

30/06/2021
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

30/06/2021

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

Dear Trustees

REQUEST TO WITHDRAW BALANCE AND WIND UP FUND

Please accept this as notification that

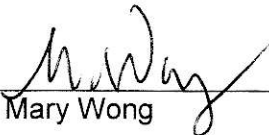
I will withdraw my member balances, as pension payments and a lump sum.

As a result of nil member balances please wind up the D & M Super Fund as at 14/01/2021

Please note that I understand that a minimum pension payment must be made before wind up of the Fund.

I confirm that once my full member balance have been withdrawn then the Fund will then be wound up under Rule 34.1 of the Fund Trust Deed.

Yours faithfully


Mary Wong

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

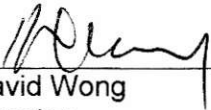
30/06/2021

Mary Wong
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

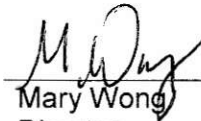
Dear David

We acknowledge receipt of your request to withdraw/roll over your full member balance and wind up the D & M Super Fund under Rule 34.1 of the Fund Trust Deed.

Yours sincerely



David Wong
Director



Mary Wong
Director

**Minutes of a Meeting of the Trustees for
D & M Super Fund**

Date of Meeting:	14/01/2021
Address of Meeting:	1 Melaleuca Cres Catalina NSW 2536
Attendees (and Role):	David Wong (Chairperson) Mary Wong

Previous Minutes

The minutes of the previous meeting by the directors was signed as an accurate record.

Decision to wind up the SMSF

A decision has been made by the directors to wind up the D & M Super Fund effective at 30/06/2021 as a result of a decision being made by all members to do so.

Process to wind up SMSF

In order to wind up the Fund, the directors are required to undertake a range of actions in accordance with Rule 34.1 of the Fund's Deed and the superannuation laws including:

- Closing membership of the Fund;
- Providing notification to each member (and any other party under the Deed) that the Fund is to be wound up on the specific date indicated above;
- Provide written advice to the Australian Taxation Office (ATO) within 28 days of the fund being wound up;
- Arrange for the preparation of up-to-date financial statements to determine the assets available to pay each member's benefits or rollover to another complying superannuation fund;
- Determine each member's entitlement to any Fund Reserves (if applicable);
- Pay all outstanding expenses, taxes, debts and other liabilities of the Fund and all expenses and other disbursements associated with winding up the Fund;
- Pay all benefits to members and/or beneficiaries, or rollover each member's benefits to a nominated complying superannuation fund;
- Attend to other administrative matters including the arranging for the Fund to be audited and lodgement of the final SMSF Annual Return; and
- Any other matters prescribed by superannuation law that must be complied with to wind up the Fund.

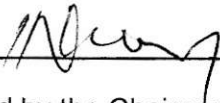
Trustee Resolutions

It is resolved that the directors will:

1. Provide notification to the Members of the decision to wind up the SMSF.
2. Request instructions from each member relating to the payment of their Member benefits, including nominating a complying superannuation if the balance is to be rolled over.
3. Prepare notification to the ATO of the decision to wind up the fund within the prescribed timeframe.
4. Arrange for the preparation of up-to-date financial statements to determine the value of each Member's superannuation interest, including any reserve amounts to transfer out by way of rollover to another complying superannuation fund, lump sum (As allowed) or combination of both.
5. Arrange to pay all outstanding expenses, taxes, debts and other liabilities of the Fund and all expenses and other disbursements associated with winding up the Fund.
6. Pay all benefits to members and/or beneficiaries, or rollover each member's benefits to a nominated complying superannuation fund.
7. Close the Fund's bank account(s).
8. Attend to any other matters relating to the winding up of the SMSF.

A copy of this trustee minute is to be retained within the records of the Fund for the minimum prescribed period of time.

This concluded the business of the meeting.



Signed by the Chairperson

Date: 23-5-27

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

30/06/2021

Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Dear Sir/Madam

Please be advised that the D & M Super Fund (ABN 90 988 922 340) has been wound up as at 30/06/2021

Should you require additional details please contact:

Brooke Hepburn-Rogers
C/- Stellar Super Pty Ltd
GPO Box 554
CANBERRA ACT 2601

(02) 6274 0400

Yours sincerely



David Wong
Director/Trustee
D & M Super Fund / D & M Wong Pty Ltd



Mary Wong
Director/Trustee
D & M Super Fund / D & M Wong Pty Ltd

Dated 23-3-22

David Wong
1 Melaleuca Cres
Catalina NSW 2536

14/01/2021

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

Dear Trustees,

REQUEST TO COMMENCE AN ACCOUNT BASED PENSION

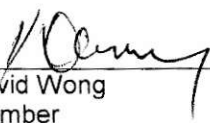
Please accept this as notification that as of 30/06/2021 I wish to commence an Account Based Pension under the Superannuation Industry (Supervision) Amendment Regulations 2007 (the Regulations).

I confirm that I have satisfied the following conditions of release:

- I have obtained my preservation age;
- I have retired from gainful employment;
- I am over 65.

I will draw pension payments throughout the year. I intend to draw at least the minimum pension.

