

29 June 2014

The Trustee  
R G Dunn Superannuation Fund  
PO Box 6366  
BUNDABERG EAST QLD 4670

Dear Sir/Madam,

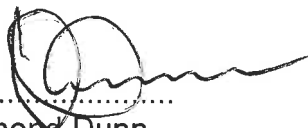
**Commutation of Pension**

I request the following to be carried out on my behalf:

1. Commute the balance of my pension account to an accumulation account.
2. Once commuted, I then wish to commence a new account based pension. I advise that I am fully retired and have met a condition of release.

Thank you for your assistance.

Yours faithfully

  
.....  
Raymond Dunn

**MINUTES OF MEETING OF THE DIRECTORS OF R G DUNN PTY LTD AS  
TRUSTEE FOR THE R G DUNN SUPERANNUATION FUND  
HELD AT: 24 CORAL GARDEN DRIVE, KALKIE QLD 4670  
ON THE 30TH DAY OF JUNE 2014.**

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**PRESENT:** Vicki Latham (Chairman)  
Raymond Dunn

**PENSION:** The Trustee resolved to commute the pension accounts of Mr Raymond Dunn in accordance with a letter received dated 29 June 2014.

After the commutation, the balance is to be used to commence a new account based pension. As the member has met a cashing restriction there is no maximum restrictions on what can be drawn as a pension only a minimum requirement of 5% which is required to be withdrawn from the members account balance.

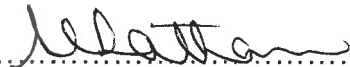
**CASHING  
RESTRICTION:** The Trustee noted that the member, having permanently retired from work, was entitled to access all of their benefits.

**TRUST DEED:** The Trustee noted that the commutation of an allocated pension and commencement of an account based pension **were allowed** under the fund's trust deed.

**PAPERWORK:** The Trustee resolved to request the superannuation fund's accountant to assist in the completion of forms and other paperwork associated with the commutation and recommencement of an account based pension.

This includes any changes that are required to be made to the accounting and administration records of the superannuation fund.

Signed as a true record.

x   
.....  
Chairman Vicki

1 July 2014

Mr Raymond G Dunn  
PO Box 6366  
BUNDABERG QLD 4670

Dear Mr Dunn

**Commencement of Account Based Pension**

You have requested that we commence an account based pension for you from the R G Dunn Superannuation Fund.

Under superannuation legislation, your pension must be above a minimum amount as a percentage of your account balance. The minimum amount based on your age, is 5% of your account balance. Below are the annual minimum amounts, both before and after tax and the pension tax offset:

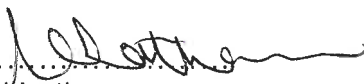
	Minimum
Before Tax & Tax Offset	\$19,360
After Tax & Tax Offset	\$19,360

As there is no restriction on the amount that you may draw from your account, you may draw any amount above this minimum limit during the course of the year. Accordingly, if you wish to increase your desired annual pension amount please advise in writing your new pension amount before tax and tax offset.

Note that the annual minimum and maximum pension amounts are recalculated each year. Accordingly, we will write to you shortly after 1 July next year advising of the change in the minimum and maximum pension payment.

Should you have any queries, please contact us on (07) 4152 6838.

Yours faithfully

  
x.....  
Vicki Latham  
Director of Trustee Company  
R G Dunn Pty Ltd

29 June 2014

The Trustee  
R G Dunn Superannuation Fund  
PO Box 6366  
BUNDABERG EAST QLD 4670

Dear Sir/Madam,

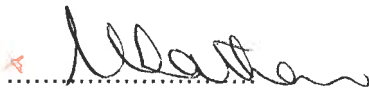
**Commutation of Pension**

I request the following to be carried out on my behalf:

1. Commute the balance of my pension account to an accumulation account.
2. Once commuted, I then wish to commence a new account based pension. I advise that I am fully retired and have met a condition of release.

Thank you for your assistance.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Vicki Latham', written over a horizontal dotted line. There is a small red mark to the left of the signature.

Vicki Latham

**MINUTES OF MEETING OF THE DIRECTORS OF R G DUNN PTY LTD AS  
TRUSTEE FOR THE R G DUNN SUPERANNUATION FUND  
HELD AT: 24 CORAL GARDEN DRIVE, KALKIE QLD 4670  
ON THE 30TH DAY OF JUNE 2014.**

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**PRESENT:** Raymond Dunn (Chairman)  
Vicki Latham

**PENSION:** The Trustee resolved to commute the pension accounts of Ms Vicki Latham in accordance with a letter received dated 29 June 2014.

After the commutation, the balance is to be used to commence a new account based pension. As the member has met a cashing restriction there is no maximum restrictions on what can be drawn as a pension only a minimum requirement of 4% which is required to be withdrawn from the members account balance.

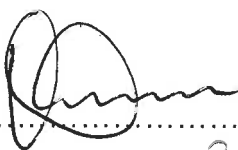
**CASHING  
RESTRICTION:** The Trustee noted that the member, having permanently retired from work, was entitled to access all of their benefits.

**TRUST DEED:** The Trustee noted that the commutation of an allocated pension and commencement of an account based pension **were allowed** under the fund's trust deed.

**PAPERWORK:** The Trustee resolved to request the superannuation fund's accountant to assist in the completion of forms and other paperwork associated with the commutation and recommencement of an account based pension.

This includes any changes that are required to be made to the accounting and administration records of the superannuation fund.

Signed as a true record.

  
.....  
Chairman Ray

1 July 2014

Ms Vicki Latham  
PO Box 6366  
BUNDABERG QLD 4670

Dear Ms Latham

### **Commencement of Account Based Pension**

You have requested that we commence an account based pension for you from the R G Dunn Superannuation Fund.

Under superannuation legislation, your pension must be above a minimum amount as a percentage of your account balance. The minimum amount based on your age, is 4% of your account balance. Below are the annual minimum amounts, both before and after tax and the pension tax offset:

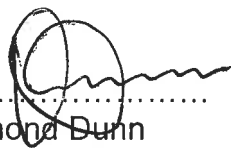
	Minimum
Before Tax & Tax Offset	\$19,050
After Tax & Tax Offset	\$19,050

As there is no restriction on the amount that you may draw from your account, you may draw any amount above this minimum limit during the course of the year. Accordingly, if you wish to increase your desired annual pension amount please advise in writing your new pension amount before tax and tax offset.

Note that the annual minimum and maximum pension amounts are recalculated each year. Accordingly, we will write to you shortly after 1 July next year advising of the change in the minimum and maximum pension payment.

Should you have any queries, please contact us on (07) 4152 6838.

Yours faithfully

  
.....  
Raymond Dunn  
Director of Trustee Company  
R G Dunn Pty Ltd