

Member Notification to Trustee

Roll Back and Commencement of Income Stream

30 June 2016

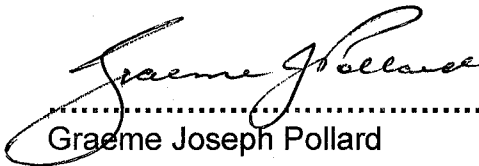
Jopol Pty Ltd
226 Invercauld Road
GOONELLABAH NSW 2480

Dear Trustee

I, Graeme Joseph Pollard, would like to roll back the entire balance of my account based income stream 5 in Graeme Pollard Staff Super Fund to my accumulation account on 1 July 2016, then immediately commence a new account based income stream with the total balance of my accumulation account in the fund.

My date of birth is 27 February 1951.

Yours faithfully,


.....
Graeme Joseph Pollard

Minutes of a Meeting of the Directors of
Jopol Pty Ltd ATF
Graeme Pollard Staff Super Fund

Held At 226 Invercauld Road, GOONELLABAH NSW 2480

On 1 July 2016 at 9:00 AM

Present Graeme Joseph Pollard (Chairperson), Judith Mary Pollard

Apologies None

Previous Meeting Minutes The Chairperson reported that the minutes of the previous meeting had been signed as a true record.

Member to Roll Back Income Streams and Commence New Income Stream It was noted that **Graeme Joseph Pollard** seeks to roll back the entire balance of the member's account based income stream 5 (ABIS 5) on 1 July 2016 to the member's accumulation account and commence a new account based income stream on 1 July 2016 with the total balance of the member's accumulation account.

Procedures to Commence Income Stream It was agreed that the ABIS roll back and commencement are in accordance with the fund's trust deed and the relevant governing rules and regulations.

It was resolved to roll back the ABIS 5 of Graeme Joseph Pollard to the member's accumulation account and immediately commence a new ABIS with the total balance of the member's accumulation account on 1 July 2016.

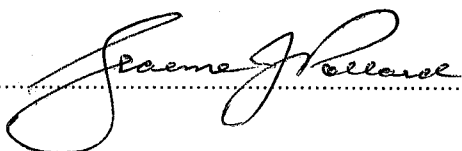
It was resolved that all relevant details in relation to the payment of the pension will be notified to the member and be confirmed by the member in a notification to the trustee upon completion of the fund's financial statements for the year ended 30 June 2016.

The trust deed is silent in respect of ABIS roll back and commencement procedures and thus the trustee has decided to adopt the following:

1. Determine the amount available in the member's ABIS 5 and accumulation account;
2. Roll back the ABIS 5 account to the member's accumulation account;
3. Establish a new ABIS account and roll the member's accumulation account balance into the new account;
4. Calculate the tax free percentage of the new ABIS;
5. Calculate the minimum ABIS payment;
6. Provide the member with a return notification to confirm the various details of the new ABIS.

All resolutions of this meeting were made in accordance with the SIS Act and Regulations.

There being no further business the meeting then closed.



.....Chairperson

Trustee Notification to Member

Roll Back and Commencement of Income Stream


1 July 2016

Graeme Joseph Pollard
226 Invercauld Road
GOONELLABAH NSW 2480

Dear Mr Pollard

The trustee has reviewed your request to roll back the entire balance of your account based income stream 5 (ABIS 5) in Graeme Pollard Staff Super Fund on 1 July 2016 to your accumulation account and then immediately commence a new account based income stream with the total balance of your accumulation account in the fund. The trustee has resolved to roll back your ABIS 5 and commence a new ABIS as requested. The minimum ABIS payment amount for the financial year ending 30 June 2017 will be notified to you when the financial statements are available for the year ended 30 June 2016.

Yours faithfully


.....
Director – Jopol Pty Ltd ATF
Graeme Pollard Staff Super Fund

Minutes of a Meeting of the Directors of
Jopol Pty Ltd ATF
Graeme Pollard Staff Super Fund