Sincerely,



David Wong
Member

D & M Super Fund
Account Based Pension

Terms and Conditions

Date of commencement: 14/01/2021

Member Name: David Wong

1. Introduction

- 1.1 The member of D & M Super Fund (the "Fund") wishes to commence a Account Based Pension (the "pension")
- 1.2 The Trustee intends that the pension should be maintained as a pension for the purposes of the *Superannuation Industry (Supervision) Act 1993 ("SIS Act") and its Regulations 1994 ("SIS Regulations")*.
- 1.3 This document sets out the terms and conditions under which the Trustee will pay the pension to the member in order to comply with 1.2 and the Trust Deed and governing rules of the Fund.
- 1.4 By signing this document the member confirms their acceptance of the terms and conditions of the pension

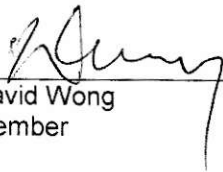
2. Terms and Conditions

- 2.1 The pension commencement amount may not be increased by any contributions or rollovers after the pension has commenced. The pension commencement amount is the amount of assets or initial capital set aside to the member's pension account as at the commencement date to support the pension.
- 2.2 There must be at least one pension payment made each and every financial year to the member, except where the commencement date of the pension is on or after 1 June in a particular year.
- 2.3 The total pension payments made in a financial year must be equal to or greater than the minimum amount calculated in accordance with the SIS Regulations taking into account the member's age and pension account balance at the beginning of that financial year.
- 2.4 The maximum total pension payment in any one year is limited to the member's account balance at the time of the pension payment being paid.
- 2.5 The pension may only be transferred to another person (called a reversionary beneficiary) on death of the member or the reversionary beneficiary as the case may be.
- 2.6 Upon death of the member:
 - (i) the pension can be transferred to a person who is eligible, pursuant to the SIS Regulations to be paid a pension; or
 - (ii) the remaining balance of the pension account may be paid as a lump sum to a dependant or to the estate of the deceased member.
- 2.7 Subject to the superannuation and taxation laws prevailing at the time and provided that the Fund's Trust Deed and governing rules allow it, the Trustee may continue to pay the pension to the estate of the deceased member upon death until such time the Trustee is able to disburse the remaining balance in the member's pension account.
- 2.8 The underlying capital of the pension and any income from it cannot be used as security for any borrowings by the member.

3. Member's Acknowledgement

I acknowledge the terms and conditions of the pension and agree to:

- 3.1 be bound by these terms and conditions;
- 3.2 provide information to the Trustee when and as required;
 - (i) to facilitate the payment of the pension;
 - (ii) that may impact upon the payment of the pension;
 - (iii) regarding any change of personal circumstances that may impact upon the payment or reversion of the pension;
- 3.3 notify the Trustee within a reasonable period of time of any request to
 - (i) transfer the pension from this Fund to another complying regulated superannuation fund;
 - (ii) alter the terms and conditions of the pension subject to the Fund's Trust Deed governing rules and relevant superannuation laws;
- 3.4 to make no further claim on the Trustee in respect of the amount of any pension payments made to me.



David Wong
Member

Mary Wong
1 Melaleuca Cres
Catalina NSW 2536

14/01/2021

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

Dear Trustees,

REQUEST TO COMMENCE AN ACCOUNT BASED PENSION

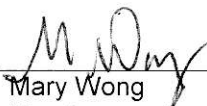
Please accept this as notification that as of 30/06/2021 I wish to commence an Account Based Pension under the Superannuation Industry (Supervision) Amendment Regulations 2007 (the Regulations).

I confirm that I have satisfied the following conditions of release:

- I have obtained my preservation age;
- I have retired from gainful employment;
- I am over 65.

I will draw pension payments throughout the year. I intend to draw at least the minimum pension.

Sincerely,


Mary Wong
Member

The Trustee
D & M Super fund
1 Melaleuca Cres
Catalina NSW 2536

14/01/2021

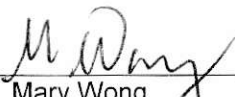
Mary Wong
1 Melaleuca Cres
Catalina NSW 2536

Dear Mary

We acknowledge receipt of your request to commence an Account Based Pension as provided for under the Superannuation Industry (Supervision) Amendment Regulations 2007 (the Regulations).

The Trust Deed and Governing Rules of the Fund have been reviewed and it has been determined that the income stream may be paid.

Yours sincerely



Mary Wong
D & M Wong Pty Ltd
ATF D & M Super Fund

**D & M Super Fund
Minutes Of Meeting of Directors
Of
D & M Wong Pty Ltd**

Held at: 1 Melaleuca Cres
Catalina NSW 2536

Held on: 14/01/2021

Present: Mary Wong
David Wong

Minutes: The minutes of the previous Trustee meeting were read and confirmed.

Account Based Pensions: IT WAS RESOLVED that the Fund will commence the payment of an account based pension for Mary Wong ("the member") from the member's accumulated superannuation benefits from 14/01/2021.

The payment is in accord with the member's application.

The member met a condition of release and the pension to be paid is at least the minimum required.

The Trust Deed does not restrict the payment of an account based pension, under Rule No.3.1 of the Trust Deed.

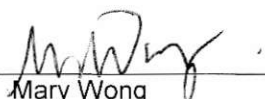
It was **RESOLVED** to accept this request from Mary Wong and advise her accordingly.

Investment strategy IT WAS CONFIRMED that the Investment Strategy of the fund was reviewed prior to payment of the pension and the fund is in a position to make the pension payments.

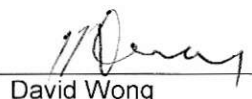
Trustee status IT WAS CONFIRMED that the Trustee are qualified to act as Trustee of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee.

