## Application to become a Member

This Application Form contains your Death Benefit Nomination and undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an initial member of this fund under the trust deed.
- I make each of the following undertakings:
  - I am not in an employment relationship with another member who is not a relative
    of mine
  - I am not a disqualified person under superannuation law from being a director of the trustee of the fund.
  - I will comply with the trust deed.
  - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
    - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
    - That I may become disqualified under superannuation law from being a director of the trustee of the fund.
    - Any information in relation to my medical condition.
- I will act as a director of the trustee of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File
   Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name	Ian Wilmot McIntosh		
Applicant address	113 Tucks Road, Main Ridge VIC 3928		
Applicant occupation	General Medical Practioner		
Date of birth	-1 <del>5 April 1948</del> /5/03//946		
Applicant place of birth	,		

#### Part 2 Death benefit: beneficiary nomination

This is a binding death benefit notice. By completing and signing it you are requiring the trustee to provide any benefit payable on or after your death to the person or persons you mentioned in this notice, being one or more dependants or your legal personal representative. I direct the directors of the trustee that the person named in the following table is to receive the proportions specified in that table of the benefit that is payable if I die.

Person	Relationship to member	Proportion of death benefit
Katherine Anne McIntosh	Spouse	100 %

(Please note that this beneficiary direction is valid for only 3 years.)

	* *	<del></del>	lan Wilmot McIntosh	
Date:	1/12/07	Signed by the applicant:	TO THE THE	

The following persons declare that:

- they are 18 years of age or older;
- they are not persons otherwise mentioned in this notice; and
- this form was signed by or on behalf of the member in their presence.

Date:

Witness:

Witness name:

Date:

1/12/2007

Witness name:

Samantha Hoopet

## Part 3 Provision of member's tax file number to regulated superannuation fund

To the directors of the trustee of the Ian & Kate McIntosh Superannuation Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 329053495.

Date:	0//12/07
Signed:	the state of the s
	lan Wilmot McIntosh

Under the Superannuation Industry (Supervision) Act 1993, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.

#### What your TFN may be used for

If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPS) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation fund, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

#### What might happen if you don't provide your TFN

If you do not provide your TFN, the following may happen:

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return);
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over;

your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.

#### Annexure A

## **Product Disclosure Statement**

# Ian & Kate McIntosh Superannuation Fund

lan Wilmot McIntosh
113 Tucks Road
Main Ridge, VIC, 3928

Here you need to attach a copy of the Product Disclosure Statement in Schedule 6 to the Deed.