Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Friday, 1 November 2019 5:02 PM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 18/10/2019 08:47 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/09/2019 13:35 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.
Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

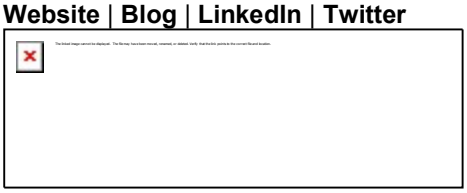
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th August 2012 and i hope to see something fruitfull from kordamentha to this shamefull situation.

Can you tell me when this application will be ready?

Can you tell me why you did not apply for my matured funds which have matured since 12th August 2012.?

Can you tell me why you have decided to treat all witholders the same.?

Can you tell me why there has already distribution of australian funds before matured mpf funds.?

Can you tell me why you are letting this unjustified distriminative distribution of funds?

Your reply to the above will be highly appreciated because i need my money back urgently.

Thanking you once again and i hope not to wait any more for JUSTICE AND HONESTY.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 21/05/2019 07:54 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 8 May 2019.

The below points respond directly to the claims you have made in this correspondence.

1. When applying to the Court, KordaMentha will seek advice on how to treat matured funds such as your own.
2. There has been no distribution of funds by the LM Managed Performance Fund.
3. We will provide all investors with an update regarding our application to the Court once it is made.

Thank you.

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 18 May 2019 4:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Please refer to my last e-mail dated 8th May 2019 which have remained whitout any kind of reply although i am still waiting for a positive and direct reply to my several times of requests.

Your assistance and co-operation is highly requested because i need justice and honesty in the way of distribution of funds.

I still understand that there has alreadt been discrimation in the distribution of funds. My funds were matured in August 2012 and i beleive that my funds should have already been refunded especially before the two payments that have already been paid to australian funds. The financial position should not be taken into consideration by stopping payments to matured funds and especially before lm insolvency. Matured funds should have been paid BEFORE ANY KIND OF DISTRIBUTION. I hope that you understand my situation because i need my matured funds very urgently. These funds has been kept illegally 7 years now since their maturity.

So your reply and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 08/05/2019 08:03 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Further to your e-mail of today.

You are not replying directly to my request.

I have asked why Kordamentha when they have taken their responsabilty did not apply for the distribution of MATURED FUNDS. My funds matured in August 2012.

Why Kordamentha have decided to threat all witholders of matured and unmatured the same and accepting distribution of australian funds before MPF matured funds and also before lm i solvency. This is unjustified decision by Kordamentha and all other high authorities.

Why Kordamentha is looking to the financial position of MPF funds as on 13th March 2013 and forgetting my matured funds of 12th August 2012. This is also unjustified decision by Kordamentha and all other high authorities.

Why there was distribution of funds before Matured Funds?

I am really not satisfied with your reply and i hope that you analise my situation as i am really frustrated with the decsisions taken till todate as i feel that that my funds are being kept illegally.

My funds which matured in 12th August 2012 should have already been refunded.

Please send me as soon as possible the copy of your application so that i can see exactly my e-mails because till todate it seems that there has been already discrimation in the distribution of funds.

I hope that you study well my situation and advice kind of positivity to my matured funds that matured in 12th August 2012.

Thanking once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 08/05/2019 02:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, we have yet to make an the application for directions.

The Trustee intends to include your emails as an annexure to an affidavit to be submitted to the Court as part of the Trustee's application for directions, a copy of which will be provided to you.

The underlying objective of the Trustee is to make a distribution in a way which is equitable to all unitholders of the MPF and does not unfairly prejudice any unitholder.

Additionally, the financial position of the MPF at 19 March 2013 was significantly different to the financial position of other LM funds.

Kind regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 24 April 2019 11:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to your e-mail of today.

Although it seems that we are not understanding each other, appreciate if Kordamentha send me a copy of the application so that i may recognize which of my e-mails are included.

I have requested several information but Kordamentha never answered the following:

Why Kordamentha did not apply to the court for the distribution of MATURED FUNDS BEFORE LM INSOLVENCY according to my case.

Why there has been distribution of two installments of australian funds before MY MATURED FUNDS.

I hope to receive reply to the above requested information and also the copy of the application as i need to see JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your assistance and co-operation to the above is highly appreciated.

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 01/11/2019 08:00 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 18/10/2019 08:47 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/09/2019 13:35 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/09/2019 08:30 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

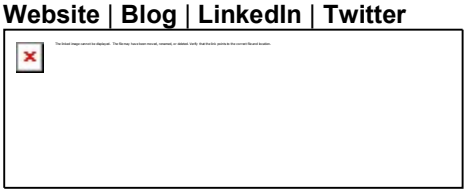
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

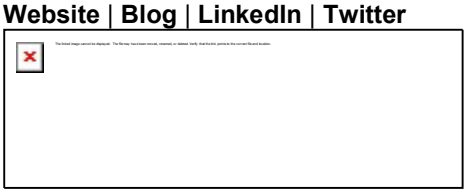
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.

- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th August 2012 and i hope to see something fruitfull from kordamentha to this shamefull situation.

Can you tell me when this application will be ready?

Can you tell me why you did not apply for my matured funds which have matured since 12th August 2012.?

Can you tell me why you have decided to treat all witholders the same.?

Can you tell me why there has already distribution of australian funds before matured mpf funds.?

Can you tell me why you are letting this unjustified distriminative distribution of funds?

Your reply to the above will be highly appreciated because i need my money back urgently.

Thanking you once again and i hope not to wait any more for JUSTICE AND HONESTY.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 21/05/2019 07:54 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 8 May 2019.

The below points respond directly to the claims you have made in this correspondence.

1. When applying to the Court, KordaMentha will seek advice on how to treat matured funds such as your own.
2. There has been no distribution of funds by the LM Managed Performance Fund.
3. We will provide all investors with an update regarding our application to the Court once it is made.

Thank you.

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 18 May 2019 4:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Please refer to my last e-mail dated 8th May 2019 which have remained whitout any kind of reply although i am still waiting for a positive and direct reply to my several times of requests.

Your assistance and co-operation is highly requested because i need justice and honesty in the way of distribution of funds.

I still understand that there has alreadt been discrimation in the distribution of funds. My funds were matured in August 2012 and i beleive that my funds should have already been refunded especially before the two payments

that have already been paid to australian funds. The financial position should not be taken into consideration by stopping payments to matured funds and especially before lm insolvency. Matured funds should have been paid BEFORE ANY KIND OF DISTRIBUTION. I hope that you understand my situation because i need my matured funds very urgently. These funds has been kept illegally 7 years now since their maturity.

So your reply and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 08/05/2019 08:03 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Further to your e-mail of today.

You are not replying directly to my request.

I have asked why Kordamentha when they have taken their responsabilty did not apply for the distribution of MATURED FUNDS. My funds matured in August 2012.

Why Kordamentha have decided to threat all witholders of matured and unmatured the same and accepting distribution of australian funds before MPF matured funds and also before lm i solvency. This is unjustified decision by Kordamentha and all other high authorities.

Why Kordamentha is looking to the financial position of MPF funds as on 13th March 2013 and forgetting my matured funds of 12th August 2012. This is also unjustified decision by Kordamentha and all other high authorities.

Why there was distribution of funds before Matured Funds?

I am really not satisfied with your reply and i hope that you analise my situation as i am really frustrated with the decsisions taken till todate as i feel that that my funds are being kept illegally.

My funds which matured in 12th August 2012 should have already been refunded.

Please send me as soon as possible the copy of your application so that i can see exactly my e-mails because till todate it seems that there has been already discrimation in the distribution of funds.

I hope that you study well my situation and advice kind of positivity to my matured funds that matured in 12th August 2012.

Thanking once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 08/05/2019 02:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, we have yet to make an the application for directions.

The Trustee intends to include your emails as an annexure to an affidavit to be submitted to the Court as part of the Trustee's application for directions, a copy of which will be provided to you.

The underlying objective of the Trustee is to make a distribution in a way which is equitable to all unitholders of the MPF and does not unfairly prejudice any unitholder.

Additionally, the financial position of the MPF at 19 March 2013 was significantly different to the financial position of other LM funds.

Kind regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 24 April 2019 11:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Thursday, 14 November 2019 3:30 PM
To: charles.c.borg@gmail.com
Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 01/11/2019 08:00 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 18/10/2019 08:47 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/09/2019 13:35 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.
Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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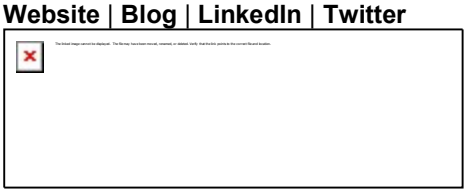

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th August 2012 and i hope to see something fruitfull from kordamentha to this shamefull situation.

Can you tell me when this application will be ready?

Can you tell me why you did not apply for my matured funds which have matured since 12th August 2012.?

Can you tell me why you have decided to treat all witholders the same.?

Can you tell me why there has already distribution of australian funds before matured mpf funds.?

Can you tell me why you are letting this unjustified distriminative distribution of funds?

Your reply to the above will be highly appreciated because i need my money back urgently.

Thanking you once again and i hope not to wait any more for JUSTICE AND HONESTY.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 21/05/2019 07:54 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 8 May 2019.

The below points respond directly to the claims you have made in this correspondence.

1. When applying to the Court, KordaMentha will seek advice on how to treat matured funds such as your own.
2. There has been no distribution of funds by the LM Managed Performance Fund.
3. We will provide all investors with an update regarding our application to the Court once it is made.

Thank you.

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 18 May 2019 4:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Please refer to my last e-mail dated 8th May 2019 which have remained whitout any kind of reply although i am still waiting for a positive and direct reply to my several times of requests.

Your assistance and co-operation is highly requested because i need justice and honesty in the way of distribution of funds.

I still understand that there has alreadt been discrimation in the distribution of funds. My funds were matured in August 2012 and i beleive that my funds should have already been refunded especially before the two payments that have already been paid to australian funds. The financial position should not be taken into consideration by stopping payments to matured funds and especially before lm insolvency. Matured funds should have been paid BEFORE ANY KIND OF DISTRIBUTION. I hope that you understand my situation because i need my matured funds very urgently. These funds has been kept illegally 7 years now since their maturity.

So your reply and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 08/05/2019 08:03 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Further to your e-mail of today.

You are not replying directly to my request.

I have asked why Kordamentha when they have taken their responsabilty did not apply for the distribution of MATURED FUNDS. My funds matured in August 2012.

Why Kordamentha have decided to threat all witholders of matured and unmatured the same and accepting distribution of australian funds before MPF matured funds and also before lm i solvency. This is unjustified decision by Kordamentha and all other high authorities.

Why Kordamentha is looking to the financial position of MPF funds as on 13th March 2013 and forgetting my matured funds of 12th August 2012. This is also unjustified decision by Kordamentha and all other high authorities.

Why there was distribution of funds before Matured Funds?

I am really not satisfied with your reply and i hope that you analise my situation as i am really frustrated with the decsisions taken till todate as i feel that that my funds are being kept illegally.

My funds which matured in 12th August 2012 should have already been refunded.

Please send me as soon as possible the copy of your application so that i can see exactly my e-mails because till todate it seems that there has been already discrimation in the distribution of funds.

I hope that you study well my situation and advice kind of positivity to my matured funds that matured in 12th August 2012.

Thanking once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 08/05/2019 02:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, we have yet to make an the application for directions.

The Trustee intends to include your emails as an annexure to an affidavit to be submitted to the Court as part of the Trustee's application for directions, a copy of which will be provided to you.

The underlying objective of the Trustee is to make a distribution in a way which is equitable to all unitholders of the MPF and does not unfairly prejudice any unitholder.

Additionally, the financial position of the MPF at 19 March 2013 was significantly different to the financial position of other LM funds.

Kind regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 24 April 2019 11:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Thursday, 14 November 2019 7:20 PM
To: lminvestors
Subject: RE: Mr charles borg

Dear Kordamentha
Thank you for your e-mail sent to me today.

I regret to tell you that such a reply does not solve the honesty and justified measures that already have been taken as regards related to the payments and distribution of funds as a priority before my matured funds. My funds have been matured since August 2012 and were kept by lm without my authority but garanteed by lm together with accrued interest. After lm insolvency Kordamentha have kept my funds from 2013 till todate.
Kordamentha should have already applied for the refund of my matured funds as have been done to australian funds. My funds were already matured before the australian funds. So Kordamentha should apply for the refund of my funds so that justice and honesty will be the same compared to the australian funds and financial position cannot be taken especially when considering that my funds have been matured since 12th August 2012.

Your application have already taken 7 years and my funds have been matured over nearly 8 years, and my funds should have been paid before the distribution of australian. So your application being sent now is still unjustfied considering the date of my matured funds.

I hope to see your application by including most of my e-mails so that honesty and justice related to the directions of distribution of funds will be done.

