

01 July 2020

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2020.

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 \$19,963.62, which is comprised of the following components:

Taxable - Taxed Element: \$19,963.62

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

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

Yours sincerely



Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
JOSEPH MORGANTE PTY LTD ATF
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 01 JULY 2020 AT
39 LINCOLN AVENUE, COLLAROY NSW**

PRESENT: Joseph Morgante
Maria Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2020
Purchase Amount:	\$19,963.62

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.

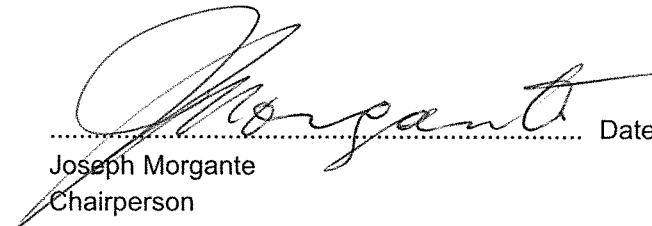
INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

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.


.....
Joseph Morgante
Chairperson

Dated: 22.9.20

01 July 2020

Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

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

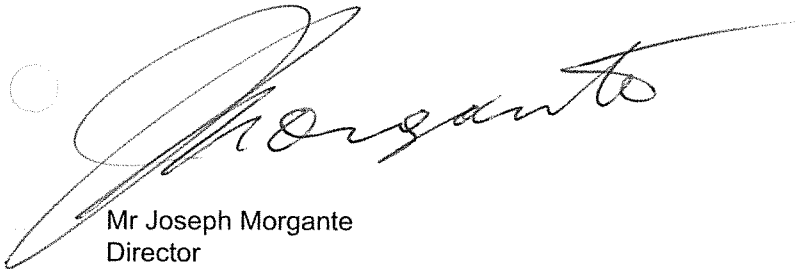
The account has been established with a balance of \$19,963.62, and which is comprised of the following components:

Taxable - Taxed Element: \$19,963.62

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

A handwritten signature in black ink, appearing to read 'Morgante', with a long horizontal flourish extending to the right.

Mr Joseph Morgante
Director
39 Lincoln Avenue
Collaroy, NSW, 2097

11 September 2017

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2017.

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 \$9,122.32, which is comprised of the following components:

Taxable - Taxed Element: \$9,122.32

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

Yours sincerely



Mrs Maria Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
JOSEPH MORGANTE PTY LTD ATF
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON/...../..... AT
39 LINCOLN AVENUE, COLLAROY NSW**

PRESENT: Joseph Morgante
Maria Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2017
Purchase Amount:	\$9,122.32

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.


Joseph Morgante
Chairperson

Dated: 4.10.17

11 September 2017

Mrs Maria Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Maria

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

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

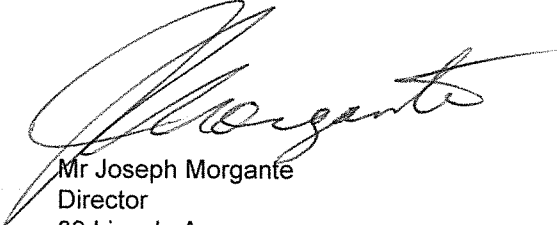
The account has been established with a balance of \$9,122.32, and which is comprised of the following components:

Taxable - Taxed Element: \$9,122.32

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



Mr Joseph Morgante
Director
39 Lincoln Avenue
Collaroy, NSW, 2097

11 September 2017

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2017.

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 \$13,911.13, which is comprised of the following components:

Taxable - Taxed Element: \$13,911.13

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

Yours sincerely



Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
JOSEPH MORGANTE PTY LTD ATF
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON/...../..... AT
39 LINCOLN AVENUE, COLLAROY NSW

PRESENT: Joseph Morgante
Maria Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2017
Purchase Amount:	\$13,911.13

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.

