

Rachel Green-Luther

From: Rachel Green-Luther
Sent: Friday, October 30, 2020 10:09 AM
To: Danny Dekker
Cc: Elizabeth Meiklejohn
Subject: RE: Binding Beneficiaries
Attachments: Binding Beneficiaries SMSF.pdf; 19980212 - Trust Deed.pdf

Hi Danny,

Our expert has looked at your nomination and advised that the nomination is unlikely to be valid as a binding nomination.

We suggest you contact your solicitor and discuss this in detail.
As your solicitor signed it, as the witness, perhaps they have information we are not aware of.

Extract from our expert:

The deed in place at the time the nomination was made didn't allow for BDBNs (in fact, it predated the amendments to the legislation which allowed for BDBNs). Consequently, it is almost certain that the nominations wouldn't be valid.

BDBNs = Binding Death Beneficiary Nomination.

At the time of signing the nomination (dated 1/09/2010), the deed (dated 12 February 1998) clause 14.11(a)(i) states that the trustee may have regard to but shall not be bound by any nomination of Preferred Dependant by the Member.

This may be worth discussing with the solicitor.

Please feel free to give me a call if you have any questions.

Kind regards,
Rach

From: Danny Dekker <dannypdekker@hotmail.com>
Sent: Tuesday, October 27, 2020 11:40 AM
To: Rachel Green-Luther <RachelG@virtusuper.com.au>
Cc: Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>
Subject: Binding Beneficiaries

Hi Rach,

Thanks for your call. Pls find Binding Beneficiaries Form. Could I ask if you have my SMSF returns in a PDF format for the past years. My storage space is filling up atm.

Danny Dekker

P.O. Box 438

Coogee NSW 2047

Ph: 0412 423 560

Notice - This message contains confidential information intended only for the exclusive use of the addressee named above. No confidentiality is waived or lost by any mistaken transmission to you. If you have received this message in error please delete the document and notify me immediately. Any opinion, text, documentation or attachment received is valid as at the date of issue only.

From: Rachel Green-Luther <RachelG@virtusuper.com.au>
Sent: Monday, 26 October 2020 9:37 AM
To: Danny Dekker <dannypdekker@hotmail.com>
Cc: Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>
Subject: RE: DDP Super Fund - 2020FY

Hi Danny,

Hope you are well. Would love to chat about this. I will give you a call later today if you are free.

Basically:

Binding Death Nominations

The bad answer is: it depends.

Binding death nominations are a legal document that the trustees must follow in the event of a members death, outlining where the member's super money should go.

As you are the only member and director of the corporate trustee, whomever becomes the director in your place, will be able to make decisions on where your super money goes to.

This is usually considered as part of estate planning matters and is handled by a solicitor.

Some members make their own decision without legal advice.

Non-concessional super contributions

Basically you can only make deductible super contributions only.

Non-concessional super contributions are after-tax super contributions or non-tax deductible super contributions.

We can chat about this in detail.

Cheers,
Rach

Rachel Green-Luther CPA
Senior Accountant

PS – We are always open for new business so please pass on our details to any friends, family or colleagues whom would benefit from our s



Liability limited by a scheme approved under Professional Standards legislation
Virtu Super Pty Ltd ACN 134 260 512

Please note that collection, use and storage of all information held by the Virtu Super is governed by our [Privacy Policy](#). This email and any attachment are confidential. If you are not the intended recipient, please notify Virtu Super by reply email and delete this email. Please note that you must not access or use the information or any information in it. Virtu Super accepts no liability for viruses in this email or in any attachment to it.

From: Danny Dekker <dannypdekker@hotmail.com>
Sent: Friday, October 23, 2020 9:23 AM
To: Rachel Green-Luther <RachelG@virtusuper.com.au>
Cc: Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>
Subject: Re: DDP Super Fund

Hi Rachel,
Just received all the paperwork for my SMSF. You state that I do not have any death benefit nominations on file for Danny Dekker. Should I do something?

Another thing - you state because my total super balance exceeding \$1.6m, you do not have any non-concessional super contributions cap. What does this exactly mean please?

Danny Dekker

P.O. Box 438

Coogee NSW 2047

Ph: 0412 423 560

Notice - This message contains confidential information intended only for the exclusive use of the addressee named above. No confidentiality is waived or lost by any mistaken transmission to you. If you have received this message in error please delete the document and notify me immediately. Any opinion, text, documentation or attachment received is valid as at the date of issue only.

From: Danny Dekker <dannypdekker@hotmail.com>
Sent: Friday, 23 October 2020 10:18 AM
To: Rachel Green-Luther <RachelG@virtusuper.com.au>
Cc: Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>
Subject: Re: DDP Super Fund

Hi Rachel,
Just received all the paperwork for my SMSF. You state that I do not have any death benefit nominations on file for Danny Dekker. Should I do something?

Danny Dekker

P.O. Box 438

Coogee NSW 2047

Ph: 0412 423 560

Notice - This message contains confidential information intended only for the exclusive use of the addressee named above. No confidentiality is waived or lost by any mistaken transmission to you. If you have received this message in error please delete the document and notify me immediately. Any opinion, text, documentation or attachment received is valid as at the date of issue only.

From: Rachel Green-Luther <RachelG@virtusuper.com.au>
Sent: Thursday, 8 October 2020 1:06 PM
To: Danny Dekker <dannypdekker@hotmail.com>
Cc: Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>
Subject: DDP Super Fund - Auditor invoice request

Hi Danny,

Hope you are well and having a great week.

For your super fund, the auditor has requested the following invoices for Unit 15/58-60 Carr Street property:

- 22/05/2020 Rates \$177.83;
- 23/03/2020 Advertising for lease \$196.00;
- Joe El Asman painting invoices:
 - 27/05/2020 \$1,470
 - 02/06/2020 \$1,960.00
 - 03/06/2020 \$980.00
 - 06/06/2020 \$490.00
- 01/04/2020 Strata levy \$8,642.85

This is for the auditors sample auditing purposes.

If you have any questions, please feel free to contact me.

Kind regards,

Rach

Rachel Green-Luther CPA
Senior Accountant

PS – We are always open for new business so please pass on our details to any friends, family or colleagues whom would benefit from our s



Liability limited by a scheme approved under Professional Standards legislation
Virtu Super Pty Ltd ACN 134 260 512

Please note that collection, use and storage of all information held by the Virtu Super is governed by our [Privacy Policy](#). This email and any attachment are confidential. If you are not the intended recipient, please notify Virtu Super by reply email and delete this email. Please note that you must not access or use the information or any information in it. Virtu Super accepts no liability for viruses in this email or in any attachment to it.



Virus-free. www.avast.com