

01 June 2019

The Cosford Superannuation Fund
Sandra Rose Cosford
16 Twine Place, Bellbowrie, Queensland 4070

Dear Sir/Madam

**The Cosford Superannuation Fund
Commencement of Account Based Pension**

John Richard Cosford and Sandra Rose Cosford as trustee for The Cosford Superannuation Fund acknowledges that Sandra Rose Cosford has advised their intention to commence a new Account Based Pension on 01/06/2019. It is confirmed that the pension balance will automatically revert to John Richard Cosford 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 \$0.00. 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

DocuSigned by:

John Cosford

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John Richard Cosford

DocuSigned by:

Sandra Cosford

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Sandra Rose Cosford