



MCA (QLD) Accountants Pty Ltd  
ABN 38 142 374 883

**Director:** Anthony Micalizzi CA  
**Director:** Taneile White CA

Unit 2, 273 Abbotsford Road,  
Bowen Hills Q 4006

PO Box 163  
Hamilton Q 4007

**Phone:** 07 3252 9477  
**Fax:** 07 3252 9677

**Email:** reception@mcaqld.com.au

4 December 2018

Mr Robert & Mrs Alicia Falzon  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

Dear Robert & Alicia,

## **RE: ROBERT FALZON MARKETING SUPERANNUATION FUND**

The purpose of this letter is to provide you with further information regarding our fees and to set out our understanding of the terms of this engagement and the nature of the services we will provide for the year ended 30 June 2018.

### **SCOPE OF OUR WORK**

We will perform the following services:

- Preparation of financial statements
- Preparation of income tax returns
- General advice on various tax and accounting issues

Our procedures will be limited to those related to the above services, and accordingly (except where indicated above):

- no audit or review will be performed, and therefore no assurance will be expressed;
- our engagement cannot be relied upon to disclose fraud or other irregularities or errors. However, we will inform you if any such matters do come to our attention in the course of our engagement.

### **TIMING OF YOUR WORK**

**We advise in order to meet Australian Tax Office deadline requirements we require your work to be forwarded no later than 31 January every year. We will contact you in the near future with respect to providing you with a check list of the information we will require.**

### **INFORMATION TO BE PROVIDED BY YOU**

Under this engagement, you will be responsible for providing all information required to enable us to prepare your financial accounts and taxation returns as efficiently and quickly as possible.

## **OUR FEES**

Our fees, which will be billed as work progresses, are based on the time taken by staff assigned to the engagement plus direct out of pocket expenses. Our hourly charge rate is as follows:

Tony Micalizzi	\$330 per hour plus GST
Taneile White	\$210 per hour plus GST
Peter Foo	\$140 per hour plus GST
Courtney Henderson	\$140 per hour plus GST
Susan Scully	\$100 per hour plus GST
Beverley Cope	\$70 per hour plus GST

**This quotation is conditional upon receiving the required information to a satisfactory standard. Should this not be the case, we reserve the right to amend this quotation at a later date.**

## **CHANGE ORDER**

In the event that you do not provide all of the information required to complete your work, or if we find that we are required to complete work beyond the scope of our quotation, we will furnish you with a Change Order which will specify the additional cost of our services. We will not commence that work until you have signed and returned the Change Order to us.

## **CLIENT SERVICE**

Our main objective is to assist our clients maintain and increase profitability. Our staff are available to you at any time should you have any queries or require advice on a business-related matter.

Your file is being managed by Taneile White.

We are committed to providing high quality client service. If you have any concerns or queries about the service you are receiving, please contact the director in charge of your file immediately. We will look into the matter promptly and thoroughly, to address any problems.

We value your comments and would be pleased to hear from you in relation to our service.

We thank you for the opportunity to be of service to you.

We draw your attention to the fact the firm is covered by a Limitation of Liability Scheme as prescribed by the relevant state professional standards legislation.

Please contact our office if you wish to discuss any of the issues addressed in this letter or require additional information.

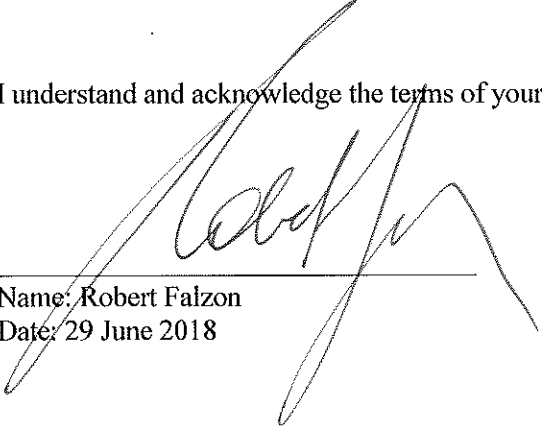
Yours sincerely  
**MCA Chartered Accountants**



**Taneile White**  
**Director**

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I understand and acknowledge the terms of your engagement.



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Name: Robert Falzon  
Date: 29 June 2018

## AUDITOR ENGAGEMENT LETTER

To: The Trustees of the Robert Falzon Marketing Superannuation Fund

### Scope

You have requested that we audit the financial report of the Robert Falzon Marketing Superannuation Fund, which comprises the balance sheet as at 30 June 2018, the income statement for the year then ended, a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered. In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.