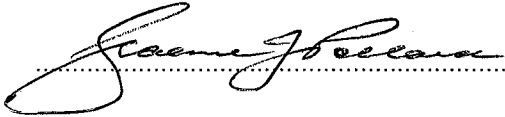
Held At	226 Invercauld Road, GOONELLABAH NSW 2480
On	16 January 2017 at 8:30 PM
Present	Graeme Joseph Pollard (Chairperson), Judith Mary Pollard
Apologies	None
Previous Meeting Minutes	The Chairperson reported that the minutes of the previous meeting had been signed as a true record.
Received Notification From Member	<p>It was noted that the trustee had resolved to roll back the account based income stream 5 (ABIS 5) of Graeme Joseph Pollard and commence a new ABIS with the total balance of the member's accumulation account on 1 July 2016 (as requested by the member in writing).</p> <p>It was noted that the trustee had resolved to notify the member of the relevant details of the new ABIS upon completion of the fund's financial statements for the year ended 30 June 2016.</p>
Components of Roll Back	<p>It was noted that \$205,812 was held in the ABIS 5 account of the member on 30 June 2016. This amount had the following components:</p> <p>Taxable Component: \$27,519</p> <p>Tax Free Component: \$178,293</p>
Preservation Status	<p>It was noted that the amount rolled back had the following preservation status:</p> <p>Preserved Component: \$0</p> <p>Restricted Component: \$0</p> <p>Unrestricted Non-Preserved: \$205,812</p>
Accumulation Account Components and Details	<p>It was noted that after roll back, the member's total accumulation account balance was \$527,209. The amount had the following components:</p> <p>Taxable Component: \$52,416</p> <p>Tax Free Component: \$474,793</p> <p>It was noted that the member's accumulation account balance had the following preservation status:</p> <p>Preserved Component: \$0</p> <p>Restricted Component: \$0</p> <p>Unrestricted Non-Preserved: \$527,209</p>
New ABIS Components and Details	<p>It was noted that the trustee is satisfied that there were sufficient funds in the member's account with which to commence the ABIS requested by the member.</p> <p>It was resolved that \$527,209 of the member's account balance would be required to fund the ABIS.</p> <p>It was noted that the tax free percentage of the ABIS is 90.06%.</p>
Minimum Payment Limit	It was noted that the minimum payment has been calculated to be \$26,360.

Trustee Notification

It was resolved that all relevant details in relation to payment of the ABIS will be confirmed by the member in a notification to the trustee.

All resolutions of this meeting were made in accordance with the SIS Act and Regulations.

There being no further business the meeting then closed.



.....Chairperson

Trustee Notification to Member

Commencement of Income Stream

16 January 2017

Graeme Joseph Pollard
226 Invercauld Road
GOONELLABAH NSW 2480

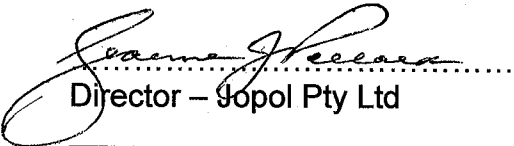
Dear Mr Pollard

The financial statements for Graeme Pollard Staff Super Fund have been prepared for the year ended 30 June 2016 and the trustee has calculated the minimum pension payment for your account based income stream 6 (ABIS 6). The minimum payment amount for the financial year ending 30 June 2017 is:

Minimum : \$26,360

Could you please complete the information below and return it to the trustee as soon as possible.

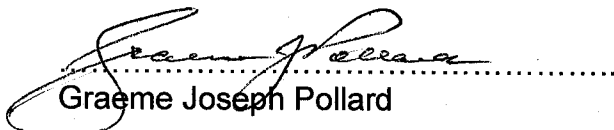
Yours faithfully


Director – Jopol Pty Ltd

I, Graeme Joseph Pollard, wish to confirm that:

1. The ABIS 6 commenced on 1 July 2016;
2. The ABIS 6 payment for this year will be \$26,360;
3. The ABIS 6 will be paid when required;

Member signature:

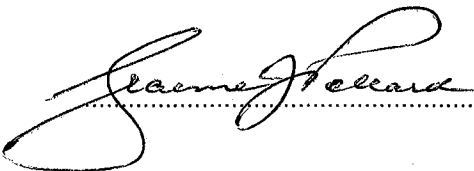

Graeme Joseph Pollard

Minutes of a Meeting of the Directors of
Jopol Pty Ltd ATF
Graeme Pollard Staff Super Fund

- Held At** 226 Invercauld Road, GOONELLABAH NSW 2480
- On** 16 January 2017 at 8:40 PM
- Present** Graeme Joseph Pollard (Chairperson), Judith Mary Pollard
- Apologies** None
- Previous Meeting Minutes** The Chairperson reported that the minutes of the previous meeting had been signed as a true record.
- Member Notification and Declaration** It was noted that the trustee has received notification from the account based income stream (ABIS) member Graeme Joseph Pollard confirming the following details:
1. The date for the ABIS 5 roll back and ABIS 6 commencement was 1 July 2016;
 2. The total annual ABIS 6 payment will be \$26,360;
 3. The ABIS 6 will be paid when required.
- Investment Strategy** It was resolved to continue with the current investment strategy in order to adequately administer the liquidity of the pension assets and meet the expected cash flow requirements of the ABIS.
- The current investment strategy for the pension member may be reviewed if there is any significant event which may impact upon the member's pension benefits.
- It was noted that having considered the investment strategy for the pension member and cash flow positions of the estimated pension payments, the trustee is satisfied that the fund has the cash flow and appropriate liquid investments to fund the ABIS 6 of Graeme Joseph Pollard.
- Other Documents Required for the Income Stream** It was noted that the trustee is authorised to attend to the completion of the following paperwork and resolved to:
1. Establish an ABIS account and roll the accumulation account amount requested by the member into the member's ABIS account as from the commencement date;
 2. Obtain an actuarial certificate when required to correctly calculate the fund's income tax liabilities;
 3. Attend to any other matter relevant to the payment of the ABIS as and when the need arises.

All resolutions of this meeting were made in accordance with the SIS Act and Regulations.

There being no further business the meeting then closed.



.....Chairperson