

NOTICE TO TRUSTEE

ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION

To: The Trustees

The Cubit Superannuation Fund  
'Ruby Gardens' Villa 307  
225 Logan Street  
Eagleby Qld 4207

I, Terrence Roderick Cubit, of Ruby Gardens, Villa 307, 225 Logan Street, Eagleby hereby request that the undeducted contributions held within The Cubit Superannuation Fund totalling \$167,664.24 be added to the funds currently in my pension account.

Together the funds will form my Transition to Retirement Income Stream. The amount to apply to my pension after the rollover will be \$826,143.15.

I confirm that I have met a Condition of Release as laid down by Relevant Law.

I further confirm that I have attained Preservation Age.

I advise that I wish the pension payments to be made on an annual basis, with the first payment to be paid for the period commencing 01 July 2014.

Dated: 20 June 2014

Signed:

  
\_\_\_\_\_  
Terrence Roderick Cubit

NOTICE TO TRUSTEE

ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION

To: The Trustees

The Cubit Superannuation Fund  
'Ruby Gardens' Villa 307  
225 Logan Street  
Eagleby Qld 4207

I, Judith Ann Cubit, of Ruby Gardens, Villa 307, 225 Logan Street, Eagleby hereby request that the undeducted contributions held within The Cubit Superannuation Fund totalling \$168,561.63 be added to the funds currently in my pension account.

Together the funds will form my Transition to Retirement Income Stream. The amount to apply to my pension after the rollover will be \$713,058.84.

I confirm that I have met a Condition of Release as laid down by Relevant Law.

I further confirm that I have attained Preservation Age.

I advise that I wish the pension payments to be made on an annual basis, with the first payment to be paid for the period commencing 01 July 2014.

Dated: 20 June 2014

Signed:

  
\_\_\_\_\_  
Judith Ann Cubit

**NOTICE TO MEMBER**  
**ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION ACCOUNT**  
**FROM THE CUBIT SUPERANNUATION FUND**

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20 June 2014

To: Terrence Roderick Cubit

We refer to your Notice to the Trustee wherein you wished to add your undeducted contributions to your Pension Account within The Cubit Superannuation Fund.

Going forward you will continue with your Transition to Retirement Income Stream on the following terms:

- The total amount to apply to your pension is \$826,143.15.
- The percentage factor applicable to the pension is a minimum of 4.00%.
- The percentage factor applicable to the pension is a maximum of 10.00%.

We confirm that the Rules of the Fund permit the payment of the requested pension to you and further confirm the amounts as show are available to support the payment of those pensions.


You have advised that you wish to receive benefits on an annual basis thereafter.

We have calculated the pension payments applicable and advise the gross payments are as follows:

Pension Type	Minimum Required	Maximum Applicable
Transition to Retirement Income Stream	\$33,045.73	\$82,614.30

If you have any queries in relation to your pension calculations, please do not hesitate to contact the Trustees.

Yours truly

  
\_\_\_\_\_  
Terrence Roderick Cubit

**NOTICE TO MEMBER**  
**ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION ACCOUNT**  
**FROM THE CUBIT SUPERANNUATION FUND**

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20 June 2013

To: Judith Ann Cubit

We refer to your Notice to the Trustee wherein you wished to add your undeducted contributions to your Pension Account within The Cubit Superannuation Fund.

Going forward you will continue with your Transition to Retirement Income Stream on the following terms:

- The total amount to apply to your pension is \$713,058.84.
- The percentage factor applicable to the pension is a minimum of 4.00%.
- The percentage factor applicable to the pension is a maximum of 10.00%.

We confirm that the Rules of the Fund permit the payment of the requested pension to you and further confirm the amounts as shown are available to support the payment of those pensions.

You have advised that you wish to receive benefits on an annual basis thereafter.

We have calculated the pension payments applicable and advise the gross payments are as follows:

Pension Type	Minimum Required	Maximum Applicable
Transition to Retirement Income Stream	\$28,522.35	\$71,305.87

If you have any queries in relation to your pension calculations, please do not hesitate to contact the Trustees.

