

Kaeren Ann Smith
Po Box 1286
Tweed Heads
NSW, 2485

Dear Kaeren Ann,

Re: Account Based Pension (TRIS)

We have recently completed a review of the assets of M & K Smith Superannuation Fund and your account based pension account in the Fund as at 30 June 2018.

Based on the account balance and the legislative requirements for account based pensions, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2019.

Your Account Based Pension account - \$143,589.75

Your Age at the beginning of the year - 63

Your Minimum income stream applicable - \$5,740.00

Your Maximum income stream applicable - \$14,360.00

The income stream taken will consist of:

- Taxable component - 61.18%
- Tax Free component - 38.82%

You have a choice as to the annual income stream you are to take, between the minimum and the maximum amounts (for a Transition to Retirement Pension) as outlined above.

Should you have any queries please do not hesitate to contact me.

Yours Sincerely,

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Kaeren Ann Smith
DATED: 03/06/2020