I shall be waiting your reply as soon as possible.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 14/11/2019 06:30 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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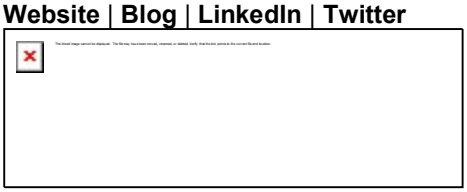

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

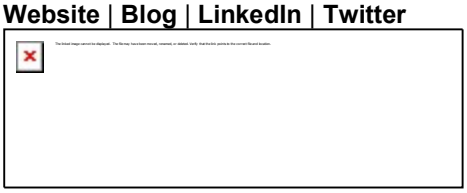
The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of

the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th August 2012 and i hope to see something fruitfull from kordamentha to this shamefull situation.

Can you tell me when this application will be ready?

Can you tell me why you did not apply for my matured funds which have matured since 12th August 2012.?

Can you tell me why you have decided to treat all witholders the same.?

Can you tell me why there has already distribution of australian funds before matured mpf funds.?

Can you tell me why you are letting this unjustified distriminative distribution of funds?

Your reply to the above will be highly appreciated because i need my money back urgently.

Thanking you once again and i hope not to wait any more for JUSTICE AND HONESTY.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 21/05/2019 07:54 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 8 May 2019.

The below points respond directly to the claims you have made in this correspondence.

1. When applying to the Court, KordaMentha will seek advice on how to treat matured funds such as your own.
2. There has been no distribution of funds by the LM Managed Performance Fund.
3. We will provide all investors with an update regarding our application to the Court once it is made.

Thank you.

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 18 May 2019 4:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Please refer to my last e-mail dated 8th May 2019 which have remained whitout any kind of reply although i am still waiting for a positive and direct reply to my several times of requests.

Your assistance and co-operation is highly requested because i need justice and honesty in the way of distribution of funds.

I still understand that there has alreadt been discrimation in the distribution of funds. My funds were matured in August 2012 and i beleive that my funds should have already been refunded especially before the two payments that have already been paid to australian funds. The financial position should not be taken into consideration by stopping payments to matured funds and especially before lm insolvency. Matured funds should have been paid BEFORE ANY KIND OF DISTRIBUTION. I hope that you understand my situation because i need my matured funds very urgently. These funds has been kept illegally 7 years now since their maturity.

So your reply and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 08/05/2019 08:03 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Further to your e-mail of today.

You are not replying directly to my request.

I have asked why Kordamentha when they have taken their responsabilty did not apply for the distribution of MATURED FUNDS. My funds matured in August 2012.

Why Kordamentha have decided to threat all witholders of matured and unmatured the same and accepting distribution of australian funds before MPF matured funds and also before lm i solvency. This is unjustified decision by Kordamentha and all other high authorities.

Why Kordamentha is looking to the financial position of MPF funds as on 13th March 2013 and forgetting my matured funds of 12th August 2012. This is also unjustified decision by Kordamentha and all other high authorities.

Why there was distribution of funds before Matured Funds?

I am really not satisfied with your reply and i hope that you analise my situation as i am really frustrated with the decsisions taken till todate as i feel that that my funds are being kept illegally.

My funds which matured in 12th August 2012 should have already been refunded.

Please send me as soon as possible the copy of your application so that i can see exactly my e-mails because till todate it seems that there has been already discrimation in the distribution of funds.

I hope that you study well my situation and advice kind of positivity to my matured funds that matured in 12th August 2012.

Thanking once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 08/05/2019 02:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, we have yet to make an the application for directions.

The Trustee intends to include your emails as an annexure to an affidavit to be submitted to the Court as part of the Trustee's application for directions, a copy of which will be provided to you.

The underlying objective of the Trustee is to make a distribution in a way which is equitable to all unitholders of the MPF and does not unfairly prejudice any unitholder.

Additionally, the financial position of the MPF at 19 March 2013 was significantly different to the financial position of other LM funds.

Kind regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 24 April 2019 11:12 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

...

[Message clipped]

Joseph Kerins

From: Lorraine Falzon <lfalzon@zenithgroup.mt>
Sent: Monday, 26 November 2018 7:21 PM
To: lminvestors
Cc: charles.c.borg@gmail.com
Subject: Re: Mr. Charles Borg

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Kordamentha,

Following your email below (17th August 2018) we have number of clients that their investment matured months before that the LM Managed Performance Fund was put into administration.

These clients rightly so are continuously requesting information of how their investment is going to be treated. The matter is dragging far too long and we agree with our clients that they deserve of have a clear guidance of how their investments are going to be treated.

We await for your reply.

Kind Regards,

Lorraine Falzon / Managing Director
lfalzon@zenithgroup.mt
Zenith Group
220, Immaculate Conception Street, Msida MSD1838 · Malta
tel +356 2133 2200 fax +356 2132 2190https://zenithgroup.mt
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Please carefully consider your environment before printing this email.

From: lminvestors <lminvestors@kordamentha.com>
Sent: Friday, August 17, 2018 12:20:27 AM
To: 'lfalzon@mfsp.com.mt'
Cc: 'charles.c.borg'
Subject: RE: Mr. Charles Borg

Dear Lorraine

Thank you for your email.

As per our update to investors dated 28 June 2018, the Trustee will be seeking Court direction in relation to the distribution methodology.

The Trustee has not yet commenced this process, sufficient notice will provided to all unitholders once these proceedings have commenced.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: lfalzon@mfsp.com.mt [mailto:lfalzon@mfsp.com.mt]
Sent: 16 August 2018 5:55 PM
To: lminvestors <lminvestors@kordamentha.com>
Cc: 'charles.c.borg' <charles.c.borg@gmail.com>
Subject: Mr. Charles Borg

Good morning,

We have clients asking about their position in relation to their investment in the LM Managed Performance Fund (LMMPF).

These clients had their investment maturing months before the LMMPF was put into liquidation, with LM Investment Management Limited sending out letters to these clients informing them about the delay in payment of their redemption. LMIM confirmed that their investment remains at 100% of its original capital value.

These clients are very concerned that KordaMentha will treat such clients the same as any other client who's investment matured after March 2013 (after the Liquidation started). We are aware that in your last update (Update 19) a note under in section **4.1 Return of monies to Unitholders** makes reference that KordaMentha is seeking an advice from the Court in relation to number of matters including the following;

- The treatment of unit holdings which may have been due to mature prior to closure of the fund, in accordance with unitholder instructions, however where redemption was not processed.
- Appropriate apportionment and calculation of distribution amount amongst unitholders.

Do you have an indication when the Court will give the advice?

Our clients and us believe that clients should not be treated the same because their investment was matured before the Court ordered the liquidation of the LM MPF.

From the updates being issued by KordaMentha, we believe that LM Investment Management Limited as trustees of LM MPF did not act in the best interest of shareholders, especially that a big percentage of the fund went into one project, Madison Real Estate, which the underlying investor was Peter Drake. I suggest, that KordaMentha explores the possibility of a Compensation Scheme by the Australian Regulator, as LMIM was an authorized Company by the Australian Regulator, and they should have participated in a Compensation Scheme.

Thanking you in anticipation,

Kind Regards,

Lorraine Falzon
Managing Director

MFSP Financial
220, Immaculate Conception Street, Msida MSD1838 · MALTA
tel (356) 2133 2200 *fax* (356) 2132 2190
web www.mfsp.com.mt

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Please consider your environmental responsibility before printing this e-mail

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From: lminvestors <lminvestors@kordamentha.com>
Sent: Thursday, July 19, 2018 3:31 AM
Subject: Matter Number 119172015 - Trustee application for fee approval

Dear Unitholder

The purpose of this notice is to inform you that KordaMentha Pty Ltd in its capacity as the Trustee of the LM Managed Performance Fund (the **Trustee**) has made an application to the Supreme Court of Queensland seeking approval for payment of its professional fees.

The Trustee filed an interlocutory application (the **Application**) on 6 July 2018 seeking an order under section 101 of the Trusts Act 1973 (QLD) authorising payment of its professional fees from 15 August 2016 to 27 May 2018.

The application has been set down for hearing by a Justice of the Supreme Court at 10.00am on 7 August 2018.

On 27 November 2015, the Court made an order permitting the Trustee to serve the Application and its supporting material by (1) posting it on the website maintained by the Trustee with respect to the MPF and (2) notifying members of the nature of the Application and of the fact that the Application has been posted on KordaMentha's MPF website.

The following material has been posted on KordaMentha's MPF website, which can be accessed at http://www.kordamentha.com/creditor-information/australia/109:

- Interlocutory Application dated 4 July 2018
- Fourth Affidavit of Jarrod Villani sworn on 3 July 2018
- Exhibit JV-13 to the Fourth Affidavit of Jarrod Villani
- Orders made by Justice Applegarth on 27 November 2015

This material is available now to be downloaded by members at the above link.

Copies of the previous applications and affidavits referred to in the Fourth Affidavit of Jarrod Villani (excluding confidential exhibits) are also available for download on KordaMentha's MPF website.

Kind regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Wednesday, 27 November 2019 7:26 AM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha
Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.
Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.
Kindly note that i need my money back as soon as possible.
My funds have been kept under kordamentha till todate since their responsability during the year 2013.
Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.
I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 14/11/2019 06:30 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 01/11/2019 08:00 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 18/10/2019 08:47 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/09/2019 13:35 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.
Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/09/2019 08:30 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

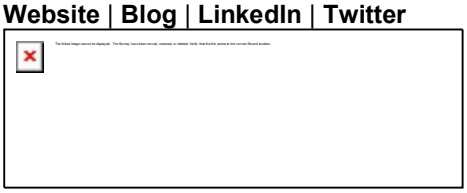
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

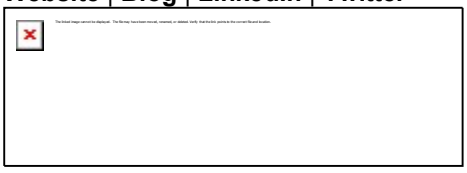
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th August 2012 and i hope to see something fruitfull from kordamentha to this shamefull situation.

Can you tell me when this application will be ready?

Can you tell me why you did not apply for my matured funds which have matured since 12th August 2012.?

Can you tell me why you have decided to treat all witholders the same.?

Can you tell me why there has already distribution of australian funds before matured mpf funds.?

Can you tell me why you are letting this unjustified distriminative distribution of funds?

Your reply to the above will be highly appreciated because i need my money back urgently.

Thanking you once again and i hope not to wait any more for JUSTICE AND HONESTY.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 21/05/2019 07:54 (

...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Tuesday, 10 December 2019 2:43 PM
To: charles.c.borg@gmail.com
Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha
Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.
Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.
Kindly note that i need my money back as soon as possible.
My funds have been kept under kordamentha till todate since their responsability during the year 2013.
Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.
I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 14/11/2019 06:30 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 01/11/2019 08:00 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 18/10/2019 08:47 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my

matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/09/2019 13:35 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.
Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>
Date: 24/09/2019 08:30 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

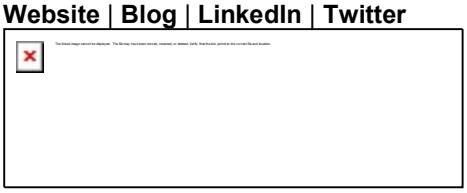
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

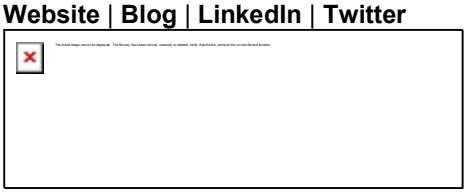
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th August 2012 and i hope to see something fruitfull from kordamentha to this shamefull situation.

Can you tell me when this application will be ready?

Can you tell me why you did not apply for my matured funds which have matured since 12th August 2012.?

Can you tell me why you have decided to treat all witholders the same.?

Can you tell me why there has already distribution of australian funds before matured mpf funds.?

Can you tell me why you are letting this unjustified distriminative distribution of funds?

Your reply to the above will be highly appreciated because i need my money back urgently.

Thanking you once again and i hope not to wait any more for JUSTICE AND HONESTY.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 21/05/2019 07:54 (

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Wednesday, 11 December 2019 3:02 AM
To: lminvestors
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 10/12/2019 05:43 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

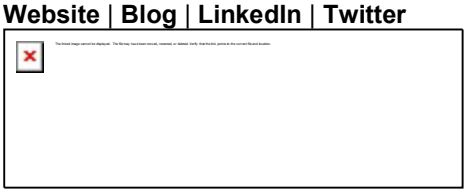
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

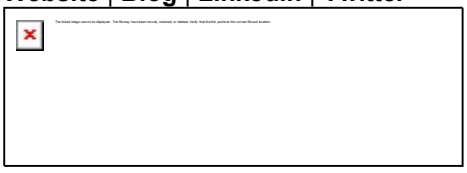
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th August 2012 and i hope to see something fruitfull from kordamentha to this shamefull situation.