Yours truly

  
\_\_\_\_\_  
Judith Ann Cubit

**THE CUBIT SUPERANNUATION FUND**  
**MEMBER'S SUMMARY REPORT AT 30 JUNE 2015**

Member's Details	O/B	Increases					Decreases					C/B	
		Contrib	Tra In	Profit	Ins Pol	Tax	Exp	Ins Pol	Tra Out	Ben Pd	Excess Tax		Refund Con
CUBIT, TERRENCE RODERICK Member Mode: Pension Ruby Gardens' Villa 307 225 Logan Street QLD 4207	658,479		167,664	63,155						35,000			854,298
CUBIT, JUDITH ANN Member Mode: Pension Ruby Gardens' Villa 307 225 Logan Street QLD 4207	544,497		168,562	54,511						30,000			737,570
CUBIT, TERRENCE RODERICK Member Mode: Accumulation Ruby Gardens' Villa 307 225 Logan Street QLD 4207	167,664	220,387	47,994	16,573		5,527			167,664				279,427
CUBIT, JUDITH ANN Member Mode: Accumulation Ruby Gardens' Villa 307 225 Logan Street QLD 4207	168,562	220,387		13,293		5,314			168,562				228,366
	1,539,202	440,774	384,220	147,533		10,841			336,226	65,000			2,099,662

**Member's Statement**  
**THE CUBIT SUPERANNUATION FUND**

**MR TERRENCE RODERICK CUBIT**  
**RUBY GARDENS' VILLA 307**  
**225 LOGAN STREET QLD 4207**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	31 October 1949	<b>Total Benefits</b>	<b>\$854,298</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	25 May 2006	- Preserved	
Service Period Start Date	25 May 2006	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	\$854,298
Member Mode	Pension	Including:	
Account Description		- Tax Free Component	\$441,511
Current Salary		- Taxable Component	\$412,787
Vested Amount	\$854,298		
Insured Death Benefit			
Total Death Benefit	\$854,298	Tax Free Proportion	51.68%
Disability Benefit		Taxable Proportion	48.32%
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2014			658,479	658,479
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			63,155	63,155
Transfers in and transfers from reserves			167,664	167,664
			230,820	230,820
			889,298	889,298
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid			35,000	35,000
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
			35,000	35,000
<b>Member's Account Balance at 30/06/2015</b>			<b>854,298</b>	<b>854,298</b>

Reference: CUBITES / 503

**Member's Statement**  
**THE CUBIT SUPERANNUATION FUND**

**MRS JUDITH ANN CUBIT**  
**RUBY GARDENS' VILLA 307**  
**225 LOGAN STREET QLD 4207**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	11 August 1950	<b>Total Benefits</b>	<b>\$737,570</b>
Tax File Number	Provided	<b>Comprising:</b>	
Date Joined Fund	25 May 2006	- Preserved	\$737,570
Service Period Start Date	25 May 2006	- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Pension	<b>Including:</b>	
Account Description		- Tax Free Component	\$378,755
Current Salary		- Taxable Component	\$358,815
Vested Amount	\$737,570		
Insured Death Benefit			
Total Death Benefit	\$737,570	Tax Free Proportion	51.35%
Disability Benefit		Taxable Proportion	48.65%
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2014	544,497			544,497
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions				
Non-Concessional Contributions				
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	54,511			54,511
Transfers in and transfers from reserves	168,562			168,562
	223,073			223,073
	767,570			767,570
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid	30,000			30,000
Contributions Tax				
Income Tax				
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves				
	30,000			30,000
<b>Member's Account Balance at 30/06/2015</b>	<b>737,570</b>			<b>737,570</b>

Reference: CUBITES / 504

**Member's Statement**  
**THE CUBIT SUPERANNUATION FUND**

**MR TERRENCE RODERICK CUBIT**  
**RUBY GARDENS' VILLA 307**  
**225 LOGAN STREET QLD 4207**

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

<b>Your Details</b>		<b>Your Balance</b>	
Date of Birth	31 October 1949	<b>Total Benefits</b>	<b>\$279,427</b>
Tax File Number	Provided	Comprising:	
Date Joined Fund	25 May 2006	- Preserved	
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	<b>\$279,427</b>
Member Mode	Accumulation	Including:	
Account Description		- Tax Free Component	<b>\$205,311</b>
Current Salary		- Taxable Component	<b>\$74,116</b>
Vested Amount	<b>\$279,427</b>		
Insured Death Benefit			
Total Death Benefit	<b>\$279,427</b>		
Disability Benefit			
Nominated Beneficiaries			