Robert Falzon Marketing Superannuation Fund  
Trustee Representation Letter  
For The Year Ended 30 June 2018

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The Audit Partner  
Anthony W Boys

Dear Sir,

In connection with your examination of the financial reports of the Robert Falzon Marketing Superannuation Fund as at 30 June 2018, and for the year then ended, the following representations are made which are true to the best of our knowledge and belief.

(1) Fund Books/Records/Minutes

All financial books, records and related data have been made available to you, including minutes of trustees' meetings and trust deed.

(2) Asset Form

The assets of the fund are being held in a form suitable for the benefit of the members of the fund.

(3) Ownership and Pledging of Assets

- a) The fund has satisfactory title to all assets appearing in the statement of Financial Position.
- b) No assets of the fund have been pledged to secure liabilities of the fund or of others.

(4) Investments

- a) Investments are carried in the books at market value at 30 June 2018.
- b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments.

(5) Trust Deed

The fund is being conducted in accordance with its trust deed.

(6) Superannuation Legislation

The fund is being conducted in accordance with the Superannuation Industry (Supervision) Act, the Superannuation Industry (Supervision) Regulations, and relevant prescribed requirements.

- a) The trustees have been nominated and may only be removed in such manner and circumstances as are allowed in the trust deed.
- b) Any vacancy among the trustees is filled in accordance with the trust deed.
- c) The trustees have complied with all the trustee standards set out in the Regulations and the covenant prescribed by SIS section 52.

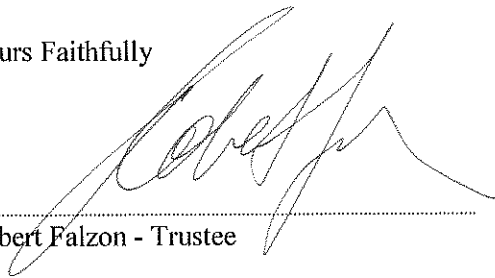
(7) Investment Standards

The trustees have complied with all the Investment Standards set out in the Superannuation Industry (Supervision) Regulations.

(8) Subsequent Events

No events or transactions have occurred since 30 June 2018 or are pending, which have a material effect upon the fund's state of affairs at that date, or which are of significance in relation to the fund's affairs as to require mention in notes to the financial statements in order to ensure they are not misleading as to the state of affairs or results of operations.

Yours Faithfully

X   
.....  
Robert Falzon - Trustee

.....  
Date

X   
.....  
Alicia Falzon - Trustee

.....  
Date

**Robert Falzon Marketing Superannuation Fund**

**Minutes of a meeting of the Trustee(s)**

**held on 04 December 2018 at 1404 Emporium Apartments 279 Grey Street, SOUTH  
BRISBANE, Queensland 4101**

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- PRESENT:** Robert Falzon and Alicia Falzon
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2018 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the superannuation fund be signed.
- ANNUAL RETURN:** Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2018, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
- ALLOCATION OF INCOME:** It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2018.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2018.
- AUDITORS:** It was resolved that
- Anthony Boys
- of
- PO Box 3376, Rundle Mall, South Australia 5000
- act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
- Mca (Qld) Accountants Pty Ltd
- act as tax agents of the Fund for the next financial year.



Robert Falzon Marketing Superannuation Fund

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

held on 04 December 2018 at 1404 Emporium Apartments 279 Grey Street, SOUTH  
BRISBANE, Queensland 4101

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**TRUSTEE STATUS:**

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

**CONTRIBUTIONS RECEIVED:**

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

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record –

  
.....

Alicia Falzon

Chairperson

25 June 2018

Alicia Falzon  
Robert Falzon Marketing Superannuation Fund  
1404 Emporium Apartments, 279 Grey Street, South Brisbane Qld 4101

Dear Sir/Madam

**Robert Falzon Marketing Superannuation Fund  
Commencement of Transition to Retirement Pension**

I hereby request the trustee to commence a Transition to Retirement Pension with a commencement date of 01/07/2017 with \$2,739,510.70 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Robert Falzon upon the death of the member.

This balance contains:

a Taxable Balance of: \$2,241,932.01; and

a Tax Free Balance of: \$497,578.69.

