

1 July 2020

The Trustees  
Ghidella Family Superannuation Fund  
1294 Jacobs Well Road  
WOONGOOLBA, QLD, 4207

Dear Trustees

**Treatment of pension withdrawals**

I wish to confirm that it is my intention to withdraw at least the minimum pension for the 2021 financial year.

I request the Trustees of the Fund to treat any withdrawals in excess of the minimum as a lump sum superannuation benefit payment from my Pension account.

I confirm that I have met a condition of release with a 'nil' cashing restriction under the rules of the Fund and as required by the SIS Act 1993 and Regulations.

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

Kind regards

  
.....  
Veronica Ghidella

1294 Jacobs Well Road, Woongoolba, Qld, 4207

**Memorandum of Resolutions of the Trustees for  
Ghidella Family Superannuation Fund**

**Present:** Veronica Ghidella  
David Ghidella

**Treatment of pension withdrawals for 2021FY:** The Trustees have received notification from Veronica Ghidella requesting that any withdrawals in excess of their minimum pension for the year ended 30 June 2021 be treated as a superannuation benefit payment.

The Trustees also acknowledge receipt of the member's declaration that a condition of release with a 'nil' cashing restriction has been met.

**Governing Rules:** It was confirmed that this strategy is in accordance with the governing rules of the Fund and the superannuation laws.

**Resolution:** The Trustees resolved to allocate the withdrawals as follows:

Amount	Account	Treatment
Minimum pension	Account Based Pension 1	Pension payment
Excess above minimum pension	Account Based Pension 1	Lump sum

The Trustees also resolved to ensure any PAYG and TBAR obligations are reported to the ATO in a timely manner.

**Closure:** There being no further business, the meeting was declared closed.

Signed as a true and correct record

  
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Veronica Ghidella

  
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David Ghidella