

Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:	Wayne Gale and Margaret Ann Gale
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<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>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	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.
TRUST DEED:	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.
INVESTMENT STRATEGY:	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.
INSURANCE COVER:	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.
ALLOCATION OF INCOME:	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).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

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 –

Margaret Gale

.....
Margaret Ann Gale

Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

- PRESENT:** Wayne Gale and Margaret Ann Gale
- PENSION COMMENCEMENT:** Wayne Gale wishes to commence a new Account Based Pension with a commencement date of 29/07/2019.
- The Pension Account Balance used to support this pension will be \$300,000.00, consisting of:
- Taxable amount of \$0.00; and
 - Tax Free amount of \$300,000.00
 - Tax Free proportion: 100.00%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied the condition of release of retirement and was entitled to access their benefits on their Account Based Pension.
- 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 their beneficiary(s).
 - 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
- REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.
- PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$5,540.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

Wayne Gale

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Wayne Gale
Chairperson

/ /
Gale Family Superannuation Fund
Wayne Gale
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Commencement of Account Based Pension**

Wayne Gale and Margaret Ann Gale as trustee for Gale Family Superannuation Fund acknowledges that Wayne Gale has advised their intention to commence a new Account Based Pension on 29/07/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Trustee(s) has 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 their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied the condition of release of retirement under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$5,540.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Margaret Gale

.....
Margaret Ann Gale

/ /

Wayne Gale
27 Yaldara Street
Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 29/07/2019 with \$300,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and

a Tax Free Balance of: \$300,000.00.

Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied the condition of release of retirement under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$5,540.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely

Wayne Gale

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Wayne Gale
27 Yaldara Street, Carseldine, Queensland 4034

/ /
Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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: \$181,910.89;
- a Tax Free Balance of: \$119,730.73; and
- a Tax Free proportion: 39.69%.

Your Minimum income stream applicable is \$6,030.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

/ /
Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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: \$7,778.62;
- a Tax Free Balance of: \$3,675.69; and
- a Tax Free proportion: 32.09%.

Your Minimum income stream applicable is \$230.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

/ /

Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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: \$(1.18);
- a Tax Free Balance of: \$1.18; and
- a Tax Free proportion: 31.68%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

/ /
Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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: \$0.00;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

/ /
Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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: \$0.34;
- a Tax Free Balance of: \$(0.34); and
- a Tax Free proportion: 17.22%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

Wayne Gale

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Wayne Gale

/ /
Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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: \$0.00;
- a Tax Free Balance of: \$103,152.29; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,060.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

/ /

Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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: \$0.39;
- a Tax Free Balance of: \$(0.39); and
- a Tax Free proportion: 96.87%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

Wayne Gale

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Wayne Gale

/ /
Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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: \$0.00;
- a Tax Free Balance of: \$104,184.35; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,080.00.

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

Yours sincerely

Wayne Gale

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Wayne Gale

/ /

Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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: \$0.00;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

/ /
Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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: \$0.00;
- a Tax Free Balance of: \$100,596.04; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,010.00.

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

Yours sincerely

Wayne Gale

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Wayne Gale

/ /
Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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: \$0.00;
- a Tax Free Balance of: \$100,595.36; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,010.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT: Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION: Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 29/08/2014. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$301,641.62, consisting of:

- Taxable amount of: \$181,910.89; and
- Tax Free amount of: \$119,730.73
- Tax Free proportion: 39.69%.

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 their beneficiary(s).
- 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 \$6,030.00 in the frequency of at least an annual payment.

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

Wayne Gale

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Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 07/11/2014. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$11,454.31, consisting of:

- Taxable amount of: \$7,778.62; and
- Tax Free amount of: \$3,675.69
- Tax Free proportion: 32.09%.

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 their beneficiary(s).
- 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 \$230.00 in the frequency of at least an annual payment.

CLOSURE:

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

Wayne Gale

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Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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

- Taxable amount of: \$(1.18); and
- Tax Free amount of: \$1.18
- Tax Free proportion: 31.68%.