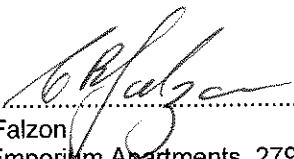
Tax Free proportion: 18.16%.

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

I agree to withdraw at least my minimum pension of at least \$109,580.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely

  
.....  
Alicia Falzon,  
1404 Emporium Apartments, 279 Grey Street,  
South Brisbane Qld 4101

**Robert Falzon Marketing Superannuation Fund**

**Minutes of a Meeting of the Trustee(s)**

held on 25 June 2018 at 1404 Emporium Apartments, 279 Grey Street, South Brisbane Qld 4101

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**PRESENT:** Robert Falzon and Alicia Falzon

**PENSION COMMENCEMENT:** Alicia Falzon wishes to commence a new Transition to Retirement Pension with a commencement date of 01/07/2017.

The Pension Account Balance used to support this pension will be \$2,739,510.70, consisting of:

- Taxable amount of \$2,241,932.01; and
- Tax Free amount of \$497,578.69
- Tax Free proportion: 18.16%.

**CONDITION OF RELEASE:** It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Transition to Retirement Pension.

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

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

**REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Robert Falzon upon the death of the member.

**PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$109,580.00 in the frequency of at least an annual payment.

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



.....  
Robert Falzon  
Chairperson

25 June 2018

Robert Falzon Marketing Superannuation Fund  
Alicia Falzon  
1404 Emporium Apartments, 279 Grey Street, South Brisbane Qld 4101

Dear Sir/Madam

**Robert Falzon Marketing Superannuation Fund  
Commencement of Transition to Retirement Pension**

Robert Falzon and Alicia Falzon as trustee for Robert Falzon Marketing Superannuation Fund acknowledges that Alicia Falzon has advised their intention to commence a new Transition to Retirement Pension on 01/07/2017. It is confirmed that the pension balance will automatically revert to Robert Falzon upon the death of the member.

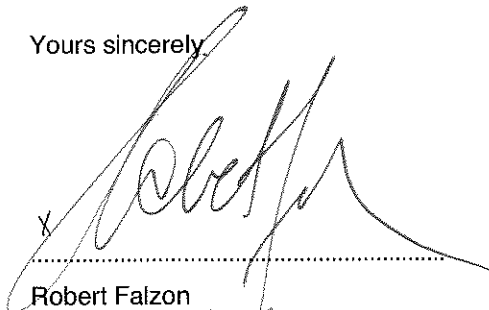
The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$109,580.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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

Yours sincerely,



A handwritten signature in black ink, appearing to read 'Robert Falzon', is written over a horizontal dotted line.

Robert Falzon



A handwritten signature in black ink, appearing to read 'Alicia Falzon', is written over a horizontal dotted line.

Alicia Falzon

01 July 2017

Mrs Alicia Falzon  
1404 Emporium Apartments, 279 Grey St  
South Brisbane, Queensland 4101

Dear Sir/Madam

**Robert Falzon Marketing Superannuation Fund  
Commutation of Transition to Retirement Pension**

I hereby request the trustee(s) to commute the accounts listed below into an existing accumulation account on 01/07/2017

Account Code: FALALI00002P  
Account Description: TRIS  
Balance to Commute: \$2,738,092.09

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

Yours sincerely

.....  


Mrs Alicia Falzon  
1404 Emporium Apartments, 279 Grey St  
South Brisbane, Queensland 4101

Robert Falzon Marketing Superannuation Fund

**Minutes of a Meeting of the Trustee(s)**

held on 01 July 2017 at 1404 Emporium Apartments, 279 Grey Street, South Brisbane Qld 4101

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**PRESENT:** Robert Falzon and Alicia Falzon

**PENSION COMMUTATION:** Alicia Falzon has requested to commute the following accounts to an existing accumulation account on 01/07/2017.

Account Code: FALALI00002P  
Account Description: TRIS  
Balance to Commute: \$2,738,092.09

**TRUSTEE  
ACKNOWLEDGEMENT:**

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

- The Member's balance(s) has been updated for any contributions, withdrawals and earnings
- The fund's trust deed provides for the transfer to take place
- Any existing pensions for the above mentioned accounts have been ceased and that the pro-rated minimum amount has been met where necessary

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

.....  
Alicia Falzon  
Chairperson



01 July 2017

Mrs Alicia Falzon  
1404 Emporium Apartments, 279 Grey St  
South Brisbane, Queensland 4101

Dear Alicia Falzon

**Robert Falzon Marketing Superannuation Fund  
Commutation of Transition to Retirement Pension**

We confirm that the full commutation of your Transition to Retirement Pension (FALALI00002P) has been completed.

