



**Hardess Kruger Superannuation Fund**

ABN 12 494 365 430

Trustees: Stewart Kruger & Helen Hardess

**Signing Pack**

**For the year ended 30 June 2023**



**Trustees**

The Trustees of the Fund are as follows:

Stewart Kruger and  
Helen Hardess

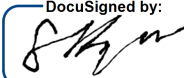
**Availability of Other Fund Information**


Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

DocuSigned by:  
  
D28C25EA9279401.....  
Stewart Kruger  
Trustee

DocuSigned by:  
  
4B3CE7BC63F8404.....  
Helen Hardess  
Trustee

Statement Date: 30 June 2023



**Trustees**

The Trustees of the Fund are as follows:

Stewart Kruger and  
Helen Hardess

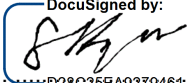
**Availability of Other Fund Information**

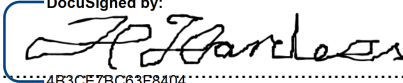
Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

DocuSigned by:  
  
D28C25EA9279461.....  
Stewart Kruger  
Trustee

DocuSigned by:  
  
4B3CE7BC63F8404.....  
Helen Hardess  
Trustee

Statement Date: 30 June 2023



## Hardess Kruger Superannuation Fund

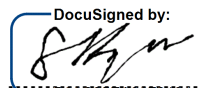
### Trustee Declaration

In the opinion of the Trustees of the Hardess Kruger Superannuation Fund.

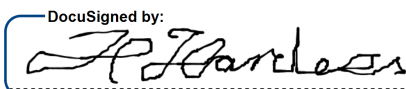
The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly the financial position of the Fund at 30 June 2023 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2023.

Signed in accordance with a resolution of the trustees by:

DocuSigned by:  
  
 D28C25E7A9279461...  
**Stewart Kruger**  
 Trustee

Dated: 9/11/2023 | 4:52 PM PST

DocuSigned by:  
  
 4B3CE7BC63F8404...  
**Helen Hardess**  
 Trustee

Dated: 9/11/2023 | 4:50 PM PST

Taxation file number (TFN) \*\*\*\*\*

**Section K: Declarations**

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

**Important**

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

**Privacy**

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date  /  /

**Preferred trustee or director contact details:**

Title:

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

**!** The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

**TAX AGENT'S DECLARATION:**

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

DocuSigned by:  
  
 415DDF1E70E94F9...

Date  |  AEDT

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

**AUDITOR:**

It was resolved that

Anthony Boys  
of  
Super Audits  
702/20 Hindmarsh Square  
ADELAIDE, SA 5000

act as the auditor of the fund for the next financial year.

**TAX AGENT:**

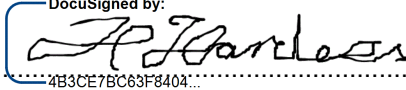
It was resolved that

Mrs Angela Reissis  
of  
Connectus Accountants  
GPO Box 233  
SYDNEY, NSW 2001

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.

DocuSigned by:  
  
4B3CE7BC63F8404... Dated: 9/11/2023 | 4:50 PM PST  
Helen Hardess  
Chairperson

**Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

**Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

**Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

**Limitation of Liability**

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation. audit

**Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

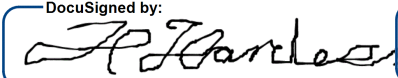
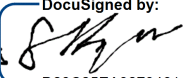
If you have any queries in relation to this please contact me.

To: Anthony Boys

I/We, Stewart Kruger and Helen Hardess hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Hardess Kruger Superannuation Fund as trustees.

**Signed &  
Dated**

DocuSigned by:  DocuSigned by:   
4B3CE7BC63F8404... D28C25EA9279461...

9/11/2023 | 4:52 PM PST

Yours sincerely  
Anthony Boys  
**DATED:** 12 October 2023

significance in relation to the Fund as to require mention in the notes to the financial statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

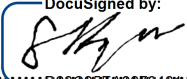
**18. Outstanding legal action**

The trustees confirm that there is no outstanding legal action or claims against the Fund.


There have been no communications from the ATO concerning a contravention of SISA or SISR which has occurred, is occurring, or is about to occur.

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours faithfully

DocuSigned by:  
  
.....D28C29EA927946F1.....

Mr Stewart Kruger  
Trustee

DocuSigned by:  
  
.....4B3CE7BC63F8404.....