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 their beneficiary(s).
- 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.

Wayne Gale

.....
Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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: 100.00%.

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 their beneficiary(s).
- 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.

Wayne Gale

.....
Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

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

- Taxable amount of: \$0.34; and
- Tax Free amount of: \$(0.34)
- Tax Free proportion: 17.22%.

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 their beneficiary(s).
- 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.

Wayne Gale

.....
Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$103,152.29, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$103,152.29
- Tax Free proportion: 100.00%.

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 their beneficiary(s).
- 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 \$2,060.00 in the frequency of at least an annual payment.

CLOSURE:

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

Wayne Gale

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Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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

- Taxable amount of: \$0.39; and
- Tax Free amount of: \$(0.39)
- Tax Free proportion: 96.87%.

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 their beneficiary(s).
- 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.

Wayne Gale

.....
Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$104,184.35, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$104,184.35
- Tax Free proportion: 100.00%.

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 their beneficiary(s).
- 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 \$2,080.00 in the frequency of at least an annual payment.

CLOSURE:

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

Wayne Gale

.....
Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 09/08/2018. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

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: 100.00%.

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 their beneficiary(s).
- 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.

Wayne Gale

.....
Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$100,596.04, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$100,596.04
- Tax Free proportion: 100.00%.

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 their beneficiary(s).
- 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 \$2,010.00 in the frequency of at least an annual payment.

CLOSURE:

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

Wayne Gale

.....
Wayne Gale
Chairperson

Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$100,595.36, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$100,595.36
- Tax Free proportion: 100.00%.

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 their beneficiary(s).
- 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 \$2,010.00 in the frequency of at least an annual payment.

CLOSURE:

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

Wayne Gale

.....
Wayne Gale
Chairperson

Gale Family Superannuation Fund

Pension Summary

As at 30 June 2020

Member Name : Gale, Wayne

Member Age : 64* (Date of Birth : 28/08/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.00%	\$6,030.00*	N/A	\$303,200.00	\$0.00	\$303,200.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,060.00*	N/A	\$15,250.00	\$0.00	\$15,250.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$14,650.00	\$0.00	\$14,650.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.00%	\$5,540.00*	N/A	\$39,800.00	\$0.00	\$39,800.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$15,640.00	\$0.00	\$372,900.00	\$0.00	\$372,900.00	\$0.00
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Gale Family Superannuation Fund

Pension Summary

As at 30 June 2020

Member Name : Gale, Margaret Ann

Member Age : 64* (Date of Birth : 07/11/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.00%	\$230.00*	N/A	\$11,230.00	\$0.00	\$11,230.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,080.00*	N/A	\$2,170.00	\$0.00	\$2,170.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$2,400.00	\$0.00	\$2,400.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$4,320.00	\$0.00	\$15,800.00	\$0.00	\$15,800.00	\$0.00
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Pension Summary

As at 30 June 2020

Total :										
					\$19,960.00	\$0.00	\$388,700.00	\$0.00	\$388,700.00	\$0.00

*Age as at 01/07/2019 or pension start date for new pensions.

Gale Family Superannuation Fund

Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 28/08/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00001P
Account Start Date 01/07/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension 4

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits 800.51
Total Death Benefit 800.51
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

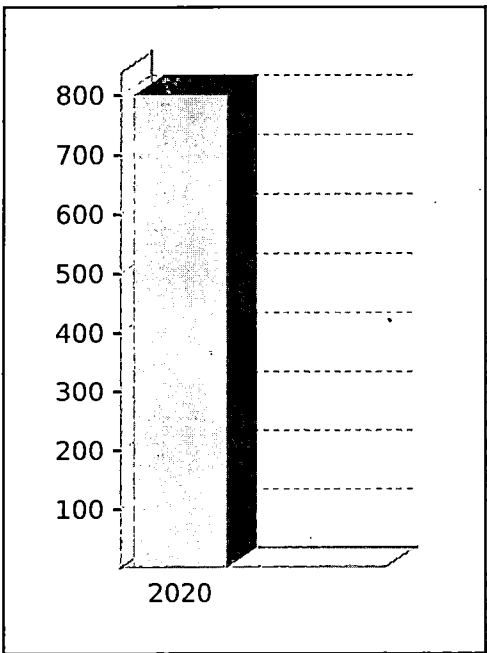
Total Benefits 800.51

Preservation Components

Preserved (145,600.00)
Unrestricted Non Preserved 146,400.51
Restricted Non Preserved

