

4 July 2014

497 Royal Esplanade  
MANLY QLD 4179

The Trustees  
Platinum Superannuation Fund  
Suite 4  
924 Gympie Road  
CHERMSIDE QLD 4032

Dear Trustees

**COMMENCEMENT OF PENSION**

I confirm that:

- ☐ I am under the preservation age and Totally and Permanently Disabled;  
☒ I am over 55 and am commencing a Transition To Retirement Pension;  
☐ I am over the preservation age and under 60 and have ceased gainful employment with no intention of ever becoming gainfully employed for more than 10 hours per week in the future;  
☐ I am over 60 and less than 65 and have ceased gainful employment; or  
☐ I am over 65.

I wish to commence the following pension based on the assets standing to my member account. I wish to have my superannuation benefits paid to me effective from today in the following form:

Pension Type	Transition To Retirement
Purchase Price	Balance of my Accumulation Account
Initial Payment	Minimum to satisfy compliance with SIS Regulations
Payment Period	Monthly
Reversionary Beneficiary	Naomi Jane Marino

Please take the appropriate steps to calculate the pension payment due to me and to commence payment on a monthly basis. Payment can be made to the following account:

Name of Account	
Account Details	BSB:                      A/c No:

I understand the terms and conditions of the pension include the following:

- The minimum pension payments are calculated in accordance with my age and made at least annually;
- The underlying capital of the pension cannot be increased after the commencement date by adding any contributions or rollovers;
- Subject to special rules applying for Transition To Retirement Pensions, the pension is able to be converted to a lump sum benefit;
- The income and the underlying capital of the pension cannot be used as security for any borrowings;
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases;
- Upon my death, the pension can be transferred to the dependant named above as a reversionary pension, or the balance of the pension account may be cashed and paid as a lump sum to a dependant, or to my legal personal representative, or in accordance with my Binding Death Nomination;
- Where applicable, the appropriate level of tax will be deducted from the pension; and
- The Fund's trust deed provides for payment of this pension to me.

Yours faithfully

**ROSS ANTHONY MARINO**

**RESOLUTIONS OF DIRECTORS OF  
PLATINUM NOMINEES PTY LTD ACN 010-878-252  
AS TRUSTEE FOR  
THE PLATINUM SUPERANNUATION FUND**

We, the undersigned, being all of the Directors of PLATINUM NOMINEES PTY LTD ACN 010-878-252 in its capacity as trustee for the Platinum Superannuation Fund at the date hereof, pursuant to the Constitution of the Company **RESOLVE:**

**PAYMENT OF  
MINIMUM  
ACCOUNT  
BASED  
PENSION:**

That the Trustee acknowledges receipt of the request for Commencement of Pension from Ross Anthony Marino as follows:

Pension Type	Transition To Retirement
Purchase Price	Balance of my Accumulation Account
Initial Payment	Minimum to satisfy compliance with SIS Regulations
Payment Period	Monthly
Reversionary Beneficiary	Naomi Jane Marino

That based on the application received, the Trustee is satisfied that Ross Anthony Marino meets a condition of release and therefore payment of the Transition to Retirement be approved.

That the Trustee take action to ensure that:

- The member's minimum pension payments are calculated in accordance with the member's age and made at least annually;
- The underlying capital of the pension cannot be increased after the commencement date by the addition of any contributions or rollovers;
- Subject to special rules applying for Transition To Retirement Pensions, the pension is able to be converted to a lump sum benefit;
- The income and underlying capital of the pension cannot be used as security for any borrowings;
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases;
- Upon the member's death, the pension can be transferred to Naomi Jane Marino as a reversionary pension, or the balance of the pension account may be cashed and paid as a lump sum to a dependant, or to the legal personal representative of the member, or in accordance with the member's Binding Death Nomination;
- Where applicable, the appropriate level of tax will be deducted from the pension; and
- The Fund's trust deed provides for payment of this pension to the member.

**SIGNED** this 4 July 2014

**NAOMI JANE MARINO**

**ROSS ANTHONY MARINO**

**JOHN ALEXANDER HUNTER STEWART**

4 July 2014

PLATINUM NOMINEES PTY LTD  
A.C.N 010-878-252  
454 St Pauls Terrace  
FORTITUDE VALLEY QLD 4006

Ross Anthony Marino  
497 Royal Esplanade  
MANLY QLD 4179

Dear Member

***COMMENCEMENT OF PENSION***

The Trustee for Platinum Superannuation Fund acknowledges receipt of your request to commence a new Transition to Retirement on 4 July 2014.

The Trustee has agreed to this request and has taken action to ensure the following:

- Your minimum pension payments are calculated in accordance with a purchase price of the balance of my Accumulation Account and in accordance with your age and are made at least annually;
- The underlying capital of the pension cannot be increased after the commencement date by adding any contributions or rollovers;
- Subject to special rules applying for Transition To Retirement Pensions, the pension is able to be converted to a lump sum benefit;
- The income and underlying capital of the pension cannot be used as security for any borrowings;
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases;
- Upon your death, the pension can be transferred to Naomi Jane Marino as a reversionary pension, or the balance of the pension account may be cashed and paid as a lump sum to a dependant, or to your legal personal representative, or in accordance with your Binding Death Nomination;
- Where applicable, the appropriate level of tax will be deducted from the pension; and
- That the Fund's trust deed provides for payment of this pension to you.

The Trustee has agreed to pay your Transition to Retirement payment for the year ended 30 June 2015 on a monthly basis as requested.

Yours sincerely

***NAOMI JANE MARINO***

***ROSS ANTHONY MARINO***

***JOHN ALEXANDER HUNTER STEWART***