

Application for Membership

Name of Fund: THE STAROSELKY SUPERANNUATION FUND

Member's Name: STAROSELKY, BORIS

(Minor's Name if on behalf of minor)

Address:

44 RYAN PLACE
BEACON HILL NSW 2100

Date of Birth: 29/03/1952

Occupation:

Telephone:

Fax:

Tax File Number: 139 598 067

Contributing Employer(s):

NT CONSULTING PTY LIMITED

A.C.N. 062 447 554

44 RYAN PLACE
BEACON HILL NSW 2100

I hereby apply to become a member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the fund, its management and financial condition and investment performance. (The Trustee must attach these if the member is joining at a time other than when the fund is established).

Signed: ^{BS}



Dated: ^X

29/11/02

**If you want to make a Death Benefit Nomination
complete Pages 2, 3, 4 & 5 (Binding) or Pages 6 & 7 (Non-Binding)**

* Delete if inapplicable

Application for Membership With Binding Death Benefit Nomination

N.B. Complete Pages 2, 3, 4 & 5 only if you want to make a Binding Death Benefit Nomination.

Binding Death Benefit Nomination

Important Information about Binding Directions

The operation of the Fund, of which you are a member or are being invited to be a member, is governed by a document called a Trust Deed. The Trustee of the Fund is bound to act in accordance with the requirements of the Trust Deed in administering the Fund.

Under the Trust Deed, the Trustee has a discretion to decide whether, in the event of your death, to pay the death benefit, which is payable to your estate and/or to dependants of yours, and in what proportions.

However, the Trust Deed also enables you to override the Trustee's discretion by you giving a binding direction to the Trustee. This is a direction to the Trustee to pay any death benefit payable either to your estate or to dependants specified by you (or both) and in the proportions that you specify.

You may either elect for the Trustee to exercise the discretion given to it to decide who to pay your benefit to, in the event of your death, or you can give a binding direction to the Trustee by completing the direction in this Nomination.

Important Points about Binding Directions

If you decide to give a binding direction by completing this Nomination, it is important for you to note the following:

1. You can only direct the Trustee to pay the benefit either to your estate or to the dependants that you specify on this Nomination (or both).
2. If you wish to give such a direction to the Trustee, you must specify the percentage of your total death benefit which is to be paid to each of the estate or your dependants, or both.
3. You can confirm, amend or revoke this Nomination at any time by giving written notice to the Trustee.
4. The direction that you give automatically ceases to have any effect 3 years after the date on which you sign and date this Nomination. If the direction ceases to have effect, the Trustee will have a discretion to decide who to pay the death benefit to.
5. If, on this Nomination, you direct the Trustee to pay any part of your death benefit to a person who is not a dependant (as described below), your direction will be void and of no effect and the Trustee will be required to decide to whom to pay your death benefit.
6. For the purposes of the Trust Deed, a dependant is: * a spouse of a Member

* any children of a Member

* any other person (whether related to the Member or not) with whom the Member has an interdependency relationship.

"Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if: (a) they have a close personal relationship;

- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

If you have any doubt as to whether a person you wish to nominate to receive any part of your death benefit is a dependant, you should seek advice from the Trustee before completing this Nomination.

7. For this Nomination to be effective, it must be signed and dated by you in the presence of 2 witnesses who are both at least 18 years old and neither of the witnesses can be a person who you have nominated to receive a part of your death benefit.

Important Information for Completion

1. In order for this Nomination Notice to be valid, it must be fully completed in accordance with the details below:

- * Ensure the Nomination, Member Declaration and Witness Declaration are completed.
- * The beneficiaries named in this Nomination must be dependants and/or your Legal Personal Representative.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate.

Should you wish to nominate your legal personal representative, please write 'Legal Personal

Representative' as the name of the beneficiary.

* For each person nominated, you must provide both their relationship to you and the proportion of any benefit that is to be paid to each.

Application for Membership With Binding Death Benefit Nomination

* The Nomination must be signed and dated by you in the presence of two witnesses aged 18 years or over. Both witnesses must also provide their date of birth, sign and date the Nomination. It is important to note that the witnesses cannot be persons nominated as beneficiaries.

2. If any of this information is not provided, then your Nomination may be invalid. The Trustee will contact you for clarification if this is the case.

3. It is not compulsory to complete this Nomination. Details of who a death benefit will be paid to in the situation where there is no valid Nomination can be found in the Member Information document.

Nomination of Dependants

Name	Relationship to You	Proportion of Benefit

Member Declaration

I, _____ of _____
as a member of the Fund, direct the Trustee/s to pay my death benefit to the above persons in the proportions shown.

I understand that:

* I can amend or revoke this Nomination at any time by providing a new nomination to the Trustee of the Fund, signed and dated by myself in the presence of two witnesses who are aged 18 years or over;

* Unless amended or revoked earlier, this Nomination is binding on the Trustee for a period of 3 years from the date it is first signed or last confirmed;

* This Nomination revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries; * If this Nomination is not correctly completed, it may be invalid;

* If I have nominated persons who are not "dependants" as explained above, the direction contained in the Nomination will be void and of no effect and the Trustee will have a discretion as to whom the benefit is payable and in what proportion.