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

Signed as a true and correct record



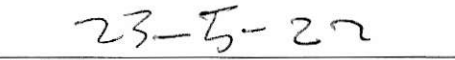
Mary Wong
Trustee
D & M Wong Pty Ltd



David Wong
Trustee
D & M Wong Pty Ltd



Dated



Dated

D & M Super Fund
Account Based Pension
Terms and Conditions

Date of commencement: 14/01/2021

Member Name: Mary Wong

1. Introduction

- 1.1 The member of D & M Super Fund (the "Fund") wishes to commence a Account Based Pension (the "pension")
- 1.2 The Trustee intends that the pension should be maintained as a pension for the purposes of the *Superannuation Industry (Supervision) Act 1993 ("SIS Act") and its Regulations 1994 ("SIS Regulations")*.
- 1.3 This document sets out the terms and conditions under which the Trustee will pay the pension to the member in order to comply with 1.2 and the Trust Deed and governing rules of the Fund.
- 1.4 By signing this document the member confirms their acceptance of the terms and conditions of the pension

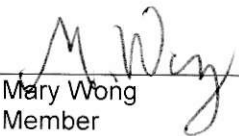
2. Terms and Conditions

- 2.1 The pension commencement amount may not be increased by any contributions or rollovers after the pension has commenced. The pension commencement amount is the amount of assets or initial capital set aside to the member's pension account as at the commencement date to support the pension.
- 2.2 There must be at least one pension payment made each and every financial year to the member, except where the commencement date of the pension is on or after 1 June in a particular year.
- 2.3 The total pension payments made in a financial year must be equal to or greater than the minimum amount calculated in accordance with the SIS Regulations taking into account the member's age and pension account balance at the beginning of that financial year.
- 2.4 The maximum total pension payment in any one year is limited to the member's account balance at the time of the pension payment being paid.
- 2.5 The pension may only be transferred to another person (called a reversionary beneficiary) on death of the member or the reversionary beneficiary as the case may be.
- 2.6 Upon death of the member:
 - (i) the pension can be transferred to a person who is eligible, pursuant to the SIS Regulations to be paid a pension; or
 - (ii) the remaining balance of the pension account may be paid as a lump sum to a dependant or to the estate of the deceased member.
- 2.7 Subject to the superannuation and taxation laws prevailing at the time and provided that the Fund's Trust Deed and governing rules allow it, the Trustee may continue to pay the pension to the estate of the deceased member upon death until such time the Trustee is able to disburse the remaining balance in the member's pension account.
- 2.8 The underlying capital of the pension and any income from it cannot be used as security for any borrowings by the member.

3. Member's Acknowledgement

I acknowledge the terms and conditions of the pension and agree to:

- 3.1 be bound by these terms and conditions;
- 3.2 provide information to the Trustee when and as required;
 - (i) to facilitate the payment of the pension;
 - (ii) that may impact upon the payment of the pension;
 - (iii) regarding any change of personal circumstances that may impact upon the payment or reversion of the pension;
- 3.3 notify the Trustee within a reasonable period of time of any request to
 - (i) transfer the pension from this Fund to another complying regulated superannuation fund;
 - (ii) alter the terms and conditions of the pension subject to the Fund's Trust Deed governing rules and relevant superannuation laws;
- 3.4 to make no further claim on the Trustee in respect of the amount of any pension payments made to me.



Mary Wong
Member

Mary Wong
1 Melaleuca Cres
Catalina NSW 2536

14/01/2021

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

Dear Trustees,

REQUEST TO COMMENCE AN ACCOUNT BASED PENSION

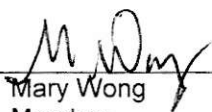
Please accept this as notification that as of 30/06/2021 I wish to commence an Account Based Pension under the Superannuation Industry (Supervision) Amendment Regulations 2007 (the Regulations).

I confirm that I have satisfied the following conditions of release:

- I have obtained my preservation age;
- I have retired from gainful employment;
- I am over 65.

I will draw pension payments throughout the year. I intend to draw at least the minimum pension.

Sincerely,


Mary Wong
Member

The Trustee
D & M Super fund
1 Melaleuca Cres
Catalina NSW 2536

14/01/2021

Mary Wong
1 Melaleuca Cres
Catalina NSW 2536

Dear Mary

We acknowledge receipt of your request to commence an Account Based Pension as provided for under the Superannuation Industry (Supervision) Amendment Regulations 2007 (the Regulations).

The Trust Deed and Governing Rules of the Fund have been reviewed and it has been determined that the income stream may be paid.

Yours sincerely



Mary Wong
D & M Wong Pty Ltd
ATF D & M Super Fund

**D & M Super Fund
Minutes Of Meeting of Directors
Of
D & M Wong Pty Ltd**

Held at: 1 Melaleuca Cres
Catalina NSW 2536

Held on: 14/01/2021

Present: Mary Wong
David Wong

Minutes: The minutes of the previous Trustee meeting were read and confirmed.

Account Based Pensions: IT WAS RESOLVED that the Fund will commence the payment of an account based pension for Mary Wong ("the member") from the member's accumulated superannuation benefits from 14/01/2021.

The payment is in accord with the member's application.

The member met a condition of release and the pension to be paid is at least the minimum required.

The Trust Deed does not restrict the payment of an account based pension, under Rule No.3.1 of the Trust Deed.


It was **RESOLVED** to accept this request from Mary Wong and advise her accordingly.

Investment strategy IT WAS CONFIRMED that the Investment Strategy of the fund was reviewed prior to payment of the pension and the fund is in a position to make the pension payments.

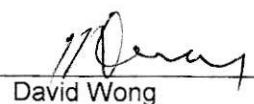
Trustee status IT WAS CONFIRMED that the Trustee are qualified to act as Trustee of the fund and that they are not disqualified persons as defined by Section 120 of the SIS Act and further, consent to continue to act as Trustee.