An amount of \$2,738,092.09 has been transferred to your accumulation account.

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

Yours sincerely

.....  


Mrs Alicia Falzon  
Trustee  
1404 Emporium Apartments, 279 Grey St  
South Brisbane, Queensland 4101

PO Box 3306  
SOUTH BRISBANE QLD 4101

29 June 2018

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

I hereby request that a portion of my pension entitlement under the Trust Deed of Robert Falzon Marketing Superannuation Fund be paid to me as a lump sum commutation, as detailed below.

<i>DETAILS</i>	<i>PREFERENCE</i>
Preferred Date for Lump Sum Commutation	29 June 2018
Amount of Lump Sum Commutation	\$65,000.00
Cash	\$65,000.00

I note I am consciously exercising my right to exchange my pension payments for a lump sum of an amount equal to the balance of my pension account. This means my lump sum commutation request, once it takes effect, will result in the full commutation of my pension and my pension will cease at that time.

I understand my lump sum commutation will not count towards satisfying the minimum payment requirements for my pension, but I am eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

I understand the payment will be taxed as a superannuation lump sum.

Yours faithfully

  
\_\_\_\_\_  
Robert Falzon



**RESOLUTION OF THE TRUSTEES OF  
ROBERT FALZON MARKETING SUPERANNUATION FUND**

**REQUEST FOR LUMP SUM COMMUTATION**

It was noted that Robert Falzon had requested the payment of a lump sum benefit of from his pension account.

As Robert is over his Preservation Age and permanently retired, his benefits are unrestricted and may be drawn upon at any time. A Statutory Declaration is to be obtained from Robert to confirm this.

Further, it was acknowledged that the pro-rata minimum payment rules have been satisfied.

Accordingly, we RESOLVE that of Robert's benefit be paid as a lump sum commutation on 29 June 2018 in accordance with clause 82 of the deed.

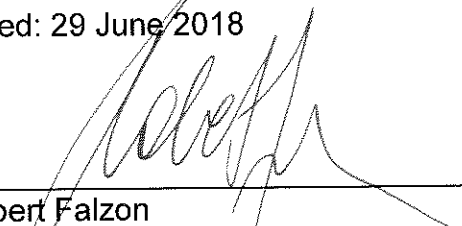
We note the lump sum commutation request, once it takes effect, will result in the full commutation of Robert's pension and his pension will cease at that time.

The lump sum commutation will not count towards satisfying the minimum payment requirements for Robert's pension, but Robert is eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

The payment will be taxed as a superannuation lump sum.

Robert is to be advised in writing of the Trustee's decision to pay the benefit and the relevant taxation components of the lump sum.

Dated: 29 June 2018

x   
\_\_\_\_\_  
Robert Falzon

x   
\_\_\_\_\_  
Alicia Falzon

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

29 June 2018

Mr R Falzon  
PO Box 3306  
SOUTH BRISBANE QLD 4101

Dear Robert

We confirm that a lump sum commutation was made today in accordance with your request.

Components of Commutation

Your commutation was made up of the following taxation components:

<i>Component</i>	<i>Amount</i>
Tax Free Component	19,364.37
Taxable Component	45,635.63
Total Commutation	65,000.00

Taxation of Components

As you are over age 60, your commutation amount is not included in your assessable income and is not exempt income. Accordingly, no tax will be payable in respect of the lump sum commutation.

If you have any queries please contact us.

Yours faithfully

  
\_\_\_\_\_  
Robert Falzon

# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

ROBERT FALZON MARKETING SUPERANNUATION FUND

#### 2 Postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 3 Australian business number (ABN) or withholder payer number

66996249362

#### 4 Authorised contact person

Title:

MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 5 Daytime phone number (include area code)

0412745734

### Section B: Member's details

#### 6 Your full name

Title:

MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 7 Current postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 8 Date of birth

04 JULY 1956

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## Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

### 10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

**Total amount** \$

### 11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

**Total amount** \$

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## Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

**i** You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

### Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

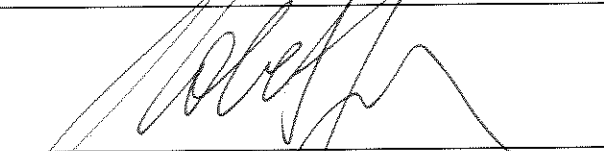
### Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

Name (print in block letters)

ROBERT FALZON

Signature



Date

**i** You should keep a copy of the statement for your records for a period of five years.

PO Box 3306  
SOUTH BRISBANE QLD 4101

27 June 2018

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

I hereby request that a portion of my pension entitlement under the Trust Deed of Robert Falzon Marketing Superannuation Fund be paid to me as a lump sum commutation, as detailed below.

