

19 November 2012

The Trustee
The M & L Sauer Super Fund
58 Gahans Road
KALKIE QLD 4670

Dear Sir/Madam,

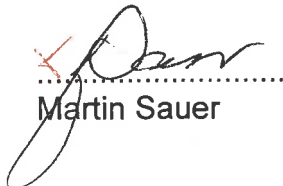
Commutation of Pension

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

1. Commute the balance of the account listed below to an accumulation account:
 - Account Number: 502
 - Acc Name: Martin Sauer
 - Balance: \$106,660
2. Once commuted, I then wish to commence a Transition to Retirement pension. I advise that I have not yet met a condition of release and am eligible to take advantage of the Transition to Retirement option.

Thank you for your assistance.

Yours faithfully


.....
Martin Sauer

**MINUTES OF MEETING OF MARTIN AND LENORE SAUER AS TRUSTEE
FOR THE M & L SAUER SUPER FUND
HELD AT 24 BAROLIN STREET, BUNDABERG QLD 4670
ON THE 20TH DAY OF NOVEMBER 2012.**

PRESENT: Martin Sauer (Chairman)
Lenore Sauer

PENSION: The Trustee resolved to commute the pension accounts of Mr Martin Sauer in accordance with a letter received dated 19 November 2012.

After the commutation, the balance is to be used to commence a new transition to retirement pension. As the member has not met a cashing restriction there is a minimum requirement of 3% and maximum requirement of 10% which is required to be withdrawn from the members account balance.


CASHING RESTRICTION: The Trustee noted that the member, being aged over 59 and not meeting a condition of release, was eligible for the Transition to Retirement option.

TRUST DEED: The Trustee noted that the commutation of an allocated pension and commencement of a Transition to Retirement pension **were allowed** under the fund's trust deed.

PAPERWORK: The Trustee resolved to request the superannuation fund's accountant to assist in the completion of forms and other paperwork associated with the commutation and recommencement of an account based pension.

This includes any changes that are required to be made to the accounting and administration records of the superannuation fund.

Signed as a true record.


.....
Chairman MARTIN SAUER

21 November 2012

Mr Martin Sauer
58 Gahans Road
KALKIE QLD 4670

Dear Mr Sauer

Annual Pension Amounts

You have requested that we commence a transition to retirement pension for you from the M & L Sauer Super Fund.

Under superannuation legislation, your pension must be within a minimum of 3% and maximum of 10% of your account balance. Below are the annual minimum and maximum amounts, both before and after tax and the pension tax offset:


	Minimum	Maximum
Before Tax & Tax Offset	\$3,200	\$10,660
After Tax & Tax Offset	\$3,200	\$10,660

Until you meet a condition of release, your annual pension amount must fall within these limits. Accordingly, please confirm in writing your desired annual pension amount before tax.

Note that the annual minimum and maximum pension amounts are recalculated each year based on your account balance. Accordingly, we will write to you shortly after 1 July next year advising of the revised pension amounts.

Should you have any queries, please contact us on 0429 796 364.

Yours faithfully


.....
Lenore Sauer
Trustee

19 November 2012

The Trustee
The M & L Sauer Super Fund
PO Box 1252
BUNDABERG QLD 4670

Dear Sir/Madam,

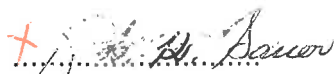
Commutation of Pension

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

1. Commute the balance of the account listed below to an accumulation account:
 - Account Number: 501
 - Acc Name: Lenore Sauer
 - Balance: \$106,660
2. Once commuted, I then wish to commence a Transition to Retirement pension. I advise that I have not yet met a condition of release and am eligible to take advantage of the Transition to Retirement option.

Thank you for your assistance.

Yours faithfully


.....
Lenore Sauer

**MINUTES OF MEETING OF MARTIN AND LENORE SAUER AS TRUSTEE
FOR THE M & L SAUER SUPER FUND
HELD AT 24 BAROLIN STREET, BUNDABERG QLD 4670
ON THE 20TH DAY OF NOVEMBER 2012.**

PRESENT: Martin Sauer (Chairman)
Lenore Sauer

PENSION: The Trustee resolved to commute the pension accounts of Mrs Lenore Sauer in accordance with a letter received dated 19 November 2012.

After the commutation, the balance is to be used to commence a new transition to retirement pension. As the member has not met a cashing restriction there is a minimum requirement of 3% and maximum requirement of 10% which is required to be withdrawn from the members account balance.

CASHING RESTRICTION: The Trustee noted that the member, being aged over 59 and not meeting a condition of release, was eligible for the Transition to Retirement option.

TRUST DEED: The Trustee noted that the commutation of an allocated pension and commencement of a Transition to Retirement pension **were allowed** under the fund's trust deed.

PAPERWORK: The Trustee resolved to request the superannuation fund's accountant to assist in the completion of forms and other paperwork associated with the commutation and recommencement of an account based pension.

This includes any changes that are required to be made to the accounting and administration records of the superannuation fund.

Signed as a true record.


.....
Chairman MARTIN

21 November 2012

Mrs Lenore Sauer
58 Gahans Road
KALKIE QLD 4670

Dear Mrs Sauer

Annual Pension Amount

You have requested that we commence a transition to retirement pension for you from the M & L Sauer Super Fund.

Under superannuation legislation, your pension must be within a minimum of 3% and maximum of 10% of your account balance. Below are the annual minimum and maximum amounts, both before and after tax and the pension tax offset:


	Minimum	Maximum
Before Tax & Tax Offset	\$3,200	\$10,660
After Tax & Tax Offset	\$3,200	\$10,660

Until you meet a condition of release, your annual pension amount must fall within these limits. Accordingly, please confirm in writing your desired annual pension amount before tax.

Note that the annual minimum and maximum pension amounts are recalculated each year based on your account balance. Accordingly, we will write to you shortly after 1 July next year advising of the revised pension amounts.

Should you have any queries, please contact us on 0429 796 364.

Yours faithfully


.....
Martin Sauer
Trustee