

25 May 1999

Private & Confidential

Mr D J Crofts
14 Impson Gardens
SOUTH LAKE WA 6164

Dear Mr Crofts,

ACCOUNTANTS SUPERANNUATION FUND

William M. Mercer is the Administrator of the Accountants Superannuation Fund duly appointed by the Trustee.

A benefit of \$4,695.14 is payable to you from the Fund.

As per your instructions, your benefit has been mailed direct to your nominated rollover institution/s as follows:

■ D and J Crofts Superannuation Fund \$4,695.14

Enclosed for your records is your Benefit Statement showing your final benefit entitlements at the time of leaving the Fund.

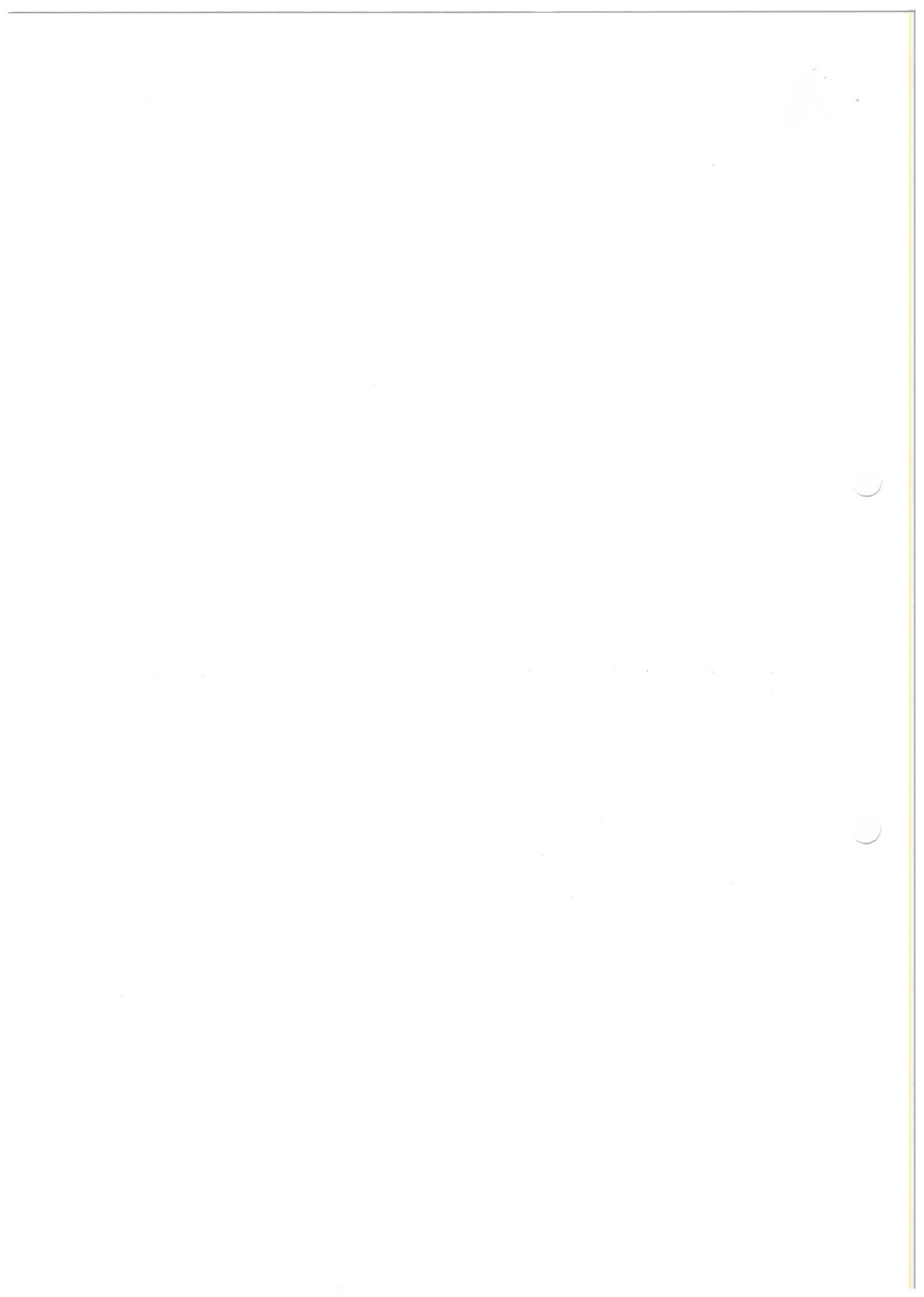
We also enclose details of Enquiries and Complaints procedures for the Fund.

Should you require any further details, please contact the Fund Administrator on 1300 651 331.