Tax Components

Tax Free (39.69%) 326.89
Taxable 473.62



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	301,641.62
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	2,358.89
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	303,200.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	800.51

Gale Family Superannuation Fund

Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 28/08/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00002A
Account Start Date 20/11/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

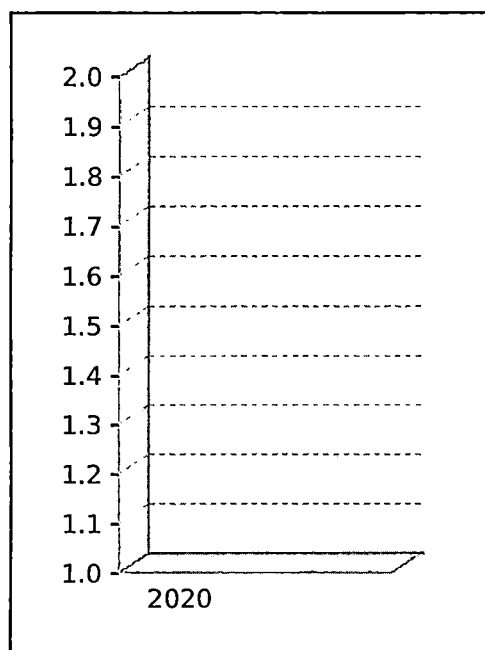
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional) 300,000.00
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out 300,000.00
Closing balance at 30/06/2020 0.00

Gale Family Superannuation Fund

Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 28/08/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00003P
Account Start Date 01/07/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension 3

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

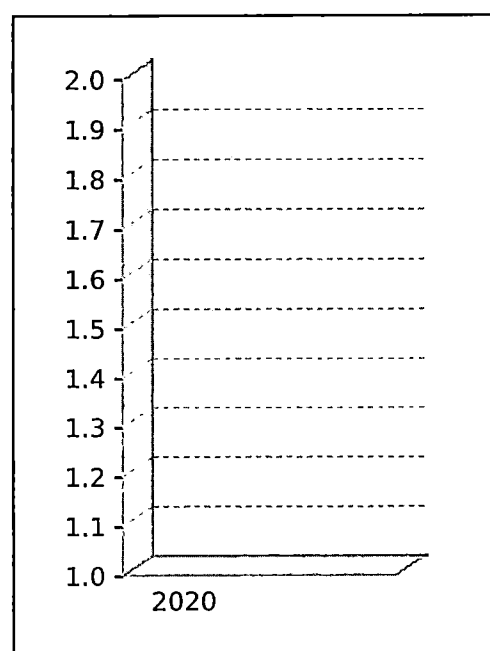
Total Benefits

Preservation Components

Preserved (1,800.00)
Unrestricted Non Preserved 1,800.00
Restricted Non Preserved

Tax Components

Tax Free (31.68%) 1.18
Taxable (1.18)



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020 0.00

Gale Family Superannuation Fund

Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 28/08/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00004P
Account Start Date 01/07/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