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

Signed as a true and correct record



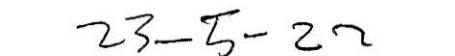
Mary Wong
Trustee
D & M Wong Pty Ltd



David Wong
Trustee
D & M Wong Pty Ltd



Dated



Dated

D & M Super Fund
Account Based Pension
Terms and Conditions

Date of commencement: 14/01/2021

Member Name: Mary Wong

1. Introduction

- 1.1 The member of D & M Super Fund (the "Fund") wishes to commence a Account Based Pension (the "pension")
- 1.2 The Trustee intends that the pension should be maintained as a pension for the purposes of the *Superannuation Industry (Supervision) Act 1993 ("SIS Act") and its Regulations 1994 ("SIS Regulations")*.
- 1.3 This document sets out the terms and conditions under which the Trustee will pay the pension to the member in order to comply with 1.2 and the Trust Deed and governing rules of the Fund.
- 1.4 By signing this document the member confirms their acceptance of the terms and conditions of the pension

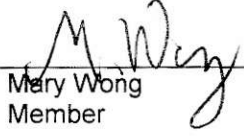
2. Terms and Conditions

- 2.1 The pension commencement amount may not be increased by any contributions or rollovers after the pension has commenced. The pension commencement amount is the amount of assets or initial capital set aside to the member's pension account as at the commencement date to support the pension.
- 2.2 There must be at least one pension payment made each and every financial year to the member, except where the commencement date of the pension is on or after 1 June in a particular year.
- 2.3 The total pension payments made in a financial year must be equal to or greater than the minimum amount calculated in accordance with the SIS Regulations taking into account the member's age and pension account balance at the beginning of that financial year.
- 2.4 The maximum total pension payment in any one year is limited to the member's account balance at the time of the pension payment being paid.
- 2.5 The pension may only be transferred to another person (called a reversionary beneficiary) on death of the member or the reversionary beneficiary as the case may be.
- 2.6 Upon death of the member:
 - (i) the pension can be transferred to a person who is eligible, pursuant to the SIS Regulations to be paid a pension; or
 - (ii) the remaining balance of the pension account may be paid as a lump sum to a dependant or to the estate of the deceased member.
- 2.7 Subject to the superannuation and taxation laws prevailing at the time and provided that the Fund's Trust Deed and governing rules allow it, the Trustee may continue to pay the pension to the estate of the deceased member upon death until such time the Trustee is able to disburse the remaining balance in the member's pension account.
- 2.8 The underlying capital of the pension and any income from it cannot be used as security for any borrowings by the member.

3. Member's Acknowledgement

I acknowledge the terms and conditions of the pension and agree to:

- 3.1 be bound by these terms and conditions;
- 3.2 provide information to the Trustee when and as required;
 - (i) to facilitate the payment of the pension;
 - (ii) that may impact upon the payment of the pension;
 - (iii) regarding any change of personal circumstances that may impact upon the payment or reversion of the pension;
- 3.3 notify the Trustee within a reasonable period of time of any request to
 - (i) transfer the pension from this Fund to another complying regulated superannuation fund;
 - (ii) alter the terms and conditions of the pension subject to the Fund's Trust Deed governing rules and relevant superannuation laws;
- 3.4 to make no further claim on the Trustee in respect of the amount of any pension payments made to me.


Mary Wong
Member

**Member Notification to Commence an Account Based Pension
(Retirement Phase Superannuation Income Stream)**

To: The Trustee/s
D & M Wong Pty Ltd
1 Melaleuca Cres
Catalina, NSW 2536

Member Name: David Wong

Request to commence an Account Based Pension

I hereby confirm in writing my previous request to commence an Account Based Pension on 14/01/2021, with \$49421.03 from my accumulation account within the Fund.

I confirm that at the commencement date of the pension, I have met the condition of release of Permanent Retirement that qualifies the Superannuation Income Stream to be in Retirement Phase.

Having met the above nil cashing condition, I understand that the value of this superannuation income stream is to be credited to my Transfer Balance Account and assessed against my personal

Transfer Balance Cap

I wish to request the minimum payment amount for the year, but do not wish to nominate an amount at this time. Pension payments will be made at the Trustee's Discretion.

I ask that the Directors please advise me of the initial minimum payment for the Account Based Pension to be paid for the income year.

Asset Segregation


I do not wish specific assets to be segregated to support the payment of the Superannuation Income Stream.

Reversionary Beneficiary

I wish to nominate my spouse, Mary Wong, as my reversionary beneficiary to automatically continue to receive this pension in the event of my death.

I agree to abide by and to be bound by the provisions of the Fund's governing rules.

I declare that the information provided for this request is true and correct, and will inform the Trustee of any omissions or changes required.



Signed by David Wong

23-5-22

{DATE}

**Trustee Resolutions of D & M Wong Pty Ltd ACN 088 108 061
as Trustee for D & M Super Fund**

Re: Commencement of an Account Based Pension
(Retirement Phase (RP) Superannuation Income Stream)

Directors: David and Mary Wong

Receipt of Notification to commence an Account Based Pension

An initial request to commence an Account Based Pension (RP Superannuation Income Stream) has been received from David Wong ('Member'). This request has now been confirmed in writing by the Member, intending to take effect from the nominated commencement date.

Commencement Date	14/01/2021
Purchase Price	\$49421.03
Reversionary Beneficiary	Yes, David Wong

The member has indicated that they do not wish to set aside specific assets to support the payment of the pension (i.e. pooled assets).

Condition of Release

Notification has been provided by the Member that satisfies the condition of release of Permanent Retirement and qualifies the Superannuation Income Stream to be in the Retirement Phase.

Confirmation of Commencement Date

In accordance with the Member's request and the Fund's governing rules, the Directors confirm that the commencement date of the Account Based Pension is on 14/01/2021 and is credited to the Member's Transfer Balance Account on this date.

Powers to Pay Pension

The Directors of the Fund Trustee have the power to pay the Account Based Pension pursuant to Rule 3.1 of the Fund's Trust Deed. This RP Superannuation Income Stream will operate in accordance with:

- Rule 3.1 of the Fund's Trust Deed;
- Superannuation Industry (Supervision) Regulation 1.06 ('SIS Regulations'); and
- Any additional terms and conditions adopted by the Trustee and agreed to be the Member

Member components

Details of the Member's Accumulation Interest at commencement of the Account Based Pension are as follows:

Tax Free Component	\$XXXX
Taxable Component	\$XXXX

Pension Components

The Purchase price of the Account Based Pension will create a separate Superannuation Interest for the Member within the Fund in accordance with the relevant tax laws.