Yours faithfully



Mary Angelucci
For and on behalf of the Trustee
Accountants Superannuation Fund



Accountants Superannuation Fund

Personal Summary of Benefits on Exit from the Fund prepared on 24 May 1999

PERSONAL DETAILS

Darren J Crofts	Date of Birth	18-02-73
Member Number - 34983	Date Joined Company	15-07-95
Employer - Rod Parker & Associates	Date Joined Fund	28-06-96
Employer Code - W00195	Date of Leaving Fund	1-07-98
Reason for Exit - Resignation	Date of Payment	25-05-99

ACCOUNT DETAILS

	SG Compulsory	Employer Supplementary	Employer Deemed (Salary Sacrifice)	Member
BALANCE AT 1-07-98	\$ 4,294.27	\$0.00	\$ 0.00	\$ 0.00
Plus				
• Contributions	214.61	0.00	0.00	0.00
• Rollovers received	0.00	0.00	0.00	0.00
• Investment Earnings *	286.80	0.00	0.00	0.00
Less				
• Administration expenses	25.85	0.00	0.00	0.00
• Death & Disablement premiums	0.00	0.00	0.00	0.00
• Salary Continuance premiums	0.00	0.00	0.00	0.00
• 15% tax on taxable contributions	32.19	0.00	0.00	0.00
Total of Accounts	\$ 4,737.64	\$ 0.00	\$ 0.00	\$ 0.00

As per your investment instruction, the balance held in each investment option at the date of exit is:

Balanced	\$4,737.64
Stable	\$0.00
Growth	\$0.00
Less Exit Fee	\$-42.50
Total Benefit	\$ 4,695.14

* Please refer over for interest rates.

BENEFIT DETAILS

Your benefit on exit from the Fund is equal to the total amount accumulated in your accounts as shown above. Some, or all, of your benefit is required to be preserved and the details are as shown below:

• Total Benefit Payable	\$ 4,695.14
• Amount required to be Preserved	\$ 4,695.14
• Unrestricted Non-Preserved (Cash) Portion	\$ 0.00
• Restricted Non-Preserved Portion	\$ 0.00
Death Benefit at 25-05-99	\$4,737.64
Vested Benefit (your resignation benefit) at 30-06-98	\$4,294.27

NOTES

- *This Summary is an illustration only. It is not a legal document. Your actual benefits are determined by the Fund's Trust Deed and Rules.*
- *Please check that your personal details shown are correct as errors can affect benefits.*

INTEREST RATES

Investment Options	Balanced	Stable	Growth
Year to Date return	6.6% pa	5.5% pa	3.1% pa

- *Please note that the interest rates shown are annualised year to date returns. The weekly investment return for each investment option was used to calculate the interest credited to your accounts.*



ETP Roll-over Statement: Industry Standard for Superannuation Payers

This form is to help superannuation funds, approved deposit funds, retirement savings account providers, life assurance companies and registered organisations to meet the tax office prescribed minimum information requirements for a roll-over payment. Read the instructions before you fill in this form. Instructions are available from A Fax From Tax on 13 28 60 and from tax office branches. If you need help filling in this form call the Superannuation Helpline on 13 10 20.

Section 1 - ROLL-OVER FUND NAME AND ADDRESS

D and J Crofts Superannuation Fund
14 Impson Gardens
SOUTH LAKE WA 6164

THIS FORM DOES NOT HAVE TO BE
 INCLUDED IN A TAX RETURN

Section 2 - INDIVIDUAL'S DETAILS

Individual's Full Name	Mr		
Title (eg. Mr, Mrs, Miss, Ms)			
Surname or Family Name	CROFTS		
First Given Name	Darren		
Other Given Names	John		
Address	14 Impson Gardens		
	SOUTH LAKE		
	State WA	Postcode 6164	
Date of Birth	18/02/1973	Tax File Number (if required or permitted by law)	175753574
Name and address of authorised agent or adviser (if any)			
<small>This person must be authorised by the individual to receive information about this roll-over from the roll-over fund.</small>	State	Postcode 0	Telephone No.:

Section 3 - ROLL-OVER PAYMENT DETAILS

Eligible Service Period

Date started	15/07/1995
Number of days before 1 July 1983	0
Number of days after 30 June 1983	1411

Roll-over balance as at 15 February 1990 included with this roll-over (if known) **\$ 0.00**

The roll-over payment relates to a pre-July 1994 pension or annuity. Yes No

ETP components

CGT exempt component	\$ 0.00
Undeducted contributions	\$ 0.00
Concessional component	\$ 0.00
Pre-July 1983 and Post June 1983 Taxed element	\$ 4695.14
Post-June 1983 Untaxed element	\$ 0.00
Post-June 1994 invalidity component	\$ 0.00

Preservation amount of the roll-over payment

Preserved amount	\$ 4695.14
Restricted non-preserved	\$ 0.00
Unrestricted non-preserved	\$ 0.00

