

26 April 2021

Leonard Howe
HOWE & IRWIN SUPERANNUATION FUND
Unit 201/55 Barker Street, New Farm, Queensland 4005

Dear Sir/Madam

HOWE & IRWIN SUPERANNUATION FUND
Commencement of Account Based Pension

I hereby request the trustee to commence a Account Based Pension with a commencement date of 27/04/2021 with \$240,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Bernadette Howe upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and

a Tax Free Balance of: \$240,000.00.

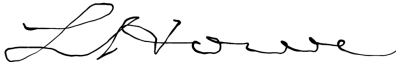
Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$1,070.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely



.....
Leonard Howe
Unit 201/55 Barker Street, New Farm, Queensland 4005

26 April 2021

Bernadette Howe
HOWE & IRWIN SUPERANNUATION FUND
Unit 201/55 Barker Street, New Farm, Queensland 4005

Dear Sir/Madam

HOWE & IRWIN SUPERANNUATION FUND
Commencement of Account Based Pension

I hereby request the trustee to commence a Account Based Pension with a commencement date of 27/04/2021 with \$240,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Leonard Howe upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and

a Tax Free Balance of: \$240,000.00.

Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$1,070.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely

Bernadette Howe

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Bernadette Howe
Unit 201/55 Barker Street, New Farm, Queensland 4005

26 April 2021

Leonard Howe
HOWE & IRWIN SUPERANNUATION FUND
Unit 201/55 Barker Street, New Farm, Queensland 4005

Dear Sir/Madam

**HOWE & IRWIN SUPERANNUATION FUND
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 12/05/2021 with \$60,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Bernadette Howe upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and

a Tax Free Balance of: \$60,000.00.

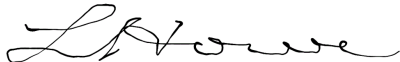
Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$210.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely



.....
Leonard Howe
Unit 201/55 Barker Street, New Farm, Queensland 4005

26 April 2021

Bernadette Howe
HOWE & IRWIN SUPERANNUATION FUND
Unit 201/55 Barker Street, New Farm, Queensland 4005

Dear Sir/Madam

**HOWE & IRWIN SUPERANNUATION FUND
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 12/05/2021 with \$60,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Leonard Howe upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and

a Tax Free Balance of: \$60,000.00.

Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied a condition of release under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$210.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely

Bernadette Howe

.....
Bernadette Howe
Unit 201/55 Barker Street, New Farm, Queensland 4005

HOWE & IRWIN SUPERANNUATION FUND



Minutes of a Meeting of the Director(s)

held on 26 April 2021 at Unit 201/55 Barker Street, New Farm, Queensland 4005

PRESENT: Leonard Howe and Bernadette Howe

PENSION COMMENCEMENT: Leonard Howe wishes to commence a new Account Based Pension with a commencement date of 27/04/2021.

The Pension Account Balance used to support this pension will be \$240,000.00, consisting of:

- Taxable amount of \$0.00; and
- Tax Free amount of \$240,000.00
- Tax Free proportion: 100.00%.

CONDITION OF RELEASE: It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

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 their beneficiary(s).
- 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

REVERSIONARY: It is confirmed that the pension balance will automatically revert to Bernadette How upon the death of the member.

PAYMENT: It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$1,070.00 in the frequency of at least an annual payment.

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

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Leonard Howe
Chairperson

HOWE & IRWIN SUPERANNUATION FUND

Minutes of a Meeting of the Director(s)

held on 26 April 2021 at Unit 201/55 Barker Street, New Farm, Queensland 4005



PRESENT: Leonard Howe and Bernadette Howe

PENSION COMMENCEMENT: Bernadette Howe wishes to commence a new Account Based Pension with a commencement date of 27/04/2021.

The Pension Account Balance used to support this pension will be \$240,000.00, consisting of:

- Taxable amount of \$0.00; and
- Tax Free amount of \$240,000.00
- Tax Free proportion: 100.00%.

CONDITION OF RELEASE: It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

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 their beneficiary(s).
- 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

REVERSIONARY: It is confirmed that the pension balance will automatically revert to Leonard Howe upon the death of the member.

PAYMENT: It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$1,070.00 in the frequency of at least an annual payment.

