

SUPERCENTRAL REVERSIONARY BENEFICIARY NOMINATION

Lynn Margaret Phillips

Reviewed 3 April 2014 – Ref P-4

IMPORTANT NOTE AS TO USE

This document permits the variation of a non-reversionary pension to be a spouse reversionary pension.

This document only applies to an account pension: ie account-based pension or a transition to retirement pension.

The document is only relevant to an Account Based Pension or a Transition to Retirement Pension issued by a Superannuation Fund which has adopted the SUPERCentral Governing Rules.

The document can be used by both corporate and by individual trustees.

The document is a general template only and may have to be modified to suit the circumstances and requirements of individual members.

STEPS TO VARY A PENSION TO A SPOUSE REVERSIONARY PENSION

1. Confirm that the pension is an account-based or transition to retirement pension which is not currently a reversionary pension.
2. Confirm that the individual who is to be the reversionary beneficiary is the spouse of the member.
3. Confirm that the terms of the pension permit the pension to be varied to nominate a reversionary beneficiary.

The terms of the pension may restrict or limit the ability of the pension to be varied.

5. Complete Part A – insert details of the superannuation fund, the trustee and the pension which is to be varied.
6. Complete Part B – Pension Details.
7. Complete Part C – Pensioner Member request and Reversionary Beneficiary consent details.
8. Complete Part D – Trustee Resolutions – these resolutions may have to be modified.
9. Sign Part E – Trustees/Directors to sign and date.

PART A – PARTIES

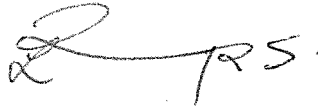
Item 1 The Superannuation Fund	<i>Fernbank Superannuation Fund</i> <i>ABN 95 266 953 480</i>
Item 2 The Trustee	<i>Raymond Geoffrey Adams</i> <i>Lynn Margaret Phillips</i>
Item 3 The Pensioner Member	<i>Lynn Margaret Phillips</i>
Item 4 The Proposed Reversionary Beneficiary	<i>Raymond Geoffrey Adams</i>

PART B – PENSION DETAILS

Item 5 The Pension	Account Based Pension(s) for Lynn Margaret Phillips payable from the Fernbank Superannuation Fund
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PART C – REVERSIONARY BENEFICIARY NOMINATION FORM

By signing this Part the Pensioner Member requests the Trustee to vary the terms of the Pension with effect on and from the Pension Variation Date so that on the death of the Pensioner Member, the Pension will automatically transfer to the Proposed Reversionary Beneficiary and be payable to the Proposed Reversionary Beneficiary.



Pensioner Member Sign Here

Lynn Margaret Phillips

Pensioner Member's Full Name

14/01/2015

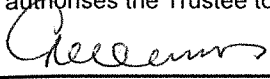
Date of Signing

By signing this Part the Proposed Reversionary Beneficiary:

- (a) confirms that they consent to being nominated as the Reversionary Beneficiary in respect of the Pension;
- (b) understands and expressly acknowledges that their nomination as the Reversionary Beneficiary is revocable and may be altered at any time by the Pensioner Member without notice being provided to the Reversionary Beneficiary;
- (c) understands and expressly acknowledges that their nomination as Reversionary Beneficiary may be altered at any time by the Pensioner Member replacing them with another Reversionary Beneficiary or by removing them as the Reversionary Beneficiary without appointing a replacement Reversionary Beneficiary;
- (d) understands and expressly acknowledges that while the Pensioner Member is alive, no pension payment will be made to them;
- (e) understands and expressly acknowledges that the Pensioner Member may change the amount of pension being paid to the Pensioner Member and may commute in part or in whole the pension to a superannuation lump sum payable to the Pensioner Member;
- (f) understands and expressly acknowledges that the pension account balance at the time of transfer to them will not be a specific amount and no guarantee or warranty is provided to them that the pension account balance at the time of transfer will be a specific or minimum amount;
- (g) understands and expressly acknowledges that if they survive the Pensioner Member and have remained nominated as the Reversionary Beneficiary in respect of the Pension, then they will become a member of

the Superannuation Fund in which case they agree to be bound by the terms of the Governing Rules of the Superannuation Fund as they are amended from time to time;

