

Application for Membership

To the Trustee of the
Terzo Superannuation Fund
Level 18, 499 St Kilda Road
Melbourne Vic 3004

CONFIDENTIAL

PART 1 - APPLICATION

I, the undersigned person, being eligible hereby apply for admission to membership of the Fund. I agree and undertake as follows:

1. If I am in an Employment Relationship with any current Member of the Fund, I am also a Relative of the current Member.
2. I am not disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee, of the Fund.
3. I will be bound by the Trust Deed governing the Fund as it is or may be varied from time to time.
4. I will upon request make full disclosure in writing of any information required by the Trustee in respect of my membership of the Fund. I understand that if I enter into an Employment Relationship with any other Member or Members of the Fund where I am not also a Relative of the other Member(s), I may become disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee of the Fund. I will also provide all necessary information in relation to my medical condition as requested by the Trustee from time to time.
5. I understand the terms and conditions of the Trust Deed and more particularly the terms and conditions of Divisions B and C of the Deed concerning Benefits payable.
6. I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds, and attach a completed ATO Individual Tax File Number Notification form.
7. I agree to act as a Trustee for the Fund or to act as a Director of the Trustee of the Fund.
8. I have received a product disclosure statement and understand its contents.

Name: Mauro Paul Terzo

Address: 50 Green Street, Ivanhoe Vic 3079

Membership Class: Ordinary **Date of Birth:** 31 May 1961

Signature: MTX 

Dated:

Terzo Superannuation Fund

Nomination of Dependants/Death Benefit Notice

I, **Mauro Paul Terzo**, understand that the payment of benefits in the event of my death will be paid in accordance with the Nomination of the Dependants form, unless the form is invalid.

If you have completed a valid and binding nomination of Dependant form and select that it should be binding, the Trustee **must** pay the Lump sum benefit or pension (if applicable) to the dependants you have nominated or the legal personal representative you have nominated.

The form is not binding if it nominates someone who is not a dependant or your personal legal representative. **Please refer to the enclosed brochure which discusses who is included as a "dependant", or seek specific taxation advice on this matter.**

To be binding, please ensure that the form is completed in the presence of 2 witnesses who meet the relevant criteria.

The form is also not binding if witnessed by a person nominated as a dependant or personal legal representative.

In the event that the form is invalid, or if you nominate that it should NOT be binding on the Trustee, the Trustee will have full discretion to pay your benefit to any one or more of your dependants or other beneficiaries or to your personal legal representative in such forms and proportions as the Trustee believes appropriate.

Given this is a complex legal form, the Trustee of the Fund suggests you seek advice on completion of the form to ensure it meets your estate planning requirements.

Note: Self Managed Superannuation Funds are excluded from the provisions that state that a binding death benefit nomination lapses after 3 years of it being signed and witnessed. The binding elections are therefore non-lapsing, however it is recommended that member's review their nominations regularly (at least every 3 years).

	<u>Dependant Name\Legal Personal Representative</u>	<u>% of Benefit to receive</u>	<u>Pension or lump-sum</u>
1.	<u>Laurelle Jean Quinn</u>	<u>100%</u>	<u>Pension</u>
2.
3.
4.

I intend that the nominations in this form should be: Binding on the Trustee
 Non Binding on the Trustee

This preference listing replaces any previous preferences I may have expressed.

Signed on this 8th day of Feb '2006 at Ivanhoe

[Signature]
 Signature of Member

Witness Declaration (for binding nominations only)

- The member signed this nomination form in our presence.
- We are 18 years of age or older.
- We are not dependants or legal personal representatives as nominated by the member.

Witness 1: Name: x TANMAY VAIDYA
 Signature: [Signature] Date: x 8/02/2006

Witness 2: Name: x [Signature]
 Signature: x PETERE SUREMA Date: x 8/2/06

**Superannuation
Individual Tax File Number Notification
via Fund Trustee or Employer**

This form may be used to pass on your tax file number to your superannuation fund.

Fund Name **Terzo Superannuation Fund**

Fund Address **Level 18, 499 St Kilda Road, Melbourne Vic 3004**

Fund Telephone No: **(03) 9866 6200**

Your Name **Mauro Paul Terzo** Male Female

Date of Birth **31 May 1961**

I agree to provide my Tax File Number: Yes No

My Tax File Number is:

3	3	6	0	8	9	2	8	9
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Signature MTx 

Date: **1 February 2006**

Collection of tax file numbers is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988. Changes to the Tax File Number (TFN) law require trustees to ask you to provide your TFN to your superannuation fund. Completing this form and providing it to your fund, will allow your fund trustee to use your TFN for the purposes contained in the Superannuation Industry (Supervision) Act 1993, for paying eligible termination payments and for surcharge purposes.