Can you tell me when this application will be ready?

Can you tell me why you did not apply for my matured funds which have matured since 12th August 2012.?

Can you tell me why you have decided to treat all witholders the same.?

Can you tell me why there has already distribution of australian funds before matured mpf funds.?

Can you tell me why you are letting this unjustified distriminative distribution of funds?

Your reply to the above will be highly appreciated because i need my money back urgently.

Thanking you once again and i hope not to wait any more for JUSTICE AND HONESTY.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 21/05/2019 07:54 (

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Thursday, 19 December 2019 11:44 PM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 10/12/2019 18:01 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 10/12/2019 05:43 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

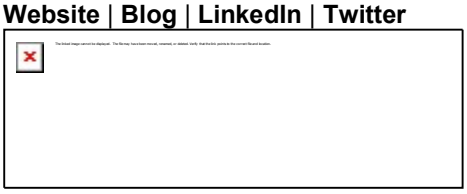
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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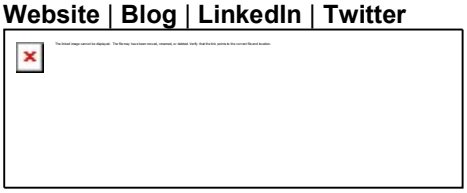

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative

attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

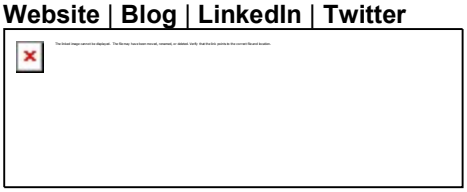
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to

include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to

be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative

attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Friday, 20 December 2019 3:59 PM
To: charles.c.borg@gmail.com
Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 10/12/2019 18:01 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 10/12/2019 05:43 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

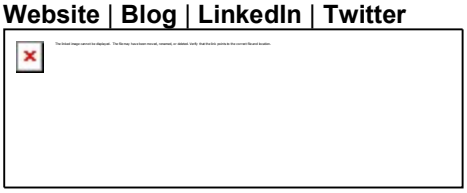
This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

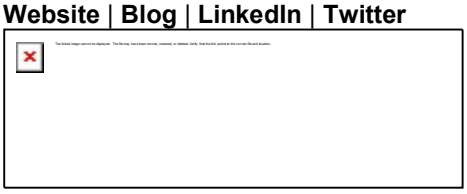
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

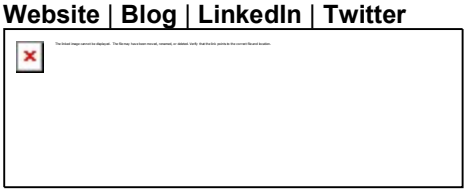
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED

FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of

the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Friday, 20 December 2019 3:59 PM
To: charles.c.borg@gmail.com
Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 10/12/2019 18:01 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 10/12/2019 05:43 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

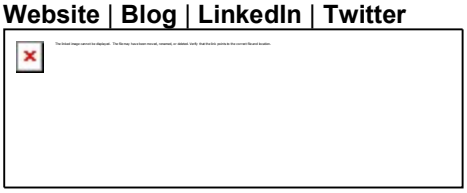
This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

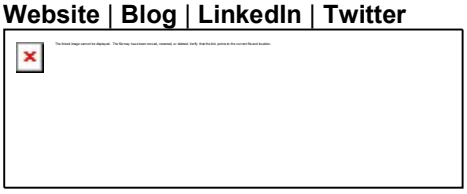
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

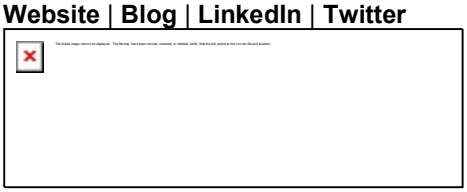
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED

FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of

the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Saturday, 21 December 2019 1:57 AM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.
Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 20/12/2019 06:58 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

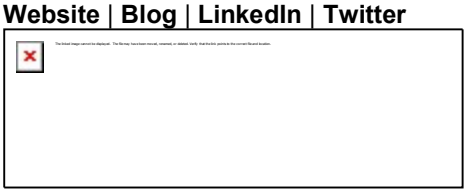
Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

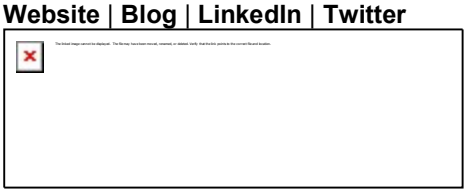
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

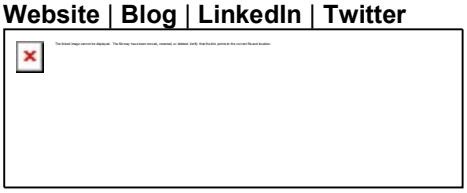
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Monday, 30 December 2019 4:06 AM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 20/12/2019 16:57 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.
Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 20/12/2019 06:58 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

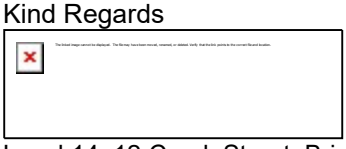
As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards



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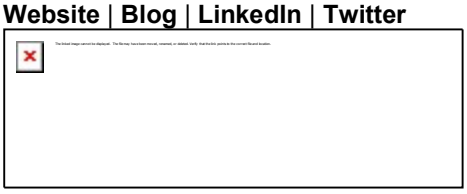
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

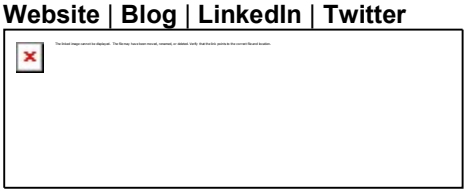
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

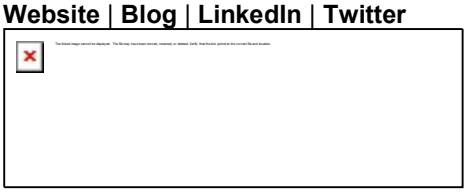
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

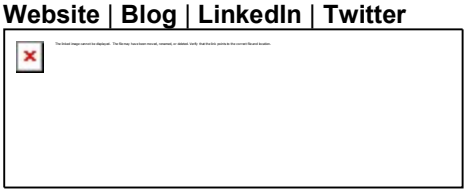
The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of

the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 29/12/2019 19:05 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 20/12/2019 16:57 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.
Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 20/12/2019 06:58 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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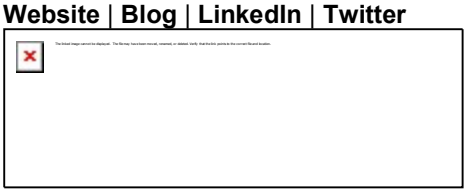

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

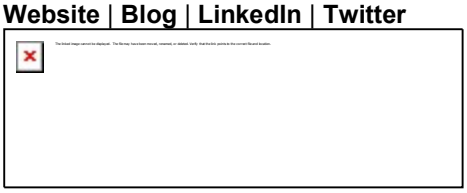
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

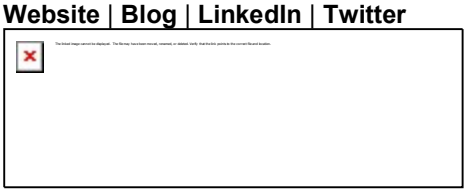
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

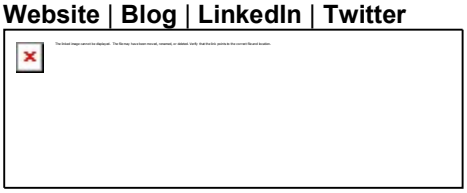
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Thursday, 16 January 2020 9:19 AM
To: charles.c.borg@gmail.com
Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 29/12/2019 19:05 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 20/12/2019 16:57 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.
Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 20/12/2019 06:58 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

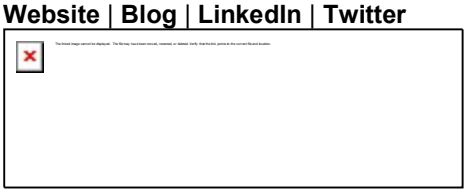
Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

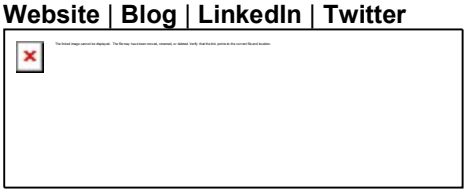
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

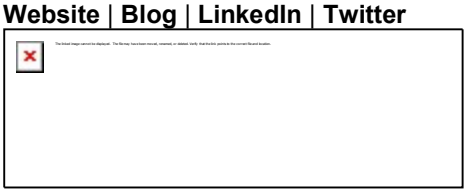
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and

kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Thursday, 16 January 2020 5:30 PM
To: lminvestors
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.
Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 16/01/2020 00:18 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

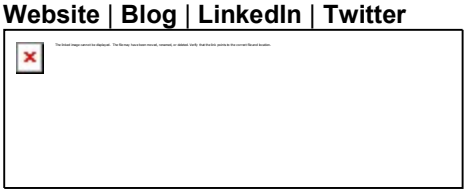
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

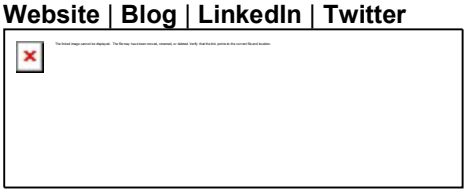
As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

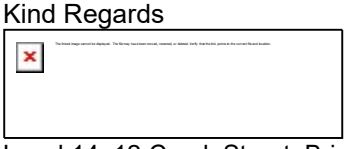
We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards



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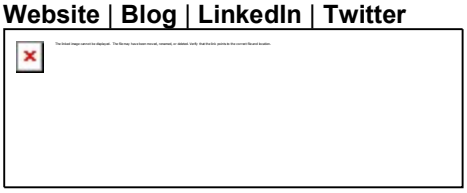

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Sunday, 23 February 2020 1:07 AM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 16/01/2020 08:29 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 16/01/2020 00:18 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

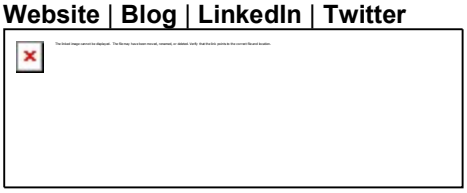
- Background of <u>your</u> specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

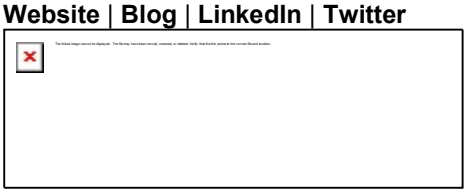
The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

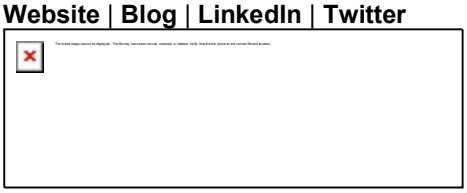
Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

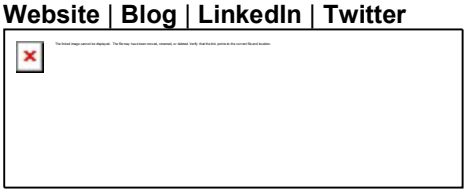
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

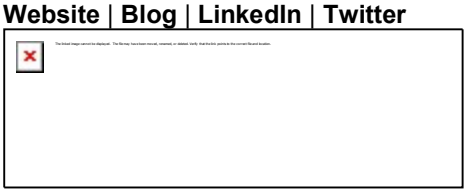
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Friday, 16 August 2019 3:57 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear kordamentha

Furher to my e-mail dated 17th Jiuly 2019.

Please be advised that i am still waiting your reply as i feel that my funds should have already been refunded because my funds matured on 12th August 2012

Kordamentha should have already applied to the court so that i shall receive 100 per cent of my matured funds. My funds should have already been refunded before the two installments that have already been paid to australian funds. This is an unjustified situation and so justice needs to prevail.

Since my funds matured before lm insolvency, before Kordamentha have taken respondability of mfp funds,before also australian funds especially the two instalments that have already been paid. So this is very serious and

kordamentha should apply on my behalf as soon as possible because such distribution of funds before matured funds should not have been accepted by kordamentha.

I hope that kordamentha feel my frustration as i need my funds as soon as possible. My matured funds should have already been refunded and not kept waiting court decision because the court have already decided the two installment payments of australian funds and so kordamentha should have already applied for my matured funds to be refunded as they are more legally and honestly to be refunded before such two installments that have already been distributed.

I hope that kordamentha feel my frustration as i need my MATURED FUNDS THAT MATURED IN 12TH AUGUST 2012.

HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS SHOULD BE DONE AS LM HAVE GUARANTEED MY 100 PER CENT OF ALL MY FUNDS

Thanking you for your co-operation and assistance and i hope to receive a positive reply without further delay .

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/07/2019 08:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail of today.

So now i shall be waiting copy of the application and i hope to see in it my e-mails because i still understand that matured funds before LM insolvency should have already been refunded.

Since there were two installments payments to Australian funds, I still understand that these payments should not have any kind of priority before MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. This is a discriminative attidude because my funds are still being kept and not refunded. The financial position should not have not stopped kordamentha from applying for the refund of my matured funds.

My funds were promised and garanteed by Lm at 100 per cent togeteher with accrued interest nearly 7 years ago and till today i am still waiting for my funds that had matured since 12th August 2012.

I hope that Kordamentha feel my situation and act the neccessary measures so that i will receive my full refund of my matured funds without further delay and honesty in the distribution of funds will be done.

Thanking you once again for your co-opeation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 17/07/2019 06:00 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

A copy of the application will be provided to you once finalised.

There has not been a distribution of funds of any kind from the LM Managed Performance Fund, nor will there be until our application to the Court has been finalised.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 8 July 2019 3:16 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 19th June 2019, please be advised that i am still waiting some kind of positive and justified reason why my matured funds have not yet been refunded.

I hope to receive a reply to my e-mail without further delay because my funds matuted on 12th August 2012 and are still being kept without justified reason.

Thanking for your earliest reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 19/06/2019 09:26 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Re point number 1

So now i understand that the application will be finalised and sent to the court this year. Appreciate if you may send me a copy of the application so that i can see my e-mails that Kordamentha have promised me.

Re point number 2

Since your application is to seek court directions such as mind, i still cannot understand why Kordamentha have decided to treat all Mpf witholders the same till todate and did not apply before for the distribution of MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY. My funds were already liquid and should have been refunded before any kind of distribution

Re point numbet 3

The financial position of both funds should not discrimate distribution of funds especially compared to MATURED FUNDS. Since Lm had written to all witholders of matured funds and promised them in writing 100 per cent of their capital together with accrued interest, such letter should not be ignored or have been ignored. So i still understand that my funds should have already been refunded no matter AIF or MPF of their financial position and even

before those two payments because my funds matured in 12th August 2012.

I hope that you understand my three points because i am chasing matured funds and i need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

MATURED FUNDS SHOULD ALREADY BEEN REFUNDED AND NOT WAITING 6 YEARS FOR COURT DIRECTIONS.

Thanking you once again and i hope that you understand my situation and i shall be waiting your assistance to my case.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 19/06/2019 02:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

To reply directly to your requests dated 21 May 2019:

- The timing of our application is uncertain, but is expected to be finalised in the coming months.
- The application will seek Court directions on how to treat funds that had matured prior to our appointment (such as yours).

- The AIF is in a different financial position to the MPF.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 18 June 2019 6:43 AM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent you another two e-mails dated 21st May and 7th June 2019 for which i have not received any kind of reply.

Your earliest reply will be highly appreciated as i am very surprised and frustrated with this situation related to my matured funds since 12th August 2012.

I am just chasing for my matured funds which kordamentha have kept since they have taken resposability i.e. year 2013.

I need JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

There has been already two payments to witholders of australian funds and nothing have been paid to me related to my matured funds since 12th August 2012.

This discriminitative attidude should be adjusted by effecting Justice and Honesty in the payment of distribution to all witholders of MATURED FUNDS.

I hope that i shall receive your assistance to my request without further delay.

Please reply at yout most earliest convenience.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 07/06/2019 16:11 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent an e-mail dated 21st May 2019 requesting several important information related to my funds that have been matured since 12th August 2012 and till to-date i am still without a reply to these requests.

Appreciate if you can give me some kind of information as i need my matured funds as soon as possible.

Kindly note the date of my matured funds is 12th August 2012 and this means nearly 7 years ago and Kordamentha has already kept my matured funds 6 years now.

So i hope that you can reply such unbeleivable situation without further delay as i need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS AND I NEED A COPY OF YOUR APPLICATION TO THE COURT TO SEE MY E-MAILS AS PROMISED.

Thanking you in advace for your urgent reply.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 21/05/2019 08:54 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note again the following request for which i have requested several times and are still not replied.

Why Kordamentha have not applied to the court for the distribution of MPF funds which were already matured before lm insolvency and which already matured before the responsability taken by Kordamentha.?

Why Kordamentha has decided to treat MPF funds the same of matured and unmatured witholders? Kindly note also funds matured before lm insolvency is different to funds matured after lm insolvency. My funds were already liquid before kordamentha have taken responsability and also liquid before the two payments of australian funds.

Since you are still treating all witholders of mpf funds of matured and unmatured the same, i understand that the responsability of LM was still the same for all the funds of mpf and australian funds. But till today the distribution of the funds is different because australian funds received two payments and matured funds before lm insolvency or after lm insolvency or still unmatured are still without any kind of distribution.

I still unferstand that my matured funds should have already been refunded before any kind of distribution as lm promised me in writing 100 per cent of my funds together with accrued interest and kordamentha is still keeping my money illegally and letting other entities applying and taking as have been done the two payments of australian funds. This is a disrimitive and unjustied distrinbution and i hope that kordamentha understand such unbelievable situation.

I have been waiting for my matured funds since 12th Au

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 22/02/2020 16:04 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 16/01/2020 08:29 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.
Your decision to hold matured funds is not justified considering the two installments that have already been paid.
Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 16/01/2020 00:18 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

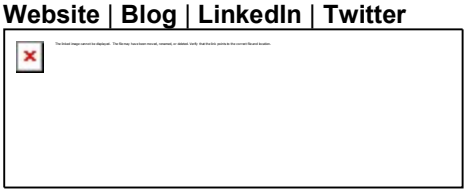
I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

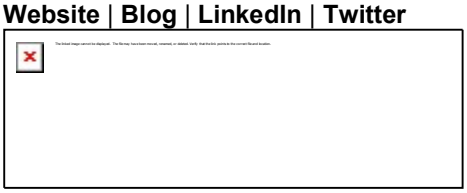
The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

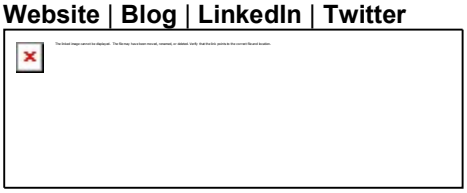
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

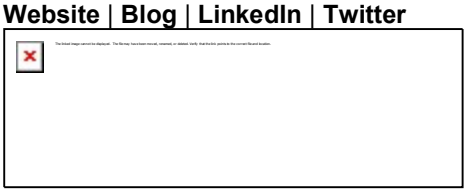
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

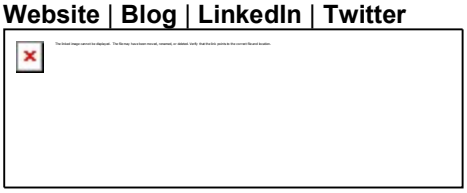
The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 22/02/2020 16:04 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 16/01/2020 08:29 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.
Your decision to hold matured funds is not justified considering the two installments that have already been paid.
Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 16/01/2020 00:18 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

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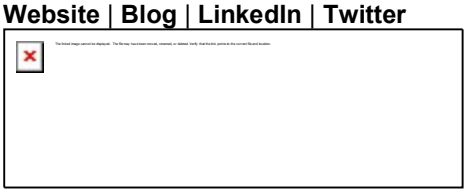

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

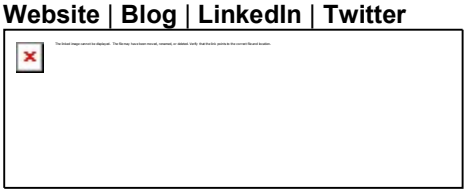
The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

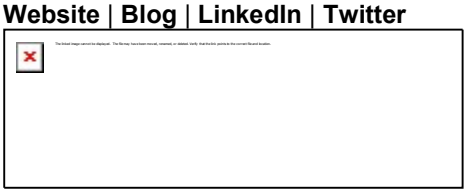
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

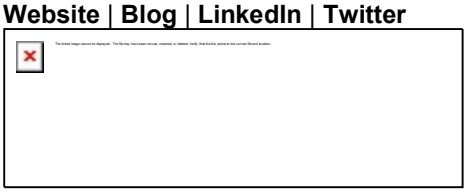
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

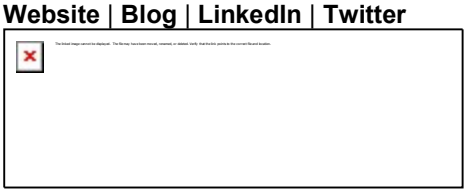
The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Monday, 23 March 2020 5:15 PM
To: charles.c.borg@gmail.com
Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 22/02/2020 16:04 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 16/01/2020 08:29 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.
Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 16/01/2020 00:18 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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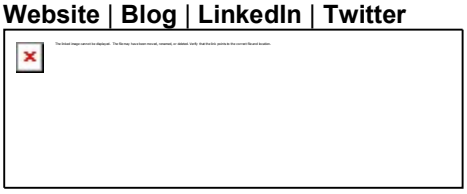

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

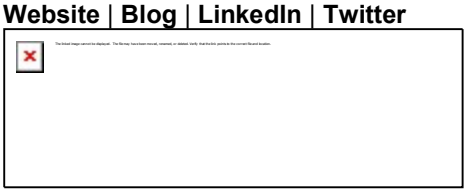
The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

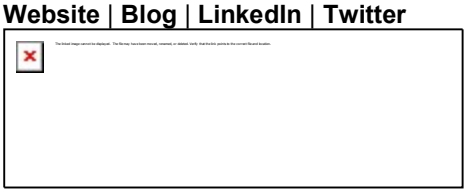
You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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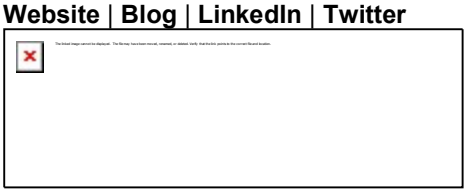

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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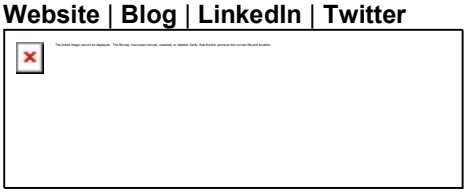

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Monday, 23 March 2020 5:59 PM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 23/03/2020 08:15 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

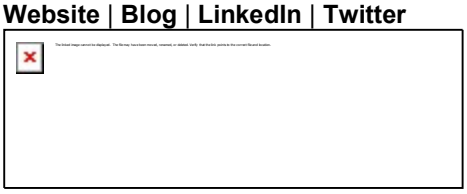
The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

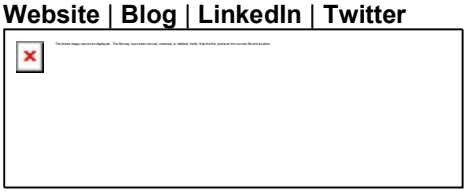
This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

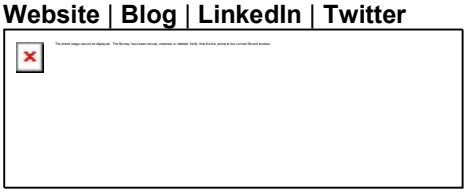
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 23/03/2020 08:58 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 23/03/2020 08:15 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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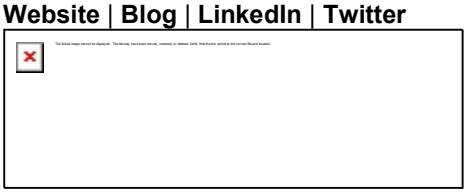

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

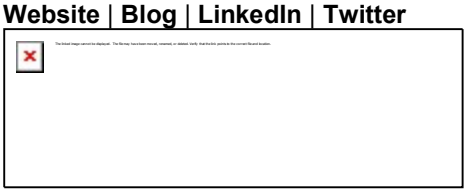
The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

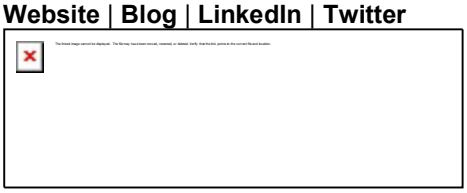
You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

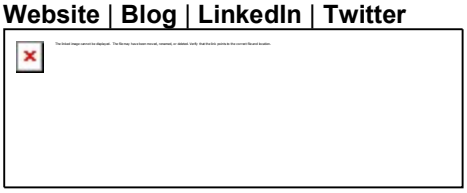
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

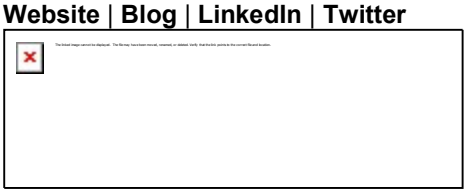
It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

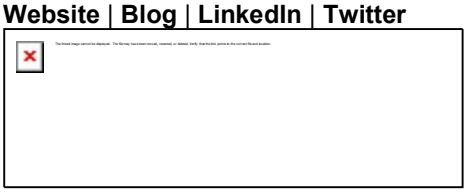
The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Wednesday, 13 May 2020 3:47 AM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Kindly be advised that till todate i did not receive any kind of reply to my last two e-mails dated 23rd March and 27th April 2020.

