

**QROPS 55+ Deed of Amendment of Governing Rules
(Trust Deed) of the Self Managed Superannuation Fund:
JACKIE EDWARDS SMSF**

This amending deed is made by the Trustees of the Fund on the Date of the Amending Deed all as defined in the Schedule hereto.

The Trust Deed executed on the date given in the Schedule which established the Fund is hereby amended pursuant to the power of amendment contained in the Trust Deed, and with the agreement of all the Fund's members or their Representatives.

1. These new clauses are added to the Trust Deed:-

The benefits payable to a member of the Fund, to the extent that they consist of the member's relevant transfer fund, are payable no earlier than they would be if pension rule 1 in section 165 of the Finance Act 2004 applied. To ensure that this can never happen, no member of this Fund can be below the age of 55. The Trustees shall make all necessary checks and request sight of all necessary documents to satisfy themselves as to the age of any applicant for membership of the Fund and must refuse to admit to membership any applicant below that age.

The above clause applies notwithstanding any provision or implication to the contrary in the Trust Deed or in law.

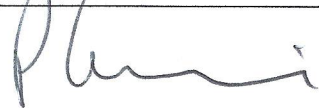

Notwithstanding any provision to the contrary in the Trust Deed the Trustees may accept into the Fund transfers which are treated as non-concessional contributions which exceed the applicable non-concessional contributions cap.

Notwithstanding any provision to the contrary in the Trust Deed the Trustees may establish maintain and accept a transfer into, an arrangement in the Fund under which no other sums or assets are held.



2. The above amendments shall take effect as at the date of execution of this deed.
3. The Trustees confirm that all current members of the Fund are aged 55 or above.

EXECUTED as a Deed.

Signed sealed and delivered:

| | |
|--|--|
| By: Paul Anthony Collins |)))  Paul Anthony Collins |
| In the presence of a witness: Signed by witness |)))  |
| Name of witness | LANCE CUNYNGHAME |

Signed sealed and delivered:

| | |
|--|--|
| By: Jacqueline Ann Edwards |)))  Jacqueline Ann Edwards |
| In the presence of a witness: Signed by witness |)))  |
| Name of witness | LANCE CUNYNGHAME |

Schedule

| | |
|------------------------------------|---|
| The Fund | JACKIE EDWARDS SMSF |
| Trustees of the Fund: | Paul Anthony Collins, Jacqueline Ann Edwards |
| Date of Trust Deed: | 16 March 2009 |
| Date of this amending deed: | 1 April 2017 |