

1 July 2021

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BY:

The Trustees
J & M Teh Superannuation Fund
4 Seahaven Court
Cleveland QLD 4163

Dear Trustees

Treatment of pension withdrawals

I wish to confirm that it is my intention to withdraw at least the minimum pension for the 2022 financial year.

I request the Trustees of the Fund to treat any withdrawals in excess of the minimum as a lump sum superannuation benefit payment from my accounts in the following order:

| | |
|-------------------------|----------------------|
| Account: | Account Code: |
| Accumulation | TEHJOH00003A |
| Account Based Pension 3 | TEHJOH00004P |
| Account Based Pension 4 | TEHJOH00005P |
| Account Based Pension 2 | TEHJOH00002P |

I confirm that I have met a condition of release with a 'nil' cashing restriction under the rules of the Fund and as required by the SIS Act 1993 and Regulations.

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

Kind regards



John Teh
4 Seahaven Court
Cleveland QLD 4163

1 July 2021

The Trustees
J & M Teh Superannuation Fund
4 Seahaven Court
Cleveland QLD 4163

Dear Trustees

Treatment of pension withdrawals

I wish to confirm that it is my intention to withdraw at least the minimum pension for the 2022 financial year.

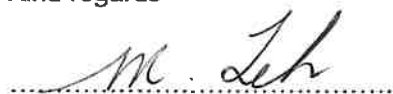
I request the Trustees of the Fund to treat any withdrawals in excess of the minimum as a lump sum superannuation benefit payment from my accounts in the following order:

| Account: | Account Code: |
|-------------------------|----------------------|
| Accumulation | TEHMAR00004A |
| Account Based Pension 1 | TEHMAR00001P |
| Account Based Pension 2 | TEHMAR00002P |

I confirm that I have met a condition of release with a 'nil' cashing restriction under the rules of the Fund and as required by the SIS Act 1993 and Regulations.

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

Kind regards



Margaret Teh
4 Seahaven Court
Cleveland QLD 4163

**Memorandum of Resolutions of the Trustees for
J & M Teh Superannuation Fund**

Present: John Teh
Margaret Teh

Treatment of pension withdrawals for 2022FY: The Trustees have received notification from John Teh and Margaret Teh requesting that any withdrawals in excess of their minimum pension for the year ended 30 June 2022 be treated as a superannuation benefit payment.

The Trustees also acknowledge receipt of the member's declaration that a condition of release with a 'nil' cashing restriction has been met.

Governing Rules: It was confirmed that this strategy is in accordance with the governing rules of the Fund and the superannuation laws.

Resolution: The Trustees resolved to allocate the withdrawals as follows:

John Teh

| Amount | Account | Treatment |
|------------------------------|---|-----------------|
| Minimum pension | Account Based Pension 2, 3 & 4 | Pension payment |
| Excess above minimum pension | <ul style="list-style-type: none">• Accumulation (until exhausted) then• Account Based Pension 3 (until exhausted) then• Account Based Pension 4 (until exhausted) then• Account Based Pension 2 | Lump sum |

Margaret Teh

| Amount | Account | Treatment |
|------------------------------|--|-----------------|
| Minimum pension | Account Based Pension 1 & 2 | Pension payment |
| Excess above minimum pension | <ul style="list-style-type: none">• Accumulation (until exhausted) then• Account Based Pension 1 (until exhausted) then• Account Based Pension 2 | Lump sum |


The Trustees also resolved to ensure any PAYG and TBAR obligations are reported to the ATO in a timely manner.

Closure: There being no further business, the meeting was declared closed.

Signed as a true and correct record



John Teh
Trustee



Margaret Teh
Trustee