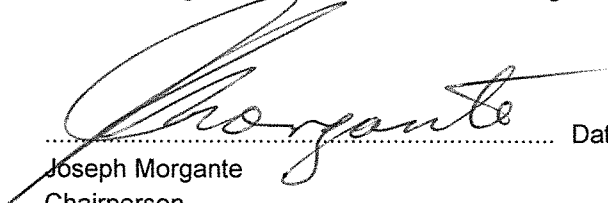
INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient
liquidity to enable the Trustee(s) to meet all pension payments, the
Trustee(s) resolved that the fund's strategy remains unchanged following
the commencement of the pension.

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.


.....
Joseph Morgante
Chairperson

Dated: 4/10/17

11 September 2017

Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super 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 \$13,911.13, and which is comprised of the following components:

Taxable - Taxed Element: \$13,911.13

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

A handwritten signature in black ink, appearing to read 'J. Morgante', written in a cursive style.

Mr Joseph Morgante
Director
39 Lincoln Avenue
Collaroy, NSW, 2097

30 June 2015

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super 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 Retirement.

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 \$30,123.17, which is comprised of the following components:

Taxable - Taxed Element: \$30,123.17

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

Yours sincerely



Mrs Maria Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
JOSEPH MORGANTE PTY LTD ATF
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 30 JUNE 2015 AT
39 LINCOLN AVENUE, COLLAROY NSW**

PRESENT: Joseph Morgante
Maria Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2015
Purchase Amount:	\$30,123.17

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement, 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.

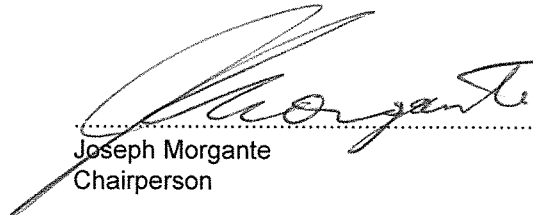
INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

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.


Joseph Morgante
Chairperson

Dated: 30.6.15

01 July 2015

Mrs Maria Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Maria

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

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

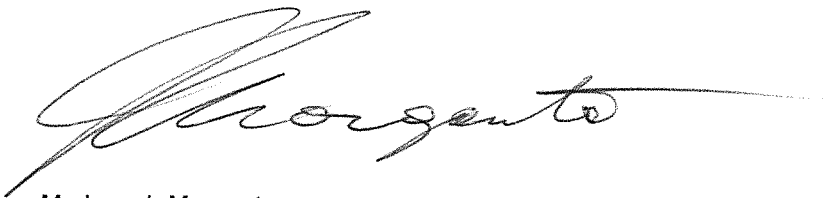
The account has been established with a balance of \$30,123.17, and which is comprised of the following components:

Taxable - Taxed Element: \$30,123.17

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

A handwritten signature in black ink, appearing to read 'J. Morgante', with a long horizontal flourish extending to the right.

Mr Joseph Morgante
Director
39 Lincoln Avenue
Collaroy, NSW, 2097

30 June 2015

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super 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.

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 \$6,803.68, which is comprised of the following components:

Taxable - Taxed Element: \$6,803.68

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 'J. Morgante', with a long horizontal flourish extending to the right.

Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
JOSEPH MORGANTE PTY LTD ATF
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 30 JUNE 2015 AT
39 LINCOLN AVENUE, COLLAROY NSW

PRESENT: Joseph Morgante
Maria Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2015
Purchase Amount:	\$6,803.68

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.

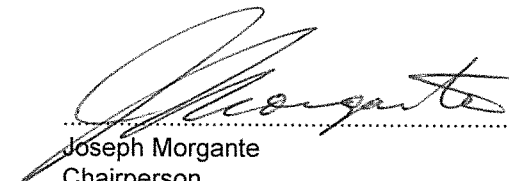
INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

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.


Joseph Morgante
Chairperson

Dated: 30/6/15

01 July 2015

Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super 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 \$6,803.68, and which is comprised of the following components:

Taxable - Taxed Element: \$6,803.68

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



Mr Joseph Morgante
Director
39 Lincoln Avenue
Collaroy, NSW, 2097

30 June 2015

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super 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.