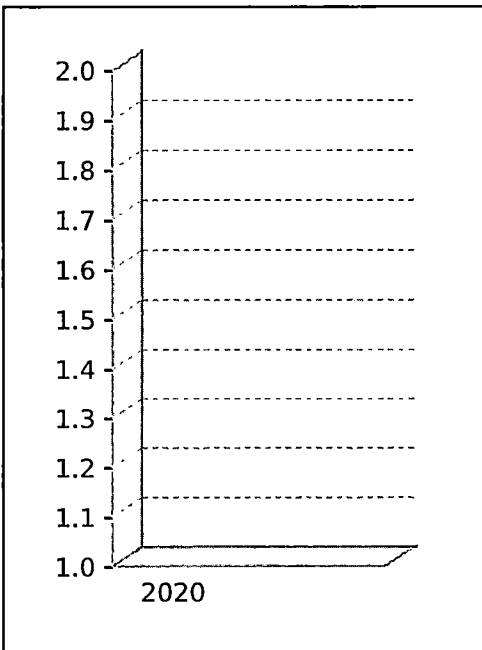
Total Benefits

Preservation Components

Preserved (31,941.58)
Unrestricted Non Preserved 31,941.58
Restricted Non Preserved

Tax Components

Tax Free (17.22%) (0.34)
Taxable 0.34



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020 0.00

Gale Family Superannuation Fund

Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 28/08/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00005P
Account Start Date 25/06/2018
Account Phase: Retirement Phase
Account Description: Account Based Pension 2

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits 83,214.84
Total Death Benefit 83,214.84
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

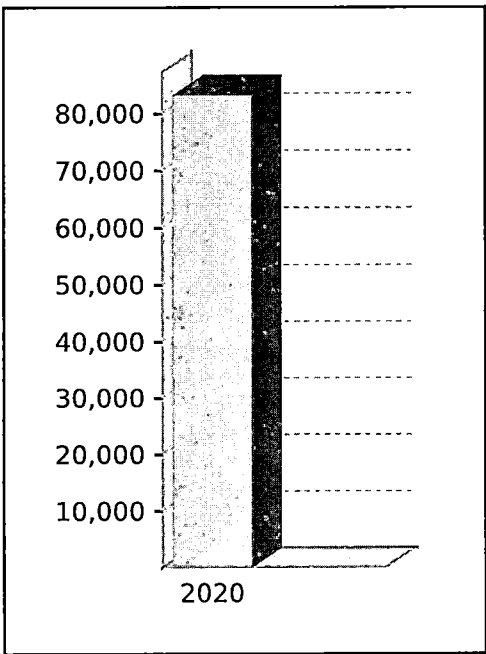
Total Benefits 83,214.84

Preservation Components

Preserved
Unrestricted Non Preserved 83,214.84
Restricted Non Preserved

Tax Components

Tax Free (100.00%) 83,214.84
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	103,152.29
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,687.45)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	15,250.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	83,214.84

Gale Family Superannuation Fund

Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 28/08/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00034P
Account Start Date 31/05/2019
Account Phase: Retirement Phase
Account Description: Account Based Pension 5

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits 81,339.89
Total Death Benefit 81,339.89
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

Total Benefits 81,339.89

Preservation Components

Preserved

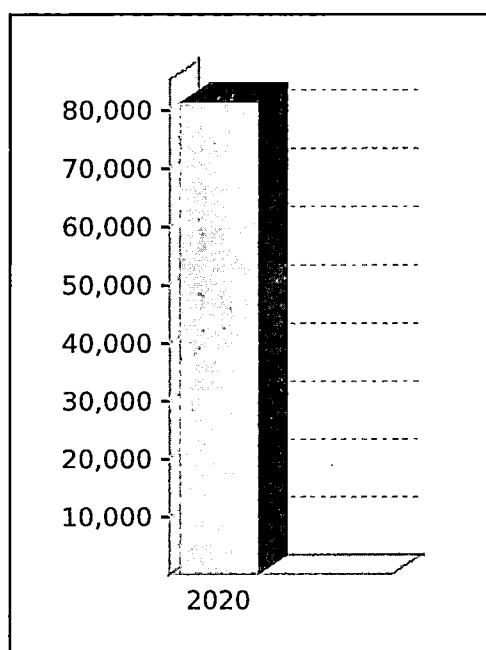
Unrestricted Non Preserved 81,339.89

Restricted Non Preserved

Tax Components

Tax Free (100.00%) 81,339.89

Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,596.04
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,606.15)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	14,650.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	81,339.89

