



Lynette Goodwin
Platinum' Unit 402
14 Duporth Avenue
Maroochydore QLD 4558

01 October 2017

The Trustee
THE SUNSHINE SUPERANNUATION FUND
Platinum' Unit 402
14 Duporth Avenue
Maroochydore QLD 4558

Dear Trustees

Until further notice, I hereby request that any future withdrawals in a financial year from my superannuation benefit entitlements under the Trust Deed of THE SUNSHINE SUPERANNUATION FUND in excess of any required minimum pensions payable be paid to me as lump sum payments, in the following order:

1. From the unrestricted component of my accumulation account, until the account balance is exhausted.
2. As partial or full commutations of those pensions which are not reversionary or death benefits pensions - sequentially from the account with the lowest tax-free percentage to the highest tax-free percentage up until each respective account balance is exhausted.
3. As partial or full commutations of those pensions which are reversionary or death benefits pensions - sequentially from the account with the lowest tax-free percentage to the highest tax-free percentage up until each respective account balance is exhausted.

I note I am consciously exercising my right to exchange a portion of my pension payments for a lump sum. This means any lump sum commutation will be regarded as a partial commutation of my pension and will not result in the cessation of my pension unless the balance is fully exhausted.

I understand any lump sum commutation will not count towards satisfying the minimum payment requirements for my pension, but I am eligible to partially or fully commute the pension as the minimum payment rules will have been satisfied first.

I understand the payment will be taxed as a superannuation lump sum in accordance with section 307-65 of the Income Tax Assessment Act 1997.

Yours faithfully


Lynette Goodwin

**Resolution Of The Trustees Of
THE SUNSHINE SUPERANNUATION FUND**

REQUEST FOR LUMP SUM PAYMENT OR COMMUTATION

It was noted that Lynette Goodwin has requested that until further notice, future payments for a financial year in excess of the required minimum pension be paid as a lump sum benefit.

These excess future payments will be allocated as lump sum payments, in the following order:

1. From the unrestricted component of my accumulation account, until the account balance is exhausted.
2. As partial or full commutations of those pensions which are not reversionary or death benefits pensions - sequentially from the account with the lowest tax-free percentage to the highest tax-free percentage up until each respective account balance is exhausted.
3. As partial or full commutations of those pensions which are reversionary or death benefits pensions - sequentially from the account with the lowest tax-free percentage to the highest tax-free percentage up until each respective account balance is exhausted.

As Lynette Goodwin is over age 65, all her benefits are classified as unrestricted and may be accessed at any time.

Further, it was acknowledged that the minimum payment rules must have been satisfied prior to any partial commutations from their pension account.

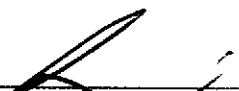
Accordingly, we RESOLVE:


1. Any future payments for a financial year in excess of the required minimum pension for Lynette Goodwin will be paid as a lump sum payment or commutation in accordance with the terms of the Trust Deed;
2. Any lump sum commutation/s will be regarded as partial commutation/s of Lynette Goodwin's pension/s and will not result in the cessation of her pension unless the pension account balance is fully exhausted;
3. Any lump sum commutation will not count towards satisfying the minimum payment requirements for Lynette Goodwin's pension;
4. Lynette Goodwin will be eligible to partially commute her pension/s as the minimum payment rules have been satisfied in the first instance; and
5. As Lynette Goodwin is over the age of 60 any future payments will not be taxable and as such not subject to PAYG Withholding.

Lynette Goodwin is to be advised in writing of the Trustee's decision to pay any future withdrawals of their benefits as lump sum payments or either as pension commutations. The relevant taxation components of any future lump sum withdrawals are to be advised in due course.

Dated: 01 October 2017


Lynette Goodwin


Aaron Goodwin


Aimee Goodwin

The Trustee
THE SUNSHINE SUPERANNUATION FUND
Platinum' Unit 402
14 Duport Avenue
Maroochydore QLD 4558

01 October 2017

Lynette Goodwin
Platinum' Unit 402
14 Duport Avenue
Maroochydore QLD 4558

Dear Lynette Goodwin

We confirm that in accordance with your request dated 01 October 2017, until further notice any future withdrawals for a financial year in excess of the minimum pensions required will be treated as lump sum payments or partial commutations.

As per your request, these future payments will be allocated in sequential order to your accumulation account or pension accounts with the lowest tax free percentage to the highest tax free percentage up until the respective account is exhausted, first from your own pensions, followed by your reversionary or death benefits pensions.

Components of Commutation


The taxable and tax free components of each lump sum will be advised in due course with the completion of the each financial year's accounts.


Taxation of Components

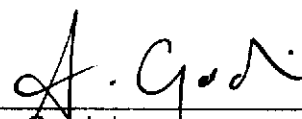
As you are over age 60, your future lump sum payments will not be included in your assessable income, nor are they exempt income. Accordingly, no tax will be payable in respect of these future lump sum payments.

If you have any queries please contact us.

Yours faithfully


Lynette Goodwin


Aaron Goodwin


Aimee Goodwin