

David John Cooper  
151 Victoria Street, Morningside , QLD, 4170

30 June 2014

The Trustees  
COOPER FAMILY SUPER FUND  
151 Victoria Street  
Morningside QLD 4170

Dear Trustees

**RE: COMMENCEMENT OF ACCOUNT BASED PENSION**

I, David John Cooper elect to commute my current account based pension back to accumulation phase and then recommence a new account based pension on 30 June 2014 together with monies currently in my accumulation account as at the same date.

Please attend to the preparation of the necessary documentation.

My date of birth is 14/06/1952.

Yours faithfully

**SIGN**



David John Cooper

**MEMORANDUM OF RESOLUTIONS OF THE TRUSTEES OF THE  
COOPER FAMILY SUPER FUND  
On 30 June 2014**

**PAYMENT OF BENEFITS:**

IT WAS RESOLVED to attend to the preparation of the necessary documents concerning David John Cooper's election to commute the current account based pension and commence an account based pension using the commutation amount and accumulation account.

**PENSION BENEFITS:**

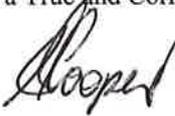
IT WAS RESOLVED that Virtu Super on behalf of the Trustee will calculate and advise the member of their minimum and maximum pension entitlements, as per statutory requirements.

IT WAS FURTHER RESOLVED that the newly commenced account based pension be payable from the member's preserved benefits as while they have reached their preservation age they have not yet retired. The pension is not able to be commuted to a lump sum until such time that the member retires or reaches age 65.

**CLOSURE:**

There being no further matters to discuss, the meeting was closed.

Signed as a True and Correct record.

**SIGN** 

David John Cooper  
Trustee

**SIGN** 

Hilton John Cooper  
Trustee

**SIGN** 

Derrick George Cooper  
Trustee

**SIGN** 

Andrea Eunice Cooper  
Trustee

30 June 2014

David John Cooper  
151 Victoria Street, Morningside, QLD, 4170

Dear David John Cooper

**RE: ESTABLISHMENT OF ACCOUNT BASED PENSION**

We acknowledge your Election to commute your current account based pension and recommence a new account based pension. The commutation amount and accumulation account have been used to commence the new account based pension from 30 June 2014.

**Account Based Pension Conditions**

The following are the conditions under which the account based pension is required to be paid:

1. The pension must be paid at least annually.
2. The annual amount of the pension, excluding any payment that has been commuted to a lump sum, must be within set minimum and maximum limits.
3. You are able to choose the timing and manner of the pension payments.
4. You may nominate one or more reversionary beneficiaries to whom the pension may be paid on your death.
5. The pension will cease when the benefit is reduced to nil or when the reversionary beneficiary dies, or if none, on your death.
6. On your death, or if there is a reversionary beneficiary, on the death of the reversionary beneficiary, the balance of the benefit, if any, will be paid to either your dependents or your legal personal representative as the Trustee considers appropriate subject to any binding direction or death benefit nomination you may give.
7. The pension is not able to be commuted to a lump sum until such time as you retire or attain age 65.

**Pension Limits – Year Ending 30 June 2015**

We have requested Virtu Super to calculate and advise you in due course of your minimum and maximum pension requirements for the year.

You must ensure that you withdraw a pension between the advised limits by no later than 30 June 2015.

If you currently have a regular periodic withdrawal in place, and the amount is within the minimum and maximum range, then you do not need to do anything, except continue the regular payment.

However, if you wish to change your pension, you should contact us as soon as possible.

Yours faithfully,

**SIGN**



David John Cooper  
Trustee

**SIGN**



Hilton John Cooper  
Trustee

**SIGN**



Derrick George Cooper  
Trustee

**SIGN**



Andrea Eunice Cooper  
Trustee