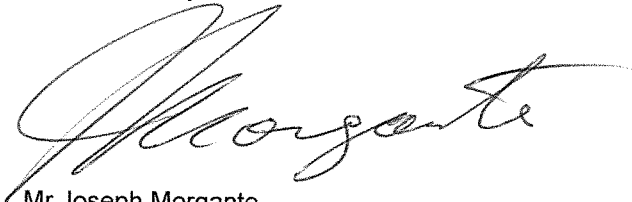
The purchase price for the pension is to be the entire balance of my Accumulation account,

I understand that the current balance of my Accumulation account is approximately \$8,822.17, which is comprised of the following components:

Taxable - Taxed Element: \$8,822.17

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 'J. Morgante', written in a cursive style.

Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
JOSEPH MORGANTE PTY LTD ATF
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 30 JUNE 2015 AT
39 LINCOLN AVENUE, COLLAROY NSW**

PRESENT: Joseph Morgante
Maria Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2015
Purchase Amount:	\$8,822.17

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.

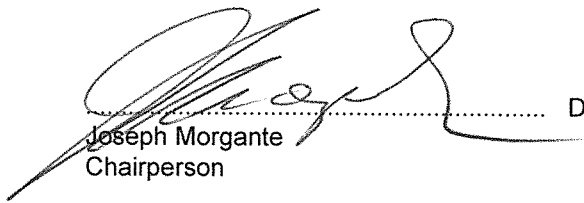
INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

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.


Joseph Morgante
Chairperson

Dated: 30/6/15

30 June 2015

Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

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

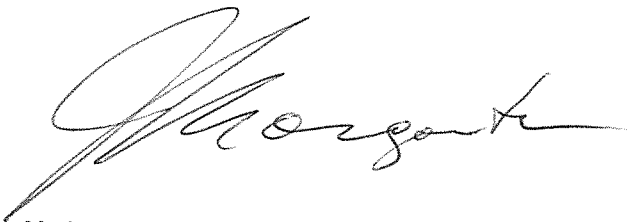
The account has been established with a balance of \$8,822.17, and which is comprised of the following components:

Taxable - Taxed Element: \$8,822.17

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

A handwritten signature in black ink, appearing to read 'J Morgante', written in a cursive style.

Mr Joseph Morgante
Director
39 Lincoln Avenue
Collaroy, NSW, 2097

30 June 2015

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super 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 Retirement.

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 \$28,104.69, which is comprised of the following components:

Taxable - Taxed Element: \$28,104.69

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

Yours sincerely



Mrs Maria Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
JOSEPH MORGANTE PTY LTD ATF
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 30 JUNE 2015 AT
39 LINCOLN AVENUE, COLLAROY NSW**

PRESENT: Joseph Morgante
Maria Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2015
Purchase Amount:	\$28,104.69

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement, 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.

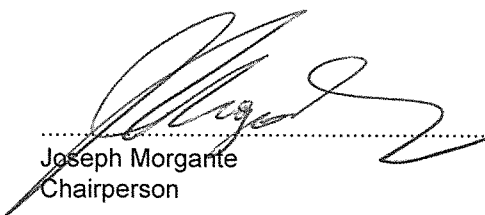
INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

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.


.....
Joseph Morgante
Chairperson

Dated: 30/6/15

30 June 2015

Mrs Maria Morgante
39 Lincoln Avenue
Collaroy, NSW 2097

Dear Maria

**Joromada Pty Ltd Staff Super 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 \$28,104.69, and which is comprised of the following components:

Taxable - Taxed Element: \$28,104.69

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

A handwritten signature in black ink, appearing to read 'J. Morgante', with a long horizontal flourish extending to the right.

Mr Joseph Morgante
Director
39 Lincoln Avenue
Collaroy, NSW, 2097

01 July 2014

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 July 2014.

I confirm that I have met the Condition of Release of Retirement.

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 \$30,312.09, which is comprised of the following components:

Taxable - Taxed Element:	\$30,002.09
Tax Free:	\$310.00

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

Yours sincerely



Mrs Maria Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE TRUSTEE(S) OF THE
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 01 JULY 2014 AT
39 LINCOLN AVENUE, COLLAROY, NSW 2097**

PRESENT: Maria Morgante
Joseph Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2014
Purchase Amount:	\$30,312.09

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement, 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.


..... Dated: 30/8/14..

