

Margaret Berenyi  
138 Padstow Road  
Eight Mile Plains QLD 4113

1 July 2020

The Trustee  
Berenyi Super Fund  
138 Padstow Road  
Eight Mile Plains QLD 4113

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 Berenyi Super Fund in excess of any required minimum pensions payable be paid to me as lump sum payments from the unrestricted component of either my accumulation account or as pension commutations, in the following order:

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.

Should I wish that any one or more payments that would otherwise be treated as lump sums instead be treated as pension payments, I will advise the trustee/s of my wishes at the time.

Yours faithfully

**SIGN**

Margaret Berenyi