULE B: TRUSTEE'S INVESTMENT POWERS

The Trustee's investment powers include the powers set out in the following paragraphs.

The exercise of any power by the Trustee in good faith may not be challenged by a Member or any other Person having an interest in the Fund.

The Trustee must not exercise any investment power in a way that prejudices the Fund's status as a Regulated Fund.

Specific Powers

1. The power to accept any Assets as a Contribution under this Deed.
2. The power to retain an Asset in the condition it is received by the Trustee as the Trustee may determine notwithstanding that it may have a wasting or depreciating nature.
3. The power to retain any part of the Trust Fund in cash as the Trustee may determine notwithstanding that the cash retained may not be earning interest.
4. The power to retain any Asset notwithstanding that it may not be producing any income.
5. The power to purchase or otherwise acquire any Assets in any country on such terms as the Trustee may determine.

6. The power to acquire life insurance policies on the life of a Member on such conditions as the Trustee may determine.
7. The power to acquire an Annuity on such terms as the Trustee may determine.
8. The power to advance or lend money to any Person, corporation, bank, government, public body or authority in any country, either with or without security and either bearing or not bearing interest and in such currency and upon such terms as the Trustee may determine.
9. The power to lend any Assets other than money to any Person or corporation, either with or without security and for such period and upon such terms as the Trustee may determine. If the Trustee takes any security in relation to Assets advanced or lent, the value of the security may be less than the value of the Assets advanced or lent and the Trustee will not be obliged to obtain any valuation of the security or the Assets lent.
10. The power to sell, exchange or otherwise dispose of any Assets and to grant options or rights to purchase, exchange or otherwise acquire any Assets upon such terms and conditions as the Trustee may determine; and to vary any contract for sale, buy at any auction, rescind any contract for sale and resell upon such terms and conditions as the Trustee may determine.
11. The power to lease or license and to grant options or rights to lease or license any Assets to any Person for such period and for such rent or consideration including rent-free and upon such terms and conditions as the Trustee may determine.

SUPERANNUATION FUND TRUST DEED

12. The power to promote or carry on any scheme or undertaking of any nature in any country (including any scheme or undertaking of a speculative nature) upon such terms as the Trustee may determine.
13. The power to join or enter into partnership or into any arrangement for sharing of profits, co-operation, joint venture or otherwise in any country with any Person, corporation or other Fund for the purpose of promoting or carrying on any business, scheme or undertaking of any nature upon such terms as the Trustee determines.
14. The power to make, add to, enlarge, alter, demolish or reconstruct any improvements on any land whether the title to such land be freehold, leasehold or some other title.
15. The power to repair, maintain, renovate or improve an Assets.
16. The power to insure any Assets in which the Trustee has an interest on such terms as the Trustee may determine. Any such insurance need not be for the full value of the Assets insured. The Trustee will not be obliged to obtain any valuation of any Asset for the purpose of insuring it.
17. The power to surrender any Assets upon such terms as the Trustee thinks fit.
18. The power to accept any shares, units, notes, debentures or other securities in any corporation and/or other Fund in any country in place of or in exchange for any shares, units, notes, debentures or other securities forming part of the Fund.
19. The power to exercise all rights and privileges in respect of any shares, units, notes or other securities forming part of the Trust Fund as the Trustee may determine.
20. The power to pay calls on any shares, units, notes, or other securities.
21. The power to allow documents of title in respect of any Assets to remain out of the possession of the Trustee whether without security and for such period and upon such terms and conditions as the Trustee thinks fit.
22. The power to allow any Assets to be held by or registered in the name of any Person in any country without security on such terms as the Trustee may determine.
23. The power to give receipts for capital and other monies and to allow any person or corporation to give a receipt on behalf of the Trustee. Any receipt must be a valid discharge to the Person, corporation or Fund in whose favour it is given.
24. The power to commence, defend or otherwise take part in any proceedings in any court, tribunal or other judicial, quasi-judicial or administrative body including any arbitration. The Trustee may conduct such proceedings in such manner as it thinks fit and may discontinue, withdraw from, compromise or proceed to the final determination of any such proceedings on such terms (including a total admission of liability at any stage of the proceedings) as the Trustee thinks fit.
25. The power to compromise, compound, abandon or otherwise settle any debt, account, or claim relating to the whole or any part of the Fund's Assets including releasing in whole or in part the payment or transfer of any Assets owing or due to the Trustee.