<b>Your Detailed Account</b>	<b>Preserved</b>	<b>Restricted Non Preserved</b>	<b>Unrestricted Non Preserved</b>	<b>Total</b>
Opening Balance at 1 July 2014			167,664	167,664
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions			29,680	29,680
Non-Concessional Contributions			190,707	190,707
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period			16,573	16,573
Transfers in and transfers from reserves			47,994	47,994
			284,954	284,954
			452,618	452,618
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax			4,452	4,452
Income Tax			1,075	1,075
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves			167,664	167,664
			173,191	173,191
<b>Member's Account Balance at 30/06/2015</b>			<b>279,427</b>	<b>279,427</b>

Reference: CUBITES / 505



**Member's Statement**  
**THE CUBIT SUPERANNUATION FUND**

**MRS JUDITH ANN CUBIT**  
**RUBY GARDENS' VILLA 307**  
**225 LOGAN STREET QLD 4207**

COPY

The Trustee of the above named fund wishes to advise you of the circumstances of your entitlement in the Fund at 30 June 2015 and for the reporting period 1 July 2014 to 30 June 2015.

Your Details		Your Balance	
Date of Birth	11 August 1950	<b>Total Benefits</b>	<b>\$228,366</b>
Tax File Number	Provided	<b>Comprising:</b>	
Date Joined Fund	25 May 2006	- Preserved	\$228,366
Service Period Start Date		- Restricted Non Preserved	
Date Left Fund		- Unrestricted Non Preserved	
Member Mode	Accumulation	<b>Including:</b>	
Account Description		- Tax Free Component	\$190,707
Current Salary		- Taxable Component	\$37,659
Vested Amount	\$228,366		
Insured Death Benefit			
Total Death Benefit	\$228,366		
Disability Benefit			
Nominated Beneficiaries			

Your Detailed Account	Preserved	Restricted Non Preserved	Unrestricted Non Preserved	Total
Opening Balance at 1 July 2014	168,562			168,562
<u>Add: Increases to Member's Account</u>				
<u>During the Period</u>				
Concessional Contributions	29,680			29,680
Non-Concessional Contributions	190,707			190,707
Other Contributions				
Govt Co-Contributions				
Employer Contributions - No TFN				
Proceeds of Insurance Policies				
Share of Net Income/(Loss) for period	13,293			13,293
Transfers in and transfers from reserves				
	233,680			233,680
	402,241			402,241
<u>Less: Decreases to Member's Account</u>				
<u>During the Period</u>				
Benefits/Pensions Paid				
Contributions Tax	4,452			4,452
Income Tax	862			862
No TFN Excess Contributions Tax				
Division 293 Tax				
Excess Contributions Tax				
Refund Excess Contributions				
Insurance Policy Premiums Paid				
Management Fees				
Share of fund expenses				
Transfers out and transfers to reserves	168,562			168,562
	173,876			173,876
<b>Member's Account Balance at 30/06/2015</b>	<b>228,365</b>			<b>228,365</b>

Reference: CUBITES / 506

Original pension commence documents, that are stopped and restarted during the preceeding financial years to include additional super contributions made.

## APPLICATION TO COMMENCE PENSION

To: The Trustees

The Cubit Superannuation Fund  
1 Yucca Court  
Eight Mile Plains Qld 4113

I, Terrence Roderick Cubit, of 1 Yucca Court, Eight Mile Plains do hereby apply to receive the accumulated superannuation benefits standing to the credit of my account (or accounts, as the case may be) within The Cubit Superannuation Fund by way of:

- A Transition to Retirement Income Stream and the initial amount to apply to this pension is \$311,944.00.

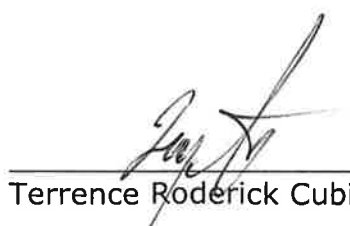
I confirm that I have not met a Condition of Release as laid down by Relevant Law.

I further confirm that I have attained Preservation Age.

I advise that I wish the pension payments to be made on an annual basis, with the first payment to be paid for the period commencing 1 July 2010.

Dated: 30 June 2010

Signed:

  
Terrence Roderick Cubit

## APPLICATION TO COMMENCE PENSION

To: The Trustees

The Cubit Superannuation Fund  
1 Yucca Court  
Eight Mile Plains Qld 4113

I, Judith Ann Cubit, of 1 Yucca Court, Eight Mile Plains do hereby apply to receive the accumulated superannuation benefits standing to the credit of my account (or accounts, as the case may be) within The Cubit Superannuation Fund by way of:

- A Transition to Retirement Income Stream and the initial amount to apply to this pension is \$203,147.00.

