

19 August 2014

Bernadette Howe
170 Tarragindi Road
Tarragindi QLD 4121

The Trustees
The Howe & Irwin Superannuation Fund
170 Tarragindi Road
Tarragindi QLD 4121

Dear Trustee,

I am fully retired from 19 August 2014. I wish to apply for converting all my accumulation balance to an Account Based pension from 20 August 2014.

Yours faithfully,

A handwritten signature in blue ink that reads "Bernadette Howe". The signature is written in a cursive style with a long horizontal flourish extending to the right. A small red 'x' is visible at the beginning of the signature.

Bernadette Howe

HOWE & IRWIN SUPERANNUATION FUND

Minutes of Meeting of Trustees

Held at: 170 Tarragindi Road Tarragindi QLD 4121

On: 20 August 2014

PRESENT Leonard Howe, Bernadette Howe

MINUTES It was RESOLVED that the minutes of the previous Trustees' meeting be confirmed and adopted

APPROVAL OF PENSION REQUEST The Chairman tabled a Pension Request Form completed by Bernadette Howe

It was RESOLVED, in accordance with the relevant clauses of the Fund's Trust Deed, to commence payment of an Account Based Pension to Bernadette Howe as follows:

Date of commencement	20 August 2014
Starting pension balance	\$19,137
Pension Payments	Variable, within the limits as set down in Schedule 7 of the Superannuation Industry Regulations

CLOSURE There being no further business the Chairman declared the meeting closed.

SIGNED AS A CORRECT RECORD:  _____

Leonard Howe