Joseph Morgante
Chairperson

**MINUTES OF THE MEETING OF THE TRUSTEE(S) OF THE
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 01 JULY 2014 AT
39 LINCOLN AVENUE, COLLAROY, NSW 2097**

PRESENT: Maria Morgante
Joseph Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	01 July 2014
Purchase Amount:	\$7,320.00

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement, 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.


..... Dated: 30.8.14
Joseph Morgante
Chairperson

19 November 2013

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 1 July 2013.

I confirm that I have met the Condition of Release of Retirement.

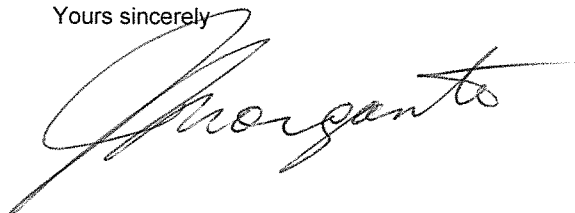
I understand that the current balance of my Accumulation account is approximately \$21,830.63.

The purchase price for the pension is to be \$21,830.63, which is comprised of the following components:

Taxable - Taxed Element: \$21,830.63

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 'J. Morgante', written in a cursive style.

Mr Joseph Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE TRUSTEE(S) OF THE
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 19 NOVEMBER, 2013 AT
39 LINCOLN AVENUE COLLAROY, NSW 2097**

PRESENT: Maria Morgante and Joseph Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	1 July 2013
Purchase Amount:	\$21,830.63

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement, 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.


..... Dated: 19/11/13
Joseph Morgante
Chairperson

19 November 2013

Mr Joseph Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

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

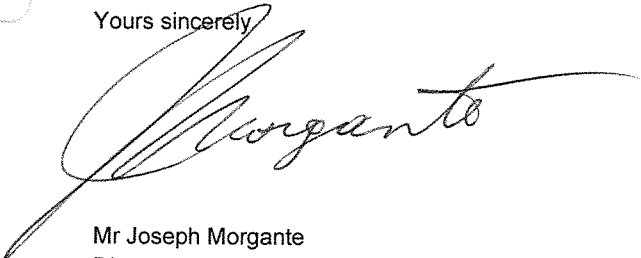
The account has been established with a balance of \$21,830.63, which is comprised of the following components:

Taxable - Taxed Element: \$21,830.63

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

A handwritten signature in black ink, appearing to read 'J. Morgante', with a long horizontal flourish extending to the right.

Mr Joseph Morgante
Director
41 Lincoln Avenue
Collaroy, NSW 2097

19 November 2013

Joromada Pty Ltd Staff Super Fund
C/- Mr Joseph Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

Dear Joseph

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 1 July 2013.

I confirm that I have met the Condition of Release of Retirement.

I understand that the current balance of my Accumulation account is approximately \$21,797.76.

The purchase price for the pension is to be \$21,797.76, which is comprised of the following components:

Taxable - Taxed Element: \$21,797.76

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

Yours sincerely



Mrs Maria Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

**MINUTES OF THE MEETING OF THE TRUSTEE(S) OF THE
JOROMADA PTY LTD STAFF SUPER FUND
HELD ON 19 NOVEMBER, 2013 AT
39 LINCOLN AVENUE COLLAROY, NSW 2097**

PRESENT: Maria Morgante and Joseph Morgante

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

Type of Pension:	Account Based Pension
Pension Start Date:	1 July 2013
Purchase Amount:	\$21,797.76

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Retirement, 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.


Dated: 19.12.13.
Joseph Morgante
Chairperson

19 November 2013

Mrs Maria Morgante
41 Lincoln Avenue
Collaroy, NSW 2097

Dear Maria

**Joromada Pty Ltd Staff Super Fund
Commencement of Account Based Pension**

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

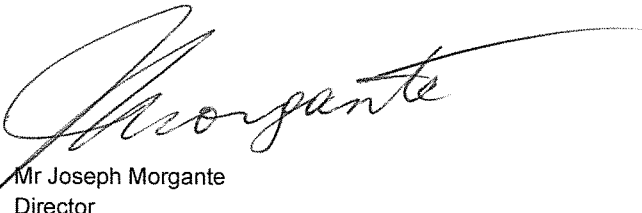
The account has been established with a balance of \$21,797.76, which is comprised of the following components:

Taxable - Taxed Element: \$21,797.76

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

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

Yours sincerely

A handwritten signature in black ink, appearing to read 'J. Morgante', with a long horizontal flourish extending to the right.