SUPERANNUATION FUND TRUST DEED

26. The power to move, transmit or reinvest all or any part of the Fund's Assets to whatever location and at such time or times as the Trustee may determine.
27. The power to do anything which may facilitate any exercise of the powers, authorities and discretions conferred on the Trustee by this Deed.
28. The power to invest in any Asset available to the Trustee including Assets outside of Australia provided that this does not prejudice its status as a Regulated Fund.
29. The power to appoint and pay a person for advice on investment and insurance matters.
30. The power to delegate its investment powers.
31. The power to borrow or raise any financial accommodation and to assign, pledge, mortgage or charge any of the Trust as security for any such financial accommodation.
32. The power to give indemnities to or on behalf of any person the Trustee thinks fit.
33. The power to purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, lease, licence or otherwise deal with any real property and, without limiting the generality of this clause, to develop any commercial or retail premises and hold or sell, transfer, convey, surrender, lease or licence such premises.

SUPERANNUATION FUND TRUST DEED

SCHEDULE C: TRUSTEE'S ADMINISTRATIVE POWERS

The Trustee's administrative powers include the powers set out in the following paragraphs. The exercise of any of these powers by the Trustee may not be challenged by any Member or any other Person having an interest in the Fund. The Trustee must not exercise any administrative power in a way that prejudices its status as a Regulated Fund.

1. The power to settle, compromise or submit to arbitration any matters relating to this Deed or to the rights of Members, former Members or Beneficiaries.
2. The power to commence, carry on or defend proceedings relating to the Fund or to the rights of Members, former Members or Beneficiaries and to commence, carry on or defend legal proceedings to recover damages against any Person arising out of any loss suffered by any Member or former Member or Beneficiary as a result of any negligence, or breach of the terms of this Deed and the Trustee may abandon, compromise or release any such legal proceedings as it may consider desirable.
3. The power to insure or reinsure any risks with any insurer and to self insure including setting up a self-insurance reserve.
4. The power to purchase an Annuity to provide all or a part of a Pension.
5. The power to retain the services of and to appoint professional or other advisers in relation to the management, investment, administration or conduct of the Fund, to act on the advice of any Person so retained and to pay the fee or remuneration for any professional or other advisers so appointed.
6. The power to pay and advance out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management of the Fund.
7. The power to provide a full or part release to any Person, company, government or institution in respect of any matters which have arisen or may arise as a result of an association, involvement or Membership of the Fund by that Person.
8. The power to insure against any risk faced by the Fund.
9. The power to generally do all acts the Trustee considers necessary or expedient for the administration, maintenance and preservation of the Fund and in the performance of its obligations under this Deed.
10. The power to appoint any Person or Company as custodian to hold legal title for any Asset applied or to be applied by the Trustee, on such terms as the Trustee thinks fit.
11. The power to pay an anti-detriment benefit to the dependents of a deceased Member and to claim a tax deduction to effectively obtain a refund of tax paid on contributions previously paid in respect of the deceased member and other amounts as provided for under the Tax Act.
12. The Power to do anything that a Superannuation Fund Trustee can generally do to ensure the efficient and effective management of the Fund and its on-going compliance with the Superannuation Law.

SUPERANNUATION FUND TRUST DEED

SCHEDULE D: SAMPLE PRODUCT DISCLOSURE STATEMENT

PRODUCT DISCLOSURE STATEMENT FOR THE SAMPLE SUPER FUND ("THE FUND")

Name(s) of trustee(s): Sample Pty Ltd

Date PDS created:

Introduction

This Product Disclosure Statement (PDS) is prepared by the Fund's trustees for the benefit of the members. The PDS has been provided to the Fund's members to inform them of the significant features of the Fund and to allow them to compare their interest in the Fund to alternative financial products and to decide whether to acquire or retain an interest in the Fund.

This PDS has been provided to the Fund's members even though the trustees believe the members are aware of the information contained in it and are aware of where this information can be obtained from other sources. This PDS is to be read in conjunction with the Fund's deed and all other information provided to the Fund trustees by the Provider and these documents are deemed to be included in this PDS. Words and phrases used in this PDS will have the same meaning as in the Fund's trust deed.

The Trustees acknowledge it is their responsibility to comply with the Corporations Act and the Superannuation Law provisions and all other laws applying to Product Disclosure Statements. The Trustees are responsible for the contents of this PDS and indemnify all other persons including the members for any loss or damage suffered by the Trustees or the Fund as a result of this PDS and any later PDSs not complying with any laws.

