

01 July 2015

The Cubit Superannuation Fund
C/- Mr Terrence Roderick Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

Dear Terrence

**The Cubit Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2015.

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

I understand that the current balance of my Accumulation account is approximately \$279,427.00.

The purchase price for the pension is to be \$252,000.00, which is comprised of the following components:

Taxable - Taxed Element:	\$66,841.19
Tax Free:	\$185,158.81

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

Yours sincerely

SIGN 

Mr Terrence Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

**MINUTES OF THE MEETING OF THE TRUSTEES OF
THE CUBIT SUPERANNUATION FUND
HELD ON 01 JULY 2015 AT
VILLA 307 RUBY GARDENS 225 LOGAN ROAD, EAGLEBY QLD**

PRESENT: Judith Cubit
Terrence Cubit

PENSION COMMENCEMENT: An application to start a pension received from Mr Terrence Cubit was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2015
Purchase Amount:	\$252,000.00

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.


It was noted that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK: IT WAS RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

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

SIGN


Terrence Cubit
Chairperson

Dated:/...../.....

01 July 2015

Mr Terrence Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

Dear Terrence

**The Cubit Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$252,000.00, and which is comprised of the following components:

Taxable - Taxed Element:	\$66,841.19
Tax Free:	\$185,158.81

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

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

Yours sincerely

SIGN 

Mr Terrence Roderick Cubit
Trustee
Ruby Gardens' Villa 307
EAGLEBY, QLD, 4207

01 July 2015

The Cubit Superannuation Fund
C/- Mr Terrence Roderick Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

Dear Terrence

**The Cubit Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2015.

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

The purchase price for the pension is to be the entire balance of my Accumulation account.

I understand that the current balance of my Accumulation account is approximately \$403,340.59, which is comprised of the following components:

Taxable - Taxed Element:	\$228,365.25
Tax Free:	\$174,975.34

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

Yours sincerely

SIGN



Mrs Judith Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

**MINUTES OF THE MEETING OF THE TRUSTEES OF
THE CUBIT SUPERANNUATION FUND
HELD ON 01 JULY 2015 AT
VILLA 307 RUBY GARDENS 225 LOGAN ROAD, EAGLEBY QLD**

PRESENT: Judith Cubit
Terrence Cubit

PENSION COMMENCEMENT: An application to start a pension received from Mrs Judith Cubit was
TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2015
Purchase Amount:	\$403,340.59

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of
Release of Attaining Preservation Age, and was entitled to access their
benefits as an Account Based Pension

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits as an Account Based
Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient
liquidity to enable the Trustee(s) to meet all pension payments, the
Trustee(s) resolved that the fund's strategy remains unchanged following
the commencement of the pension.


It was noted that the pension is expected to be paid for a number of
years, and as such the retention of long term growth assets is
appropriate for the pension.

PAPERWORK: IT WAS RESOLVED to request the fund administrators to attend to the
completion of the following paperwork to give effect to the establishment
of the pension:

1. Register the fund for PAYG withholding tax for the purpose of
withholding any relevant amounts from pension payments if
required, and
2. Complete requests and arrange for Actuarial Certificates if
required.

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

SIGN


Terrence Cubit
Chairperson

Dated:/...../.....

01 July 2015

Mrs Judith Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

Dear Judith

**The Cubit Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$403,340.59, and which is comprised of the following components:

Taxable - Taxed Element:	\$228,365.25
Tax Free:	\$174,975.34

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

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

Yours sincerely

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Mr Terrence Roderick Cubit
Trustee
Ruby Gardens' Villa 307
EAGLEBY, QLD, 4207

01 July 2016

The Cubit Superannuation Fund
C/- Mr Terrence Roderick Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

Dear Terrence

**The Cubit Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2016.

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

The purchase price for the pension is to be the entire balance of my Accumulation account.

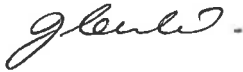
I understand that the current balance of my Accumulation account is approximately \$209,456.53, which is comprised of the following components:

Tax Free: \$209,456.53

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

Yours sincerely

SIGN



Mrs Judith Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

**MINUTES OF THE MEETING OF THE TRUSTEES OF
THE CUBIT SUPERANNUATION FUND
HELD ON 01 JULY 2016 AT
VILLA 307 RUBY GARDENS 225 LOGAN ROAD, EAGLEBY QLD**

PRESENT:

Judith Cubit
Terrence Cubit

PENSION COMMENCEMENT:

An application to start a pension received from Mrs Judith Cubit was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2016
Purchase Amount:	\$209,456.53

CONDITION OF RELEASE:

IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65, and was entitled to access their benefits as an Account Based Pension

REVIEW OF TRUST DEED:

IT WAS RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY:

Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was noted that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

PAPERWORK:


IT WAS RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

CLOSURE:

There being no further business the meeting was closed.

SIGN


Terrence Cubit
Chairperson

Dated:/...../.....

01 July 2016

Mrs Judith Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

Dear Judith

**The Cubit Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$209,456.53, and which is comprised of the following components:

Tax Free: \$209,456.53

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

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

Yours sincerely

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Trustee
Ruby Gardens' Villa 307
EAGLEBY, QLD, 4207

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Dear Terrence

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Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2016.

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

The purchase price for the pension is to be the entire balance of my Accumulation account.


I understand that the current balance of my Accumulation account is approximately \$176,970.37, which is comprised of the following components:

Taxable - Taxed Element:	\$40,111.84
Tax Free:	\$136,858.53

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

Yours sincerely

SIGN


Mr Terrence Cubit
Ruby Gardens' Villa 307
225 Logan Street
EAGLEBY, QLD 4207

**MINUTES OF THE MEETING OF THE TRUSTEES OF
THE CUBIT SUPERANNUATION FUND
HELD ON 01 JULY 2016 AT
VILLA 307 RUBY GARDENS 225 LOGAN ROAD, EAGLEBY QLD**

PRESENT:

Judith Cubit
Terrence Cubit

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Purchase Amount:	\$176,970.37

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Terrence Cubit
Chairperson

Dated:/...../.....

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Ruby Gardens' Villa 307
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EAGLEBY, QLD 4207

Dear Terrence

**The Cubit Superannuation Fund
Commencement of Account Based Pension**

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$176,970.37, and which is comprised of the following components:

Taxable - Taxed Element:	\$40,111.84
Tax Free:	\$136,858.53

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

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

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