

MS:EQ:MOS03S

30 May 2017

The Trustees  
Jaydoe Super Fund  
630 Casuarina Way  
CASUARINA NSW 2487

Good Morning Jeffrey & Judy

**RE: COMMENCEMENT OF PENSION – JEFFREY and JUDY MOSETTER**

Thank you for your recent instructions to prepare the documentation to commence a pension from your self-managed superannuation fund.

We now enclose for your attention, the following documents:

- Minutes of Meeting of the Trustees – Jaydoe Super Fund
- Pension Application letter to Fund – Jeffrey and Judy Mosetter
- Lump Sum Election for tax purposes - Jeffrey and Judy Mosetter

We have calculated the minimum allocated pension for the current financial year based on your estimated account balance at the pension commencement dates to be as follows:

**Jeffrey Mosetter:**

Minimum Pension: \$840  
Maximum Pension: \$18,000

**Judy Mosetter:**

Minimum Pension: \$6,400  
Maximum Pension: \$28,000

You may take the minimum payment at any time between now and 30 June 2017. Please note that you are able to draw up to the maximum, should you need to for cashflow purposes.

We enclose our invoice for the preparation of the pension commencement documents, in accordance with our fee schedule. Please ensure payment of the invoice is made from the Super Fund bank account.

Kind regards



Matthew Smith  
Senior Associate

Encl.

**MR JEFFREY & MRS JUDY MOSETTER  
- AS TRUSTEE FOR -**

**Jaydoe Super Fund**

**MINUTES OF MEETING  
HELD ON 10 DECEMBER 2016**

**PRESENT:** Mr Jeffrey Mosetter (Chairperson)  
Mrs Judy Mosetter

**PREVIOUS MEETING**

The Minutes of the previous meeting were read and confirmed as correct.

**COMMENCEMENT OF PENSIONS**

The Chairperson tabled a letter requesting the commencement of a Pension from Judy Mosetter from the entire balance of her account.

**RESOLUTIONS**

1. The Trustee determined that Judy Mosetter is eligible to access her benefits as she has satisfied a condition of release on attaining her preservation age of 56.
2. The Trustee noted the cashing conditions associated with this condition of release and determined that the applications had been made in accordance with that condition and that no access to a lump sum had been requested with the pension.
3. The Trustee determined that the pensions would be subject to the condition that they be non-commutable until the earlier of such time that the member satisfies another condition of release or turns 65.
4. The Trustee reviewed the Trust Deed and determined that the fund could provide the non commutable account based pension in accordance with clause 12.
5. The Trustee resolved to transfer the member's full account balance to a pension account for the sole purpose of paying the Pension to that member.
6. It was resolved to establish that Judy's request for commencement of the Pension be approved and the Pension commence on the start date noted in the Application.
7. The investment strategy was reviewed and it was resolved that the strategy provides sufficient liquidity to pay the Account Based Pension as required.
8. It was decided that Virtu Super would prepare a report to the Member detailing the Pensions payable for the year ended 30 June 2017 and prepare the necessary documentation to establish and report the commencement of the Pension.

There being no further business the meeting was closed.

**SIGN**

.....  
**CHAIRPERSON**

Mr Jeffrey Mosetter  
630 Casuarina Way  
CASUARINA NSW 2487

20 May 2017

The Trustees  
Jaydoe Super Fund  
630 Casuarina Way  
CASUARINA NSW 2487

Dear Sir/Madam

Please be advised that I wish to commence a Pension from the entire balance of my benefits as at today's date.

I believe that I am entitled to access my benefits as a "Transition to Retirement Income Stream" as I am presently 56 years old. I will withdraw a Pension close to the minimum.

Please advise in due course the minimum amount payable for the Pension for the current financial year.

I will require Pension payments on an annual basis at this stage and will advise the amount I wish to withdraw in due course.

Kind regards

SIGN

  
.....  
Mr Jeffrey Mosetter  
Member

**MR JEFFREY & MRS JUDY MOSETTER  
- AS TRUSTEE FOR -**

**Jaydoe Super Fund**

**MINUTES OF MEETING  
HELD ON 20 May 2017**

**PRESENT:** Mr Jeffrey Mosetter (Chairperson)  
Mrs Judy Mosetter

**PREVIOUS MEETING**

The Minutes of the previous meeting were read and confirmed as correct.