I confirm that I have not met a Condition of Release as laid down by Relevant Law.

I further confirm that I have attained Preservation Age.

I advise that I wish the pension payments to be made on an annual basis, with the first payment to be paid for the period commencing 1 July 2010.

Dated: 30 June 2010

Signed:

  
Judith Ann Cubit

## EXPLANATORY NOTES

Preservation Age is generally the age at which a person is allowed to access their superannuation benefits if they have stopped working, unless other extenuating circumstances occur and the requirements which permit accessing the benefits early are met. A person's preservation age depends on their date of birth, as set out in the following table.

Date of Birth	Preservation
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 20 June 1964	60

Conditions of Release are the nominated events that a person must satisfy to enable them to withdraw their preserved benefits (i.e. benefits which must be retained in a superannuation fund until Preservation Age has been attained) and restricted non-preserved benefits (that is, benefits to which preservation does not apply, but which cannot be accessed until a condition of release has been met) from a superannuation fund. You need to be aware that the conditions of release are also subject to the rules of your individual superannuation fund (as set out in the trust deed). It is possible that a benefit may be payable under the SIS Act but cannot be paid under the rules of your fund.

Superannuation is money invested for a member's retirement. It enjoys tax concessions, provided it is not accessed until the member meets certain conditions, which are generally retirement-related.

According to the SIS Act, a member's preserved benefits and restricted non-preserved benefits may be paid out for the following reasons:

### **1. Retirement**

Actual retirement depends on a person's age and, for those less than 60 years of age, their future employment intentions. A retired member cannot access their preserved benefits before they reach their preservation age.

A member who has reached their preservation age and is less than 60 retires when the arrangement under which they were gainfully employed ceases and the Fund Trustees are reasonably satisfied the member does not intend to be gainfully employed (for at least 10 hours a week) in the future.

When the member has reached 60 years of age, their retirement occurs when an arrangement under which they were gainfully employed ceases. There are no "cashing restrictions" for retirement.

Where a member who is aged 60 or more gives up one employment arrangement but continues in another employment relationship, they:

- (a) may cash all preserved and restricted non-preserved benefits accumulated up until that time, but

- (b) may not cash any preserved or restricted non-preserved benefits accumulated after that condition of release occurs.

They cannot cash those benefits until a fresh condition of release occurs. If a member aged 60 or more commences a new employment arrangement after satisfying a condition of release, such as retirement from a previous employment arrangement at or after age 60, benefits related to the new employment remain preserved until a further condition of release is satisfied.

## **2. Attaining age 65 or more**

If a member has reached age 65 (but is not yet 75) and is gainfully employed to at least a part-time equivalent level, they may cash their benefits at any time. However, if the member is not gainfully employed to at least a part-time equivalent level, the benefits must be cashed on reaching age 65. There are no cashing restrictions on attaining age 65 or more.

## **3. Terminating Gainful Employment – Benefits less than \$200**

A member may voluntarily cash their benefits where they have terminated employment with a standard employer-sponsor of the fund and their preserved benefits are less than \$200. There are no cashing restrictions on payment of benefits.

## **4. Terminating Gainful Employment – Benefits of \$200 or more**

Subject to the governing rules of the fund, where a member has terminated employment with an employer who had contributed to the member's fund, preserved benefits may be paid, but the benefits must be taken as a non-commutable lifetime pension or annuity. On termination, all restricted non-preserved benefits become unrestricted non-preserved benefits and therefore can be cashed out on request from the member (no cashing restrictions).

## **5. Permanent Incapacity**

A member's benefits may be cashed if they cease gainful employment and you are satisfied that the member is unlikely, because of ill health, ever again to engage in gainful employment of the type for which they are reasonably qualified by education, training or experience. There are no cashing restrictions on payment of benefits.

## **6. Temporary Incapacity**

A member's benefits may be paid where the Trustees are satisfied that the member has temporarily ceased work due to physical or mental ill health which does not constitute permanent incapacity. In general, temporary incapacity benefits may be paid only from the insured benefits or voluntary employer-funded benefits.

It is not necessary for the member's employment to fully cease, but, generally, a member would not be eligible for temporary incapacity benefits if they were receiving sick leave benefits. The cashing restriction is that the benefit must be paid as a non-commutable income stream for the period of the incapacity.