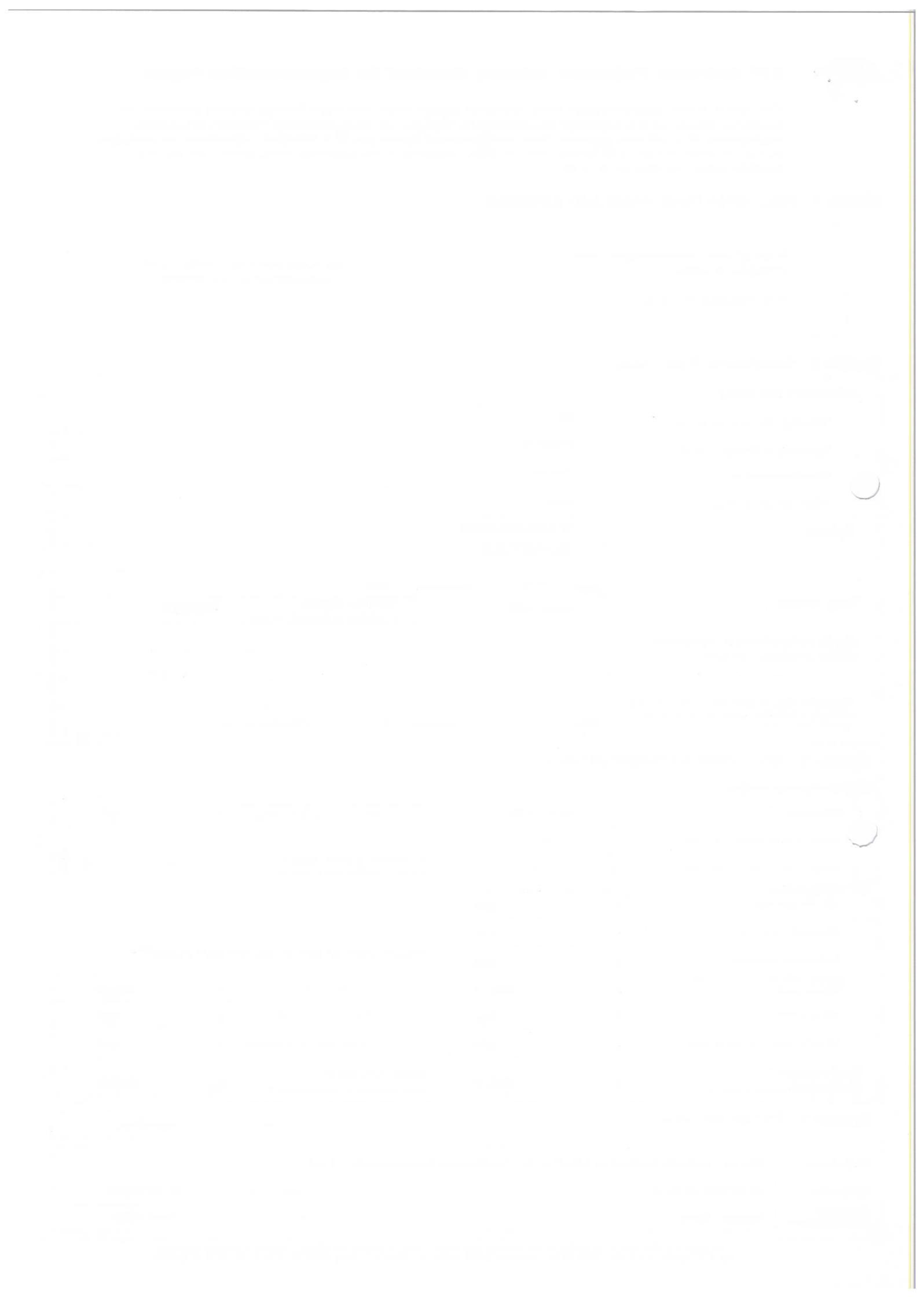
Gross Amount A
(must be equal to Gross Amount B) **\$ 4695.14**

Gross Amount B
(must be equal to Gross Amount A) **\$ 4695.14**

Section 4 - PAYER DETAILS

ACN/ARBN **000189364**

Payer's Name	Mercer Australia Limited on behalf of the Accountants Superannuation Fund		
Contact Name	STEPHEN BLOOD	Telephone No.	02 93759600
Signature of authorised person	Stephen Blood	Date	25/05/1999



ENQUIRIES AND COMPLAINTS

If you have any enquiries regarding your benefit, you should contact the Fund Administrator. If you have cause to complain about some aspect of your Fund membership, you should write to:

The Enquiries & Complaints Officer
Accountants Superannuation Fund
GPO Box 4067
SYDNEY NSW 2001
Fax: 02 9221 8829

You will receive a formal reply within 90 days of your complaint.

SUPERANNUATION COMPLAINTS TRIBUNAL

If, after the Trustee has dealt with your complaint, you are still not satisfied with the handling of your complaint or the Trustee's decision, you may contact the Superannuation Complaints Tribunal (SCT). The SCT is an independent body set up by the Federal Government to assist the resolution of disputes between members of superannuation funds without recourse to expensive litigation. The Tribunal attempts to resolve disputes by conciliation but, if necessary, can make determinations which are binding.

Contact details for the Tribunal are:

The Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001
Ph. 131 434

Important note about the status of the SCT

The SCT's review function has been suspended following a judgement of the Federal Court of Australia handed down on 12 February 1998 in *Wilkinson v CARE* which found that the Tribunal has not power to make certain determinations (including determinations overturning decisions of trustees).

An application for special leave to appeal to the High Court has been granted. However, a decision will not be known until the appeal is resolved.

In the meantime, the Tribunal will continue to exercise conciliation powers in relation to complaints.

