

THE CUBIT SUPERANNUATION FUND

25 May 2006

Mr Terrence Roderick Cubit
1 Yucca Court
EIGHT MILE PLAINS QLD 4113

Dear Sir or Madam

Notice to New Member pursuant to Regulation 2.15 of the *Superannuation Industry (Supervision) Regulations 1993* in relation to the following Superannuation Fund:

- The Cubit Superannuation Fund

We wish to advise that your Application for Membership of the abovenamed Superannuation Fund has been accepted.

The Superannuation Fund is governed by a Trust Deed which is available for inspection by Members at the office of the Trustees during business hours. The Deed sets out the terms and conditions upon which the Trustee administers the Fund.

The Deed is established as a complying superannuation fund, the income of which is taxed at a concessional rate pursuant to the provisions of Part IX of the *Income Tax Assessment Act*. Contributions made to the Fund are taxable in the hands of the Trustee at a rate fixed by the Government. Currently the rate is 15% per annum.

Contributions to the Fund can be made by both yourself and your employer. As the maximum amount which can be contributed in respect of a Member of the Fund is determined by criteria specified by the Insurance and Superannuation Commission (ISC) you should ascertain what contributions are being made by your employer if you desire to make personal contributions. The Fund is conducted as an allocated accumulated Fund.

Upon retirement, normally at age 65, a Member is entitled to a pension (which may be commuted to a lump sum) benefit of an amount equal to the Member's Accumulation Account.

Benefits payable in respect of Total and Permanent Disability are the same as those payable upon retirement. In addition, any amounts received by the Trustee from any policy of insurance as a result of the Total and Permanent Disability of the Member will be payable to such Member.

In the event of the death of a Member prior to normal retirement age; the Trustee may pay to the Dependents, Spouse or Estate of such a Member an amount equal to the Member's Accumulation Account. In addition, any amounts received by the Trustee from any policy of insurance as a result of the death of the Member may be payable to the Dependents of such Member.

Further information regarding the above and other matters can be obtained by reading a copy of the Trust Deed.

Yours faithfully

A handwritten signature in cursive script, appearing to read 'J. Butler', positioned above a horizontal line.

Trustees

THE CUBIT SUPERANNUATION FUND

25 May 2006

Mrs Judith Ann Cubit
1 Yucca Court
EIGHT MILE PLAINS QLD 4113

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