<i>DETAILS</i>	<i>PREFERENCE</i>
Preferred Date for Lump Sum Commutation	27 June 2018
Amount of Lump Sum Commutation	\$43,829.45
Cash	\$43,829.45

I note I am consciously exercising my right to exchange my pension payments for a lump sum of an amount equal to the balance of my pension account. This means my lump sum commutation request, once it takes effect, will result in the full commutation of my pension and my pension will cease at that time.

I understand my lump sum commutation will not count towards satisfying the minimum payment requirements for my pension, but I am eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

I understand the payment will be taxed as a superannuation lump sum.

Yours faithfully

  
\_\_\_\_\_  
Robert Falzon

**RESOLUTION OF THE TRUSTEES OF  
ROBERT FALZON MARKETING SUPERANNUATION FUND**

**REQUEST FOR LUMP SUM COMMUTATION**

It was noted that Robert Falzon had requested the payment of a lump sum benefit of from his pension account.

As Robert is over his Preservation Age and permanently retired, his benefits are unrestricted and may be drawn upon at any time. A Statutory Declaration is to be obtained from Robert to confirm this.

Further, it was acknowledged that the pro-rata minimum payment rules have been satisfied.

Accordingly, we RESOLVE that of Robert's benefit be paid as a lump sum commutation on 27 June 2018 in accordance with clause 82 of the deed.

We note the lump sum commutation request, once it takes effect, will result in the full commutation of Robert's pension and his pension will cease at that time.

The lump sum commutation will not count towards satisfying the minimum payment requirements for Robert's pension, but Robert is eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

The payment will be taxed as a superannuation lump sum.

Robert is to be advised in writing of the Trustee's decision to pay the benefit and the relevant taxation components of the lump sum.

Dated: 27 June 2018

x

Robert Falzon

x

Alicia Falzon

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

27 June 2018

Mr R Falzon  
PO Box 3306  
SOUTH BRISBANE QLD 4101

Dear Robert

We confirm that a lump sum commutation was made today in accordance with your request.

Components of Commutation

Your commutation was made up of the following taxation components:

<i>Component</i>	<i>Amount</i>
Tax Free Component	13,057.35
Taxable Component	30,772.10
Total Commutation	43,829.45

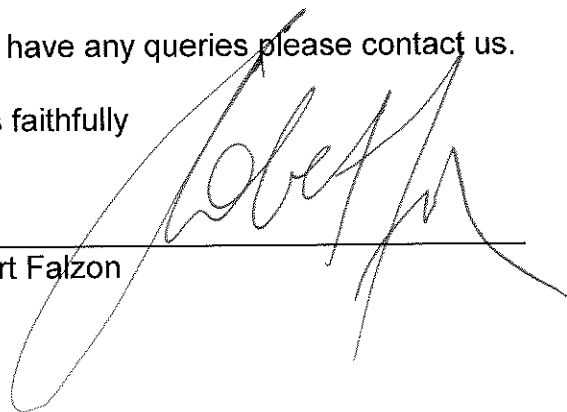
Taxation of Components

As you are over age 60, your commutation amount is not included in your assessable income and is not exempt income. Accordingly, no tax will be payable in respect of the lump sum commutation.

If you have any queries please contact us.

