

18 October 2022

Kim Chounding  
43 Parklane Tce  
Paradise Point, Queensland 4216

Dear Sir/Madam

**The Chounding Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 01/07/2021 with \$131,073.18 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Kim Chounding upon the death of the member.

This balance contains:

a Taxable Balance of: \$108,532.46; and

a Tax Free Balance of: \$22,540.72.

Tax Free proportion: 17.20%.

I have reached my preservation age and have currently satisfied the condition of release of attaining age 65 under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$3,280.00 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

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Robynne Chounding  
43 Parklane Tce, Paradise Point, Queensland 4216

## Minutes of a Meeting of the Director(s)

held on 18 October 2022 at 43 Parklane Tce, Paradise Point, Queensland 4216

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- PRESENT:** Kim Chounding and Robynne Chounding
- PENSION COMMENCEMENT:** Robynne Chounding wishes to commence a new Account Based Pension with a commencement date of 01/07/2021.
- The Pension Account Balance used to support this pension will be \$131,073.18, consisting of:
- Taxable amount of \$108,532.46; and
  - Tax Free amount of \$22,540.72
  - Tax Free proportion: 17.20%.
- CONDITION OF RELEASE:** It was resolved that the member has satisfied the condition of release of attaining age 65 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 Kim Chounding 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 \$3,280.00 in the frequency of at least an annual payment.
- CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

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Kim Chounding  
Chairperson

18 October 2022

The Chounding Family Superannuation Fund  
Robynne Chounding  
43 Parklane Tce, Paradise Point, Queensland 4216

Dear Sir/Madam

**The Chounding Family Superannuation Fund  
Commencement of Account Based Pension**

Kim Chounding and Robynne Chounding as trustee for The Chounding Family Superannuation Fund acknowledges that Robynne Chounding has advised their intention to commence a new Account Based Pension on 01/07/2021. It is confirmed that the pension balance will automatically revert to Kim Chounding 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 the condition of release of attaining age 65 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 \$3,280.00. 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

.....  
Kim Chounding

.....  
Robynne Chounding