If the Fund's trustee is a Company the directors of the Company will be deemed to be the Fund's trustees for the purposes of this PDS.

Information requirements


This executive summary of the PDS contains basic information relating to:

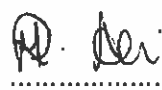
- (i) any significant benefits that may accrue to the member;
- (ii) any significant risks faced by the member;
- (iii) the costs faced by the member;
- (iv) any commissions payable;
- (v) the rights, terms, obligations and conditions attaching to the product;
- (vi) any cooling off scheme;
- (vii) any dispute resolution process; and
- (viii) any ethical considerations.

SUPERANNUATION FUND TRUST DEED

Signatures

Signed by the Trustees or the directors of the trustee company

Name of trustee/director ZAHID ALI
Signature 

Name of trustee/director YASMIN ALI
Signature 

Signed by the members as a record of their receipt of the PDS

Name of member ZAHID ALI
Signature 

Name of member YASMIN ALI
Signature 

Significant benefits that may accrue to the Member

The Fund has been established for the Primary Purpose of providing age pensions to members. The Fund may also provide lump sum benefits and certain ancillary benefits to members provided certain conditions are met.

The Fund cannot provide a pension benefit, a lump sum benefit or an ancillary benefit where to do so would prejudice the Fund's status as a Regulated Superannuation Fund.

The amount of any pension benefit and any lump sum benefit will be determined by the balance of the member's Accumulation Account, the member's age and gender.

The amount of any other benefits, including total and permanent disability benefits, temporary total disability benefits, death benefits, financial hardship benefits and other ancillary benefits able to be paid by the Fund will be largely determined by the balance of the member's Accumulation Account.

In some cases the payment of a benefit may be subject to the trustee's discretion.

The amount of a Member's Accumulation Account will be determined by the factors listed in clause 3 of the Fund's trust deed. These factors are dominated by the rate of return earned on the Fund's choice of investments under its investment strategy.

SUPERANNUATION FUND TRUST DEED

The rate of return earned on the Fund's investments depends on factors outside the control of the Fund's trustees.

Significant risks faced by a Member

There are a number of significant investment risks faced by Members. These include:

- (i) the risk that general economic conditions in Australia and overseas will lead to poor investment returns for shares and property and other investments held by the Fund, both in Australia and overseas;
- (ii) the risk that an investment manager or an investment consultant engaged by the Fund will not perform well and will only generate returns below the market average; and
- (iii) the risk that the specific shares, properties and other assets held by the Fund will fall in value or will not increase in value in line with the market average for that class of asset.

The Trustees are responsible for the Fund's investments strategy and believe that the current investment strategy minimises these risks subject to its performance goals.

The Fund also faces a number of other compliance and legislative risks connected to its status as a Regulated Superannuation Fund. These include the risk that the Fund will be exposed to significant tax penalties and other penalties as a result of the Fund breaching the Superannuation Law.

Costs faced by Fund members

The Fund will incur certain costs. These costs will be effectively passed on to the members by decreasing the Fund's net income each year, and hence decreasing the amount of benefits allocated to each Member's Accumulation Account each year.

The Fund's costs include accounting and audit fees and bank charges. The accounting and audit fees charged by the service provider and related entities are time based and are largely determined by the number and complexity of the transactions engaged in by the trustees each year.

Commissions and other amounts payable

Commissions or similar amounts may be paid to third parties such as managed funds and property syndicates should the Fund trustees choose to acquire and hold these investments.

The terms, obligations and conditions of the member's interest in the Fund

The rights, terms, obligations and conditions of the member's interest in the Fund are detailed in the Fund's trust deed. In summary, the Member is entitled to the full benefit of amounts contributed to the Fund by or for the Member plus earnings thereon less the Member's share of any costs or losses including taxation incurred by the Fund, subject to the Superannuation Law.

The Member is obligated to do all things necessary to comply with the Fund's trust deed and to comply with the Superannuation Law. This includes notifying certain information to the trustees whether on the happening of a certain event, such as reaching a certain age, or otherwise.

SUPERANNUATION FUND TRUST DEED

Cooling off scheme

There is no formal cooling off scheme under the Fund's deed. This is because there is no need for it. The decision to become a Fund member can be cancelled at any time by the Member. This can be done, for example, after initiating a transfer of benefits to the Fund but before the transfer is completed by cancelling the transfer. It can also be done at any other time by initiating a transfer of benefits from the Fund to an Approved Superannuation Arrangement.