The income stream will consist of tax-free and taxable component in proportion to the Member's Accumulation interest at commencement being:

Tax-Free Proportion	XX.XX%
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Taxable Proportion	XX.XX%
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Annual Payment Parameters

The required pension amounts have been calculated for the Account Based Pension in accordance with Clause 1 of Schedule 7 in the SIS Regulations:

	%	Payment Amount (\$)
Minimum Pension	100%	\$49421.03

Investment Strategy

The Trustee is satisfied that the Fund's current investment strategy provides sufficient liquidity to meet all pension obligations as and when they fall due.

Transfer Balance Cap Reporting

The Trustee is required to notify the Australian Taxation Office (ATO) of the commencement of a Superannuation Income Stream that is in Retirement Phase within the prescribed timeframe to ensure that the amount is credited to the Member's Transfer Balance Account and assessed against the Member Transfer Balance Cap.

Member Notification

Notification will be provided to the Member to agree with all relevant details for establishing and paying the Account Based Pension by way of a signed *Trustee Notification of Pension Commencement* form.

Trustee Resolutions

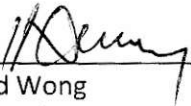
It is resolved that upon receipt of the signed Confirmation from the Member, the Directors will attend to the following matters:

1. Establish a separate superannuation interest from the Member's Accumulation Interest with the purchase price of the Account Based Pension in the accounts and records of the Fund.
2. Ensure that at least one payment equal to the minimum annual pension amount is paid to the Member for the financial year, calculated in accordance with Clause 1 of Schedule 7 of the SIS Regulations.
3. Review the cashflow and the liquidity of the fund's existing investment strategy ensure that the Fund has the ability to meet the pension payment obligations.
4. Ensure that after the commencement date, to not accept any additional contributions, rollovers or transfers to the capital supporting the Superannuation Income Stream.
5. Advise the Member of the calculated minimum annual pension amount in accordance with Clause 1 of Schedule 7 of the SIS Regulations, which will include providing information relating to the value of the Member's RP Superannuation Income Stream, details of the minimum pension payment for each financial year, and any other information considered relevant.
6. Ensure that no party to the pension will use the capital value of the pension as security for any borrowings.
7. Continue to pay the pension each financial year until such a time that the pension may cease, including where the capital of the pension is exhausted, by commuting the pension or as otherwise contained within the SIS Regulations.
8. Allow for the pension to be commuted, in whole or part in any of the situations as outlined within SIS Regulation 1.07D.

9. Confirm that a Product Disclosure Statement (PDS) has been provided to the Members as required under section 1012B of the Corporations Act 2001 as completed by the Trustee.
10. Report the amount to the Australian Taxation Office as a credit to the Member's Transfer Balance Account within the prescribed timeframes.
11. Attend to any other matters relevant to the above resolutions and operation of the Fund.

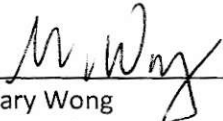
A copy of these Trustee Resolutions is to be retained within the records of the Fund for the minimum prescribed period of time.

We hereby agree to and confirm the above Resolutions.



David Wong
Trustee/Director
D & M Wong Pty Ltd

DATE 23-8-22



Mary Wong
Trustee/Director
D & M Wong Pty Ltd

DATE 23.5.22

**Trustee Notification of the Commencement of an Account Based Pension
(Retirement Phase (RP) Superannuation Income Stream)**

From: D & M Super fund

To: David Wong

We acknowledge your request and hereby confirm the commencement of your Account Based Pension from 14/01/2021 with \$49421.03 from your Accumulation Interest. We confirm that the start date is in accordance with your request and as a Superannuation Income Stream in Retirement Phase, the commencing value has been reported to the Australian Taxation Office as a credit to your Transfer Balance Account.

In order to commence the Account Based Pension, please confirm the following details:

Conditions of the Superannuation Income Stream

The Account Based Pension is a Retirement Phase Superannuation Income Stream and will be paid to you in accordance with:

- Rule 3.1 of the Fund's Deed;
- SIS Regulation 1.06; and
- Any additional terms and conditions that have been agreed with you and adopted by the trustee as outlined below.

Minimum Pension Amounts

Your minimum annual payment for the income year are:

	%	Payment Amount (\$)
Minimum Pension	100%	\$49421.03

By law, you are required to take at least one pension payment per year and this amount must be equal to or greater than the minimum amount for your age at commencement or 1 July each income year.

You have nominated your Spouse, Mary Wong as the reversionary beneficiary on this pension.

The payment of the Superannuation Income Stream will be supported through the existing pool of the Fund assets (unsegregated).

Pension Proportions

On a per payment basis, each pension withdrawal must be taken in proportion to the tax-free and taxable components at the commencement of the Account Based Pension.

We note that the tax-free proportion of your pension has been calculated as 50%.

Commutation

We note that your Account Based Pension can be commuted in part or in full in accordance with the SIS Regulations. Any commutation must be reported to the Australian Taxation Office within the prescribed timeframes to be applied as a debit from your Transfer Balance Account.

Security


You cannot use the capital of this pension as security for a borrowing.

Additional Capital

No further contributions or rollovers can be added to the capital supporting the payment of this pension.

Income Tax Status


As you are 60 years of age or older, the pension you will receive is non-assessable non-exempt income (NANE), that is tax-free to you.


D & M Super Fund

23-5-22
Date:

Member Acknowledgement

I, David Wong agree to be bound by the Fund's Governing Rules, Income Tax and Superannuation Laws for the payment of the RP Superannuation Income Stream, as notified to me by the Trustees. I hereby confirm the accuracy and completeness of all the information set out in this letter:

Signed by the Member: 

30/06/2021
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

30/06/2021

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

Dear Trustees

REQUEST TO WITHDRAW BALANCE AND WIND UP FUND

Please accept this as notification that

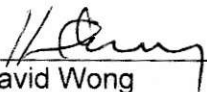
I will withdraw my member balances, as pension payments and a lump sum.