Mrs Helen Hardess  
Trustee  
Date: 12 October 2023

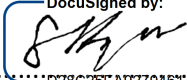


#### D. Audit Scope

It is acknowledged that the purpose of your audit is to establish the following :-

- (i) whether the fund's financial report presents fairly in all material respects the financial position of the fund at year end and the results of its operations for the year then ended *and*
- (ii) whether the trustees have complied with those provisions of the Superannuation Industry (Supervision) Act 1993 ("the Act") and the Superannuation Industry (Supervision) Regulations 1993 ("the Regulations") as specified in Part B of your audit report.

Yours faithfully,

DocuSigned by:  
  
D28C25EA927946T.....  
Stewart Kruger


Date : 9/11/2023 | 4:52 PM PST

#### D. Audit Scope

It is acknowledged that the purpose of your audit is to establish the following :-

- (i) whether the fund's financial report presents fairly in all material respects the financial position of the fund at year end and the results of its operations for the year then ended *and*
- (ii) whether the trustees have complied with those provisions of the Superannuation Industry (Supervision) Act 1993 ("the Act") and the Superannuation Industry (Supervision) Regulations 1993 ("the Regulations") as specified in Part B of your audit report.

Yours faithfully,

DocuSigned by:  
  
4B3CE7BC63F8404.....

*Helen Hardess*

Date : 9/11/2023 | 4:50 PM PST

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 30/09/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

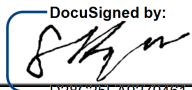
**Commutation Amount** 2,334.90

**Date of Commutation** 30/09/2022

**Tax Free/Taxable  
Component Proportion** 2.11%/97.89%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 30/09/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	2,334.90
<b>Date of Commutation</b>	30/09/2022
<b>Tax Free/Taxable Component Proportion</b>	2.11%/97.89%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


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---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 30/09/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 665.10

**Date of Commutation** 30/09/2022

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 30/09/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

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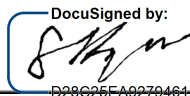
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	665.10
<b>Date of Commutation</b>	30/09/2022
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


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**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 14/10/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

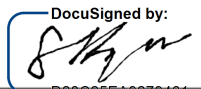
**Commutation Amount** 1,000.00

**Date of Commutation** 14/10/2022

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D26C25EA9279401...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 14/10/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

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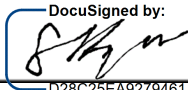
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	1,000.00
<b>Date of Commutation</b>	14/10/2022
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST



## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 15/11/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

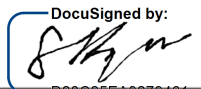
**Commutation Amount** 2,000.00

**Date of Commutation** 15/11/2022

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D26C25EA9279401...

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**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 15/11/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:

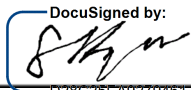
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	2,000.00
<b>Date of Commutation</b>	15/11/2022
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 30/12/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 3,000.00

**Date of Commutation** 30/12/2022

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 30/12/2022

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	3,000.00
<b>Date of Commutation</b>	30/12/2022
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


DZ8C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 05/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

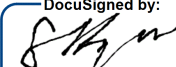
**Commutation Amount** 8,000.00

**Date of Commutation** 05/01/2023

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C23EA9279461...

---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 05/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	8,000.00
<b>Date of Commutation</b>	05/01/2023
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C26EA9279461...

**Stewart Kruger**

9/11/2023 | 4:52 PM PST

**Dated:** \_\_\_\_\_

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 13/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

**Commutation Amount** 1,000.00

**Date of Commutation** 13/01/2023

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 13/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	1,000.00
<b>Date of Commutation</b>	13/01/2023
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C25EA9279461...

---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST



## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 16/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

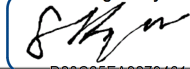
**Commutation Amount** 97,156.00

**Date of Commutation** 16/01/2023

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


B28C23EA9279401...

---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 16/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	97,156.00
<b>Date of Commutation</b>	16/01/2023
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

9/11/2023 | 4:52 PM PST

**Dated:** \_\_\_\_\_

## APPLICATION TO COMMUTE PENSION BY: HELEN HARDESS

---

**Date:** 16/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Helen Hardess.

**Age of Member:** 72.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 17,137.00

**Date of Commutation** 16/01/2023

**Tax Free/Taxable  
Component Proportion** 7.99%/92.01%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


4B3CE7BC63F8404...

**Helen Hardess**

**Dated:** 9/11/2023 | 4:50 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 16/01/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	17,137.00
<b>Date of Commutation</b>	16/01/2023
<b>Tax Free/Taxable Component Proportion</b>	7.99%/92.01%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D26C23EA9279461...

---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 15/02/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 68.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 2,360.00

**Date of Commutation** 15/02/2023

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 15/02/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:

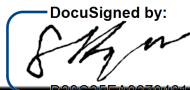
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	2,360.00
<b>Date of Commutation</b>	15/02/2023
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D26C23EA9279401...