- (h) understands and expressly acknowledges that should the Pension transfer to them they must, if not already a Trustee or Director of the Corporate Trustee, be appointed as a Trustee or as a Director of the Corporate Trustee within 6 months of the transfer of the Pension;
- (i) understands and expressly acknowledges that the terms of the Pension (as proposed to be modified) will apply to the Pension when the Pension transfers to them;
- (j) understands and expressly acknowledges that the total pension payments in any financial year must not be less than the minimum statutory amount calculated in accordance with Schedule 7 of the SIS Regulations;
- (k) understands, accepts and agrees that the Trustee may increase the pension payments in any financial year to ensure that the minimum statutory amount has been paid in respect of that year;
- (l) understands, accepts and agrees that the Pension will not transfer to the Reversionary Beneficiary if, at the time of the death of the Pensioner Member, they are not a dependant of the Pensioner Member as that term is defined in s10(1) of the *Superannuation Industry (Supervision) Act, 1993*; and
- (m) expressly authorises the Trustee to use their Tax File Number for superannuation purposes.


Reversionary Beneficiary Sign Here

Raymond Geoffrey Adams

Reversionary Beneficiary's Full Name

.....14/1.....2015

Date of Signing

75 Sydney Road Manly NSW 2095

Reversionary Beneficiary's Current
Residential Address

08/09/1943

Reversionary Beneficiary's Date of Birth

PART D – TRUSTEE RESOLUTIONS

Background

1. **Noted** that the Pension is currently being paid from the Superannuation Fund in respect of the Pensioner Member.
2. **Noted** that the Pensioner Member has requested the Trustee to vary the terms of the Pension so that the Pension will automatically transfer to the Reversionary Beneficiary on the death of the Pensioner Member.
3. **Noted** that the current terms of the Pension permit the requested variation.
4. **Noted** that the Governing Rules of the Superannuation Fund permit the requested variation.

Substantive Resolution

5. **Resolved** that the terms of the Pension are, on and from the Pension Variation Date, varied to the effect that on the death of the Pensioner Member and if:
 - (a) the Reversionary Beneficiary has survived the Pensioner Member; and
 - (b) the Reversionary Beneficiary has not prior to the death of the Pensioner Member been removed or replaced as the Reversionary Beneficiary;then the Pension will transfer to and be payable to the Reversionary Beneficiary on the same terms (other than the spouse reversion term) which applied to the Pensioner Member as if the Reversionary Beneficiary were the Pensioner Member.
6. That in all other respects, the terms of the Pension are unchanged.

Consequential Matters


7. **Noted** that a Pension PDS is only required to be issued to the Reversionary Beneficiary if and when the Pension transfers to the Reversionary Beneficiary.

PART E – SIGNING & DATING

Signed as a Written Resolution of the Trustees of Fernbank Superannuation Fund ABN 95 266 953 480



Raymond Geoffrey Adams – Trustee



Lynn Margaret Phillips – Trustee

Dated: 14 / 01 / 2015

Note: In the case of Companies the written resolution will be effective only if the constitution of the Company permits written resolutions to be made or if s248A or s248B of the *Corporations Act 2001* applies.

SUPERCENTRAL REVERSIONARY BENEFICIARY NOMINATION

Raymond Geoffrey Adams

Reviewed 3 April 2014 – Ref P-4

IMPORTANT NOTE AS TO USE

This document permits the variation of a non-reversionary pension to be a spouse reversionary pension.

This document only applies to an account pension: ie account-based pension or a transition to retirement pension.

The document is only relevant to an Account Based Pension or a Transition to Retirement Pension issued by a Superannuation Fund which has adopted the SUPERCentral Governing Rules.

The document can be used by both corporate and by individual trustees.

The document is a general template only and may have to be modified to suit the circumstances and requirements of individual members.

STEPS TO VARY A PENSION TO A SPOUSE REVERSIONARY PENSION

1. Confirm that the pension is an account-based or transition to retirement pension which is not currently a reversionary pension.
2. Confirm that the individual who is to be the reversionary beneficiary is the spouse of the member.
3. Confirm that the terms of the pension permit the pension to be varied to nominate a reversionary beneficiary.