The purposes currently authorised include:

- * taxing Eligible Termination Payments at concessional rates;
- * finding and amalgamating your superannuation benefits where insufficient information is available;
- * passing your TFN to the Australian Taxation Office where you receive a benefit or have unclaimed superannuation money after reaching the aged pension age;
- * allowing the trustee of your superannuation fund or Retirement Savings Account to provide your TFN to another superannuation provider receiving any benefits you may transfer. Your trustee won't pass you TFN to any other provider if you tell the trustee in writing that you don't want them to pass it on; and
- * allowing your superannuation provider to quote your TFN to the ATO when reporting details of contributions for the purposes of the Superannuation Contributions Tax (Surcharge).

You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if you do not give your superannuation provider your TFN, either now or later:

- * you may pay more tax on your superannuation benefits than you will have to (you will get this back at the end of the year on your income tax assessment);
- * it may be more difficult to find your superannuation benefits if you change address without notifying your fund or to amalgamate multiple superannuation accounts; and
- * the surcharge may apply to your superannuation contributions.

The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in the future as a result of legislative change.

For more information, please contact your fund or the ATO Superannuation Helpline on 131020.

1 February 2006

Mauro Paul Terzo
50 Green Street
Ivanhoe Vic 3079

Dear Member

**Membership of the
Terzo Superannuation Fund**

Your application to join the above named Fund has been accepted by the Trustee.

You have previously received a copy of the PRODUCT DISCLOSURE STATEMENT, so if you have any queries in relation to this, please contact the Chairperson of the Trustee Company.

This letter also confirms that the Trustee of the Fund at this time is:

Terzo Superannuation Fund Pty. Ltd.
A.C.N. 118 144 755

Should you have any queries regarding these matters, please do not hesitate to contact the Trustee.

Yours sincerely

MTX
Director



Consent to Act as Trustee/ Declaration Form

I, the director of **Terzo Superannuation Fund Pty. Ltd. – A.C.N. 118 144 755**
of **Level 18, 499 St Kilda Road**
Melbourne Vic 3004

HEREBY CONSENT to the company acting as Trustee for the Terzo Superannuation Fund

I FURTHER ACKNOWLEDGE that I

- am aware of my responsibilities under the Trust Deed having read and fully understood it's contents;
- am aware of my responsibilities under SIS;
- agree to execute the Trust Deed and to administer the Fund in accordance with the terms and conditions set out in the Trust Deed; and
- agree to administer the Fund in accordance other legislative requirements.

HEREBY DECLARE that I am not a * disqualified person, nor is the Company a disqualified body corporate, as defined by SIS, and am therefore not disqualified from acting as Trustee of a superannuation fund under SIS.

I FURTHER ACKNOWLEDGE that:

- I am not able to act as Director of the Trustee Company, nor the Company act as Trustee of the Fund if I am at any time unable to declare that I am not a * disqualified person or the company is not a disqualified body corporate.
- I must immediately notify the Trustee company and the Australian Taxation Office if at any time I become a disqualified person.
- If I have any doubt at any time as to whether I am a disqualified person, I undertake to seek independent legal advice immediately.

Dated: 1 February 2006

Signed: Mauro Paul Terzo

MTX

* Note re: Disqualification

The Superannuation Industry (Supervision) Act 1993 provides that the following persons are disqualified from acting as a director of a Corporate Trustee:

1. Persons who have prior convictions involving dishonest conduct, wherever or whenever such conviction may have occurred.
2. Persons who are insolvent, bankrupt, or have entered into arrangements, assignments or compositions with creditors under Part X of the Bankruptcy Act 1966 (Cth) or a similar foreign law.
3. Persons in relation to whom a civil penalty order has been made under the Superannuation Industry (Supervision) Act 1993.
4. Persons expressly declared not to be "fit and proper" persons under section 120A(3) of the Superannuation Industry (Supervision) Act 1993.

A body corporate Trustee is a disqualified person where:

1. a receiver or a receiver and manager has been appointed in respect of property beneficially owned by the body;
2. an official manager or deputy official manager has been appointed in respect of the body; or
3. a provisional liquidator has been appointed in respect of the body; or
4. the body has begun to be wound up.

Note: a director of the Corporate Trustee must not be a disqualified person as defined in the above for individual trustees.