---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 31/03/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 69.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 1,969.84

**Date of Commutation** 31/03/2023

**Tax Free/Taxable  
Component Proportion** 6.03%/93.97%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 31/03/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	1,969.84
<b>Date of Commutation</b>	31/03/2023
<b>Tax Free/Taxable Component Proportion</b>	6.03%/93.97%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C28EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST



## APPLICATION TO COMMUTE PENSION BY: HELEN HARDESS

---

**Date:** 31/03/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Helen Hardess.

**Age of Member:** 73.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 604.87

**Date of Commutation** 31/03/2023

**Tax Free/Taxable  
Component Proportion** 7.99%/92.01%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


**Helen Hardess**

**Dated:** 9/11/2023 | 4:50 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 31/03/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:

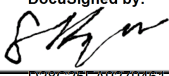
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	604.87
<b>Date of Commutation</b>	31/03/2023
<b>Tax Free/Taxable Component Proportion</b>	7.99%/92.01%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

9/11/2023 | 4:52 PM PST

**Dated:** \_\_\_\_\_

## APPLICATION TO COMMUTE PENSION BY: STEWART KRUGER

---

**Date:** 31/03/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Stewart Kruger.

**Age of Member:** 69.

### Request for Commutation of Pension:

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 425.29

**Date of Commutation** 31/03/2023

**Tax Free/Taxable  
Component Proportion** 2.11%/97.89%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


D28C25EA9279401...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 31/03/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:

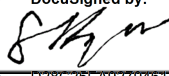
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	425.29
<b>Date of Commutation</b>	31/03/2023
<b>Tax Free/Taxable Component Proportion</b>	2.11%/97.89%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C25EA9279461...

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

## APPLICATION TO COMMUTE PENSION BY: HELEN HARDESS

---

**Date:** 14/04/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Helen Hardess.

**Age of Member:** 73.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

**Commutation Amount** 6,000.00

**Date of Commutation** 14/04/2023

**Tax Free/Taxable  
Component Proportion** 7.99%/92.01%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  
  
4B3CE7BC63F8404...  
**Helen Hardess**

**Dated:** 9/11/2023 | 4:50 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 14/04/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	6,000.00
<b>Date of Commutation</b>	14/04/2023
<b>Tax Free/Taxable Component Proportion</b>	7.99%/92.01%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C28EA9279461...

**Stewart Kruger**

9/11/2023 | 4:52 PM PST

**Dated:** \_\_\_\_\_

## APPLICATION TO COMMUTE PENSION BY: HELEN HARDESS

---

**Date:** 15/05/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Helen Hardess.

**Age of Member:** 73.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension


**Commutation Amount** 2,000.00

**Date of Commutation** 15/05/2023

**Tax Free/Taxable  
Component Proportion** 7.99%/92.01%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  


4B3CE7BC03F0404...

**Helen Hardess**

**Dated:** 9/11/2023 | 4:50 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 15/05/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:


<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	2,000.00
<b>Date of Commutation</b>	15/05/2023
<b>Tax Free/Taxable Component Proportion</b>	7.99%/92.01%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D26C23EA9279461...

---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST



## APPLICATION TO COMMUTE PENSION BY: HELEN HARDESS

---

**Date:** 01/06/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Helen Hardess.

**Age of Member:** 73.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

**Commutation Amount** 1,000.00

**Date of Commutation** 01/06/2023

**Tax Free/Taxable  
Component Proportion** 7.99%/92.01%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  
  
4B3CE7BC63F8404...  
**Helen Hardess**

**Dated:** 9/11/2023 | 4:50 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 01/06/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:

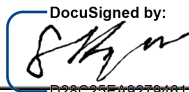
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	1,000.00
<b>Date of Commutation</b>	01/06/2023
<b>Tax Free/Taxable Component Proportion</b>	7.99%/92.01%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D26C23EA9279401...

---

**Stewart Kruger**

9/11/2023 | 4:52 PM PST

**Dated:** \_\_\_\_\_

## APPLICATION TO COMMUTE PENSION BY: HELEN HARDESS

---

**Date:** 15/06/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Members Name:** Helen Hardess.

**Age of Member:** 73.

**Request for Commutation of Pension:**

The Member hereby requests the Trustee to commute an amount from their Pension and for the commutation amount to be paid to them as a Lump Sum. The member acknowledges that the request is irrevocable.