The terms of the pension may restrict or limit the ability of the pension to be varied.

5. Complete Part A – insert details of the superannuation fund, the trustee and the pension which is to be varied.
6. Complete Part B – Pension Details.
7. Complete Part C – Pensioner Member request and Reversionary Beneficiary consent details.
8. Complete Part D – Trustee Resolutions – these resolutions may have to be modified.
9. Sign Part E – Trustees/Directors to sign and date.

PART A – PARTIES


Item 1 The Superannuation Fund	<i>Fernbank Superannuation Fund</i> <i>ABN 95 266 953 480</i>
Item 2 The Trustee	<i>Raymond Geoffrey Adams</i> <i>Lynn Margaret Phillips</i>
Item 3 The Pensioner Member	<i>Raymond Geoffrey Adams</i>
Item 4 The Proposed Reversionary Beneficiary	<i>Lynn Margaret Phillips</i>

PART B – PENSION DETAILS

Item 5 The Pension	<i>Account Based Pension(s) for Raymond Geoffrey Adams payable from the Fernbank Superannuation Fund</i>
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PART C – REVERSIONARY BENEFICIARY NOMINATION FORM

By signing this Part the Pensioner Member requests the Trustee to vary the terms of the Pension with effect on and from the Pension Variation Date so that on the death of the Pensioner Member, the Pension will automatically transfer to the Proposed Reversionary Beneficiary and be payable to the Proposed Reversionary Beneficiary.



Pensioner Member Sign Here

Raymond Geoffrey Adams

Pensioner Member's Full Name

.....14.....1.....15.....

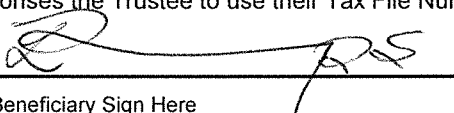
Date of Signing

By signing this Part the Proposed Reversionary Beneficiary:

- (a) confirms that they consent to being nominated as the Reversionary Beneficiary in respect of the Pension;
- (b) understands and expressly acknowledges that their nomination as the Reversionary Beneficiary is revocable and may be altered at any time by the Pensioner Member without notice being provided to the Reversionary Beneficiary;
- (c) understands and expressly acknowledges that their nomination as Reversionary Beneficiary may be altered at any time by the Pensioner Member replacing them with another Reversionary Beneficiary or by removing them as the Reversionary Beneficiary without appointing a replacement Reversionary Beneficiary;
- (d) understands and expressly acknowledges that while the Pensioner Member is alive, no pension payment will be made to them;
- (e) understands and expressly acknowledges that the Pensioner Member may change the amount of pension being paid to the Pensioner Member and may commute in part or in whole the pension to a superannuation lump sum payable to the Pensioner Member;
- (f) understands and expressly acknowledges that the pension account balance at the time of transfer to them will not be a specific amount and no guarantee or warranty is provided to them that the pension account balance at the time of transfer will be a specific or minimum amount;
- (g) understands and expressly acknowledges that if they survive the Pensioner Member and have remained nominated as the Reversionary Beneficiary in respect of the Pension, then they will become a member of

the Superannuation Fund in which case they agree to be bound by the terms of the Governing Rules of the Superannuation Fund as they are amended from time to time;

- (h) understands and expressly acknowledges that should the Pension transfer to them they must, if not already a Trustee or Director of the Corporate Trustee, be appointed as a Trustee or as a Director of the Corporate Trustee within 6 months of the transfer of the Pension;
- (i) understands and expressly acknowledges that the terms of the Pension (as proposed to be modified) will apply to the Pension when the Pension transfers to them;
- (j) understands and expressly acknowledges that the total pension payments in any financial year must not be less than the minimum statutory amount calculated in accordance with Schedule 7 of the SIS Regulations;
- (k) understands, accepts and agrees that the Trustee may increase the pension payments in any financial year to ensure that the minimum statutory amount has been paid in respect of that year;
- (l) understands, accepts and agrees that the Pension will not transfer to the Reversionary Beneficiary if, at the time of the death of the Pensioner Member, they are not a dependant of the Pensioner Member as that term is defined in s10(1) of the *Superannuation Industry (Supervision) Act, 1993*; and
- (m) expressly authorises the Trustee to use their Tax File Number for superannuation purposes.



 Reversionary Beneficiary Sign Here

Lynn Margaret Phillips

Reversionary Beneficiary's Full Name

14.01.2015

Date of Signing

75 Sydney Road Manly NSW 2095

Reversionary Beneficiary's Current
 Residential Address

04/08/1947

Reversionary Beneficiary's Date of Birth

PART D – TRUSTEE RESOLUTIONS

Background

1. **Noted** that the Pension is currently being paid from the Superannuation Fund in respect of the Pensioner Member.
2. **Noted** that the Pensioner Member has requested the Trustee to vary the terms of the Pension so that the Pension will automatically transfer to the Reversionary Beneficiary on the death of the Pensioner Member.
3. **Noted** that the current terms of the Pension permit the requested variation.
4. **Noted** that the Governing Rules of the Superannuation Fund permit the requested variation.

Substantive Resolution


5. **Resolved** that the terms of the Pension are, on and from the Pension Variation Date, varied to the effect that on the death of the Pensioner Member and if:
 - (a) the Reversionary Beneficiary has survived the Pensioner Member; and
 - (b) the Reversionary Beneficiary has not prior to the death of the Pensioner Member been removed or replaced as the Reversionary Beneficiary;then the Pension will transfer to and be payable to the Reversionary Beneficiary on the same terms (other than the spouse reversion term) which applied to the Pensioner Member as if the Reversionary Beneficiary were the Pensioner Member.
6. That in all other respects, the terms of the Pension are unchanged.

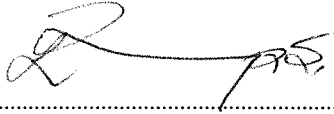
Consequential Matters

7. **Noted** that a Pension PDS is only required to be issued to the Reversionary Beneficiary if and when the Pension transfers to the Reversionary Beneficiary.

PART E – SIGNING & DATING

Signed as a Written Resolution of the Trustees of Fernbank Superannuation Fund ABN 95 266 953 480


.....
Raymond Geoffrey Adams – Trustee


.....
Lynn Margaret Phillips – Trustee

Dated:¹⁴...../.....¹...../20¹⁵.....

Note: In the case of Companies the written resolution will be effective only if the constitution of the Company permits written resolutions to be made or if s248A or s248B of the *Corporations Act 2001* applies.

SUPERCENTRAL REVERSIONARY BENEFICIARY NOMINATION

IMPORTANT NOTE AS TO USE

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The document can be used by both corporate and by individual trustees.

The document is a general template only and may have to be modified to suit the circumstances and requirements of individual members.

STEPS TO VARY A PENSION TO A SPOUSE REVERSIONARY PENSION

1. Confirm that the pension is an account-based or transition to retirement pension which is not currently a spouse reversionary pension.
2. Confirm that the individual who is to be the reversionary beneficiary is the spouse of the member.
3. Confirm that the terms of the pension permit the pension to be varied to nominate a reversionary beneficiary.

The terms of the pension may restrict or limit the ability of the pension to be varied.

5. Complete Part A – insert details of the superannuation fund, the trustee and the pension which is to be varied.
6. Complete Part B– Pension Details.
7. Complete Part C – Pensioner Member request and Reversionary Beneficiary consent details.
8. Complete Part D – Trustee Resolutions – these resolutions may have to be modified.
9. Sign Part E – Trustees/Directors to sign and date

PART A – PARTIES

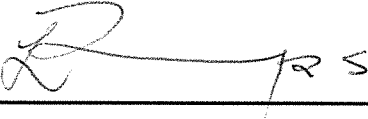
Item 1 The Superannuation Fund	<i>Fernbank Superannuation Fund</i> <i>ABN: 95 266 953 480</i>
Item 2 The Trustee	<i>Raymond Geoffrey Adams</i> <i>Lyn Philips</i>
Item 3 The Pensioner Member	<i>Raymond Geoffrey Adams</i> <i>Lyn Philips</i>
Item 4 The Proposed Reversionary Beneficiary	<i>Raymond Geoffrey Adams</i>

