

Accepting Contributions and Paying a Benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its trust deed) have been met.

Administration

I understand that the trustees of the fund must:

1. Keep and retain for at least 10 years
 - Minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - Records of all changes of trustees, including directors of the corporate trustee
 - Each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee, and - all trustee declarations
2. Ensure that the following are prepared and retained for at least 5 years
 - A statement of financial position - an operating statement, and
 - Accounts and statements that correctly record and explain the transactions and financial position of the fund
3. Notify the tax office within 28 days of any changes in trustees, directors of the corporate trustee or members of the fund - fund name - details of the contact person, contact phone and facsimile numbers, and - the postal address, registered address, or address for service of notices for the fund
4. Notify the tax office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
5. Ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
6. Lodge the fund's annual return by the due date.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

1. I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and if I fail to do this, penalties may apply, and
2. I may have to make this document available for inspection by a member of staff of the tax office and if I fail to do this, penalties may apply.

Trustee's or director's name

Jeremy Richard Jon Havard

Trustee or director's signature

Jeremy Havard

Date

01/07/12

Witness' name (witness must be over 18 years of age)

CARMEN JOM

Witness' signature

Carmen Jom

Date

01/07/12

Accepting Contributions and Paying a Benefit

I understand that I can only accept contributions and pay benefits (pensions or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund's governing rules (including its trust deed) have been met.

Administration

I understand that the trustees of the fund must:

1. Keep and retain for at least 10 years
 - Minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - Records of all changes of trustees, including directors of the corporate trustee
 - Each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee, and - all trustee declarations
2. Ensure that the following are prepared and retained for at least 5 years
 - A statement of financial position - an operating statement, and
 - Accounts and statements that correctly record and explain the transactions and financial position of the fund
3. Notify the tax office within 28 days of any changes in trustees, directors of the corporate trustee or members of the fund - fund name - details of the contact person, contact phone and facsimile numbers, and - the postal address, registered address, or address for service of notices for the fund
4. Notify the tax office in writing as soon as practicable (not later than 28 days) after becoming aware that the fund has ceased to be a self managed superannuation fund or ceased to exist
5. Ensure that an approved auditor is appointed to audit the fund for each income year and provide that auditor with documents as requested, and
6. Lodge the fund's annual return by the due date.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

1. I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and if I fail to do this, penalties may apply, and
2. I may have to make this document available for inspection by a member of staff of the tax office and if I fail to do this, penalties may apply.

Trustee's or director's name

Gabrielle McCarthy

Trustee or director's signature

Gabrielle McCarthy

Date

01/07/12

Witness' name (witness must be over 18 years of age)

CARMEN JOM

Witness' signature

Carmen Jom

Date

01/07/12

THIS DEED POLL is made on the 1st Day of July 2012

BY: The In-Point Pty Ltd ACN 087 861 443 of
23 Laurel Street
Willoughby NSW 2068

hereby known as "the Trustee"

WHEREAS:

- A. The Trustee has decided to establish an indefinitely continuing superannuation plan to be known as the Harvard McCarthy Super (the "Fund").
- B. The Trustee has agreed to act as the first Trustee of the Fund.
- C. The primary purpose of the Fund is to provide old age pensions to the Members.

NOW THIS DEED WITNESSES as follows:

- 1. a. The Trustees include the Trustees for the time being of this Deed.
b. The Rules means the Rules set forth in the attachments hereto as amended from time to time as therein provided.
- 2. The Fund shall come into operation on the Commencement Date shown in the Rules.
- 3. The assets of the Fund shall be vested in the Trustee upon trust to apply the same in the manner set forth in the Rules. The Trustees shall manage and administer the Fund in all respects according to the Rules.
- 4. The power of appointing new Trustees shall be as provided in and subject to the Rules and the Trustees may be appointed or removed in the manner provided for in the Rules.
- 5. The provisions of this Deed may be amended in the manner set out in the Rules.
- 6. This Deed and the Rules shall be governed by and construed in accordance with the law of New South Wales