01 July 2013

NETPHREY SUPER
C/- Mr Michael Humphrey Oxenham
14 Berrington Close
Forest Lake, QLD 4078

Dear Michael

NETPHREY SUPER
Commencement of Account Based Pension

I wish to commence an Account Based Pension effective 01 July 2013.

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

The purchase price for the pension is to be the entire balance of my Accumulation account, with Michael Oxenham as the Reversionary Beneficiary,

I understand that the current balance of my Accumulation account is approximately $221,632.38, which is comprised of the following components:

Tax Free:	$221,632.38

I wish to take my minimum pension of $4,050.00 for the period to 01 December 2014, with payments to be made on a yearly basis.

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

Yours sincerely

SIGN

J.S. Oxenham

Ms Jeanette Oxenham
14 Berrington Close
Forest Lake, QLD 4078