PART B - PENSION DETAILS

Item 5 The Pension	<i>Account-Based Pension for Lyn Philips which commenced on 30/06/2010 payable from the Superannuation Fund</i> <i>Account-Based Pension for Lyn Philips which commenced on 30/06/2013 payable from the Superannuation Fund</i>
Item 6 The Pension Variation Date	<i>N/A</i>

PART C – REVERSIONARY BENEFICIARY NOMINATION FORM

By signing this Part the Pensioner Member requests the Trustee to vary the terms of the Pension with effect on and from the Pension Variation Date so that on the death of the Pensioner Member, the Pension will automatically transfer to the Proposed Reversionary Beneficiary and be payable to the Proposed Reversionary Beneficiary.

X 

Pensioner Member Sign Here

Lyn Philips

Pensioner Member's Full Name

X 16/12/2013

Date of Signing

By signing this Part the Proposed Reversionary Beneficiary:

- (a) confirms that they consent to being nominated as the Reversionary Beneficiary in respect of the Pension;
- (b) understands and expressly acknowledges that their nomination as the Reversionary Beneficiary is revocable and may be altered at any time by the Pensioner Member without notice being provided to the Reversionary Beneficiary;
- (c) understands and expressly acknowledges that their nomination as Reversionary Beneficiary may altered at any time by the Pensioner Member replacing them with another Reversionary Beneficiary or by removing them as the Reversionary Beneficiary without appointing a replacement Reversionary Beneficiary;
- (d) understands and expressly acknowledges that while the Pensioner Member is alive, no pension payment will be made to them;
- (e) understands and expressly acknowledges that the Pensioner Member may change the amount of pension being paid to the Pensioner Member and may commute in part or in whole the pension to a superannuation lump sum payable to the Pensioner Member;
- (f) understands and expressly acknowledges that the pension account balance at the time of transfer to them will not be a specific amount and no guarantee or warranty is provided to them that the pension account balance at the time of transfer will be a specific or minimum amount;
- (g) understands and expressly acknowledges that if they survive the Pensioner Member and have remained nominated as the Reversionary Beneficiary in respect of the Pension, then they will became a member of

the Superannuation Fund in which case they agree to be bound by the terms of the Governing Rules of the Superannuation Fund as they are amended from time to time;


- (h) understands and expressly acknowledges that should the Pension transfer to them they must, if not already a Trustee or Director of the Corporate Trustee, be appointed as a Trustee or as a Director of the Corporate Trustee within 6 months of the transfer of the Pension;
- (i) understands and expressly acknowledges that the terms of the Pension (as proposed to be modified) will apply to the Pension when the Pension transfers to them;
- (j) understands and expressly acknowledges that the total pension payments in any financial year must not be less than the minimum statutory amount calculated in accordance with Schedule 7 of the SIS Regulations;
- (k) understands, accepts and agrees that the Trustee may increase the pension payments in any financial year to ensure that the minimum statutory amount has been paid in respect of that year; and
- (l) understands, accepts and agrees that the Pension will not transfer to the Reversionary Beneficiary if, at the time of the death of the Pensioner Member, they are not a dependant of the Pensioner Member as that term is defined in s10(1) of the *Superannuation Industry (Supervision) Act, 1993*.
- (m) expressly authorises the Trustee to use their Tax File Number for superannuation purposes.



Reversionary Beneficiary Sign Here

Raymond Geoffrey Adams

Reversionary Beneficiary's Full Name



Date of Signing

PLEASE ENTER
current address

Reversionary Beneficiary's Current
Residential Address

08/09/1943

Reversionary Beneficiary's Date of Birth

PART D - TRUSTEE RESOLUTIONS

Background

1. Noted that the Pension is a currently being paid from the Superannuation Fund in respect of the Pensioner Member.
2. Noted that the Pensioner Member has requested the Trustee to vary the terms of the Pension so that the Pension will automatically transfer to the Reversionary Beneficiary on the death of the Pensioner Member.
3. Noted that the current terms of the Pension permit the requested variation.
4. Noted that the Governing Rules of the Superannuation Fund permit the requested variation.