**Pension Type** Account Based Pension

**Commutation Amount** 1,000.00

**Date of Commutation** 15/06/2023

**Tax Free/Taxable  
Component Proportion** 7.99%/92.01%

**In Specie Lump Sum** NIL

**Signed by the Member:**

DocuSigned by:  
  
4B3CE7BC63F8404...  
**Helen Hardess**

**Dated:** 9/11/2023 | 4:50 PM PST

## TRUSTEE MEETING: COMMUTATION OF PENSION

---

**Date:** 15/06/2023

**Name of Fund:** Hardess Kruger Superannuation Fund.

**Attended by:** Stewart Kruger and Helen Hardess

**Held at:** 28 Cairns Street, RED HILL, QLD 4059.

**Chairperson:** Stewart Kruger.

### Table a Motion to commute the Member's Pension:

The Chairperson tabled a motion to commute the Member's Pension to a lump sum payment. The commutation is to be under the following terms and conditions:

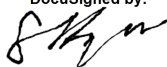
<b>Pension Type</b>	Account Based Pension
<b>Commutation Amount</b>	1,000.00
<b>Date of Commutation</b>	15/06/2023
<b>Tax Free/Taxable Component Proportion</b>	7.99%/92.01%
<b>In Specie Lump Sum</b>	NIL

### Trustee Resolutions:

It was resolved by the Trustee to commute a Pension on behalf of the Member. The Trustee is to forward this trustee minute to the Member as notification of the commutation of the Pension. The Trustee acknowledges that this request by the member is irrevocable.

### Meeting Closed:

### Signed by the Chairperson:

DocuSigned by:  


D28C25EA9279461...

---

**Stewart Kruger**

**Dated:** 9/11/2023 | 4:52 PM PST

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$3,000.00 from my accumulation account.

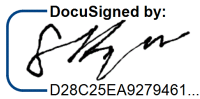
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$3,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$2,910.65
Tax Free	\$89.35

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 30 SEPTEMBER 2022 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$3,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$2,910.65
Tax Free	\$89.35

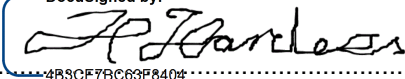
**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
.....4B3CE7BC63F840\*.....  
Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$3,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$2,910.65
Tax Free	\$89.35

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$1,000.00 from my accumulation account.


I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$1,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$939.70
Tax Free	\$60.30

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059



**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 14 OCTOBER 2022 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$1,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$939.70
Tax Free	\$60.30


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
.....4B3CE7BC63F8404.....  
Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$1,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$939.70
Tax Free	\$60.30

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,000.00 from my accumulation account.

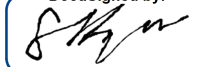
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$1,879.40
Tax Free	\$120.60

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 15 NOVEMBER 2022 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$2,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$1,879.40
Tax Free	\$120.60


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
 4B3CE7BC83F8404..... Dated: 9/11/2023 | 4:50 PM PST  
 Helen Hardess  
 Chairperson

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$2,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$1,879.40
Tax Free	\$120.60

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$3,000.00 from my accumulation account.

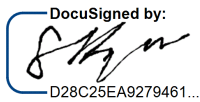
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$3,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$2,819.10
Tax Free	\$180.90

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 30 DECEMBER 2022 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$3,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$2,819.10
Tax Free	\$180.90


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
.....2B3CE7BC63F8404.....  
Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$3,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$2,819.10
Tax Free	\$180.90

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059



Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$8,000.00 from my accumulation account.

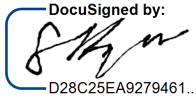
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$8,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$7,517.60
Tax Free	\$482.40

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 5 JANUARY 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$8,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$7,517.60
Tax Free	\$482.40

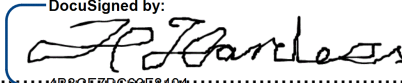
**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
.....4B3CE7BC63F8404.....  
Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$8,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$7,517.60
Tax Free	\$482.40

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$1,000.00 from my accumulation account.

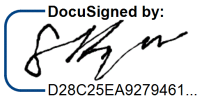
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$1,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$939.70
Tax Free	\$60.30

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 13 JANUARY 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$1,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$939.70
Tax Free	\$60.30


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
 Dated: 9/11/2023 | 4:50 PM PST  
 4B3CE7BC63F8404...  
 Helen Hardess  
 Chairperson

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$1,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$939.70
Tax Free	\$60.30

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$17,137.00 from my accumulation account.


I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$17,137.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$15,767.76
Tax Free	\$1,369.24

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 16 JANUARY 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mrs Helen Hardess requesting the payment of a Lump Sum of \$17,137.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$15,767.76
Tax Free	\$1,369.24


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
 .....4B3CE78C63F8404..... Dated: 9/11/2023 | 4:50 PM PST

Helen Hardess  
Chairperson



Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$17,137.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$15,767.76
Tax Free	\$1,369.24

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$97,156.00 from my accumulation account.

