

14 February 202

The Trustee

The MD & MM Barclay Superannuation Fund

c/- Heather Byrne

41 Shady Grove

Tanawha QLD 4556

I understand that for the financial year I need to withdraw from my account based pension at the minimum level at 2.5% because I am still less than 75 years old. My opening account balance at the start of the financial year was \$1,138,955.259 and I understand that the minimum I need to be paid is \$28,473.88 or a minimum of \$2373 a month

I understand that in the 2022 financial year, this amount will revert to 5% of the balance of my account for the 2022 financial year which is double the amount of the 2021 financial year.

Thank You

Maria Barclay

2 Park Street

Huskisson NSW 2540

Table 11: Minimum percentage factor for certain pensions and annuities (indicative only) for each age group

Age	2008–09 to 2010–11 income years (inclusive)	2011–12 to 2012–13 income years (inclusive)	2013–14 to 2018–19 income years (inclusive)	2019–20 to 2021–22 income years (inclusive)
Under 65	2%	3%	4.0%	2%
65–74	2.5%	3.75%	5.0%	2.5%
75–79	3%	4.5%	6.0%	3%
80–84	3.5%	5.25%	7.0%	3.5%
85–89	4.5%	6.75%	9.0%	4.5%
90–94	5.5%	8.25%	11.0%	5.5%
95 or more	7%	10.5%	14.0%	7%

Note: These withdrawal factors are indicative only. To determine the precise minimum annual payment (especially for market linked income streams), refer to the pro-rating, rounding and other rules in the *Superannuation Industry (Supervision) Regulations 1994*.