I am just requesting which copies of my e-mails that will be included in your application and when such application will be sent to the court as i have been waiting for the refund of my matured funds since 12th August 2012 nearly 9 years now. Kindly note also that i have already given you my authority to include any kind of my e-mails in your application.

I am just requesting justice and honesty in the distribution of funds as i cannot accept that there has already been distribution of two payments before my matured funds that were matured before lm insolvency and before kordamentha responsability.

I hope that you send some kind of proof in your application to adjust such discrimination of funds and i hope that the court will also adjust such discrimination in the distribution of funds.

I hope to receive some kind of information to my request as i cannot understand and beleive such situation.

Your kind of co-operation and assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 27/04/2020 16:24 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 23/03/2020 08:58 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 23/03/2020 08:15 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

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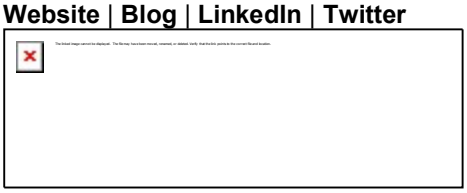

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

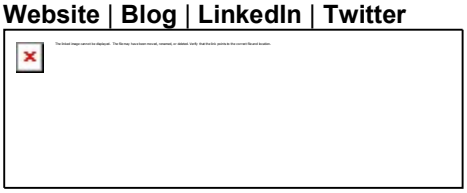
The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

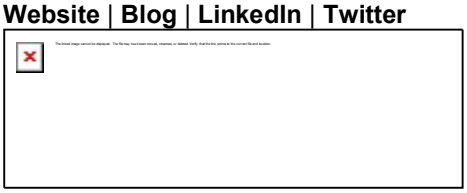
As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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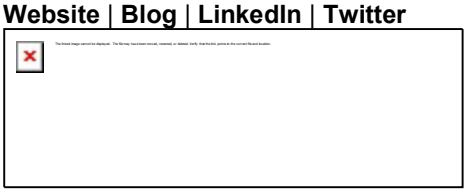

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

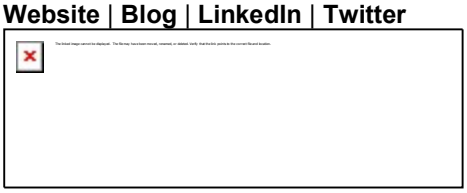
The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia

Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Friday, 15 May 2020 9:45 AM
To: charles.c.borg@gmail.com
Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 23/03/2020 08:58 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 23/03/2020 08:15 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Friday, 15 May 2020 8:46 PM
To: lminvestors@kordamentha.com
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.
In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 15/05/2020 01:44 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/09/2019 08:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

I refer to your correspondence dated 3 September 2019.

We appreciate your acknowledgment of our understanding of the difference between funds that matured prior to our appointment, and those that matured after.

It is this understanding that will form the basis of our application which will seek to address how to distribute funds such as yours, among other things.

As previously advised due to the extent and complexity of the issues involved, we are proposing to deal with the directions in at least two separate applications to the Court. Accordingly, the Trustee is unable to provide an indicative timeframe.

We'll continue to update you as to the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Monday, 16 September 2019 4:42 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordentha

Further to my e-mail dated 03rd September 2019 for which i did not receive any kind of reply.

By means of this e-mail i am rrquesting Kordamentha to apply to the court for the refund of my matured funds that matured on the 12th August 2012.

I still insist and understand that according to the law my funds should have been already refunded before any kind of distribution that have already been paid such as the two payments of australian funds.

So Kordamentha should apply immediately to the court so that my matured mfp funds that were already promised by lm in writing will be refunded without further delay. My funds that have been matured since 12th August 2012 are still being kept without a fundamental reason and against the law.

Your urgent assistance is highly appreciated and i hope that Kordamentha effect their application to the court for the refund of my matured funds immediatley.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 03/09/2019 08:51 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today and especially for the understanding the difference of matured funds before and after lm insolvency and also before and after that kordamentha have taken responsability.

But i regret to tell you that i cannot understand why Kordamentha did not apply to the court for the distribution of matured funds that matured before lm insolvency before the distribution of the two installments that have already been paid to the australian funds. This is against the law and in my opinion there has already been a discriminative attitude in the distribution of funds. The two installments that have been paid to australian funds should not have any kind of priority before my matured funds that have been matured since 12th August 2012. So i hope that Kordamentha understand this situation and apply immediatly to the court so that my funds will be refunded as promised by lm with accrued interest.

Kindly note that i am requesting JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS AND I HOPE KORDAMENTHA APPLY TO THE COURT IMMEDIATELY.

Thanking you once again for your assistance and co-operation to my situation.

Please reply and apply without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 03/09/2019 08:09 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We understand the importance of distinguishing between funds that had matured prior to our appointment, such as yours, and funds that had not matured prior to our appointment.

The application will address this issue, and the Court will provide direction on how these funds will be treated.

The timing of the finalisation of our application will not affect the quantum of distribution to be made to investors.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 28 August 2019 1:33 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Kindly note that i did not receive any kind of reply to my e-mail dated 16th August 2019.

I understand and insist that my MATURED FUNDS should have already been refunded because they were matured before lm insolvency, because they were promised to me by lm at 100 per cent together with accrued, because they were kept by lm without my authority over the 2 years that were invested, and also because the two installments that were already distributed to australian funds should not have any kind of priority over MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY.

I hope that Kordamentha apply to the court on my behalf to refund me my matured funds back and do not keep me anymore waiting for the complex application as i have been waiting since the maturity date i.e. 12th August 2012.

I am just requesting HONESTY AND JUSTICE FOR MY MATURED FUNDS and i understand that Kordamentha to acheive the above should apply to the court as soon as possible so that there want be discrimination in the distribution of funds and different treatment in respect of different of funds as have already been done.

I hope that Kordamentha feel my situation and apply for my funds without further delay.

Please advice at your earliest convenience.

Thanking for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/08/2019 08:22 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you very much for your e-mail of today.

I still want to know why Kordamentha have not applied to the court to get the authority for the distribution of matured funds.

I cannot understand why Kordamentha have decided to threat all witholders of mfp funds the same while my funds were matured before lm insolvency, before Kordamentha have taken responsability, and before the court have decided to distribute two installments of the Australian funds. This is a shamefull situation and i cannot understand why Kordamentha is still leaving me in this situation by waiting court decision and waiting to Kordamentha to include such incredible situation within the application and till now did not apply to the court to see with their own eyes the mistakes in the distribution of funds.

Kindly note that the two installment payments that have already been distrbuted to Australian funds should not have been paid before my MATURED FUNDS THAT MATURED BEFORE LM INSOLVENCY. So Kordamentha should apply to the court to get authority for the distribution of 100 per cent of my funds together with the accrued interest as have been promised by lm.

I need HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS.

Thanking you once again and i hope that Kordamentha take the neccessary steps before such complex application because my funds were matured since 12th August 2012.

I hope to receive a positive reply without further delay so that Justice and Honesty in the distribution of funds will be done immediately.

Thanking once again for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/08/2019 06:48 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously stated, the Trustee is in the process of preparing an application to the Court that seeks to address the issue of funds that matured before our appointment, such as yours.

This application is complex, and as such the timing is uncertain at this stage, however we will continue to provide you with updates as to the progress of this application.

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Sunday, 17 May 2020 4:02 PM
To: lminvestors@kordamentha.com
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 15/05/2020 12:46 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.
In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when

such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 15/05/2020 01:44 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

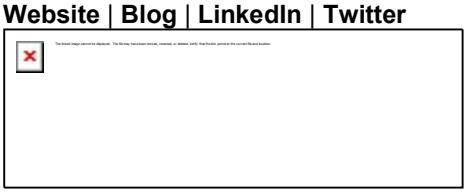
After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors@kordamentha.com
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 17/05/2020 08:00 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 15/05/2020 12:46 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.
In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 15/05/2020 01:44 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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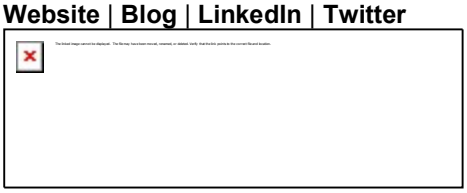

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

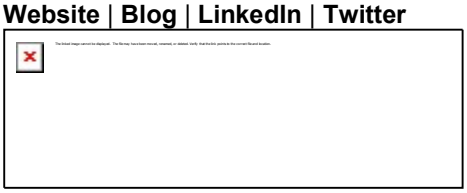
After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Wednesday, 24 June 2020 10:29 AM
To: charles.c.borg@gmail.com
Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 17/05/2020 08:00 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 15/05/2020 12:46 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.
In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this

discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 15/05/2020 01:44 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Wednesday, 24 June 2020 4:59 PM
To: lminvestors@kordamentha.com
Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards
Charles Botg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/06/2020 02:28 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your

details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Friday, 24 July 2020 6:22 AM
To: lminvestors@kordamentha.com
Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Please be advised that i have sent you again another e-mail dated 24th June 2020 and till todate i did not receive any kind of reply.

I am just chasing for the refund of my matured funds that have been matured since 12th August 2012 which is nearly 8 (eight) years ago and till todate i am still without any kind and hope of assistance for honesty and justice as regards distribution of funds. I have requested the following:

1. Which are my e-mails that will be included in your application that will be sent to the court.

2. When such application will be sent to the court as my funds have matured since 12th August 2012.

I need to know also why kordamentha have not applied to the court for the refund of matured funds that matured before lm insolvency.

Why there has been payment of two installments to australian witholders before my matured funds.

Why there has been such discrimination and unjusticies in the distribution of funds.

I hope that kordamentha takes my case seriously and whitout further delay.

Hoping once again to receive assistance from your end to such incredible situation as i am in need of my matured funds desperately.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/06/2020 08:58 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and

brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards
Charles Botg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/06/2020 02:28 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Sunday, 26 July 2020 11:34 PM
To: lminvestors
Subject: Fwd: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

This is also my authority to include my e-mail dated 23rd July 2020 in your application that will be sent to the court.

I hope to receive from your end a fundamental reply without further delay because such application has been too long to be sent.

Your assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 23/07/2020 22:21 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Please be advised that i have sent you again another e-mail dated 24th June 2020 and till todate i did not receive any kind of reply.

I am just chasing for the refund of my matured funds that have been matured since 12th August 2012 which is nearly 8 (eight) years ago and till todate i am still without any kind and hope of assistance for honesty and justice as regards distribution of funds. I have requested the following:

1. Which are my e-mails that will be included in your application that will be sent to the court.

2. When such application will be sent to the court as my funds have matured since 12th August 2012.

I need to know also why kordamentha have not applied to the court for the refund of matured funds that matured before lm insolvency.

Why there has been payment of two installments to australian witholders before my matured funds.

Why there has been such discrimination and unjusticies in the distribution of funds.

I hope that kordamentha takes my case seriously and whitout further delay.

Hoping once again to receive assistance from your end to such incredible situation as i am in need of my matured funds desperately.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/06/2020 08:58 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards
Charles Botg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/06/2020 02:28 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Fwd: RE: Mr charles borg

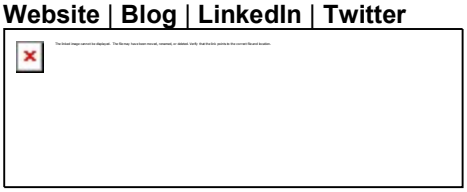
Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your

details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Wednesday, 5 August 2020 8:30 AM
To: charles.c.borg@gmail.com
Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Charles

As per our previous correspondence, all previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 26 July 2020 11:34 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

This is also my authority to include my e-mail dated 23rd July 2020 in your application that will be sent to the court.

I hope to receive from your end a fundamental reply without further delay because such application has been too long to be sent.

Your assistance is highly appreciated.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 23/07/2020 22:21 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Please be advised that i have sent you again another e-mail dated 24th June 2020 and till todate i did not receive any kind of reply.

I am just chasing for the refund of my matured funds that have been matured since 12th August 2012 which is nearly 8 (eight) years ago and till todate i am still without any kind and hope of assistance for honesty and justice as regards distribution of funds. I have requested the following:

1. Which are my e-mails that will be included in your application that will be sent to the court.

2. When such application will be sent to the court as my funds have matured since 12th August 2012.

I need to know also why kordamentha have not applied to the court for the refund of matured funds that matured before lm insolvency.

