

/ /

Lynette Messina  
A & L Messina Superannuation Fund  
1/37 Playfield Street, Chermside, Queensland 4032

Dear Sir/Madam

**A & L Messina Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **A & L Messina Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$431,417.99;
- a Tax Free Balance of: \$195,403.17; and
- a Tax Free proportion: 33.59%.

Your Minimum income stream applicable is \$15,670.00.

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

Yours sincerely

*Caruelo Messina as POA*

.....  
Lynette Messina

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Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$29,264.37;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 0.00%.

Your Minimum income stream applicable is \$730.00.

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

Yours sincerely

*Caruelo Messina as POA*

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Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$3,208.03;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 0.00%.

Your Minimum income stream applicable is \$80.00.

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

Yours sincerely

*Caruelo Messina as POA*

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Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$16,634.37;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 0.00%.

Your Minimum income stream applicable is \$420.00.

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

Yours sincerely

*Caruelo Messina as POA*

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Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$308,860.63;
- a Tax Free Balance of: \$132,539.61; and
- a Tax Free proportion: 32.58%.

Your Minimum income stream applicable is \$11,040.00.

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

Yours sincerely

*Caruelo Messina as POA*

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Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$29,264.37;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 0.00%.

Your Minimum income stream applicable is \$730.00.

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

Yours sincerely

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Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$4,156.81;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 0.00%.

Your Minimum income stream applicable is \$100.00.

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

Yours sincerely

*Caruelo Messina as POA*

.....  
Lynette Messina

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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**PRESENT:**

Lynette Messina

**PENSION CONTINUATION:**

Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 01/07/2013. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 is \$626,821.16, consisting of:

- Taxable amount of: \$431,417.99; and
- Tax Free amount of: \$195,403.17
- Tax Free proportion: 33.59%.

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$15,670.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

*Caruelo Messina as POA*

.....  
Lynette Messina  
Chairperson



## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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**PRESENT:**

Lynette Messina

**PENSION CONTINUATION:**

Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 is \$29,264.37, consisting of:

- Taxable amount of: \$29,264.37; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 0.00%.

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$730.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

*Caruelo Messina as POA*

.....  
Lynette Messina  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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**PRESENT:**

Lynette Messina

**PENSION CONTINUATION:**

Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 30/05/2018. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 is \$3,208.03, consisting of:

- Taxable amount of: \$3,208.03; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 0.00%.

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$80.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

*Lynette Messina as POA*

.....  
Lynette Messina  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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- PRESENT:** Lynette Messina
- PENSION CONTINUATION:** Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 13/07/2018. The pension does not have a reversionary beneficiary.
- The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:
- Taxable amount of: \$0.00; and
  - Tax Free amount of: \$0.00
  - Tax Free proportion: 0.00%.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
  - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
  - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
  - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
  - The fund's trust deed provides for payment of this pension to the member
  - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Caruelo Messina as POA*

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Lynette Messina  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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**PRESENT:** Lynette Messina

**PENSION CONTINUATION:** Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 27/06/2019. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 0.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Caruelo Messina as POA*

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Lynette Messina  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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- PRESENT:** Lynette Messina
- PENSION CONTINUATION:** Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 27/06/2019. The pension does not have a reversionary beneficiary.
- The Pension Account Balance as at 01/07/2019 is \$16,634.37, consisting of:
- Taxable amount of: \$16,634.37; and
  - Tax Free amount of: \$0.00
  - Tax Free proportion: 0.00%.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
  - An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
  - The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
  - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
  - The fund's trust deed provides for payment of this pension to the member
  - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$420.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Lynette Messina as POA*

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Lynette Messina  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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**PRESENT:** Lynette Messina

**PENSION CONTINUATION:** Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 01/07/2013. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 is \$441,400.24, consisting of:

- Taxable amount of: \$308,860.63; and
- Tax Free amount of: \$132,539.61
- Tax Free proportion: 32.58%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
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- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$11,040.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Lynette Messina as POA*

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Lynette Messina  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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- PRESENT:** Lynette Messina
- PENSION CONTINUATION:** Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. The pension does not have a reversionary beneficiary.
- The Pension Account Balance as at 01/07/2019 is \$29,264.37, consisting of:
- Taxable amount of: \$29,264.37; and
  - Tax Free amount of: \$0.00
  - Tax Free proportion: 0.00%.
- TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:
- The member's minimum pension payments are to be made at least annually
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  - The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
  - The fund's trust deed provides for payment of this pension to the member
  - The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year
- PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$730.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Lynette Messina as POA*

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Lynette Messina  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 28 January 2021 at 1/37 Playfield Street, Chermside, Queensland 4032

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**PRESENT:** Lynette Messina

**PENSION CONTINUATION:** Lynette Messina wishes to continue existing Account Based Pension with a commencement date of 13/07/2018. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2019 is \$4,156.81, consisting of:

- Taxable amount of: \$4,156.81; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 0.00%.

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$100.00 in the frequency of at least an annual payment.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

*Caruelo Messina as POA*

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Lynette Messina  
Chairperson



## Minutes of a meeting of the Director(s)

held on / / at 1/37 Playfield Street, Chermside, Queensland 4032

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<b>PRESENT:</b>	Lynette Messina
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Super Audits Pty Ltd</p> <p>of</p> <p>5A Broadway, Glenelg South, South Australia 5045</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Sam Greco &amp; Co Chartered Accountants</p>

## Minutes of a meeting of the Director(s)

held on / / at 1/37 Playfield Street, Chermside, Queensland 4032

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act as tax agents of the Fund for the next financial year.

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

**CONTRIBUTIONS RECEIVED:**

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

*Caruelo Messina as POA*

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Lynette Messina

Chairperson