## **7. Severe Financial Hardship**

Different conditions for release and cashing restrictions apply depending on the age of the member:

- Where the member is under their preservation age plus 39 weeks, you must be satisfied that the member:
  - i. Cannot meet reasonable and immediate family living expenses; and
  - ii. Has been receiving relevant Commonwealth income support payments for a continuous period of 26 weeks and was receiving that support at the time of applying to the trustee.

The cashing restriction is that the payment must be a single gross lump sum of no more than \$10,000 and no less than \$1,000 (or a lesser amount if the member's benefits are less than \$1,000). Only one payment is permitted in any 12 month period.

- Where the member has reached their preservation age plus 39 weeks, you must be satisfied that the member:
  - i. Has been receiving Commonwealth income support payments for a cumulative period of 39 weeks since reaching their preservation age; and
  - ii. Was not gainfully employed on a full-time basis at the time of applying to the trustee.

There are no cashing restrictions if releasing benefits under these circumstances.

## **8. Compassionate Grounds**

Benefits may be released on specified compassionate grounds where:

- A member does not have the financial capacity to meet an expense;
- Release is allowable under the governing rules of the fund; and
- APRA determines, in writing, that the release is permitted.

There are specific grounds for release and, once APRA has approved the release, the final decision to release the benefits lies with the trustees.

## **9. Temporary Residents Departing Australia**

From 1 July 2002, people who have entered Australia on an eligible temporary resident's visa and who subsequently permanently depart Australia

can be paid any superannuation they have accumulated. The member will have to prove their eligibility under this condition of release.

The payment is subject to special withholding tax. Trustees are required to issue a withholding payment summary to the individual and report details of the amounts withheld annually to the Tax Office.

**10. Attaining preservation Age (Transition to Retirement)**

From 1 July 2005, members who are under the age of 65 and have reached preservation age, but remain gainfully employed on a full-time or part-time basis, may access their preserved benefits and restricted non-preserved benefits as a non-commutable income stream.

All of the conditions of release are subject to the fund's rules. Trustees must ensure that the trust deed of the fund allows members to be paid benefits in the above circumstances.



## **MINUTE TO COMMENCE PENSION**

### **Resolution of a Meeting of The Cubit Superannuation Fund**

Held at 1 Yucca Court, Eight Mile Plains  
On 30 June 2010

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Present: Terrence Roderick Cubit  
Judith Ann Cubit

Business: Application to Commence a Pension was received from Terrence Roderick Cubit and it was noted that the member wishes to commence:

- A Transition to Retirement Income Stream and the initial amount to apply to this pension is \$311,944.00. In accordance with the Australian Taxation Office guidelines, the percentage factor to apply to the pension will be a minimum of 2%.

Calculation: The Secretary was authorised to calculate the minimum pension amounts which must be paid in the current and following years and the maximum amount (if applicable) which may be paid in the current and following years and to notify the Member accordingly.

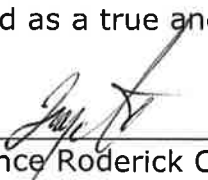
Product Disclosure Statement: The Secretary was authorised to provide the member with a Product Disclosure Statement which outlines the rules applicable to the payment of superannuation benefits to Terrence Roderick Cubit in the form requested.

Segregation of Assets: The Secretary was authorised to make such arrangements as may be necessary to segregate the assets supporting the payment of this pension from the other assets of The Cubit Superannuation Fund or, if such segregation is not either achievable or desirable for the ongoing achievement of investment goals in the fund, to obtain such actuarial advice in relation to the income of the fund and the tax-exempt portion thereof as may be necessary.

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

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Signed as a true and correct record

  
\_\_\_\_\_  
Terrence Roderick Cubit

## **MINUTE TO COMMENCE PENSION**

### **Resolution of a Meeting of The Cubit Superannuation Fund**

Held at 1 Yucca Court, Eight Mile Plains  
On 30 June 2010

---

Present: Terrence Roderick Cubit  
Judith Ann Cubit

Business: Application to Commence a Pension was received from Judith Ann Cubit and it was noted that the member wishes to commence:

- A Transition to Retirement Income Stream and the initial amount to apply to this pension is \$203,147.00. In accordance with the Australian Taxation Office guidelines, the percentage factor to apply to the pension will be a minimum of 2%.

Calculation: The Secretary was authorised to calculate the minimum pension amounts which must be paid in the current and following years and the maximum amount (if applicable) which may be paid in the current and following years and to notify the Member accordingly.