Gale Family Superannuation Fund

Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 28/08/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00440P
Account Start Date 29/07/2019
Account Phase: Retirement Phase
Account Description: Account Based Pension 6

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits 244,720.85
Total Death Benefit 244,720.85
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

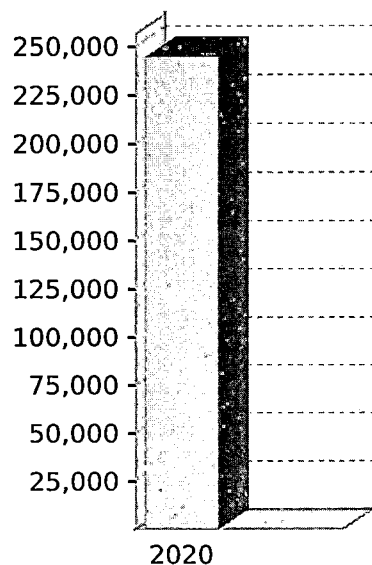
Total Benefits 244,720.85

Preservation Components

Preserved
Unrestricted Non Preserved 244,720.85
Restricted Non Preserved

Tax Components

Tax Free (100.00%) 244,720.85
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings (15,479.15)
Internal Transfer In 300,000.00

Decreases to Member account during the period

Pensions Paid 39,800.00
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out
Closing balance at 30/06/2020 244,720.85

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 07/11/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00001P
Account Start Date: 07/11/2014
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries Wayne Gale
Vested Benefits 113.77
Total Death Benefit 113.77
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

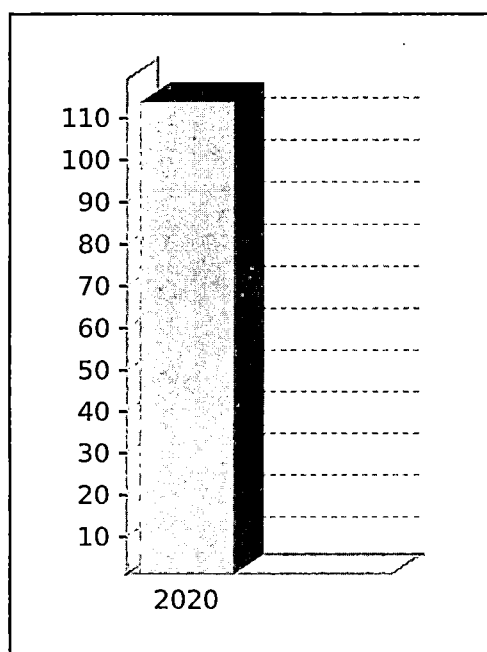
Total Benefits 113.77

Preservation Components

Preserved
Unrestricted Non Preserved 113.77
Restricted Non Preserved

Tax Components

Tax Free (32.09%) 36.51
Taxable 77.26



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	11,454.31
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(110.54)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	11,230.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	113.77

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 07/11/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00002A
Account Start Date 20/11/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

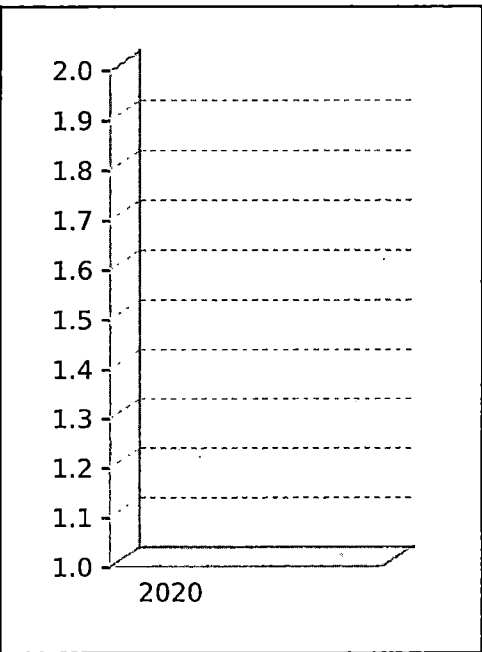
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020 0.00