I acknowledge that I have been provided with information by the Trustee of the Fund that enables me to understand my rights to direct the Trustee to pay my Death Benefit in accordance with this Nomination.

Signature of Member:

Date:

Witness Declaration

We declare that:

* this Nomination was signed by the member in our presence;

* we are aged 18 or more; and

* we are not named as beneficiaries.

Signature of Member:

Date:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Signature of Witness:

Date:

Print Name of Witness:

Witness Date of Birth:

Application for Membership
With Indicative Death Benefit Nomination - Non-Binding
Death Benefit Nomination

N.B. Complete Page 7 only if you want to make an Indicative Death Benefit Nomination (NonBinding)
Non-Binding Death Benefit Nomination

Important Information for Completion

1. This Nomination Notice is not binding. The Trustee will take it into account in the event that a benefit is paid from the Fund on your death. However the Trustee has complete discretion as to which of your dependants and/or Legal Personal Representative may receive the benefit and in what proportion. If there are no dependants or Legal Personal Representative, the benefit may be payable to any other person.

2. This Nomination Notice must be fully completed in accordance with the details below:

* The beneficiaries named in this Notice must be dependants and/or your Legal Representative.

For the purposes of the Trust Deed, a dependant is:

- * a spouse of the Member
- * any children of the Member
- * any other person (whether related to the Member or not) with whom the Member has an interdependency relationship. "Spouse" includes a de facto spouse and "children" includes step-children, adopted and ex-nuptial children.

Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

(a) all of the circumstances of the relationship between the persons, including (where relevant):

- (i) the duration of the relationship
- (ii) whether or not a sexual relationship exists
- (iii) the ownership, use and acquisition of property
- (iv) the degree of mutual commitment to a shared life
- (v) the care and support of children
- (vi) the reputation and public aspects of the relationship
- (vii) the degree of emotional support
- (viii) the extent to which the relationship is one of mere convenience, and
- (ix) any evidence suggesting that the parties intend the relationship to be permanent.

(b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

Your Legal Personal Representative is either the person named as your executor in your will, or, if you do not have a valid will at the date of your death, the person who applies for and has been granted letters of administration for your estate. Should you wish to nominate your legal personal representative, please write 'Legal Personal Representative' as the name of the beneficiary.

* For each person nominated, you must provide both their relationship to you and the proportion of any benefit that is to be paid to each.

Application for Membership
With Indicative Death Benefit Nomination - Non-Binding
Death Benefit Nomination

Nomination of Dependants		
Name	Relationship to You	Proportion of Benefit
X Elena Staroselsky	(wife)	100%

Member Declaration


I, BORIS STAROSELSKY of 44 RYAN PLACE, BEACON HILL

as a member of the Fund, request the Trustee to pay my death benefit to the above persons in the proportions shown.

I understand that:

* in the event of my death, the Trustee has complete discretion as to which of my dependants and/or estate will receive any death benefit payable.

* this Notice revokes and amends any previous notice supplied to the Trustee of the Fund in regard to my nominated beneficiaries.

Signature of Member: X ^{BS} 

Date: X 29/11/07

Product Disclosure Statement

THE STAROSELKY SUPERANNUATION FUND

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members or Employers. Any omitted details must be inserted.

Name of Member: STAROSELKY, BORIS

Address of Member:

44 RYAN PLACE
BEACON HILL NSW 2100

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

NT CONSULTING PTY LIMITED
A.C.N. 062 447 554

44 RYAN PLACE
BEACON HILL NSW 2100

Before you Start

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

This product disclosure statement will help you to understand the main features of this fund. We recommend that you get professional advice before investing.

Please read the whole of this Product Disclosure Statement including under the heading "Simplified Superannuation reforms" which has changed various matters following Federal Government reforms.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this fund particularly, speak to the Trustees or professional advisers.

About Superannuation

Superannuation provides you with income for your retirement. Superannuation funds pool contributions and invest them for the benefit of the members.

Tax concessions apply to contributions to superannuation funds which, like this one, comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to fund earnings and to benefit payments.

Members can generally speaking only withdraw their investment in a superannuation fund (called a "benefit") when they retire. Benefits can also be paid if a member dies or becomes totally and permanently disabled.

This means that you should only invest in superannuation money you can afford to put away until later.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Members Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf plus where applicable insurance policy proceeds. Contributions are invested so that the value of your Member's Benefit will vary from time to time.

Your Member's Benefit is normally paid when you retire.

Your preservation age is set out elsewhere in this Product Statement.

If you are aged 55 or over, you can reduce your working hours without reducing your income by rolling some of your superannuation into a retirement income stream. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' income stream, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash