

12 October 2023

Esther Ruberl  
ESTHER RUBERL SUPERANNUATION FUND  
PO Box 1580, Victor Harbor, South Australia 5211

Dear Sir/Madam

**ESTHER RUBERL SUPERANNUATION FUND**  
**Continuation of Account Based Pension**

We have recently completed a review of the assets of **ESTHER RUBERL SUPERANNUATION FUND** and your Account Based Pension account in the Fund as at 25 December 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the current period.

Your balance contains:

- a Taxable Balance of: \$862,618.21;
- a Tax Free Balance of: \$956,168.78; and
- a Tax Free proportion: 52.57%.

This pension account has been automatically reverted from Ian Moffatt Reversionary (MOFIAN00002P) on 25/12/2022.

Minimum amount: Your minimum income stream applicable is the same as Ian Moffatt Reversionary's pension account (MOFIAN00002P) in the first year.

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

Yours sincerely,

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# Minutes of a Meeting of the Director(s)

held on 12 October 2023 at

**PRESENT:**

**PENSION CONTINUATION:**

Esther Ruberl wishes to continue existing Account Based Pension with a commencement date of 01/07/2021. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 25/12/2022 is \$1,818,786.99, consisting of:

- Taxable amount of: \$862,618.21; and
- Tax Free amount of: \$956,168.78
- Tax Free proportion: 52.57%.

This pension account has been automatically reverted from Ian Moffatt Reversionary (MOFIAN00002P) on 25/12/2022.

**TRUSTEE ACKNOWLEDGEMENT:**

It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually.
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases.
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations.
- The fund's trust deed provides for payment of this pension to the member.
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year.

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year in the frequency of at least an annual payment. Your minimum income stream applicable is the same as Ian Moffatt Reversionary's pension account (MOFIAN00002P) in the first year.

**CLOSURE:**

Signed by the trustee(s) pursuant to the Fund Deed.

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Chairperson