

22 MAY 2009

CEUDS/MA/ES

Permanent

Margaret Brown
3 Gullane Street
MACGREGOR QLD 4109

1 July 2008

The Trustee
The R & M Brown Super Fund
3 Gullane Street
MACGREGOR QLD 4109

Dear Sir/Madam

Please be advised that I wish to commence a Pension from the entire balance of my benefits as at today's date.

I believe that I am entitled to withdraw my benefits as I am presently 68 years old. I will withdraw a Pension close to the minimum however I may increase that if necessary.

Please advise in due course the minimum amount payable for the Pension for the current financial year.

I will require Pension payments of \$3040.00 at this stage and will advise the amount I wish to withdraw in due course.

Kind regards

SIGN

M. J. Brown
Margaret Brown
Member

RAYMOND BROWN, MARGARET BROWN, ALAN BROWN AND LEANNE MCMASTER
- AS TRUSTEE FOR -

R & M BROWN SUPERANNUATION FUND

**MINUTES OF MEETING
HELD ON 1 JULY 2008**

PRESENT: Raymond Brown (Chairperson)
Margaret Brown
Alan Brown
Leanne McMaster

PREVIOUS MEETING

The Minutes of the previous meeting were read and confirmed as correct.

COMMENCEMENT OF PENSIONS

The Chairperson tabled letters requesting the commencement of a Pension from Margaret from the entire balance of her account.

RESOLUTIONS

1. The Trustee determined that Margaret was eligible to access her benefits as she had satisfied a condition of release on attaining age 65.
2. The Trustee reviewed the members' account balances and resolved that there were sufficient unrestricted non-preserved benefits to pay the pension.
3. The Trustee reviewed the Trust Deed and determined that the Fund could provide the Pension in accordance with Clause 5.1.
4. The Trustee resolved to transfer Margaret's full account balance to a pension account for the sole purpose of paying the Pension to that member.
5. It was resolved to establish Margaret's request for commencement of a Pension be approved and the Pension commence on the start date noted in the Application.
6. The investment strategy was reviewed and it was resolved that the strategy provides sufficient liquidity to pay the Pensions as required.
7. It was decided that Marsh Tincknell would prepare a report to the Member detailing the Pension payable for the year ended 30 June 2009 and prepare the necessary documentation to establish and report the commencement of the Pension.

There being no further business the meeting was closed.

SIGN


CHAIRPERSON

RAYMOND BROWN, MARGARET BROWN, ALAN BROWN AND LEANNE MCMASTER
- AS TRUSTEE FOR -
R & M BROWN SUPERANNUATION FUND

**MINUTES OF MEETING
HELD ON 11 MAY 2009**

PRESENT: Raymond Brown (Chairperson)
Margaret Brown
Alan Brown
Leanne McMaster

PREVIOUS MEETING

The Minutes of the previous meeting were read and confirmed as correct.

TERMS OF PENSIONS

Following receipt of Reports & Documentation prepared by Marsh Tincknell in relation to the commencement of the pension applied for Margaret Brown on 1 July 2008, it was resolved to pay the pension on the following terms:

Margaret

Pension

- Initial Purchase Price
- Commencement Date
- Minimum Pension Payment

\$121,647
1 July 2008
\$3,040

Taxation Components of Purchase Price

Allocated Pension:

- Taxable Component
- Tax Free Component

\$47,952
\$73,695

There being no further business the meeting was closed.

SIGN


CHAIRPERSON

CENOLs
Permanent

Mr. R E Brown
3 Gullane Street
Macgregor QLD 4109

30 June 2005

The Trustees
R and M Brown Superannuation Fund
3 Gullane Street
MACGREGOR QLD 4109

Dear Sir/Madam

Please be advised that as of 1st July 2005 I wish to commence an Allocated Pension from the entire balance of my benefits as at that date.

I believe that I am entitled to withdraw my benefits as I am presently 71 years old. I will withdraw a Pension close to the minimum.

Please advise in due course the minimum and maximum amounts payable for the current financial year.

Kind regards

A handwritten signature in black ink, appearing to read 'R Brown', is written over a dotted line. To the left of the signature, the word 'SIGN' is printed in red, oriented vertically.
.....
Raymond Brown
Trustee

RAYMOND, MARGARET AND ALAN BROWN AND LEANNE McMASTER
- AS TRUSTEES FOR -
R AND M BROWN SUPERANNUATION FUND

MINUTES OF MEETING
HELD ON 1 JULY 2005

PRESENT: Raymond Brown (Chairperson)
 Margaret Brown
 Alan Brown
 Leanne McMaster

COMMENCEMENT OF PENSION

1. The Chairperson tabled a letter requesting commencement of an Allocated Pension from Raymond Brown.
2. It was resolved that Raymond Brown's request for commencement of an Allocated Pension be approved and the Pension commence on 1 July 2005.
3. The Trustees determined that Raymond was eligible to access his benefits as he had satisfied a condition of release as he is currently over 65 and has also retired.
4. The necessary documentation to report the commencement of the Pension was to be prepared.

There being no further business the meeting was closed.

SIGN

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CHAIRPERSON

4 December 2003

Mr & Mrs R & M Brown
Centre Pivot Sales & Service
PO Box 12
BOWENVILLE, QLD 4404

The Trustees
R & M Brown Superannuation Fund
PO Box 12
BOWENVILLE, QLD 4404

The Trustees,

Re Withdrawal of benefits

Please be advised that I wish to withdraw an amount of \$112,000 from my account with the fund as soon as possible. I am 69 years old and I understand that my benefits are accessible to me at any time. I am still currently gainfully employed and therefore there is no requirement to fully withdraw my benefits at this time.

Please make the cheque payable to The Trustees of The Ray Brown Family Trust and prepare the necessary documentation for the withdrawal.

Should you have any queries please do not hesitate to contact me.

With kind regards

SIGN 

Raymond Edward Brown

**RAYMOND BROWN, MARGARET BROWN, ALAN BROWN AND LEANNE MCMASTER
ATF THE R AND M BROWN SUPERANNUATION FUND
MINUTES OF A MEETING OF THE TRUSTEES HELD ON 05/12/2003
AT UNDARA NORWIN ROAD, BOWENVILLE**

PRESENT:

Raymond Brown
Margaret Brown
Alan Brown
Leanne McMaster

INVESTMENT STRATEGY
MINUTES

The minutes of the previous meeting of Trustees was read and confirmed as a true and correct record.

The attached letter from Raymond Brown dated 4 December 2003 requesting a lump sum payment of \$112,000 from his accrued benefits was tabled.

After discussions it was resolved to pay the lump sum benefit as requested by Raymond Brown. The trustees have determined that the benefit is permitted to be paid from unrestricted non-preserved benefits as Mr Brown is over age 65.

No tax is to be deducted from the payment as the total amount paid is less than the tax free threshold for the 2003/04 year.

The necessary paperwork required by the ATO is to be prepared by the trustees.

CLOSURE:

There being no further business the meeting was closed.


CHAIRPERSON