

**DOCUMENTATION SUMMARY FOR
G & K BLOWERS SUPERANNUATION FUND**

1. ESTABLISHMENT OF FUND

In order to establish the above superannuation fund, we now enclose the following:

✓ 1.1. **Resolution of Trustee Accepting the Position as Trustee of the Fund and Admitting Members**

This document is headed "Resolution of Trustee" (for individual trustees) or "Resolution of Directors" (where the trustee is a company). It establishes the Fund and admits the Members to membership of the Fund. This resolution also deals with other machinery aspects of trusteeship requirements. Please arrange for this to be completed and executed by the relevant persons where specified and held on the records of the Fund.

✓ 1.2. **Consent of Trustees/Directors**

Under the SIS Act all trustees or directors of regulated superannuation funds must specifically **consent to act** as trustee or director.

Please arrange for this to be completed and executed by the relevant persons where specified and held on the records of the Fund.

1.3. **Trust Deeds**

Superannuation Fund Trust Deeds in triplicate (plus one unbound copy), to be executed by all parties where indicated.

The Trust Deed contains two divisions:

- Division A of the Deed deals with the administration of the Fund.
- Division B contains the benefit provisions reflecting the payment of benefits to Members.

Please ensure that the original Trust Deeds are retained in a safe place.

1.4. **Application to Register for The New Tax System, and Instructions**

You have the choice of completing a form on-line at www.abr.gov.au, or you may complete the paper copy Application provided. If the Fund has a Tax Agent, lodgement of the form may be done by the Tax Agent electronically – you should consult the Tax Agent as to the procedure involved in electronic lodgement. Whichever method you choose, it should be completed by the Trustee (or an appropriately authorised person on-line) and lodged with the ATO within 60 days of establishment. In lodging either a paper or electronic/on-line form of Application with the ATO, the trustee:

- applies for a tax file number;
- elects to become a regulated fund;
- applies for an ABN; and
- can register for GST.

If you choose to use the paper copy Application, there is some information you will need to complete in the Application. If the trustee is a company, the Application must be signed in accordance with the company's Constitution.

The election is irrevocable. Once the election is made, the Fund is subject to the standards and requirements of SIS.

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A copy of a paper copy Application, or the acknowledgement of electronic/on-line registration should be retained with the superannuation fund records

✓ 1.5. **Applications for Membership**

This is to be signed by the proposed Members of the Fund.

The bottom of the Application allows for the nomination of one or more beneficiaries of death benefits. While the Trustee has a discretion as to how death benefits are paid (see section 3.2 below), completing the nomination provides some guidance as to how the Member would like the benefits to be paid.

1.6. **Membership Classes**

The Trust Deed specifies that there is one class of membership of the Fund.

✓ 1.7. **Product Disclosure Statement**

This document contains important information for new members about the Fund.

A copy must be provided to all Members, and includes details of the benefit provisions of the Trust Deed.

The purpose of the PDS is to make Members aware of the main features of the Fund, the management and financial condition of the Fund, and the investment performance of the Fund. One PDS per new Member should be executed on behalf of the Trustee where specified and be given to each new Member.

The following must be completed in each Notice:

- Paragraph 7, which requires the Trustee to nominate the eligible rollover fund to which automatic or compulsory rollovers will be paid; and
- Paragraph 1, which needs Trustee contact details.

✓ 1.8. **Proposed Rollover Notice**

Trustees of funds from which funds will be rolled often require confirmation as to certain things before releasing the funds. The Proposed Rollover Notice should be signed and retained with the Fund records for use as required.

The Proposed Rollover Notice covers the more commonly required items, but a particular fund may have extra requirements.

✓ 1.9. **Admission of Participating Employer**

Application for Admission as Employer, Resolution of Trustee Admitting Employer Norsman Pty Limited, Resolution of Principal Employer consenting to Admission. These are to be executed by the appropriate persons where indicated. We recommend the Participating Employer also execute Schedule C of the Trust Deed.