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 07/11/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00003P
Account Start Date 01/07/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension 2

Nominated Beneficiaries Wayne Gale
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

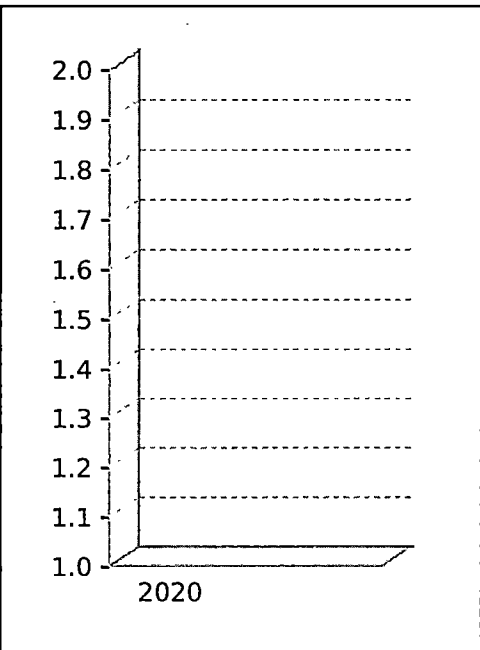
Total Benefits

Preservation Components

Preserved (1,800.00)
Unrestricted Non Preserved 1,800.00
Restricted Non Preserved

Tax Components

Tax Free (100.00%)
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020 0.00

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 07/11/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00004P
Account Start Date 01/07/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension 3

Nominated Beneficiaries Wayne Gale
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

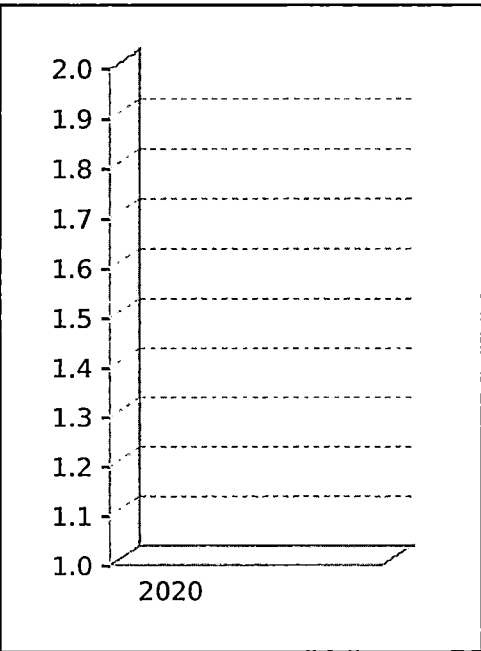
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (96.87%) (0.39)
Taxable 0.39



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020 0.00

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 07/11/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00005P
Account Start Date 25/06/2018
Account Phase: Retirement Phase
Account Description: Account Based Pension 4

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits 97,176.14
Total Death Benefit 97,176.14
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