Why there has been payment of two installments to australian witholders before my matured funds.

Why there has been such discrimination and unjusticies in the distribution of funds.

I hope that kordamentha takes my case seriously and whitout further delay.

Hoping once again to receive assistance from your end to such incredible situation as i am in need of my matured funds desperately.

Regards
Charles Borg
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 24/06/2020 08:58 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards
Charles Botg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 24/06/2020 02:28 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Wednesday, 5 August 2020 5:04 PM
To: lminvestors@kordamentha.com
Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret again to tell you that i feel very surprised with such irresponsable situation.
I know that all my e-mails are as an exhibit for your application but which are my e-mails have been INCLUDED NOT EXHIBITED ONLY in your application.

I understand that all my e-mails have been as an exhibit for 8 years now but it is now the time that after such a long time to tell me which one of my e-mail is going to be included on your application to be sent to the court

With this kind of reply to my e-mails dated 24th June and 23rd July 2020, i feel that kordamentha as trustees is not only replying to my requests but also not helping me to achieve JUSTICE AND HONESTY AS REGARDS TO THE DISTRIBUTION OR REFUND OF MY MATURED FUNDS THAT HAVE BEEN MATURED SINCE 12TH AUGUST 2012.

I hope that your application will be finalized without further delay and i hope to see your application with my requests TO ADJUST THE DISCRIMINATION IN THE DISTRIBUTION OF FUNDS THAT HAVE ALREADY BEEN DONE.

I hope to receive without further delay some kind of fruitful reply to my several requests as i cannot understand and beleive to such incredible situation from such responsable of high authorities.

Thanking you once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 05/08/2020 00:29 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Charles

As per our previous correspondence, all previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Kind Regards

KordaMentha

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 26 July 2020 11:34 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

This is also my authority to include my e-mail dated 23rd July 2020 in your application that will be sent to the court.

I hope to receive from your end a fundamental reply without further delay because such application has been too long to be sent.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/07/2020 22:21 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Please be advised that i have sent you again another e-mail dated 24th June 2020 and till todate i did not receive any kind of reply.

I am just chasing for the refund of my matured funds that have been matured since 12th August 2012 which is nearly 8 (eight) years ago and till todate i am still without any kind and hope of assistance for honesty and justice as regards distribution of funds. I have requested the following:

1. Which are my e-mails that will be included in your application that will be sent to the court.

2. When such application will be sent to the court as my funds have matured since 12th August 2012.

I need to know also why kordamentha have not applied to the court for the refund of matured funds that matured before lm insolvency.

Why there has been payment of two installments to australian witholders before my matured funds.

Why there has been such discrimination and unjusticies in the distribution of funds.

I hope that kordamentha takes my case seriously and whitout further delay.

Hoping once again to receive assistance from your end to such incredible situation as i am in need of my matured funds desperately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/06/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards

Charles Botg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/06/2020 02:28 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM

To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As you are aware, the Trustee is in the process of preparing an Application to the Court seeking directions on the process of distributing funds to Investors.

You have previously requested that copies of your correspondence be provided to the Court. A copy of relevant application forms will also be provided and referred to in an accompanying affidavit. Would you please confirm whether it would be your preference for your personal details (including name and email address etc.) to be de-identified (i.e. personal details removed) and for your correspondence to be included in a confidential exhibit? The alternative would be for these details and correspondence to be publicly available in the Court records.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Please advise us of your decision at your earliest convenience.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 27 November 2019 12:32 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 14th November 2019 for which i did not receive any kind of reply.

Appreciate if you may advice when shall i will be receiving my mpf funds which have been matured since 12th August 2012.

Kindly note that i need my money back as soon as possible.

My funds have been kept under kordamentha till todate since their responsability during the year 2013.

Kindly note that i am not only chasing for my matured funds but also for justice and honesty as regards distribution of funds because there has already been two installments of australian funds. Such distribution should not have any kind of priority before my matured funds.

I need kordamentha to apply for distributuon of my matured funds without further delay.

Your co-operarion and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 14/11/2019 06:30 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously advised, the Trustee anticipates to make an application to the Court seeking direction on the process of distributing funds to Investors.

This application will seek specific directions on how to treat funds that matured prior to our appointment such as yours.

We will continue to provide updates on the progress of the application as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Wednesday, 13 November 2019 11:51 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

I am really very surprised why i am not receiving any kind of reply to my e-mails that have been sent on 24th September,18th October and also on 01st November 2019.

Kindly note that i am chasing for my money that have matured since August 2012 and for justice and honesty in the distribution of funds after i have been garanteed by lm that i shall receive 100 per cent of matured funds together with the accrued interest.

Since there has already been distribution of australian funds and also other payments, i cannot understand why Kordamentha have not applied to the court for my matured. I understand that such distributions and payments should not have any priority to my matured funds. That is the main reason for chasing justice and honesty in the distribution of funds.

I hope to receive a positive reply to my four e-mails that have sent for which i am still waiting.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 01/11/2019 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

As you are aware i have sent two e-mails dated 24th September and 18th October 2019 respectively and till todate i have not received any kind of reply.

Kindly note that i am just chasing for my matured funds which were matured before lm insolvency, matured also before Kordamentha have taken the responsability of my matured funds.

Kindly note also that i am just chasing honesty and justice in the distribution of funds because there has been distribution and payments which were authorised and i understand that these payments and distribution should not have any kind of priority before my matured funds that have matured since August 2012 being also promised in writing by lm at 100 per cent together with accrued interest.

So i cannot inderstand why Kordamentha is not taking action to my request by applying to the court for the full refund of my matured funds together with the accrued interest as have been promised to me in writing by lm.

I hope that Kordamentha reply to my three e-mails by actioning my request without further delay.

Your assistance and co-operation is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 18/10/2019 08:47 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Reference is made to my e-mail dated 24th September 2019 for which i did not receive any kind of reply.

I regret again to remind you that my pmf funds were invested with LM for only 2 years and matured on the 12th August 2012. These funds were not refunded to me by lm but kept by lm without my authority and lm promised me in writing by their letter in August 2012 that they are going to refund me 100 per cent of my capital together with the accrued interest.

Afterwards LM became insolvent and in year 2013 Kordamentha have taken resposability of such matured funds.

Till to-date my funds are still not refunded. My funds have been kept pending 7 years by Kordamentha. I understand that such garantee letter sent to me by Lm should not have been ignored. As you are aware there has already been distribution of australian funds and i understand that such distribution do not have any kind of priority on my matured funds. This is a shamefull situation and discrimitive attitude and in my opinion this is not justice and honesty.

I have requested several times to Kordamentha to apply to the court for the refund of my 100 per cent of my matured funds, but kordamentha ignored my request because their decision was to threat all investors the same for which i do not agree.

Although now kordamentha are going to do two applications to the court to distingwish such difference, i still cannot understand why kordamentha did not apply to the court for my MATURED FUNDS THAT MATURED IN AUGUST 2012 AS HAVE BEEN DONE TO AUSTRALIAN FUNDS.

I hope that Kordamentha understand well my situation and apply immediately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/09/2019 13:35 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today referring to my e-mail dated 3rd September 2019.

Please be advised that i have sent also another e-mail afterwards dated 16th September 2019 wherein i have requested Kordamentha to apply to the court for the refund of my funds for the following reasons:

1. My mfp funds matured before lm insolvency.

2. My funds matured on the 12th August 2012.

3. My funds matured before Kordamentha has taken resposability of mfp funds.

4. My matured funds should have already been refunded before any kind of payment and also before the two payments that have already been paid with the authority of the court to australian funds.

5. My funds are stll being kept without any fundamental reason because my funds has been matured since 12th August 2012 and were promised to me in writing by lm at 100 per cent of my capital together with accrued interest.

So Kordamentha should apply to the court without further delay for the refund of all my matured mfp funds together with the accrued interest till todate because in my opinion these funds has been kept since 12th August 2012 against the law.

I hope that Kordamentha understand well my situation and apply to the court immediately for the refund of my matured funds that have been matured since 12th August 2012.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com
...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Sunday, 30 August 2020 5:19 PM
To: lminvestors@kordamentha.com
Subject: Re: Fwd: RE: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 5th August 2020 for which i did not receive any kind of reply.
As you are aware i am just chasing for the full refund of my matured funds that have been matured since 12th August 2012 which means 8 years ago.

I really cannot understand why Kordamentha is not taking such responsability seriously my requests so that JUSTICE AND HONESTY WITH REGARDS DISTRIBUTION OF FUNDS WILL BE DONE.

Since there has been distribution of two payments to witholders of australian funds,i still understand that my matured funds should have already refunded and so i still understand that there has been discrimination of distribution of funds. Matured funds should have been paid prior such two payments.

I have requested which are my e-mails that will be included in your application and not exhabited only and when such application shall be sent as i have been waiting for my matured funds 8 years.

Your assistance and co-operation will be highly appreciated so that JUSTICE AND HONESTY WITH REGARDS DISTRIBUTION OF FUNDS WILL BE DONE.

Kindly reply without further delay as i need my funds very urgently.

Thanking you once again.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 05/08/2020 20:20 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: RE: Fwd: RE: Mr charles borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 05/08/2020 09:03 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret again to tell you that i feel very surprised with such irresponsable situation.
I know that all my e-mails are as an exhibit for your application but which are my e-mails have been INCLUDED NOT EXHIBITED ONLY in your application.

I understand that all my e-mails have been as an exhibit for 8 years now but it is now the time that after such a long time to tell me which one of my e-mail is going to be included on your application to be sent to the court

With this kind of reply to my e-mails dated 24th June and 23rd July 2020, i feel that kordamentha as trustees is not only not replying to my requests but also not helping me to achieve JUSTICE AND HONESTY AS REGARDS TO THE DISTRIBUTION OR REFUND OF MY MATURED FUNDS THAT HAVE BEEN MATURED SINCE 12TH AUGUST 2012 BECAUSE KORDAMENTHA SHOULD HAVE APPLIED TO THE COURT AS HAVE BEEN DONE BY THE OTHER TRUSTEES OF AUSTRALIAN FUNDS AS WITHOLDERS HAS ALREADY RECEIVED TWO PAYMENTS BEFORE MY MATURED FUNDS.

I hope that your application will be finalized without further delay and i hope to see your application with my requests TO ADJUST THE DISCRIMINATION IN THE DISTRIBUTION OF FUNDS THAT HAVE ALREADY BEEN DONE.

I hope to receive without further delay some kind of fruitful reply to my several requests as i cannot understand and beleive to such incredible situation from such responsable of high authorities.

Thanking you once again.

Regards

Charles Borg

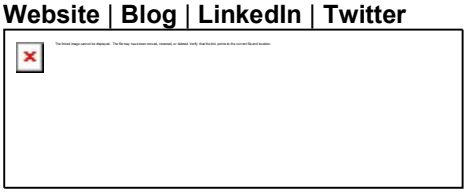
Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 05/08/2020 00:29 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Charles

As per our previous correspondence, all previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**



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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 26 July 2020 11:34 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

This is also my authority to include my e-mail dated 23rd July 2020 in your application that will be sent to the court.

I hope to receive from your end a fundamental reply without further delay because such application has been too long to be sent.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/07/2020 22:21 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Please be advised that i have sent you again another e-mail dated 24th June 2020 and till todate i did not receive any kind of reply.

I am just chasing for the refund of my matured funds that have been matured since 12th August 2012 which is nearly 8 (eight) years ago and till todate i am still without any kind and hope of assistance for honesty and justice as regards distribution of funds. I have requested the following:

1. Which are my e-mails that will be included in your application that will be sent to the court.

2. When such application will be sent to the court as my funds have matured since 12th August 2012.

I need to know also why kordamentha have not applied to the court for the refund of matured funds that matured before lm insolvency.

Why there has been payment of two installments to australian witholders before my matured funds.

Why there has been such discrimination and unjusticies in the distribution of funds.

I hope that kordamentha takes my case seriously and whitout further delay.

Hoping once again to receive assistance from your end to such incredible situation as i am in need of my matured funds desperately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/06/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards

Charles Botg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/06/2020 02:28 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM

To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

...

[Message clipped]

Joseph Kerins

From: lminvestors <lminvestors@kordamentha.com> on behalf of lminvestors
Sent: Monday, 7 September 2020 4:44 PM
To: charles.c.borg@gmail.com
Subject: FW: Mr charles borg

Dear Charles

To confirm, all of the emails between yourself and the Trustee will be included as part of the application.

We will notify you once this application has been finalised.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 30 August 2020 5:19 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 5th August 2020 for which i did not receive any kind of reply.
As you are aware i am just chasing for the full refund of my matured funds that have been matured since 12th August 2012 which means 8 years ago.

I really cannot understand why Kordamentha is not taking such responsability seriously my requests so that JUSTICE AND HONESTY WITH REGARDS DISTRIBUTION OF FUNDS WILL BE DONE.