Product Disclosure Statement: The Secretary was authorised to provide the member with a Product Disclosure Statement which outlines the rules applicable to the payment of superannuation benefits to Judith Ann Cubit in the form requested.

Segregation of Assets: The Secretary was authorised to make such arrangements as may be necessary to segregate the assets supporting the payment of this pension from the other assets of The Cubit Superannuation Fund or, if such segregation is not either achievable or desirable for the ongoing achievement of investment goals in the fund, to obtain such actuarial advice in relation to the income of the fund and the tax-exempt portion thereof as may be necessary.

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

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Signed as a true and correct record

  
\_\_\_\_\_  
Judith Ann Cubit

**NOTICE TO MEMBER AT THE COMMENCEMENT OF A PENSION  
FROM THE CUBIT SUPERANNUATION FUND**

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30 June 2010

To: Terrence Roderick Cubit

We refer to your Application to Commence receiving the following Pension or Pensions from the above superannuation fund:

- A Transition to Retirement Income Stream and the initial amount to apply to this pension is \$311,944.00.
- The percentage factor applicable to the pension is a minimum of 2%.
- The maximum percentage factor applicable to the pension is 10%.

We confirm that the Rules of the Fund permit the payment of the requested pension to you and further confirm the amounts as shown are available to support the payment of those pensions.

You have advised that you wish the pension to commence on 1 July 2010 and that you wish to receive benefits on an annual basis thereafter.

We have calculated the pension payments applicable and advise the gross payments are as follows:

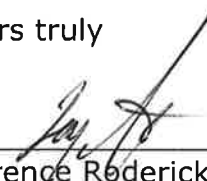
<b>Pension Type</b>	<b>Minimum Required</b>	<b>Maximum Applicable</b>
Transition to Retirement Income Stream	\$6,238.88	\$31,194.40

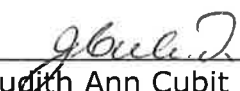
Note that if the pension payable to you in the first year is for a part year only, the minimum amount above will be pro-rated according to the number of days for which the pension is payable.

The Trustees are obliged to deduct tax from these amounts and to forward this to the Australian Taxation Office, except in certain circumstances, which are outlined in the enclosed Product Disclosure Statement. The Trustees will issue you with a PAYG Summary at the end of the year. It will be necessary for you to complete and return a TFN Declaration Form and this will be provided to you by the Trustees.

Please read the enclosed Product Disclosure Statement carefully and contact the Trustees if there is anything you do not understand or if you have any further questions.

Yours truly

  
Terrence Roderick Cubit  
Trustee

  
Judith Ann Cubit  
Trustee

**NOTICE TO MEMBER AT THE COMMENCEMENT OF A PENSION  
FROM THE CUBIT SUPERANNUATION FUND**

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30 June 2010

To: Judith Ann Cubit

We refer to your Application to Commence receiving the following Pension or Pensions from the above superannuation fund:

- A Transition to Retirement Income Stream and the initial amount to apply to this pension is \$203,147.00.
- The percentage factor applicable to the pension is a minimum of 2%.
- The maximum percentage factor applicable to the pension is 10%.

We confirm that the Rules of the Fund permit the payment of the requested pension to you and further confirm the amounts as show are available to support the payment of those pensions.

You have advised that you wish the pension to commence on 1 July 2010 and that you wish to receive benefits on an annual basis thereafter.

We have calculated the pension payments applicable and advise the gross payments are as follows:

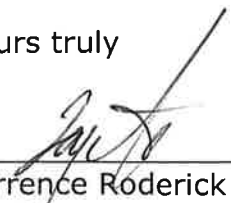
<b>Pension Type</b>	<b>Minimum Required</b>	<b>Maximum Applicable</b>
Transition to Retirement Income Stream	\$4,062.94	\$20,314.70

Note that if the pension payable to you in the first year is for a part year only, the minimum amount above will be pro-rated according to the number of days for which the pension is payable.

The Trustees are obliged to deduct tax from these amounts and to forward this to the Australian Taxation Office, except in certain circumstances, which are outlined in the enclosed Product Disclosure Statement. The Trustees will issue you with a PAYG Summary at the end of the year. It will be necessary for you to complete and return a TFN Declaration Form and this will be provided to you by the Trustees.

Please read the enclosed Product Disclosure Statement carefully and contact the Trustees if there is anything you do not understand or if you have any further questions.

