

01 June 2019

Whittaker Superannuation Fund
C/- Mrs Denise Whittaker
46 Shearwater Drive
SHORTLAND, NSW 2307

Dear Denise

**Whittaker Superannuation Fund
Commencement of Account Based Pension**

I wish to commence an Account Based Pension effective 01 June 2019.

I confirm that I have met the Condition of Release of Attaining Age 65.

The purchase price for the pension is to be the entire balance of my Accumulation account. Denise Whittaker is added as the Reversionary Beneficiary.

I understand that the current balance of my Accumulation account is approximately \$9,573.98, which is comprised of the following components:

Tax Free: \$9,573.98

I authorise my tax agent to lodge the Transfer Balance Account Report in relation to the Pension Establishment for this Account Based Pension to the ATO.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Kelvin Whittaker
46 Shearwater Drive
SHORTLAND, NSW 2307

**MINUTES OF THE MEETING OF THE TRUSTEES OF
WHITTAKER SUPERANNUATION FUND
HELD ON 01 JUNE 2019 AT
46 SHEARWATER DRIVE, SHORTLAND NSW**

PRESENT: Denise Whittaker
Kelvin Whittaker

PENSION COMMENCEMENT: An application to start a pension received from Mr Kelvin Whittaker was TABLED as follows:

Type of Pension:	Account Based Pension
Pension Start Date:	01 June 2019
Purchase Amount:	\$9,573.98
Reversionary Beneficiary:	Denise Whittaker

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 as an Account Based Pension

REVIEW OF TRUST DEED: It was RESOLVED that the payment of benefits as an Account Based Pension was allowed under the fund's trust deed.

INVESTMENT STRATEGY: Given that the fund's current investment strategy provides sufficient liquidity to enable the Trustee(s) to meet all pension payments, the Trustee(s) resolved that the fund's strategy remains unchanged following the commencement of the pension.

It was NOTED that the pension is expected to be paid for a number of years, and as such the retention of long term growth assets is appropriate for the pension.

REVERSIONARY BENEFICIARY: It was NOTED that Mr Kelvin Whittaker had requested that their pension be reversionary.

It was RESOLVED to accept the pension member's request to make the relevant pension reversionary to the nominated recipients

PAPERWORK: It was RESOLVED to request the fund administrators to attend to the completion of the following paperwork to give effect to the establishment of the pension:

1. Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from pension payments if required, and
2. Complete requests and arrange for Actuarial Certificates if required.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Denise Whittaker
Chairperson

01 June 2019

Mr Kelvin Whittaker
46 Shearwater Drive
SHORTLAND, NSW 2307

Dear Kelvin

Whittaker Superannuation Fund
Commencement of Account Based Pension

We confirm that the commencement of your Account Based Pension has been completed.

The account has been established with a balance of \$9,573.98, with Denise Whittaker as the Reversionary Beneficiary, and which is comprised of the following components:

Tax Free: \$9,573.98

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mrs Denise Whittaker
Trustee
46 Shearwater Drive
SHORTLAND, NSW, 2307