

Tax Act means the *Income Tax Assessment Act 1936* or the *Income Tax Assessment Act 1997*, as appropriate, and the regulations made under the relevant Act.

Taxation includes any tax, charge duty or levy of any type paid or payable by the trustee, or by a member, former member or beneficiary, in relation to any part of the fund.

Temporary total disablement means what it means in the relevant policy effected by the trustee. If there is no such policy, it means total physical or mental disablement that is not total and permanent disablement that makes the relevant member incapable of continuing in the gainful employment that the member was in immediately before the incapacity.

Total permanent disablement means what it means in the relevant policy effected by the trustee. If there is no such policy, it means such total physical or mental disablement that the trustee is reasonably satisfied that the relevant member is unlikely ever again to be able to engage in gainful employment for which the member is reasonably qualified by education, training or experience.

Transition to retirement pension means a transition to retirement income stream paid as a pension, as defined by r6.01(2) of the SIS Regulations.

Transitional employment termination payment means the same as it means in section 82-130 of the *Income Tax (Transitional Provisions) Act 1997* (Cth).

Trustee means the trustee or the trustees as set out in Schedule 1.

Unclaimed benefits means benefits described as 'unclaimed money' under superannuation law.

Unrestricted non-preserved benefit means what it means under superannuation law.

Withdrawal benefit means the minimum benefit that must be paid to a member on withdrawal from the fund under superannuation law.


To the extent that a member's contributions have been applied towards an endowment or whole of life policy, the member's withdrawal benefit is the surrender value of that policy.

Execution

Executed as a deed.


Dated:

Signed sealed and delivered by **Robert Adrian George Northam** in the capacity of trustee in the presence of:

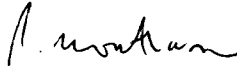

Signature of witness



Name of witness (please print)

Signed sealed and delivered by **Pauline Cynthia Northam** in the capacity of trustee in the presence of:

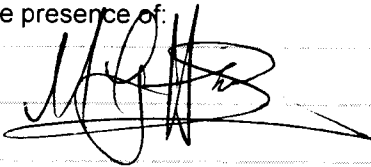


Signature of individual

JASON BORSERIO

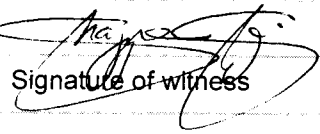
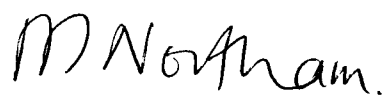


	
Signature of witness	Signature of individual
Name of witness (please print)	JASON BORBERIO

Signed sealed and delivered by Robert Paul George Northam in the capacity of trustee in the presence of:

	
Signature of witness	Signature of individual
Name of witness (please print)	MARTIN G HARRIS

Signed sealed and delivered by Rebecca Susan Northam in the capacity of trustee in the presence of:

	
Signature of witness	Signature of individual
Name of witness (please print)	MARY GRACE C. SERAFICA

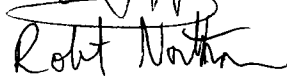
Signed sealed and delivered

by Robert Paul George Northam in the capacity of principal in the presence of:

Signature of witness



Signature of individual



Name of witness (please print)

MARTIN G HARRIS