Yours truly

  
\_\_\_\_\_  
Terrence Roderick Cubit  
Trustee

\_\_\_\_\_  
Judith Ann Cubit  
Trustee

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NOTICE TO TRUSTEE

ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION

To: The Trustees

The Cubit Superannuation Fund  
'Ruby Gardens' Villa 307  
225 Logan Street  
Eagleby Qld 4207

I, Terrence Roderick Cubit, of Ruby Gardens, Villa 307, 225 Logan Street, Eagleby hereby request that the undeducted contributions held within The Cubit Superannuation Fund totalling \$235,329.45 be added to the funds currently in my pension account.

Together the funds will form my Transition to Retirement Income Stream. The amount to apply to my pension after the rollover will be \$705,980.68.

I confirm that I have met a Condition of Release as laid down by Relevant Law.

I further confirm that I have attained Preservation Age.

I advise that I wish the pension payments to be made on an annual basis, with the first payment to be paid for the period commencing 01 July 2013.

Dated: 20 June 2013

Signed:

  
\_\_\_\_\_  
Terrence Roderick Cubit

NOTICE TO TRUSTEE

ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION

To: The Trustees

The Cubit Superannuation Fund  
'Ruby Gardens' Villa 307  
225 Logan Street  
Eagleby Qld 4207

I, Judith Ann Cubit, of Ruby Gardens, Villa 307, 225 Logan Street, Eagleby hereby request that the undeducted contributions held within The Cubit Superannuation Fund totalling \$235,329.43 be added to the funds currently in my pension account.

Together the funds will form my Transition to Retirement Income Stream. The amount to apply to my pension after the rollover will be \$583,776.53.

I confirm that I have met a Condition of Release as laid down by Relevant Law.

I further confirm that I have attained Preservation Age.

I advise that I wish the pension payments to be made on an annual basis, with the first payment to be paid for the period commencing 01 July 2013.

Dated: 20 June 2013

Signed:

  
\_\_\_\_\_  
Judith Ann Cubit

**NOTICE TO MEMBER**  
**ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION ACCOUNT**  
**FROM THE CUBIT SUPERANNUATION FUND**

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20 June 2013

To: Terrence Roderick Cubit

We refer to your Notice to the Trustee wherein you wished to add your undeducted contributions to your Pension Account within The Cubit Superannuation Fund.

Going forward you will continue with your Transition to Retirement Income Stream on the following terms:

- The total amount to apply to your pension is \$705,980.68.
- The percentage factor applicable to the pension is a minimum of 4.00%.
- The percentage factor applicable to the pension is a maximum of 10.00%.

We confirm that the Rules of the Fund permit the payment of the requested pension to you and further confirm the amounts as shown are available to support the payment of those pensions.

You have advised that you wish to receive benefits on an annual basis thereafter.

We have calculated the pension payments applicable and advise the gross payments are as follows:

Pension Type	Minimum Required	Maximum Applicable
Transition to Retirement Income Stream	\$28,239.23	\$70,598.05

If you have any queries in relation to your pension calculations, please do not hesitate to contact the Trustees.

Yours truly

  
\_\_\_\_\_  
Terrence Roderick Cubit

**NOTICE TO MEMBER**  
**ADDING UNDEDUCTED CONTRIBUTIONS TO PENSION ACCOUNT**  
**FROM THE CUBIT SUPERANNUATION FUND**

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20 June 2013

To: Judith Ann Cubit

We refer to your Notice to the Trustee wherein you wished to add your undeducted contributions to your Pension Account within The Cubit Superannuation Fund.

Going forward you will continue with your Transition to Retirement Income Stream on the following terms:

- The total amount to apply to your pension is \$583,776.53.
- The percentage factor applicable to the pension is a minimum of 4.00%.
- The percentage factor applicable to the pension is a maximum of 10.00%.

We confirm that the Rules of the Fund permit the payment of the requested pension to you and further confirm the amounts as show are available to support the payment of those pensions.

You have advised that you wish to receive benefits on an annual basis thereafter.

We have calculated the pension payments applicable and advise the gross payments are as follows:

Pension Type	Minimum Required	Maximum Applicable
Transition to Retirement Income Stream	\$23,351.06	\$58,377.53

If you have any queries in relation to your pension calculations, please do not hesitate to contact the Trustees.

Yours truly

  
\_\_\_\_\_  
Judith Ann Cubit