2. **FUTURE ADMINISTRATION OF THE FUND**

✓ 2.1. **Notice of Compliance**

Addressed to the employers, a Notice of Compliance should be signed at the end of each financial year so that an Employer who has contributed to the Fund can claim a tax deduction for the contributions.

2.2. Section 82AAT Notice

For a Member to claim a tax deduction for personal contributions, the Member must give the Trustee notice under section 82AAT.

A draft notice is provided for use by members in those cases .

2.3. Product Disclosure Statement

See section 1.7 above. The document must also be given to any person who joins the Fund as soon as practicable and in any event within 3 months after the person is admitted as a Member.

3. OTHER RELEVANT ISSUES

3.1. Mandatory Rollover Fund

Under the SIS Act all regulated funds must select an approved rollover fund to which unclaimed benefits will be transferred in the circumstances set out in Section 244 of the SIS Act. Notice of this fund must be given to all new members and as part of the Annual Member Statement.

3.2. Binding Nominations of Beneficiaries

A member is now able to make a nomination of beneficiary for death benefits which is binding on the Trustee. Subject to the requirements of the SIS Act and Regulations (for example, that benefits must be paid to dependants or the personal representative of the deceased member, plus any specific regulations that are prescribed), the Trustee must then pay the death benefits in accordance with the nomination.

However, the requirements contained in the Regulations are quite detailed, and make using binding nominations relatively complicated.

We have not provided a document for a binding nomination, and do not recommend using binding nominations as a matter of course. If you have a situation where the use of a binding nomination is appropriate or you would like more information on binding nominations, please contact us.

HuntStructures

Central Plaza Two, Level 23, 66 Eagle Street, Brisbane 4000, Australia
GPO Box 834, BRISBANE QLD 4001

Our Ref: DMH:SHB 10018985
Direct Dial: 3231 2453
Direct Fax: 3231 8453
Email: diane.horsburgh@hunt-hunt.com.au
Your Ref:

13 December 2005

BDO Chartered Accountants & Advisors
72 Cavenagh Street
DARWIN NT 0800

BY COURIER DELIVERY

Attention: Janet Foong

G & K BLOWERS SUPERANNUATION FUND

Thank you for your instructions. We have prepared the required documents.

Establishment of G & K Blowers Superannuation Fund

The Trust Deed for the Fund is drawn on the basis that the Fund will be conducted in future as a complying self managed superannuation fund in accordance with the standards and requirements of the Superannuation Industry (Supervision) Act 1993 (the SIS Act).

The **attached** document summary identifies each of the **enclosed** documents and what is to be done with these documents.

In the interests of future administrative convenience, some documents have been prepared in draft, for use when they are needed by the Trustee of the Fund. These drafts do **not** need to be executed now.

Advice on other issues relevant to the ongoing administration of the Fund is also included in the attached document summary.

Election to become regulated Fund

Under the SIS Act the trustee must lodge an election with the ATO to become a regulated superannuation fund for the fund to be entitled to concessional tax status. This Application to Register for The New Tax System, also applies for a TFN and an ABN, and can also register the trustee for GST.

This election must be made at the time of establishing the Fund and must be lodged within 60 days of establishment. It may be lodged in the form of the paper copy

Application provided, electronically or on-line. Please refer to the Document Summary for further information.

The ATO must also be notified of some details of the Fund within 7 days of establishment of the Fund. We suggest this election is lodged within 7 days of establishment to satisfy both obligations.

Approval of ATO

There is no approval letter from the ATO confirming that the Trust Deed is acceptable because the ATO operates on the principle of self-assessment. However, it is our view that the Trust Deed contains all of the necessary standards required in the Trust Deed at the present time and that it will meet the requirements of the SIS legislation.

Binding Nominations of Beneficiaries

A member can make a nomination of beneficiary for death benefits which is binding on the Trustee. Subject to the requirements of the SIS Act and Regulations (for example, that benefits must be paid to dependants or the personal representative of the deceased member) the Trustee must then pay the death benefits in accordance with the nomination.

However, the requirements contained in the Regulations are quite complicated.

We have not provided a document for a binding nomination, and do not recommend using binding nominations as a matter of course. If you have a situation where a binding nomination is appropriate or you would like more information on binding nominations, please contact us.