Since there has been distribution of two payments to witholders of australian funds,i still understand that my matured funds should have already refunded and so i still understand that there has been discrimination of distribution of funds. Matured funds should have been paid prior such two payments.

I have requested which are my e-mails that will be included in your application and not exhabited only and when such application shall be sent as i have been waiting for my matured funds 8 years.

Your assistance and co-operation will be highly appreciated so that JUSTICE AND HONESTY WITH REGARDS DISTRIBUTION OF FUNDS WILL BE DONE.

Kindly reply without further delay as i need my funds very urgently.

Thanking you once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 05/08/2020 20:20 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: RE: Fwd: RE: Mr charles borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: "charles.c.borg" <charles.c.borg@gmail.com>
Date: 05/08/2020 09:03 (GMT+01:00)
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret again to tell you that i feel very surprised with such irresponsable situation.
I know that all my e-mails are as an exhibit for your application but which are my e-mails have been INCLUDED NOT EXHIBITED ONLY in your application.

I understand that all my e-mails have been as an exhibit for 8 years now but it is now the time that after such a long time to tell me which one of my e-mail is going to be included on your application to be sent to the court

With this kind of reply to my e-mails dated 24th June and 23rd July 2020, i feel that kordamentha as trustees is not only not replying to my requests but also not helping me to achieve JUSTICE AND HONESTY AS REGARDS TO THE DISTRIBUTION OR REFUND OF MY MATURED FUNDS THAT HAVE BEEN MATURED SINCE 12TH AUGUST 2012 BECAUSE KORDAMENTHA SHOULD HAVE APPLIED TO THE COURT AS HAVE BEEN DONE BY THE OTHER TRUSTEES OF AUSTRALIAN FUNDS AS WITHOLDERS HAS ALREADY RECEIVED TWO PAYMENTS BEFORE MY MATURED FUNDS.

I hope that your application will be finalized without further delay and i hope to see your application with my requests TO ADJUST THE DISCRIMINATION IN THE DISTRIBUTION OF FUNDS THAT HAVE ALREADY BEEN DONE.

I hope to receive without further delay some kind of fruitful reply to my several requests as i cannot understand and beleive to such incredible situation from such responsable of high authorities.

Thanking you once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 05/08/2020 00:29 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Charles

As per our previous correspondence, all previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 26 July 2020 11:34 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

This is also my authority to include my e-mail dated 23rd July 2020 in your application that will be sent to the court.

I hope to receive from your end a fundamental reply without further delay because such application has been too long to be sent.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/07/2020 22:21 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Please be advised that i have sent you again another e-mail dated 24th June 2020 and till todate i did not receive any kind of reply.

I am just chasing for the refund of my matured funds that have been matured since 12th August 2012 which is nearly 8 (eight) years ago and till todate i am still without any kind and hope of assistance for honesty and justice as regards distribution of funds. I have requested the following:

1. Which are my e-mails that will be included in your application that will be sent to the court.

2. When such application will be sent to the court as my funds have matured since 12th August 2012.

I need to know also why kordamentha have not applied to the court for the refund of matured funds that matured before lm insolvency.

Why there has been payment of two installments to australian witholders before my matured funds.

Why there has been such discrimination and unjusticies in the distribution of funds.

I hope that kordamentha takes my case seriously and whitout further delay.

Hoping once again to receive assistance from your end to such incredible situation as i am in need of my matured funds desperately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/06/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards

Charles Botg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/06/2020 02:28 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

...

[Message clipped]

Joseph Kerins

From: charles.c.borg <charles.c.borg@gmail.com> on behalf of charles.c.borg
Sent: Monday, 7 September 2020 6:06 PM
To: lminvestors
Subject: Re: FW: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today, but i regret to tell you that this is only a part of reply to my several repeated requests and i am really very surprised with such increadible situation that have already taken 8 years and till todate without any kind of suitable information.

I would like to know when i shall be receiving my funds that have been matured since 12th August 2012.

I would like to know when Kordamentha will apply to the court for the full refund of my matured funds that have been matured 8 years ago.

I would like to know why there has been paid two installments to Australian witholders before my matured funds.

I would like to know when shall i see JUSTICE AND HONESTY AS REGARDS DISTRIBUTION OF FUNDS BECAUSE THERE HAS ALREADY BEEN DISCRIMINATION IN THE DISTRIBUTION OF FUNDS. MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPONSABILITY SHOULD HAVE ALREADY BEEN REFUNDED. TWO MISTAKES DO NOT MAKE ONE WRIGHT. LM KEPT MY FUNDS AFTER MY FUNDS MATURED WHILE KORDAMENTHA IS STILL DOING THE SAME.

Kindly note that i am in need of my matured funds and your assistance is highly appreciated. I hope to receive a fundamental reply to my several requests do that HONEST AND JUSTICE WILL BE SEEN.

Regards
Charles Borg

Sent from my Samsung Galaxy smartphone.
-------- Original message --------
From: lminvestors <lminvestors@kordamentha.com>
Date: 07/09/2020 08:43 (GMT+01:00)
To: "charles.c.borg" <charles.c.borg@gmail.com>
Subject: FW: Mr charles borg

Dear Charles

To confirm, all of the emails between yourself and the Trustee will be included as part of the application.

We will notify you once this application has been finalised.

Kind Regards

KordaMentha

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

Grow. Protect. Recover.

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 30 August 2020 5:19 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 5th August 2020 for which i did not receive any kind of reply.

As you are aware i am just chasing for the full refund of my matured funds that have been matured since 12th August 2012 which means 8 years ago.

I really cannot understand why Kordamentha is not taking such responsability seriously my requests so that JUSTICE AND HONESTY WITH REGARDS DISTRIBUTION OF FUNDS WILL BE DONE.

Since there has been distribution of two payments to witholders of australian funds,i still understand that my matured funds should have already refunded and so i still understand that there has been discrimination of distribution of funds. Matured funds should have been paid prior such two payments.

I have requested which are my e-mails that will be included in your application and not exhabited only and when such application shall be sent as i have been waiting for my matured funds 8 years.

Your assistance and co-operation will be highly appreciated so that JUSTICE AND HONESTY WITH REGARDS DISTRIBUTION OF FUNDS WILL BE DONE.

Kindly reply without further delay as i need my funds very urgently.

Thanking you once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 05/08/2020 20:20 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: RE: Fwd: RE: Mr charles borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 05/08/2020 09:03 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret again to tell you that i feel very surprised with such irresponsable situation.

I know that all my e-mails are as an exhibit for your application but which are my e-mails have been INCLUDED NOT EXHIBITED ONLY in your application.

I understand that all my e-mails have been as an exhibit for 8 years now but it is now the time that after such a long time to tell me which one of my e-mail is going to be included on your application to be sent to the court

With this kind of reply to my e-mails dated 24th June and 23rd July 2020, i feel that kordamentha as trustees is not only not replying to my requests but also not helping me to achieve JUSTICE AND HONESTY AS REGARDS TO THE DISTRIBUTION OR REFUND OF MY MATURED FUNDS THAT HAVE BEEN MATURED SINCE 12TH AUGUST 2012 BECAUSE KORDAMENTHA SHOULD HAVE APPLIED TO THE COURT AS HAVE BEEN DONE BY THE OTHER TRUSTEES OF AUSTRALIAN FUNDS AS WITHOLDERS HAS ALREADY RECEIVED TWO PAYMENTS BEFORE MY MATURED FUNDS.

I hope that your application will be finalized without further delay and i hope to see your application with my requests TO ADJUST THE DISCRIMINATION IN THE DISTRIBUTION OF FUNDS THAT HAVE ALREADY BEEN DONE.

I hope to receive without further delay some kind of fruitful reply to my several requests as i cannot understand and beleive to such incredible situation from such responsable of high authorities.

Thanking you once again.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 05/08/2020 00:29 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: RE: Fwd: RE: Mr charles borg

Dear Charles

As per our previous correspondence, all previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 26 July 2020 11:34 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Fwd: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

This is also my authority to include my e-mail dated 23rd July 2020 in your application that will be sent to the court.

I hope to receive from your end a fundamental reply without further delay because such application has been too long to be sent.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/07/2020 22:21 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Please be advised that i have sent you again another e-mail dated 24th June 2020 and till todate i did not receive any kind of reply.

I am just chasing for the refund of my matured funds that have been matured since 12th August 2012 which is nearly 8 (eight) years ago and till todate i am still without any kind and hope of assistance for honesty and justice as regards distribution of funds. I have requested the following:

1. Which are my e-mails that will be included in your application that will be sent to the court.

2. When such application will be sent to the court as my funds have matured since 12th August 2012.

I need to know also why kordamentha have not applied to the court for the refund of matured funds that matured before lm insolvency.

Why there has been payment of two installments to australian witholders before my matured funds.

Why there has been such discrimination and unjusticies in the distribution of funds.

I hope that kordamentha takes my case seriously and whitout further delay.

Hoping once again to receive assistance from your end to such incredible situation as i am in need of my matured funds desperately.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 24/06/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that your reply seems to be general and does not satisfy my two requests. My two requests are as follows:

1. Which are my e-mails that shall be included in your application that will be sent to the court.

2. When such application will be sent to the court as i have been waiting for my matured funds since 12th August 2012.

Kindly note that from 12th August 2012 till todate nearly 8 years have passed and i have not received anything while the australian fund witholders have received two installments because their trusties applied to the court and brought authority for such payments, while Kordamentha are still keeping me waiting and without any kind of fruitfull hope due to such a long time that have been taken to finish and send such without any kind of time of ending application.

I still understand that my matured funds should have already been refunded before such two installments payments of australian witholders. This is an unjustified and discriminative situation and i hope that Kordamentha address their application to solve and adjust this situation.

Please try to co-ordinate to my two requests without further delay so that honesty and justice will be seen accordingly.

Regards

Charles Botg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 24/06/2020 02:28 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Fwd: RE: Mr charles borg

Dear Charles

All previous correspondence between yourself and the Trustee will be included as an exhibit to our application. Due to the complex nature of the application we cannot provide an indicative timeframe for the finalisation of our application at this time.

Upon the finalisation of our application, we will serve the application and its supporting material by posting it on the website maintained by the Trustee with respect to the MPF and notifying all unitholders of the nature of the application and of the fact that the application has been posted on KordaMentha's MPF website.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Saturday, 13 June 2020 1:22 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: Re: Fwd: RE: Mr charles borg

Dear Kordamentha

Reference is being made to my last two e-mails dated 15th and 17th May 2020 for which i did not receive any kind of reply to my two requests.

Please advice which are my e-mails that will be included in your application.

Please advice also when such application will be sent as i have been waiting for my matured funds since 12th August 2012.

I would like also a copy of your application because i need to see that your application with my e-mails will address the court to adjust discrimination of distribution of funds so that honesty and justice will be done accordingly especially to my case wherein my funds were matured before lm insolvencyand also before Kordamentha responsability.

I hope that Kordamentha understand my situation and advice without further delay as i need my matured funds.

I still cannot understand and accept distribution of two payments of australian funds before my matured funds which were matured before lm insolvency. This is a shamefull and incredible situation.

Your co-operation and assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 17/05/2020 08:00 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: Fwd: RE: Mr charles borg

Dear Kordamentha

Further again to your e-mail dated 15th May and also my reply dated same date 15th May 2020.

Since your application has not yet been ready to be sent to the court, this is also my authority to include this e-mal dated 15th May 2020 in your application as this maybe an assistance to the court to sustain and arrive for justice and honesty for the distrbution of funds.

Thanking you once again for your co-operation and assistance and i hope to receive a fundamental and positive reply as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 15/05/2020 12:46 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail sent to me today but i regret to tell you that i did offer you any assistance as regards to the application to be made to the court.

I have requested which copies of my e-mails that would be included in your application and when such application will be sent to the court after i have been waiting nearly 9 years from the date of maturity of my funds.

Kindly note since the trustees of the australian funds have already applied and brought authority of two payments to their witholders, i understand and request assistance for the honesty and justification of distribution of funds that Kordamentha do the same because my funds were already matured before lm insolvency and also before Kordamentha commenced as trustees.

I understand that matured funds before lm insolvency should be paid prior any kind of distribution and that is why i am requesting assistance and not offering assistance how such application shall be applied to the court.

In my opinion there has been already discrimination in the distribution of funds because the decision taken by Kordamentha to treat all mp funds the same for those that were matured and not matured does not justify the reason in the discrimination of distribution of funds especially by not applying as not have done the other tustees

The court already given authority for two payments to australian funds witholders because were applied by trustees but Kordamentha decided not to apply and leave their responsability to the court to decide and leave also such this discrimination in the distribution of funds by not applying and this is the reason that i am not offering assistance but requesting assistance.

I hope that Kordamentha understand well my situation and especially my request. My request is which e-mails are going to be included so that such discrimination of distribution of funds will be adjusted by the court and also when such methodolgy for the distribution of funds held shall be sent to the court as i have been waiting for my matured funds since 12th August 2012.