**COMMENCEMENT OF PENSIONS**

The Chairperson tabled a letter requesting the commencement of a Pension for Jeffrey Mosetter from the entire balance of his account.

**RESOLUTIONS**

1. The Trustee determined that Jeffrey Mosetter is eligible to access his benefits as he has satisfied a condition of release on attaining his preservation age of 56.
2. The Trustee noted the cashing conditions associated with this condition of release and determined that the applications had been made in accordance with that condition and that no access to a lump sum had been requested with the pensions.
3. The Trustee determined that the pensions would be subject to the condition that they be non-commutable until the earlier of such time that the member satisfies another condition of release or turns 65.
4. The Trustee reviewed the Trust Deed and determined that the fund could provide the non commutable account based pension in accordance with clause 12.
5. The Trustee resolved to transfer the member's full account balance to a pension account for the sole purpose of paying the Pension to that member.
6. It was resolved to establish that Jeffrey's request for commencement of the Pension be approved and the Pension commence on the start date noted in the Application.
7. The investment strategy was reviewed and it was resolved that the strategy provides sufficient liquidity to pay the Account Based Pension as required.
8. It was decided that Virtu Super would prepare a report to the Member detailing the Pensions payable for the year ended 30 June 2017 and prepare the necessary documentation to establish and report the commencement of the Pension.

There being no further business the meeting was closed.

**SIGN**

.....  
**CHAIRPERSON**



29 May 2017

JAYDOE SUPER FUND  
C/- Jeffrey Mosetter  
630 Casuarina Way  
CASUARINA NSW 2487

Dear Trustees,

**JAYDOE SUPER FUND**  
**Pension Payment Request and Lump Sum Election**

I wish to make pension withdrawals of \$15,000.00 between 30 May 2017 and 30 June 2017, from my Transition to Retirement Income Stream Account (2016/17 TTR Pension Account).

I confirm I have met the Condition of Release by reaching my preservation age.

Further, I wish to elect the \$15,000.00 pension withdrawals be treated as lump sum payments and not as a superannuation income stream benefit for income tax purposes. This is in accordance with Regulation 995.1.03 of the Income Tax Assessment Regulations 1997.

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

Yours sincerely

SIGN

  
.....  
Jeffrey Mosetter  
630 Casuarina Way  
CASUARINA NSW 2487

29 May 2017

JAYDOE SUPER FUND  
C/- Jeffrey Mosetter  
630 Casuarina Way  
CASUARINA NSW 2487

Dear Trustees,

**JAYDOE SUPER FUND**  
**Pension Payment Request and Lump Sum Election**

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I confirm I have met the Condition of Release by reaching my preservation age.

Further, I wish to elect the \$15,000.00 pension withdrawals be treated as lump sum payments and not as a superannuation income stream benefit for income tax purposes. This is in accordance with Regulation 995.1.03 of the Income Tax Assessment Regulations 1997.

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

Yours sincerely

**SIGN**



Judy Mosetter  
630 Casuarina Way  
CASUARINA NSW 2487

Mrs Judy Mosetter  
630 Casuarina Way  
CASUARINA NSW 2487

10 December 2016

The Trustees  
Jaydoe Super Fund  
630 Casuarina Way  
CASUARINA NSW 2487

Dear Sir/Madam

Please be advised that I wish to commence a Pension from the entire balance of my benefits as at today's date.

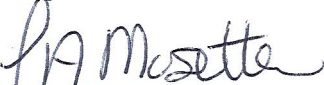
I believe that I am entitled to access my benefits as a "Transition to Retirement Income Stream" as I am presently 56 years old. I will withdraw a Pension close to the minimum.

Please advise in due course the minimum amount payable for the Pension for the current financial year.

I will require Pension payments on an annual basis at this stage and will advise the amount I wish to withdraw in due course.

Kind regards

SIGN



Mrs Judy Mosetter  
Member