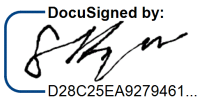
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$97,156.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$91,297.48
Tax Free	\$5,858.52

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 16 JANUARY 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$97,156.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$91,297.48
Tax Free	\$5,858.52


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
 4B3CE7BC63F8404.....  
 Helen Hardess  
 Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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

An amount of \$97,156.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$91,297.48
Tax Free	\$5,858.52

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,360.00 from my accumulation account.

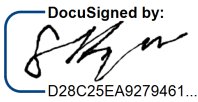
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,360.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$2,217.69
Tax Free	\$142.31

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 15 FEBRUARY 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$2,360.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$2,217.69
Tax Free	\$142.31


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
.....4B3CE7BC63F8404.....  
Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$2,360.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$2,217.69
Tax Free	\$142.31

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,395.13 from my accumulation account.

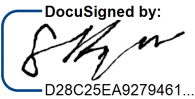
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,395.13. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$2,267.37
Tax Free	\$127.76

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

Yours sincerely

DocuSigned by:  
  
D28C25EA9279461...

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059



**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 31 MARCH 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mr Stewart Kruger requesting the payment of a Lump Sum of \$2,395.13 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$2,267.37
Tax Free	\$127.76


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
9/11/2023 | 4:50 PM PST  
Dated: ..../../.....  
 .....4B3CE7BC63F8404.....  
 Helen Hardess  
 Chairperson

Mr Stewart Kruger  
28 Cairns Street  
Red Hill, QLD 4059

Dear Stewart

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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

An amount of \$2,395.13 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$2,267.37
Tax Free	\$127.76

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...  
Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$604.87 from my accumulation account.


I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$604.87. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$556.54
Tax Free	\$48.33

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 31 MARCH 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mrs Helen Hardess requesting the payment of a Lump Sum of \$604.87 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$556.54
Tax Free	\$48.33


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
4B3CE7BC63F8404.....  
Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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

An amount of \$604.87 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$556.54
Tax Free	\$48.33

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...  
Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$6,000.00 from my accumulation account.


I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$6,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$5,520.60
Tax Free	\$479.40

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 14 APRIL 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mrs Helen Hardess requesting the payment of a Lump Sum of \$6,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$5,520.60
Tax Free	\$479.40


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
.....4B3CE7BC63F8404.....  
Helen Hardess  
Chairperson

9/11/2023 | 4:50 PM PST  
Dated: ...../...../.....

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$6,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$5,520.60
Tax Free	\$479.40

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059



Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,000.00 from my accumulation account.


I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$1,840.20
Tax Free	\$159.80

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 15 MAY 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mrs Helen Hardess requesting the payment of a Lump Sum of \$2,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$1,840.20
Tax Free	\$159.80


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
.....4B3CE7BC63F8404.....  
Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$2,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$1,840.20
Tax Free	\$159.80

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$1,000.00 from my accumulation account.

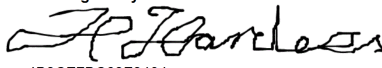
I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$1,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$920.10
Tax Free	\$79.90

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 1 JUNE 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mrs Helen Hardess requesting the payment of a Lump Sum of \$1,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$920.10
Tax Free	\$79.90


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  
  
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Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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


An amount of \$1,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$920.10
Tax Free	\$79.90

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Hardess Kruger Superannuation Fund  
C/- Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$1,000.00 from my accumulation account.


I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$1,000.00. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$920.10
Tax Free	\$79.90

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...

Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
HARDESS KRUGER SUPERANNUATION FUND  
HELD ON 15 JUNE 2023 AT  
28 CAIRNS STREET, RED HILL QLD**

**PRESENT:** Stewart Kruger  
Helen Hardess

**LUMP SUM WITHDRAWAL:** The Fund acknowledges the receipt from Mrs Helen Hardess requesting the payment of a Lump Sum of \$1,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$920.10
Tax Free	\$79.90


**CONDITION OF RELEASE:** IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

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

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

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

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

DocuSigned by:  


Helen Hardess  
Chairperson

Dated: 9/11/2023 | 4:50 PM PST



Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059

Dear Helen

**Hardess Kruger Superannuation Fund  
Lump Sum Payment**

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

An amount of \$1,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$920.10
Tax Free	\$79.90

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

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

Yours sincerely

DocuSigned by:  
  
4B3CE7BC63F8404...  
Mrs Helen Hardess  
28 Cairns Street  
Red Hill, QLD 4059