As a result of nil member balances please wind up the D & M Super Fund as at 14/01/2021

Please note that I understand that a minimum pension payment must be made before wind up of the Fund.

I confirm that once my full member balance have been withdrawn then the Fund will then be wound up under Rule 34.1 of the Fund Trust Deed.

Yours faithfully



David Wong

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

30/06/2021

David Wong
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

Dear David

We acknowledge receipt of your request to withdraw/roll over your full member balance and wind up the D & M Super Fund under Rule 34.1 of the Fund Trust Deed.

Yours sincerely



David Wong
Director



Mary Wong
Director

**Minutes of a Meeting of the Trustees for
D & M Super Fund**

Date of Meeting:	14/01/2021
Address of Meeting:	1 Melaleuca Cres Catalina NSW 2536
Attendees (and Role):	David Wong (Chairperson) Mary Wong

Previous Minutes

The minutes of the previous meeting by the directors was signed as an accurate record.

Decision to wind up the SMSF

A decision has been made by the directors to wind up the D & M Super Fund effective at 30/06/2021 as a result of a decision being made by all members to do so.

Process to wind up SMSF

In order to wind up the Fund, the directors are required to undertake a range of actions in accordance with Rule 34.1 of the Fund's Deed and the superannuation laws including:

- Closing membership of the Fund;
- Providing notification to each member (and any other party under the Deed) that the Fund is to be wound up on the specific date indicated above;
- Provide written advice to the Australian Taxation Office (ATO) within 28 days of the fund being wound up;
- Arrange for the preparation of up-to-date financial statements to determine the assets available to pay each member's benefits or rollover to another complying superannuation fund;
- Determine each member's entitlement to any Fund Reserves (if applicable);
- Pay all outstanding expenses, taxes, debts and other liabilities of the Fund and all expenses and other disbursements associated with winding up the Fund;
- Pay all benefits to members and/or beneficiaries, or rollover each member's benefits to a nominated complying superannuation fund;
- Attend to other administrative matters including the arranging for the Fund to be audited and lodgement of the final SMSF Annual Return; and
- Any other matters prescribed by superannuation law that must be complied with to wind up the Fund.

Trustee Resolutions

It is resolved that the directors will:

1. Provide notification to the Members of the decision to wind up the SMSF.
2. Request instructions from each member relating to the payment of their Member benefits, including nominating a complying superannuation if the balance is to be rolled over.
3. Prepare notification to the ATO of the decision to wind up the fund within the prescribed timeframe.
4. Arrange for the preparation of up-to-date financial statements to determine the value of each Member's superannuation interest, including any reserve amounts to transfer out by way of rollover to another complying superannuation fund, lump sum (As allowed) or combination of both.
5. Arrange to pay all outstanding expenses, taxes, debts and other liabilities of the Fund and all expenses and other disbursements associated with winding up the Fund.
6. Pay all benefits to members and/or beneficiaries, or rollover each member's benefits to a nominated complying superannuation fund.
7. Close the Fund's bank account(s).
8. Attend to any other matters relating to the winding up of the SMSF.

A copy of this trustee minute is to be retained within the records of the Fund for the minimum prescribed period of time.

This concluded the business of the meeting.



Signed by the Chairperson

Date:

The Trustees
D & M Super Fund
1 Melaleuca Cres
Catalina NSW 2536

30/06/2021

Australian Taxation Office
PO Box 3578
ALBURY NSW 2640

Dear Sir/Madam

Please be advised that the D & M Super Fund (ABN 90 988 922 340) has been wound up as at 30/06/2021

Should you require additional details please contact:

Brooke Hepburn-Rogers
C/- Stellar Super Pty Ltd
GPO Box 554
CANBERRA ACT 2601

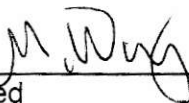
(02) 6274 0400

Yours sincerely



David Wong
Director/Trustee
D & M Super Fund / D & M Wong Pty Ltd

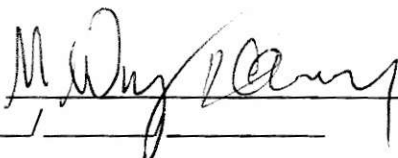
Mary Wong
Director/Trustee
D & M Super Fund / D & M Wong Pty Ltd



Dated

23.5.22

D & M Super Fund
David SUPERANNUATION INCOME STREAMS
PRODUCT DISCLOSURE STATEMENT

ISSUED TO:	David Wong
DATE:	
MEMBER ACKNOWLEDGEMENT I, DAVID WONG of D & M Super Fund, acknowledge that I have read the Product Disclosure Statement in relation to the commencement of a pension from my self-managed superannuation Fund. Signed:  _____ Date: 23.5.22	

1. Introduction

The *Corporations Act 2001* (Cth) provides that where a person is provided with a financial product they must receive a Product Disclosure Statement ('PDS'). The PDS must detail that person's rights and entitlements with respect to that financial product.

Under the Corporations Act, it is a financial product when a Member of a Fund commences a superannuation income stream. A PDS should be provided to the Member prior to the commencement of any pension.

A PDS is a statement that contains information required by the Corps Act to provide consumers with sufficient information to make informed decisions in relation to acquiring a financial product. For the purposes of this PDS the issue is the trustee whose name and address may be found in the records of the Fund. This PDS must be read in conjunction with the Trust Deed of the Fund- where all rights and entitlements of Members, their dependants as well as duties and responsibilities of the trustees are to be found.