Mr Joseph Morgante
Director
41 Lincoln Avenue
Collaroy, NSW 2097

30 June 2008

Mr Joseph Morgante
39 Lincoln Avenue
Collaroy NSW 2097

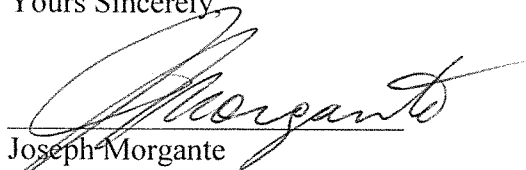
Joromada Pty Ltd Staff Super Fund
39 Lincoln Avenue
Collaroy NSW 2097

To The Trustee:

RE: Application for Pension Payment.

Having met the conditions of release, I would like to request Joromada Pty Ltd Staff Super Fund to make a annual pension payment to my name for the amount of \$167,918.47.

Yours Sincerely,

A handwritten signature in cursive script, appearing to read 'J. Morgante', written over a horizontal line.

Joseph Morgante
(Member)

30 June 2008

Joromada Pty Ltd Staff Super Fund
39 Lincoln Avenue
Collaroy NSW 2097

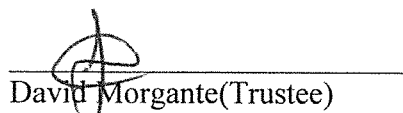
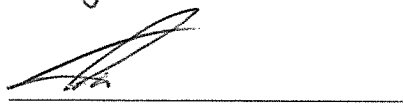
Mr Joseph Morgante
39 Lincoln Avenue
Collaroy NSW 2097

To The Member:

RE: Confirmation of Pension Payment

I acknowledge receipt of the lump sum payment for the amount of \$167,918.47

Yours Sincerely,


Joseph Morgante(Trustee)
Rose Morgante(Trustee)
David Morgante(Trustee)
Robert Morgante(Trustee)

30 June 2008

Mrs Rose Morgante
39 Lincoln Avenue
Collaroy NSW 2097

Joromada Pty Ltd Staff Super Fund
39 Lincoln Avenue
Collaroy NSW 2097

To The Trustee:

RE: Application for Pension Payment.

Having met the conditions of release, I would like to request Joromada Pty Ltd Staff Super Fund to make a annual pension payment to my name for the amount of \$41,500.00.

Yours Sincerely,

A handwritten signature in black ink, appearing to read 'Rose Morgante', with a long horizontal flourish extending to the right.

Rose Morgante
(Member)

30 June 2008

Joromada Pty Ltd Staff Super Fund
39 Lincoln Avenue
Collaroy NSW 2097

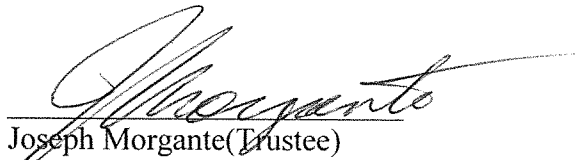
Mr Rose Morgante
39 Lincoln Avenue
Collaroy NSW 2097

To The Member:

RE: Confirmation of Pension Payment

I acknowledge receipt of the lump sum payment for the amount of \$41,500.00

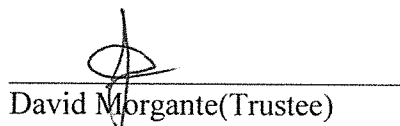
Yours Sincerely,



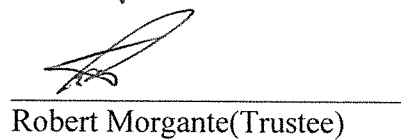
Joseph Morgante(Trustee)



Rose Morgante(Trustee)



David Morgante(Trustee)



Robert Morgante(Trustee)