Yours faithfully

Robert Falzon





# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

ROBERT FALZON MARKETING SUPERANNUATION FUND

#### 2 Postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 3 Australian business number (ABN) or withholder payer number

66996249362

#### 4 Authorised contact person

Title:

MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 5 Daytime phone number (include area code)

0412745734

### Section B: Member's details

#### 6 Your full name

Title:

MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 7 Current postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 8 Date of birth

04 JULY 1956

---

## Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

### 10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

**Total amount** \$

### 11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

**Total amount** \$

---

## Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

**i** You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

### Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

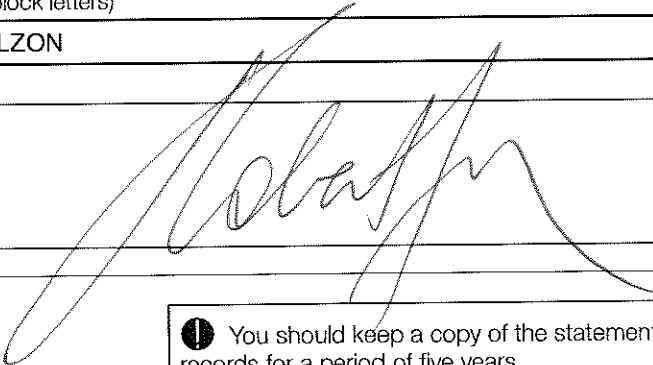
6 Roll over an amount of: \$

### Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*

Name (print in block letters)

Signature



Date

**i** You should keep a copy of the statement for your records for a period of five years.

PO Box 3306  
SOUTH BRISBANE QLD 4101

22 June 2018

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

I hereby request that a portion of my pension entitlement under the Trust Deed of Robert Falzon Marketing Superannuation Fund be paid to me as a lump sum commutation, as detailed below.

<i>DETAILS</i>	<i>PREFERENCE</i>
Preferred Date for Lump Sum Commutation	22 June 2018
Amount of Lump Sum Commutation	\$413,020.00
Cash	\$413,020.00

I note I am consciously exercising my right to exchange my pension payments for a lump sum of an amount equal to the balance of my pension account. This means my lump sum commutation request, once it takes effect, will result in the full commutation of my pension and my pension will cease at that time.

I understand my lump sum commutation will not count towards satisfying the minimum payment requirements for my pension, but I am eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

I understand the payment will be taxed as a superannuation lump sum.

Yours faithfully

  
\_\_\_\_\_  
Robert Falzon

**RESOLUTION OF THE TRUSTEES OF**  
**ROBERT FALZON MARKETING SUPERANNUATION FUND**

**REQUEST FOR LUMP SUM COMMUTATION**

It was noted that Robert Falzon had requested the payment of a lump sum benefit of from his pension account.

As Robert is over his Preservation Age and permanently retired, his benefits are unrestricted and may be drawn upon at any time. A Statutory Declaration is to be obtained from Robert to confirm this.

Further, it was acknowledged that the pro-rata minimum payment rules have been satisfied.

Accordingly, we RESOLVE that of Robert's benefit be paid as a lump sum commutation on 22 June 2018 in accordance with clause 82 of the deed.

We note the lump sum commutation request, once it takes effect, will result in the full commutation of Robert's pension and his pension will cease at that time.

The lump sum commutation will not count towards satisfying the minimum payment requirements for Robert's pension, but Robert is eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

The payment will be taxed as a superannuation lump sum.

Robert is to be advised in writing of the Trustee's decision to pay the benefit and the relevant taxation components of the lump sum.

Dated: 22 June 2018

Y

Robert Falzon

X

Alicia Falzon

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

22 June 2018

Mr R Falzon  
PO Box 3306  
SOUTH BRISBANE QLD 4101

Dear Robert

We confirm that a lump sum commutation was made today in accordance with your request.

Components of Commutation

Your commutation was made up of the following taxation components:

<i>Component</i>	<i>Amount</i>
Tax Free Component	123,052.89
Taxable Component	289,967.11
Total Commutation	413,020.00

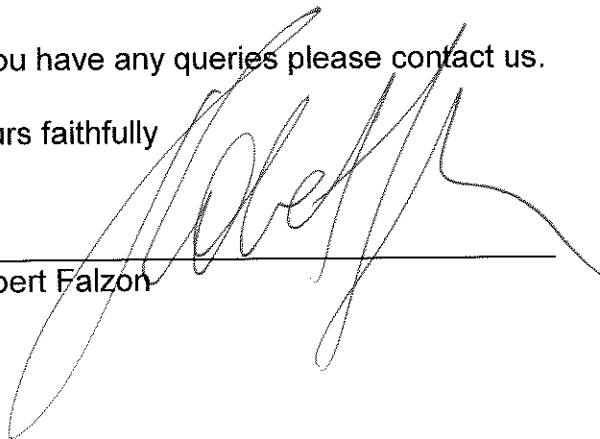
Taxation of Components

As you are over age 60, your commutation amount is not included in your assessable income and is not exempt income. Accordingly, no tax will be payable in respect of the lump sum commutation.

