

SHOP TILL U DROP SUPER FUND

ACCOUNT BASED INCOME
STREAM TERMS

FOR

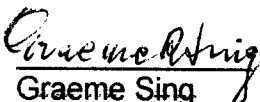
Graeme Sing

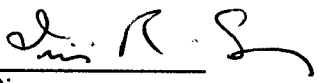
Account Based Income Stream - Purchase Price \$90,119.63

The Trustee will pay Graeme Sing (the Member) such annual amount as complies with Superannuation Industry (Supervision) Regulation 1.06(9A) and in particular as complies with the following conditions:

- (a) The annual amount of the pension, not being less than such amounts as are respectively prescribed pursuant to Regulation 1.06(9A), shall be such amount and comprise such instalments as the Trustee may with the agreement of the Member determine.
- (b) The pension shall be paid in monthly instalments or otherwise agreed by member and trustee but at least one annual payment must be made.
- (c) In the event that at the date an instalment of pension is payable the Member's Accumulation Account is less than the instalment payable, the lesser amount shall be paid and there shall be no further payments of the pension.
- (d) With the agreement of the Trustee the Member may commute all or part of his pension to a lump-sum, on a basis determined by the Trustee if permitted by law (generally on retirement or reaching age 65).
- (e) The pension shall not be transferable to any other person.
- (f) The capital value of the pension and the income from it shall not be used as security for a borrowing.
- (g) The pension can revert to a nominated beneficiary on the death of the member if that election is made at the commencement of the pension (if permitted by law).

Effective from the 9th day of February 2023



Graeme Sing


Iris Sing

Account Based Income Stream Conditions for Graeme Sing	
Purchase Price:	\$90,119.63
Date of birth of pensioner:	3/12/1948
Sex of pensioner:	Male
Name of reversionary beneficiary:	Iris Sing
Date of birth of reversionary beneficiary:	29/07/1953
Commencement date of pension:	9/02/2023
Pension Payable:	Minimum 5% of pension balance

Effective from the 9th day of February 2023.


Graeme Sing


Iris Sing