I repeat again that i am requesting also JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS.

Your co-operation and assistance is highly appreciation to my requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 15/05/2020 01:44 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

We do not require any assistance from yourself in regards to the application to be made to the Court.

As previously stated, previous correspondence between yourself and the Trustee will be included as an exhibit to this application. As per your authority given on 16 January 2020. The timing of finalisation of this application remains uncertain at this stage.

For the avoidance of doubt, the Trustee is seeking directions as to the proposed methodology for distributing the funds held, it is for the Court to ultimately make a ruling in this regard.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Tuesday, 28 April 2020 12:24 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Reference to my last e-mail sent to you on the 23rd March 2020.

Appreciate if you can advice what kind of assistance or any kind of information you have as regards to my request for the refund of my matured funds that have been matured since 12th August 2012.

As you are aware i have requested copies of my e-mails that shall be included in your application but till todate i did not receive such information requested.

Appreciate also if you can advice when such application will be sent to the court because i have been waiting for my funds together with the accrued interest as have been promised by lm nearly 9 years now.

So i understand that your application should be filed to adjust discrimination of distribution of funds since there has already been distribution of two installments to Australian funds witholders.

I understand that matured funds before lm insolvency should have been refunded in full before any kind of funds invested or any kind of payment and i hope that Kordamentha understand well my situation.

Please understand also that i am requesting JUSTICE AND HONESTY ACCORDING TO THE LAW AS REGARDS DISTRIBUTION OF FUNDS.

Thanking you in advance for your co-operation and assistance to the above mentioned requests.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 23/03/2020 08:58 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

I would like to thank you for your e-mail received now after my previous e-mails sent to you dated 16th January, 22nd February and 8th March 2020.

Since Kordamentha have decided not to apply for the full refund of matured funds that matured before lm insolvency and also before Kordamentha responsability leaving such decesion to the court, i need to know which copies of my e-mails will be included in your application.

Since there has been distribution of funds to the australian witholders, my matured funds should have already been refunded, no matter the financial position of any other fund is because matured funds were due before any kind of payment. I hope that Kordamentha understand and feel my situation.

So in my opinion your application and your decisions will be clear to adjust such discrimination in the distribution of funds.

Thanking you once again for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 23/03/2020 08:15 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

After receiving your authority on 16 January 2020, we confirm that your details and copies of emails will be included in an exhibit to accompany the Trustee's application to the Court.

As previously advised, the Trustee will be requesting directions from the Court in relation to accounts which may have matured. This matter will ultimately be decided by the Court.

We will continue to update investors as and when new information becomes available.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Sunday, 8 March 2020 6:02 AM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply from your end to my last two e-mails dated 16th January and 22nd February 2020.

As you are aware i have given you my authority to include in your application all my personal details and also all my e-mails that i have sent to you so thar honesty and justice in the distribution of funds will be done.

Since my funds were matured before lm insolvency and also before kordamentha responsability, i still insist and confirm that the distribution of the two installments that have been paid to australian witholders before my matured funds is unjustified.

I hope that Kordamentha feel and understand very well my situation so that your application will be clear to the truth of justification so that justice and honesty in the distribition of funds will be done.

Please include this e-MAIL in your application so that the court will know my situation so that JUSTICE AND HONESTY IN THE DISTRIBUTION OF FUNDS WILL BE DONE AS SHOULD BE AND ACCORDING TO THE WHOLE TRUTH.

i hope that Kordamentha will help me to bring all my funds together with all accrued interest as have been promised to me in writing by lm.

I shall be waiting a fundamental reply to my last three e-mails.

Thanking you for your co-operation and assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 22/02/2020 16:04 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i have not received any kind of reply to my e-mail dated 16th January 2020 although i gave you my authority to include all my personal details and also all my e-mails in your application.

Your assistance is appreciated because i need all my matured funds as these funds were matured in August 2012. So i have been waiting my matured funds nearly 8 years and lm was not yet insolvent and your responsability since year 2013 has kept me in the same position without my matured funds while australian witholders have already received two installment payments.

This situation seams to be unbelievable and i hope that your application includes my request so that the court will refund all my matured funds for which i have worked a lot to save them.

Your earliest reply will be highly appreciated especially by understanding well such incredible situation considering justice and honesty in the distribution of funds.

I repeat and remind you that lm before their insolvency in august 2012 has promised me in writing the full refund of my matured funds together with the accrued interest and so i insist that Kordamentha apply to the court accordingly as lm has promised me in writing.

Thanking you once again and i hope to receive from you without further delay.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 16/01/2020 08:29 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that this is my authority to include all my personal details and also all my e-mails in your application.

Please be advised also that my funds were matured on the 12th August 2012 and lm has promised me in writing that all my funds will be refunded in full together with the accrued interest.

But unfortunetley lm went insolvent in year 2013 and Kordamentha were resposible to lm funds in the same year 2013. Unfortunetely again Kordamentha did not apply for the refund of matured funds but decided to treat and hold the funds the same and the application has not yet been prepared for the last 6 years while the witholders of the australian funds were paid two installments.

Your decision to hold matured funds is not justified considering the two installments that have already been paid. Lm was resposible for both funds the same and does not matter the financial position when there are MATURED FUNDS BEFORE LM INSOLVENCY AND BEFORE KORDAMENTHA RESPOSABILITY AFTER MATURITY.

So you must understand my situation as i need all my matured funds refunded so that HONESTY AND JUSTICE IN THE DISTRIBUTION OF FUNDS WILL BE DONE.

I still understand that the payment of the two installments that have been paid to australian witholders should not have priority to my matured funds.

Kindly note that when i try to think to this situation, i still beleive that this is a shamefull and discriminative situation when there has already been distributed two installments before matured funds that were matured before lm insolvency.

I hope that your application will be clear to adjust such discriminative of payments in the distribution of funds.

Thanking you once again for your assistance.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 16/01/2020 00:18 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

There are a number of matters on which the Trustee considers necessary to seek Court directions, prior to making any distribution to unitholders. One such matter is in relation to the significant number of unitholders (of which you are one), with unit holdings which may have otherwise matured prior to the appointment of Voluntary Administrators to LMIM. The underlying objective of the Trustee is to make a distribution in a way which is equitable to ALL unitholders of the MPF and does not unfairly prejudice any unitholder.

In simple terms, the Trustee will be requesting directions from the Court as to whether all unitholders should be treated equally and whether priority should be given to accounts which may have matured. The Trustee does not consider it appropriate to prioritise the payment of unitholders whose investment matured prior to our appointment, however this matter will ultimately be decided by the Court.

The Trustee is still in the process of preparing the application to be made to the Court, however we anticipate the application to include the following details regarding unitholdings past maturity:

- Background of your specific investment in the fund.
- Communication between yourself and the Trustee.
- Overview of analysis undertaken to identify other unitholders whose investments may have matured prior to the appointment of the Trustee (of which we have identified approximately 600 accounts).
- Overview of the review of the available documentation pertaining to unitholders redemption requests.

I note that we have previously requested that you confirm whether you wish to be named in an affidavit and exhibit which will accompany our application to the Court. Unless we receive clear instructions that you wish to have your details included in the affidavit and exhibit (regardless of the directions being sought by the Trustee), your name and personal details will not be included and your correspondence will be included in the confidential exhibit only (which will not be made available to unitholders).

For the avoidance of doubt, there will be no request made to the Court by the Trustee for a full refund of your investment.

Thank you

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 9 January 2020 11:40 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Please be adviced that i did not receive any kind of reply to my last two e-mails dated 20th and 29th December 2019.

Kindly note that i need to know what Kordamentha is going to do on my behalf as i still understand that my whole matured funds should have already been refunded. Please note also that lm has written to me in August 2012 and garanteed to refund the whole amount together with the accrued interest.

So Kordamentha should immediatly apply on my behalf for the full refund of my matured funds together for the accrued interest as have been promised by lm.

Your urgent co-operation to the above is highly appreciated.

Hoping to receive from your end as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 29/12/2019 19:05 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Please be advised that i did not receive any kind of reply to my e-mail dated 20th December 2019.

Kindly note that i need to know what exactly Kordamentha is going to apply on my behalf because i still understand and insist that my matured funds should have already been refunded. Kindly note also that i still understand that the refund of the two installments which have already been paid to the autralian fund witholders should not have any kind of prioity to be paid before my matured funds that were matured on the 12th August 2012.

So i hope that Kordamentha advice exactly about their application especially by considering my situation.

Kindly note also that i still understand that there has been unjustified decesion in the distribution of funds when considering the situation of my case.

Kindly note also that MATURED FUNDS SHOULD HAVE BEEN DISTRIBUTED BEFORE ANY KIND OF FUNDS THAT WERE NOT MATURED.

Kindly note also that my matured funds were already matured before LM INSOLVENCY AND WERE GARANTEED IN WRITING TO BE REFUNDED BY LM AT 100 PER CENT TOGETHER WITH ACCRUED INTEREST.

I hope that Kordamentha understand well my position and situation by considering all above in their application.

Thanking you for your assistance and co-operation.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 20/12/2019 16:57 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Please be advised that i do not have any problem whether my personal identity be included or not especially if Kordamentha applies for the full refund of my matured funds together with the accrued interest that have been matured since 12th August 2012.

Since also that your recomadation that my personal details encourage me to be included in your application, appreciate if your application request include not only for directions but also for the full refund.

Thanking you again for your co-operation and assistance and i hope to hear from you soon.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 20/12/2019 06:58 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

Subject: RE: Mr charles borg

Dear Charles

As previously mentioned, part of our application will be seeking specific directions on the priority of funds that matured prior to our appointment, such as yours. This part of the application will include your emails, as you have requested.

The purpose of our email dated 10 December 2019 was to understand whether you wished to remain anonymous in this process, with your personal details redacted from the emails submitted to the Court. We encourage you to consider to potential ramifications of your personal details being included in the Application.

Once you have considered the above, could you please advise us as to whether you wish for your personal details (including name and email address etc.) to be included in the Application. If we do not receive this confirmation, your personal details will be redacted and your correspondence will be included in the confidential exhibit.

Please be aware that if your correspondence is included in a confidential exhibit, whilst we will be able to provide you with a copy of the portion of the exhibit relating to your correspondence, we will be unable to provide you with a full copy of the confidential exhibit which will contain other confidential materials.

Kind Regards

Level 14, 12 Creek Street, Brisbane QLD 4000, Australia
Website | **Blog** | **LinkedIn** | **Twitter**

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From: charles.c.borg <charles.c.borg@gmail.com>
Sent: Thursday, 19 December 2019 11:43 PM
To: lminvestors <lminvestors@kordamentha.com>
Subject: RE: Mr charles borg

Dear Kordamentha

Further to my e-mail dated 10th December 2019 for which i did not receive any kind of reply.

Kindly note that i still insist that Kordamentha need to apply to the court on my behalf for the full refund of my matured funds. My funds were matured on the 12th August 2012 being before lm insolvency, before the responsability of Kordamentha,before the two payments that have been paid to australian funds and any other kind of payments.

Kindly note also that my personal details may be seen and given to the court considering the above request.

I understand that my funds should have already been refunded and i hope to receive the total amount invested together with the acrued interest without furthet delay.

Your assistance is highly appreciated.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: "charles.c.borg" <charles.c.borg@gmail.com>

Date: 10/12/2019 18:01 (GMT+01:00)

To: lminvestors <lminvestors@kordamentha.com>

Subject: RE: Mr charles borg

Dear Kordamentha

Thank you for your e-mail of today.

Kindly note that my request is that Kordamentha applies on my behalf for the full refund of my matured funds that have matured before lm insolvency and even before the two instalments that have been paid to australian funds and even before any other payments that have been paid. So your application should be addressed to correct the above as these should not have any kind of priority to my matured funds that have been matured since 12th August 2012.

Kindly note also that i have requested that my e-mails be sent to the court because i need justice and honesty in the distribution of funds as i understand that my matured funds should have already been refunded especially before the two installments that have been paid to the investors of australian funds.

So my preferential decision is to apply to the court for the full refund of my funds together with the accrued interest since August 2012 as have been promised in writing by LM before their insolvency.

So your application need to address my request so that i can see honesty and justice as regards distribution of funds.

Kordamentha can apply for the refund of all matured funds that have matured before lm insolvency and may also apply for the directions of the other witholders that had unmatured funds before lm insolvency.

I hope that Kordamentha understand well my request as i have been waiting over 7 years for my matured funds.

Thanking you for your co-operation and assistance and i hope to hear from you as soon as possible.

Regards

Charles Borg

Sent from my Samsung Galaxy smartphone.

-------- Original message --------

From: lminvestors <lminvestors@kordamentha.com>

Date: 10/12/2019 05:43 (GMT+01:00)

To: "charles.c.borg" <charles.c.borg@gmail.com>

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[Message clipped]