2. Accessing Superannuation Benefits

A Member can only access superannuation benefits having met certain conditions, such as retirement. Please refer to 'Accessing Member Superannuation Benefits' (at 7 below) for the circumstances where a Member can officially access their superannuation benefits, (i.e. meeting a condition of release). Where a Member becomes entitled to receive a benefit payment from their Superannuation Interest, this can be paid as either an income stream, lump sum or any combination of the two.

Careful consideration needs to be given as to how a Member takes payments from their Fund as there may be various advantages or consequences of how benefits are accessed.

**Trustee Notification of the Commencement of an Account Based Pension
(Retirement Phase (RP) Superannuation Income Stream)**

From: D & M Super fund

To: Mary Wong

We acknowledge your request and hereby confirm the commencement of your Account Based Pension from 14/01/2021 with \$30638.95 from your Accumulation Interest. We confirm that the start date is in accordance with your request and as a Superannuation Income Stream in Retirement Phase, the commencing value has been reported to the Australian Taxation Office as a credit to your Transfer Balance Account.

In order to commence the Account Based Pension, please confirm the following details:

Conditions of the Superannuation Income Stream

The Account Based Pension is a Retirement Phase Superannuation Income Stream and will be paid to you in accordance with:

- Rule 3.1 of the Fund's Deed;
- SIS Regulation 1.06; and
- Any additional terms and conditions that have been agreed with you and adopted by the trustee as outlined below.

Minimum Pension Amounts

Your minimum annual payment for the income year are:

	%	Payment Amount (\$)
Minimum Pension	100%	\$30638.95

By law, you are required to take at least one pension payment per year and this amount must be equal to or greater than the minimum amount for your age at commencement or 1 July each income year.

You have nominated your Spouse, David Wong as the reversionary beneficiary on this pension.

The payment of the Superannuation Income Stream will be supported through the existing pool of the Fund assets (unsegregated).

Pension Proportions

On a per payment basis, each pension withdrawal must be taken in proportion to the tax-free and taxable components at the commencement of the Account Based Pension.

We note that the tax-free proportion of your pension has been calculated as 100%.

Commutation

We note that your Account Based Pension can be commuted in part or in full in accordance with the SIS Regulations. Any commutation must be reported to the Australian Taxation Office within the prescribed timeframes to be applied as a debit from your Transfer Balance Account.

Security

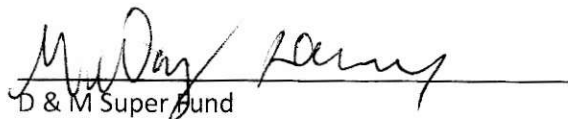
You cannot use the capital of this pension as security for a borrowing.

Additional Capital

No further contributions or rollovers can be added to the capital supporting the payment of this pension.

Income Tax Status

As you are 60 years of age or older, the pension you will receive is non-assessable non-exempt income (NANE), that is tax-free to you.


D & M Super Fund

23.5.22
Date:

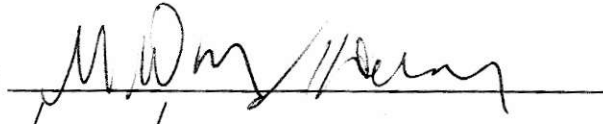
Member Acknowledgement

I, Mary Wong agree to be bound by the Fund's Governing Rules, Income Tax and Superannuation Laws for the payment of the RP Superannuation Income Stream, as notified to me by the Trustees. I hereby confirm the accuracy and completeness of all the information set out in this letter:

Signed by the Member:



**D & M Super Fund
SUPERANNUATION INCOME STREAMS
PRODUCT DISCLOSURE STATEMENT**

ISSUED TO:	Mary Wong
DATE:	
MEMBER ACKNOWLEDGEMENT I, MARY WONG of D & M Super Fund, acknowledge that I have read the Product Disclosure Statement in relation to the commencement of a pension from my self-managed superannuation Fund.	
Signed: 	Date: 23.5.22

1. Introduction

The *Corporations Act 2001* (Cth) provides that where a person is provided with a financial product they must receive a Product Disclosure Statement ('PDS'). The PDS must detail that person's rights and entitlements with respect to that financial product.

Under the Corporations Act, it is a financial product when a Member of a Fund commences a superannuation income stream. A PDS should be provided to the Member prior to the commencement of any pension.

A PDS is a statement that contains information required by the Corps Act to provide consumers with sufficient information to make informed decisions in relation to acquiring a financial product. For the purposes of this PDS the issue is the trustee whose name and address may be found in the records of the Fund. This PDS must be read in conjunction with the Trust Deed of the Fund- where all rights and entitlements of Members, their dependants as well as duties and responsibilities of the trustees are to be found.

2. Accessing Superannuation Benefits

A Member can only access superannuation benefits having met certain conditions, such as retirement. Please refer to 'Accessing Member Superannuation Benefits' (at 7 below) for the circumstances where a Member can officially access their superannuation benefits, (i.e. meeting a condition of release). Where a Member becomes entitled to receive a benefit payment from their Superannuation Interest, this can be paid as either an income stream, lump sum or any combination of the two.

Careful consideration needs to be given as to how a Member takes payments from their Fund as there may be various advantages or consequences of how benefits are accessed.

**Member Notification to Commence an Account Based Pension
(Retirement Phase Superannuation Income Stream)**

To: The Trustee/s
D & M Wong Pty Ltd
1 Melaleuca Cres
Catalina, NSW 2536

Member Name: Mary Wong

Request to commence an Account Based Pension

I hereby confirm in writing my previous request to commence an Account Based Pension on 14/01/2021, with \$30638.95 from my accumulation account within the Fund.

I confirm that at the commencement date of the pension, I have met the condition of release of Permanent Retirement that qualifies the Superannuation Income Stream to be in Retirement Phase.

Having met the above nil cashing condition, I understand that the value of this superannuation income stream is to be credited to my Transfer Balance Account and assessed against my personal

Transfer Balance Cap

I wish to request the minimum payment amount for the year, but do not wish to nominate an amount at this time. Pension payments will be made at the Trustee's Discretion.

