

1 August 2012

Mr Kerry St Ledger
53 East Street
SCARNESS QLD 4655

Dear Mr St Ledger

Commencement of Account Based Pension

You have requested that we commence an account based pension for you from the KJ & AC St Ledger Superannuation Fund.

Under superannuation legislation, your pension must be above a minimum amount as a percentage of your account balance. The minimum amount based on your age, is 3% of your account balance. Below are the annual minimum amounts, both before and after tax and the pension tax offset:


	Minimum
Before Tax & Tax Offset	\$20,690
After Tax & Tax Offset	\$20,690

As there is no restriction on the amount that you may draw from your account, you may draw any amount above this minimum limit during the course of the year. Accordingly, if you wish to increase your desired annual pension amount please advise in writing your new pension amount before tax and tax offset.

Note that the annual minimum and maximum pension amounts are recalculated each year. Accordingly, we will write to you shortly after 1 July next year advising of the change in the minimum and maximum pension payment.

Should you have any queries, please contact us on (07)41524677.

Yours faithfully


Mrs Alana St Ledger
Trustee

29 June 2012

The Trustee
K J & A C ST Ledger Superannuation Fund
53 East Stree
SCARNESS QLD 4655

Dear Sir/Madam,

Commutation of Pension

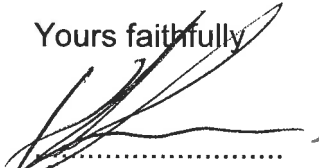
I request the following to be carried out on my behalf:

1. Commute the balance of the account listed below to an accumulation account:
 - o Account Number: 501
 - Acc Name: Kerry John St Ledger
 - Balance: \$689,622

2. Once commuted, I then wish to commence a new account based pension. I advise that I am fully retired and have met a condition of release.

Thank you for your assistance.

Yours faithfully



.....
Kerry St Ledger