

10 March 2020

Realty Partners Superannuation Fund  
C/- Mr John Karmas  
71 Carrington Parade  
New Lambton Heights, NSW 2305

Dear John

**Realty Partners Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$100,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Withdrawal Of Unrestricted Amount.

I understand that the current balance of my accumulation account is approximately \$2,110,824.47. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$100,000.00
Tax Free	\$0.00

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Mandy Karmas  
71 Carrington Parade  
New Lambton Heights, NSW 2305

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE  
SJNJ GROUP PTY LTD ATF  
REALTY PARTNERS SUPERANNUATION FUND  
HELD ON 10 MARCH 2020 AT  
71 CARRINGTON PARADE, NEW LAMBTON HEIGHTS NSW**

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**PRESENT:** John Karmas  
Mandy Karmas

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mrs Mandy Karmas requesting the payment of a Lump Sum of \$100,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$100,000.00
Tax Free	\$0.00

**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Withdrawal Of Unrestricted Amount and the benefits as requested be paid forthwith.

**REVIEW OF TRUST DEED:** IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund's trust deed.

**PAPERWORK:** IT WAS RESOLVED to request the fund's administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- ☐ Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- ☐ A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

**CLOSURE:** There being no further business the meeting was closed.

..... Dated: ...../...../.....  
John Karmas  
Chairperson

10 March 2020

Mrs Mandy Karmas  
71 Carrington Parade  
New Lambton Heights, NSW 2305

Dear Mandy

**Realty Partners Superannuation Fund  
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$100,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$100,000.00
Tax Free	\$0.00

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr John Karmas  
71 Carrington Parade  
New Lambton Heights, NSW 2305