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

Leonard Howe
Chairperson

HOWE & IRWIN SUPERANNUATION FUND

Minutes of a Meeting of the Director(s)

held on 26 April 2021 at Unit 201/55 Barker Street, New Farm, Queensland 4005



PRESENT: Leonard Howe and Bernadette Howe

PENSION COMMENCEMENT: Leonard Howe wishes to commence a new Account Based Pension with a commencement date of 12/05/2021.

The Pension Account Balance used to support this pension will be \$60,000.00, consisting of:

- Taxable amount of \$0.00; and
- Tax Free amount of \$60,000.00
- Tax Free proportion: 100.00%.

CONDITION OF RELEASE: It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

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 their beneficiary(s).
- 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

REVERSIONARY: It is confirmed that the pension balance will automatically revert to Bernadette How upon the death of the member.

PAYMENT: It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$210.00 in the frequency of at least an annual payment.

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

Leonard Howe
Chairperson

HOWE & IRWIN SUPERANNUATION FUND



Minutes of a Meeting of the Director(s)

held on 26 April 2021 at Unit 201/55 Barker Street, New Farm, Queensland 4005

PRESENT: Leonard Howe and Bernadette Howe

PENSION COMMENCEMENT: Bernadette Howe wishes to commence a new Account Based Pension with a commencement date of 12/05/2021.

The Pension Account Balance used to support this pension will be \$60,000.00, consisting of:

- Taxable amount of \$0.00; and
- Tax Free amount of \$60,000.00
- Tax Free proportion: 100.00%.

CONDITION OF RELEASE: It was resolved that the member has satisfied a Condition of Release and was entitled to access their benefits on their Account Based Pension.

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 their beneficiary(s).
- 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

REVERSIONARY: It is confirmed that the pension balance will automatically revert to Leonard Howe upon the death of the member.

PAYMENT: It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$210.00 in the frequency of at least an annual payment.

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

Leonard Howe
Chairperson

27 April 2021

HOWE & IRWIN SUPERANNUATION FUND
Leonard Howe
Unit 201/55 Barker Street, New Farm, Queensland 4005

Dear Sir/Madam

**HOWE & IRWIN SUPERANNUATION FUND
Commencement of Account Based Pension**

Leonard Howe and Bernadette Howe as trustee for HOWE & IRWIN SUPERANNUATION FUND acknowledges that Leonard Howe has advised their intention to commence a new Account Based Pension on 27/04/2021. It is confirmed that the pension balance will automatically revert to Bernadette Howe upon the death of the member.

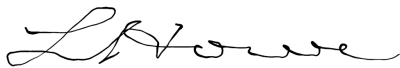
The Trustee(s) has agreed to this and has taken action to ensure the following:

- 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 their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$1,070.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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

Yours sincerely



Leonard Howe



Bernadette Howe

27 April 2021

HOWE & IRWIN SUPERANNUATION FUND
Bernadette Howe
Unit 201/55 Barker Street, New Farm, Queensland 4005

Dear Sir/Madam

**HOWE & IRWIN SUPERANNUATION FUND
Commencement of Account Based Pension**

Leonard Howe and Bernadette Howe as trustee for HOWE & IRWIN SUPERANNUATION FUND acknowledges that Bernadette Howe has advised their intention to commence a new Account Based Pension on 27/04/2021. It is confirmed that the pension balance will automatically revert to Leonard Howe upon the death of the member.

The Trustee(s) has 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 their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied a condition of release under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$1,070.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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Yours sincerely



Leonard Howe



Bernadette Howe

27 April 2021

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Commencement of Account Based Pension

Leonard Howe and Bernadette Howe as trustee for HOWE & IRWIN SUPERANNUATION FUND acknowledges that Leonard Howe has advised their intention to commence a new Account Based Pension on 12/05/2021. It is confirmed that the pension balance will automatically revert to Bernadette Howe upon the death of the member.


The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
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- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$210.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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

Yours sincerely



Leonard Howe



Bernadette Howe

27 April 2021

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Bernadette Howe
Unit 201/55 Barker Street, New Farm, Queensland 4005

Dear Sir/Madam

**HOWE & IRWIN SUPERANNUATION FUND
Commencement of Account Based Pension**

Leonard Howe and Bernadette Howe as trustee for HOWE & IRWIN SUPERANNUATION FUND acknowledges that Bernadette Howe has advised their intention to commence a new Account Based Pension on 12/05/2021. It is confirmed that the pension balance will automatically revert to Leonard Howe upon the death of the member.

The Trustee(s) has 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
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Yours sincerely



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Leonard Howe



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Bernadette Howe