Substantive Resolution

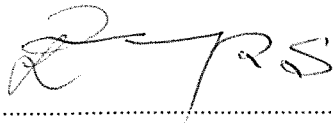
5. Resolved that the terms of the Pension are, on and from the Pension Variation Date, varied to the effect that on the death of the Pensioner Member and if:
 - (a) the Reversionary Beneficiary has survived the Pensioner Member; and
 - (b) the Reversionary Beneficiary has not prior to the death of the Pensioner Member been removed or replaced as the Reversionary Beneficiary;then the Pension will transfer to and be payable to the Reversionary Beneficiary on the same terms which applied to the Pensioner Member as if the Reversionary Beneficiary were the Pensioner Member.
6. That in all other respects, the terms of the Pension are unchanged.

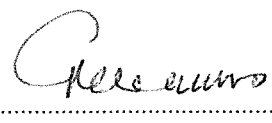
Consequential Matters

7. Noted that a Pension PDS is only required to be issued to the Reversionary Beneficiary if and when the Pension transfers to the Reversionary Beneficiary.

PART E - SIGNING & DATING

Signed as a Written Resolution of the Trustees of **Fernbank Superannuation Fund**
ABN: 95 266 953 480


.....
Lyn Philips


.....
Raymond Geoffrey Adams

Note: In the case of Companies the written resolution will be effective only if the constitution of the Company permits written resolutions to be made or if s248A or s248B of the *Corporations Act 2001* applies.

Dated 16 / 12 / 13



SUPERCENTRAL REVERSIONARY BENEFICIARY NOMINATION

IMPORTANT NOTE AS TO USE

This document permits the variation of a non-reversionary pension to be a spouse reversionary pension.

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1. Confirm that the pension is an account-based or transition to retirement pension which is not currently a spouse reversionary pension.
2. Confirm that the individual who is to be the reversionary beneficiary is the spouse of the member.
3. Confirm that the terms of the pension permit the pension to be varied to nominate a reversionary beneficiary.

The terms of the pension may restrict or limit the ability of the pension to be varied.

5. Complete Part A – insert details of the superannuation fund, the trustee and the pension which is to be varied.
6. Complete Part B– Pension Details.
7. Complete Part C – Pensioner Member request and Reversionary Beneficiary consent details.
8. Complete Part D – Trustee Resolutions – these resolutions may have to be modified.
9. Sign Part E – Trustees/Directors to sign and date

PART A – PARTIES

Item 1 The Superannuation Fund	<i>Fernbank Superannuation Fund</i> <i>ABN: 95 266 953 480</i>
Item 2 The Trustee	<i>Raymond Geoffrey Adams</i> <i>Lyn Philips</i>
Item 3 The Pensioner Member	<i>Raymond Geoffrey Adams</i> <i>Lyn Philips</i>
Item 4 The Proposed Reversionary Beneficiary	<i>Lyn Philips</i>

PART B - PENSION DETAILS

Item 5 The Pension	<i>Account-Based Pension 5 for Raymond Geoffrey Adams which commenced on 30/06/2018 payable from the Superannuation Fund</i> <i>Account-Based Pension 4 for Raymond Geoffrey Adams which commenced on 30/06/2010 payable from the Superannuation Fund</i>
Item 6 The Pension Variation Date	<i>N/A</i>

PART C – REVERSIONARY BENEFICIARY NOMINATION FORM

By signing this Part the Pensioner Member requests the Trustee to vary the terms of the Pension with effect on and from the Pension Variation Date so that on the death of the Pensioner Member, the Pension will automatically transfer to the Proposed Reversionary Beneficiary and be payable to the Proposed Reversionary Beneficiary.