If you have any queries please contact us.

Yours faithfully

Robert Falzon



# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

ROBERT FALZON MARKETING SUPERANNUATION FUND

#### 2 Postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 3 Australian business number (ABN) or withholder payer number

66996249362

#### 4 Authorised contact person

Title: MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 5 Daytime phone number (include area code)

0412745734

### Section B: Member's details

#### 6 Your full name

Title: MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 7 Current postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 8 Date of birth

04 JULY 1956

---

## Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

### 10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

### 11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

---

## Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date




## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

 You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

### Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

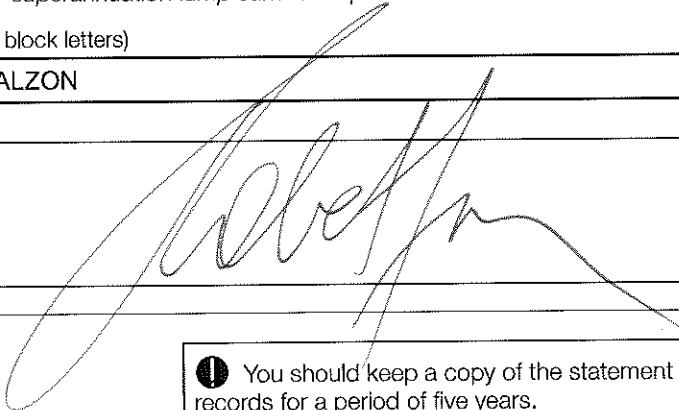
### Section G: Member's declaration

*I authorise my superannuation lump sum to be paid as instructed on this statement.*


Name (print in block letters)

ROBERT FALZON

Signature



Date

 You should keep a copy of the statement for your records for a period of five years.

PO Box 3306  
SOUTH BRISBANE QLD 4101

19 July 2017

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

I hereby request that a portion of my pension entitlement under the Trust Deed of Robert Falzon Marketing Superannuation Fund be paid to me as a lump sum commutation, as detailed below.

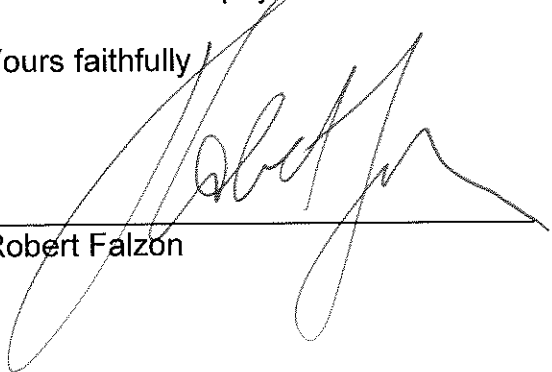
<i>DETAILS</i>	<i>PREFERENCE</i>
Preferred Date for Lump Sum Commutation	19 July 2017
Amount of Lump Sum Commutation	\$111,830
Cash	\$111,830

I note I am consciously exercising my right to exchange my pension payments for a lump sum of an amount equal to the balance of my pension account. This means my lump sum commutation request, once it takes effect, will result in the full commutation of my pension and my pension will cease at that time.

I understand my lump sum commutation will not count towards satisfying the minimum payment requirements for my pension, but I am eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

I understand the payment will be taxed as a superannuation lump sum.

Yours faithfully

  
Robert Falzon

**RESOLUTION OF THE TRUSTEES OF**  
**ROBERT FALZON MARKETING SUPERANNUATION FUND**

**REQUEST FOR LUMP SUM COMMUTATION**

It was noted that Robert Falzon had requested the payment of a lump sum benefit of from his pension account.

As Robert is over his Preservation Age and permanently retired, his benefits are unrestricted and may be drawn upon at any time. A Statutory Declaration is to be obtained from Robert to confirm this.

Further, it was acknowledged that the pro-rata minimum payment rules have been satisfied.

Accordingly, we RESOLVE that of Robert's benefit be paid as a lump sum commutation on 19 July 2017 in accordance with clause 82 of the deed.

We note the lump sum commutation request, once it takes effect, will result in the full commutation of Robert's pension and his pension will cease at that time.