There are usually no significant costs attached to this. However, if the Fund has to be wound up as a result of the member transferring benefits to another superannuation entity there may be costs attached to the winding up of the Fund.

Dispute resolution process

There is no formal dispute resolution process. This is because there is no need for it. Each member is a trustee or is a director of the corporate trustee and therefore has full access to all relevant information. Each member may transfer out of the Fund to another Approved Superannuation Arrangement should the member not be satisfied with any aspect of the Fund's operations.

Ethical considerations

The Trustees are not aware of any ethical consideration that may influence the member's decision to become or remain a member of the Fund.

The Trustees are not aware of any ethical consideration that may affect the Fund's investments.

The Trustees' knowledge of Superannuation

The Trustee's knowledge of the Fund and of other Approved Superannuation Arrangements is sufficient to allow the Trustee to decide to act as a trustee of the Fund and to discharge all the responsibilities of a trustee.

SUPERANNUATION FUND TRUST DEED

SCHEDULE E: SAMPLE MINUTE OF A MEETING OF DIRECTORS OF A CORPORATE TRUSTEE

MINUTE OF A MEETING OF DIRECTORS OF (TRUSTEE) HELD AT THE TRUSTEE'S PRINCIPAL PLACE OF BUSINESS ON (DATE)

Present

Joe Sample

Chairperson

Joe Sample

Minutes of the Previous Meeting

The minutes of the previous meeting were read and affirmed as correct.

Change of Pension Benefits

The Chairperson advised the meeting that the trustee had received a letter from Name of Member asking for the Member's existing allocated pension to be converted to another type of pension. The meeting considered this request and then agreed to it, and authorised the Chairperson to do all things necessary to give effect to this resolution.

Closure

There being no further business the meeting closed.

Signed as a true and complete record of the meeting on the date stated above.

Chairperson

SUPERANNUATION FUND TRUST DEED

SCHEDULE F: BINDING DEATH BENEFIT NOMINATION FORM

Name of member: _____

Name of fund: **Sample Superannuation Fund**

Date of nomination

I, [name of Member], hereby direct the trustee of the [Name of Fund] to pay my benefits upon my death to the following persons

Name	Relationship	Percentage or Amount of Benefits
[Name of Dependant 1] *		%
[Name of Dependant 2] *		%
[Name of Dependant 3] *		%

[My Legal Personal Representative] Executors of my will or administrators of my estate
at the date of my death

Signed by the Member

****First witness**

Name of first witness

Address of first witness

****Second witness**

Name of second witness

Address of second witness

Each witness declares this notice was signed in their presence on the date stated above.

* A Dependent must be a spouse, child or a person otherwise financially dependant on you.

**A Witness cannot be a Person named as a Dependant or a Legal Personal Representative above or otherwise be a person capable of benefitting under this nomination .

SUPERANNUATION FUND TRUST DEED

TRUST DEED

establishing

SAA SUPER FUND

*"Certified as a true and correct
copy of the original document
which I have sighted"*

Pedram Salami

14/04/2016



Prepared for:

Astute Wealth Management
5 Latrobe Terrace
Paddington QLD 4064
Telephone: 0735103510
Facsimile: 0735103510
Email: pedram@astutewealth.com.au

McMasters' Solicitors Pty Ltd
(A.C.N 093 279 835)
71 Tulip Street, Cheltenham, Victoria 3192
Telephone (03) 9583 6533
Email: information@mcmasters.com.au

SUPERANNUATION FUND TRUST DEED

EXECUTED AS A DEED on the Signing Date

SIGNED:

By Zahid Ali

in the presence of:

By Yasmin Ali

in the presence of:

Zahid Ali

PEDRAM SALAMI

Yasmin Ali

PEDRAM SALAMI

certified as a true and correct
copy of the original document
which I have sighted

Pedram Salami

14/04/2016



Pedram Salami

SUPERANNUATION FUND TRUST DEED

SCHEDULE A: DETAILS OF THE FUND

SIGNING DATE: 12th April 2016

TRUSTEE: Zahid Ali
Yasmin Ali

MEMBER: Zahid Ali
Yasmin Ali

NAME OF FUND: Saa Super Fund

PROPER LAW GOVERNING FUND: QLD

* Certified as a true and correct
copy of the original document
which I have sighted.

Pedram Salami:

14/04, 2016