X *Raymond*

Pensioner Member Sign Here

Raymond Geoffrey Adams

Pensioner Member's Full Name

X 16/12/13

Date of Signing

By signing this Part the Proposed Reversionary Beneficiary:

- (a) confirms that they consent to being nominated as the Reversionary Beneficiary in respect of the Pension;
- (b) understands and expressly acknowledges that their nomination as the Reversionary Beneficiary is revocable and may be altered at any time by the Pensioner Member without notice being provided to the Reversionary Beneficiary;
- (c) understands and expressly acknowledges that their nomination as Reversionary Beneficiary may altered at any time by the Pensioner Member replacing them with another Reversionary Beneficiary or by removing them as the Reversionary Beneficiary without appointing a replacement Reversionary Beneficiary;
- (d) understands and expressly acknowledges that while the Pensioner Member is alive, no pension payment will be made to them;
- (e) understands and expressly acknowledges that the Pensioner Member may change the amount of pension being paid to the Pensioner Member and may commute in part or in whole the pension to a superannuation lump sum payable to the Pensioner Member;
- (f) understands and expressly acknowledges that the pension account balance at the time of transfer to them will not be a specific amount and no guarantee or warranty is provided to them that the pension account balance at the time of transfer will be a specific or minimum amount;
- (g) understands and expressly acknowledges that if they survive the Pensioner Member and have remained nominated as the Reversionary Beneficiary in respect of the Pension, then they will become a member of

the Superannuation Fund in which case they agree to be bound by the terms of the Governing Rules of the Superannuation Fund as they are amended from time to time;

- (h) understands and expressly acknowledges that should the Pension transfer to them they must, if not already a Trustee or Director of the Corporate Trustee, be appointed as a Trustee or as a Director of the Corporate Trustee within 6 months of the transfer of the Pension;
- (i) understands and expressly acknowledges that the terms of the Pension (as proposed to be modified) will apply to the Pension when the Pension transfers to them;
- (j) understands and expressly acknowledges that the total pension payments in any financial year must not be less than the minimum statutory amount calculated in accordance with Schedule 7 of the SIS Regulations;
- (k) understands, accepts and agrees that the Trustee may increase the pension payments in any financial year to ensure that the minimum statutory amount has been paid in respect of that year; and
- (l) understands, accepts and agrees that the Pension will not transfer to the Reversionary Beneficiary if, at the time of the death of the Pensioner Member, they are not a dependant of the Pensioner Member as that term is defined in s10(1) of the *Superannuation Industry (Supervision) Act, 1993*.
- (m) expressly authorises the Trustee to use their Tax File Number for superannuation purposes.

X 

Reversionary Beneficiary Sign Here

Lyn Philips

Reversionary Beneficiary's Full Name

X 14/12/2013

Date of Signing

← Please enter current resid. address

Reversionary Beneficiary's Current
Residential Address

04/08/1947

Reversionary Beneficiary's Date of Birth

PART D - TRUSTEE RESOLUTIONS*Background*

1. Noted that the Pension is a currently being paid from the Superannuation Fund in respect of the Pensioner Member.
2. Noted that the Pensioner Member has requested the Trustee to vary the terms of the Pension so that the Pension will automatically transfer to the Reversionary Beneficiary on the death of the Pensioner Member.
3. Noted that the current terms of the Pension permit the requested variation.
4. Noted that the Governing Rules of the Superannuation Fund permit the requested variation.

Substantive Resolution

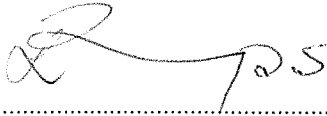
5. Resolved that the terms of the Pension are, on and from the Pension Variation Date, varied to the effect that on the death of the Pensioner Member and if:
 - (a) the Reversionary Beneficiary has survived the Pensioner Member; and
 - (b) the Reversionary Beneficiary has not prior to the death of the Pensioner Member been removed or replaced as the Reversionary Beneficiary;then the Pension will transfer to and be payable to the Reversionary Beneficiary on the same terms which applied to the Pensioner Member as if the Reversionary Beneficiary were the Pensioner Member.
6. That in all other respects, the terms of the Pension are unchanged.

Consequential Matters

7. Noted that a Pension PDS is only required to be issued to the Reversionary Beneficiary if and when the Pension transfers to the Reversionary Beneficiary.

PART E - SIGNING & DATING

Signed as a Written Resolution of the Trustees of *Fernbank Superannuation Fund*
ABN: 95 266 953 480



Lyn Philips



Raymond Geoffrey Adams

Note: In the case of Companies the written resolution will be effective only if the constitution of the Company permits written resolutions to be made or if s248A or s248B of the *Corporations Act 2001* applies.

Dated 16, 12, 2013