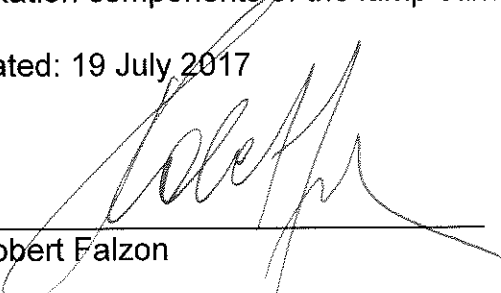
The lump sum commutation will not count towards satisfying the minimum payment requirements for Robert's pension, but Robert is eligible to commute the pension as the pro-rata minimum payment rules have been satisfied.

The payment will be taxed as a superannuation lump sum.

Robert is to be advised in writing of the Trustee's decision to pay the benefit and the relevant taxation components of the lump sum.

Dated: 19 July 2017

X

  
\_\_\_\_\_  
Robert Falzon

X

  
\_\_\_\_\_  
Alicia Falzon

The Trustee  
Robert Falzon Marketing Superannuation Fund  
PO Box 3306  
SOUTH BRISBANE QLD 4101

19 July 2017

Mr R Falzon  
PO Box 3306  
SOUTH BRISBANE QLD 4101

Dear Robert

We confirm that a lump sum commutation was made today in accordance with your request.

Components of Commutation

Your commutation was made up of the following taxation components:

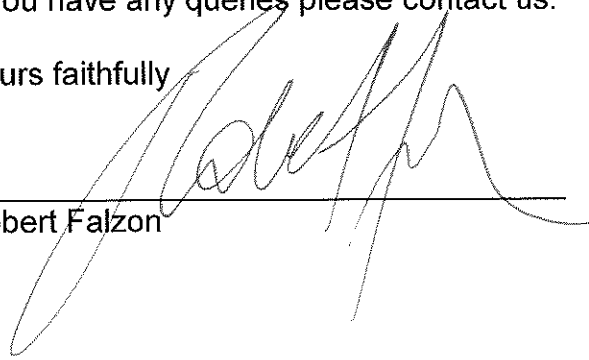
<i>Component</i>	<i>Amount</i>
Tax Free Component	33,316.77
Taxable Component	78,513.23
Total Commutation	111,830.00

Taxation of Components

As you are over age 60, your commutation amount is not included in your assessable income and is not exempt income. Accordingly, no tax will be payable in respect of the lump sum commutation.

If you have any queries please contact us.

Yours faithfully

  
\_\_\_\_\_  
Robert Falzon

# Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

## PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

### Section A: Superannuation provider details

#### 1 Superannuation fund, ADF, RSA or annuity provider name

ROBERT FALZON MARKETING SUPERANNUATION FUND

#### 2 Postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 3 Australian business number (ABN) or withholder payer number

66996249362

#### 4 Authorised contact person

Title:

MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 5 Daytime phone number (include area code)

0412745734

### Section B: Member's details

#### 6 Your full name

Title:

MR

Family name

FALZON

First given name

Other given names

ROBERT

#### 7 Current postal address

PO BOX 3306

Suburb/town/locality

SOUTH BRISBANE

State/territory

QLD

Postcode

4101

#### 8 Date of birth

04 JULY 1956

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**Section C: Superannuation lump sum payment details**

**9 Lump sum payment is calculated to this date**

**10 Superannuation lump sum components**

Taxable component	
Taxed element	\$ <input type="text" value="78513.23"/>
Untaxed element	\$ <input type="text"/>
Tax-free component	
	\$ <input type="text" value="33316.77"/>
<b>Total amount</b>	<b>\$ <input type="text" value="111830.00"/></b>

**11 Preservation amounts of the superannuation lump sum**

Preserved amount	\$ <input type="text"/>
Restricted non-preserved	\$ <input type="text"/>
Unrestricted non-preserved	\$ <input type="text" value="111830.00"/>
<b>Total amount</b>	<b>\$ <input type="text" value="111830.00"/></b>

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**Section D: Superannuation provider's signature**

**12 Date the statement is issued to the member**

**13 Member is to return statement by**

**14 Superannuation fund's, ADF's, RSA's or annuity provider's signature**


Date

## PART 2 – MEMBER TO COMPLETE

### Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

 You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

### Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

### Section G: Member's declaration


*I authorise my superannuation lump sum to be paid as instructed on this statement.*

Name (print in block letters)

Signature



Date

 You should keep a copy of the statement for your records for a period of five years.