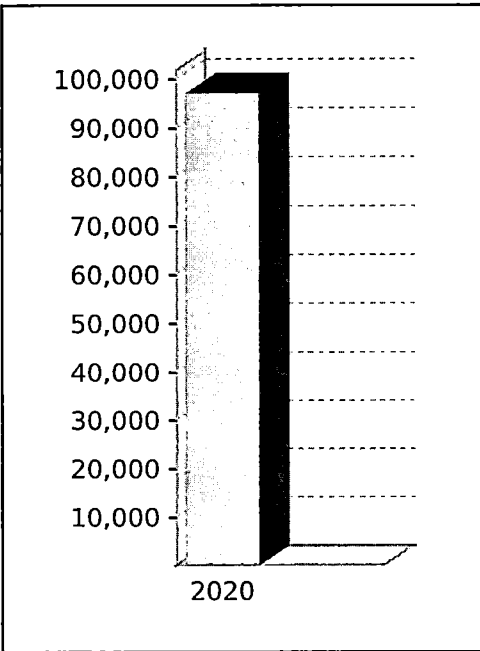
Total Benefits 97,176.14

Preservation Components

Preserved
Unrestricted Non Preserved 97,176.14
Restricted Non Preserved

Tax Components

Tax Free (100.00%) 97,176.14
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	104,184.35
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,838.21)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,170.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	97,176.14

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 07/11/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00056P
Account Start Date 09/08/2018
Account Phase: Retirement Phase
Account Description: Account Based Pension 5

Nominated Beneficiaries Wayne Gale
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

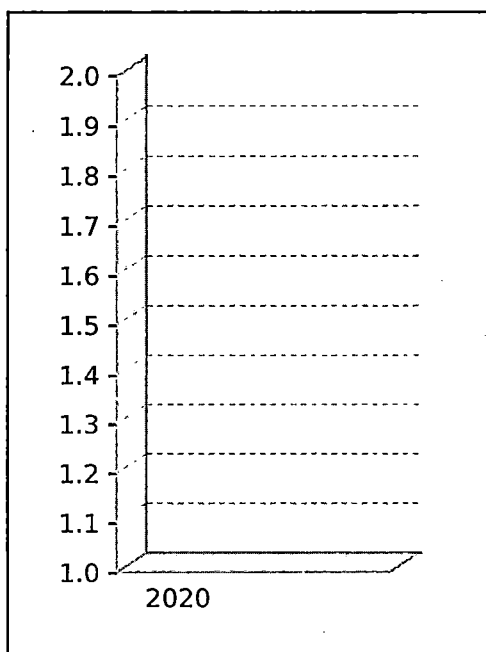
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (100.00%)
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
Personal Contributions (Concessional)
Personal Contributions (Non Concessional)
Government Co-Contributions
Other Contributions
Proceeds of Insurance Policies
Transfers In
Net Earnings
Internal Transfer In

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2020 0.00

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : 07/11/1954
Age: 65
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00057P
Account Start Date 31/05/2019
Account Phase: Retirement Phase
Account Description: Account Based Pension 6

Nominated Beneficiaries Wayne Gale
Vested Benefits 93,532.55
Total Death Benefit 93,532.55
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

Total Benefits 93,532.55

Preservation Components

Preserved

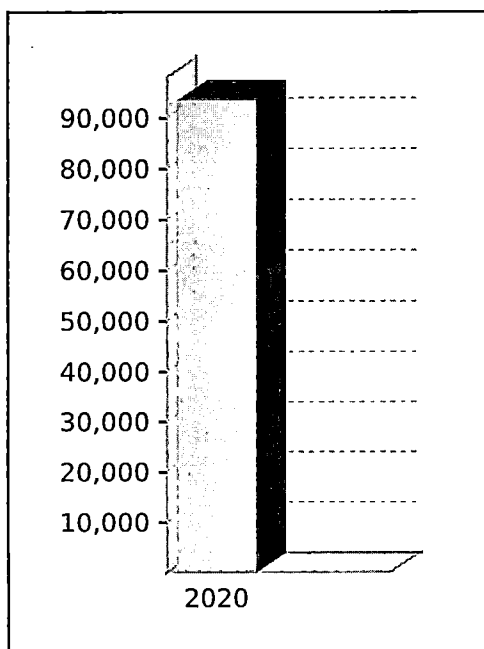
Unrestricted Non Preserved 93,532.55

Restricted Non Preserved

Tax Components

Tax Free (100.00%) 93,532.55

Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,595.36
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,662.81)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,400.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	93,532.55