I ask that the Directors please advise me of the initial minimum payment for the Account Based Pension to be paid for the income year.

Asset Segregation


I do not wish specific assets to be segregated to support the payment of the Superannuation Income Stream.

Reversionary Beneficiary

I wish to nominate my spouse, David Wong, as my reversionary beneficiary to automatically continue to receive this pension in the event of my death.

I agree to abide by and to be bound by the provisions of the Fund's governing rules.

I declare that the information provided for this request is true and correct, and will inform the Trustee of any omissions or changes required.



Signed by Mary Wong

23.5.22

{DATE}

**Trustee Resolutions of D & M Wong Pty Ltd ACN 088 108 061
as Trustee for D & M Super Fund**

Re: Commencement of an Account Based Pension
(Retirement Phase (RP) Superannuation Income Stream)

Directors: David & Mary Wong

Receipt of Notification to commence an Account Based Pension

An initial request to commence an Account Based Pension (RP Superannuation Income Stream) has been received from Mary Wong ('Member'). This request has now been confirmed in writing by the Member, intending to take effect from the nominated commencement date.

Commencement Date	14/01/2021
Purchase Price	\$30638.95
Reversionary Beneficiary	Yes, Mary Wong

The member has indicated that they do not wish to set aside specific assets to support the payment of the pension (i.e. pooled assets).

Condition of Release

Notification has been provided by the Member that satisfies the condition of release of Permanent Retirement and qualifies the Superannuation Income Stream to be in the Retirement Phase.

Confirmation of Commencement Date

In accordance with the Member's request and the Fund's governing rules, the Directors confirm that the commencement date of the Account Based Pension is on 14/01/2021 and is credited to the Member's Transfer Balance Account on this date.

Powers to Pay Pension

The Directors of the Fund Trustee have the power to pay the Account Based Pension pursuant to Rule 3.1 of the Fund's Trust Deed. This RP Superannuation Income Stream will operate in accordance with:

- Rule 3.1 of the Fund's Trust Deed;
- Superannuation Industry (Supervision) Regulation 1.06 ('SIS Regulations'); and
- Any additional terms and conditions adopted by the Trustee and agreed to be the Member

Member components

Details of the Member's Accumulation Interest at commencement of the Account Based Pension are as follows:

Tax Free Component	\$XXXX
Taxable Component	\$XXXX

Pension Components

The Purchase price of the Account Based Pension will create a separate Superannuation Interest for the Member within the Fund in accordance with the relevant tax laws.

The income stream will consist of tax-free and taxable component in proportion to the Member's Accumulation interest at commencement being:

Tax-Free Proportion	XX.XX%
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Taxable Proportion	XX.XX%
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Annual Payment Parameters

The required pension amounts have been calculated for the Account Based Pension in accordance with Clause 1 of Schedule 7 in the SIS Regulations:

	%	Payment Amount (\$)
Minimum Pension	100%	\$30638.95

Investment Strategy

The Trustee is satisfied that the Fund's current investment strategy provides sufficient liquidity to meet all pension obligations as and when they fall due.

Transfer Balance Cap Reporting

The Trustee is required to notify the Australian Taxation Office (ATO) of the commencement of a Superannuation Income Stream that is in Retirement Phase within the prescribed timeframe to ensure that the amount is credited to the Member's Transfer Balance Account and assessed against the Member Transfer Balance Cap.

Member Notification

Notification will be provided to the Member to agree with all relevant details for establishing and paying the Account Based Pension by way of a signed *Trustee Notification of Pension Commencement* form.

Trustee Resolutions

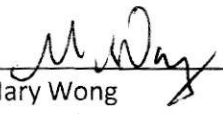
It is resolved that upon receipt of the signed Confirmation from the Member, the Directors will attend to the following matters:

1. Establish a separate superannuation interest from the Member's Accumulation Interest with the purchase price of the Account Based Pension in the accounts and records of the Fund.
2. Ensure that at least one payment equal to the minimum annual pension amount is paid to the Member for the financial year, calculated in accordance with Clause 1 of Schedule 7 of the SIS Regulations.
3. Review the cashflow and the liquidity of the fund's existing investment strategy ensure that the Fund has the ability to meet the pension payment obligations.
4. Ensure that after the commencement date, to not accept any additional contributions, rollovers or transfers to the capital supporting the Superannuation Income Stream.
5. Advise the Member of the calculated minimum annual pension amount in accordance with Clause 1 of Schedule 7 of the SIS Regulations, which will include providing information relating to the value of the Member's RP Superannuation Income Stream, details of the minimum pension payment for each financial year, and any other information considered relevant.
6. Ensure that no party to the pension will use the capital value of the pension as security for any borrowings.
7. Continue to pay the pension each financial year until such a time that the pension may cease, including where the capital of the pension is exhausted, by commuting the pension or as otherwise contained within the SIS Regulations.
8. Allow for the pension to be commuted, in whole or part in any of the situations as outlined within SIS Regulation 1.07D.

9. Confirm that a Product Disclosure Statement (PDS) has been provided to the Members as required under section 1012B of the Corporations Act 2001 as completed by the Trustee.
10. Report the amount to the Australian Taxation Office as a credit to the Member's Transfer Balance Account within the prescribed timeframes.
11. Attend to any other matters relevant to the above resolutions and operation of the Fund.

A copy of these Trustee Resolutions is to be retained within the records of the Fund for the minimum prescribed period of time.

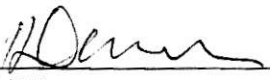
We hereby agree to and confirm the above Resolutions.



Mary Wong
Trustee/Director
D & M Wong Pty Ltd

23.5.22

DATE



David Wong
Trustee/Director
D & M Wong Pty Ltd

23-5-22

DATE