Stamp Duty

If you would like us to forward the trust deed for stamping please return the executed Trust Deeds to this office for lodging with the Northern Territory Stamps Office within 30 days to avoid late penalty. Please also forward a cheque for \$20.00 plus \$5.00 for each copy of the Trust thereafter.

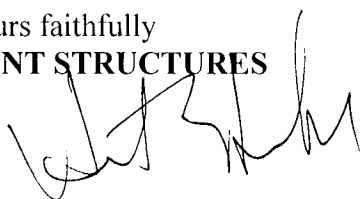
We have been retained only to provide the documents in accordance with your instructions, and are not aware of the specific purpose for which the structures are established. We have not provided any advice in relation to the appropriateness of the documents to any particular transaction.

We **enclose** our account for preparing the documents.

If you have any questions or require any further information about these documents or any of our other services, please contact Greg Cahill, Scott Hay-Bartlem or Diane Horsburgh.

Yours faithfully

HUNT STRUCTURES



DMH10018985 1065927v1

Application for Australian Business Number

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This is a print preview only.

To print a copy of your application:

SCANNED

- select the print icon located on the tool bar above OR
- click on the 'file' menu above and select 'print...'. In the 'print' dialog, make sure all pages will be printed
- click the 'print' button

To save a copy of your application:

- click on the 'file' menu above and select 'save as...'
- in the 'save' dialog, make sure the page will be saved as '*.htm' or '*.html'. Take a note of the location it is being saved to
- click the 'save' button

If you encounter difficulties with printing, consult your:

- Printer Manuals/Help tools AND/OR
- Operating System help facilities.

Apply for Australian Business Number - Application Detail

Does the applicant already have an Australian Business Number (ABN)?	No
For taxation purposes which of the following is the applicant?	Superannuation Entity
Does the applicant wish to apply for an Australian Business Number (ABN)?	Yes
Does the applicant have a Tax File Number?	No
Does the applicant wish to apply for a Tax File Number?	Yes
Does the applicant wish to apply for Goods and Services Tax?	No
Is the applicant required to register for Pay As You Go (PAYG) Withholding?	No

Apply for Australian Business Number - Taxation Information

What type of Organisation is the applicant? An ATO regulated self-managed superannuation fund
(See field help for further information)

What type of Fund is the applicant?

If the fund is a trust or government organisation, what tier of government does it belong to?

What is the structure of the Superannuation Entity?

Accumulation Fund

Is the Entity a resident of Australia for tax purposes?

Yes

Does the Entity want to register or be endorsed for any of the following?

(See field help for important information)

No	Deductible gift recipient
No	Energy grants credits scheme
No	Tax concession charity
No	Fringe benefits tax
No	Luxury car tax
No	Wine equalisation tax

If the Entity uses, or intends to use the services of a tax agent, what is the tax agent's registration number?

48418003

You may find this number on your last tax return. If you can not find this number, leave this blank.

Does the entity wish to register for access to the Tax Office's online services for business?

No

We provide a range of online services, making it easier for businesses to comply. You can go online to:

- *retrieve and lodge activity statements*
- *access the business portal*
- *perform certain superannuation transactions*
- *request (PAYG) payment summary information reports*
- *lodge various excise fuel scheme forms*
- *update your ABN details on the Australian Business Register*

Entity Type:

Regulated Self-Managed Superannuation Fund

Apply for Australian Business Number - Applicant Information**What is the Regulated Self-Managed Superannuation Fund's name?**The trustee for G & K BLOWERS
SUPERANNUATION FUND**What is the Regulated Self-Managed Superannuation Fund's trading name?**

Trading name is the name the Regulated Self-Managed Superannuation Fund trades under, or that is known by suppliers or customers. It may be different from the Regulated Self-Managed Superannuation Fund's legal name. It may be the trading name the Regulated Self-Managed Superannuation Fund has registered with other government departments. If the trading name is the same as the legal name, leave this question blank. **Do not use 'As Above'.**

Apply for Australian Business Number - Address Details

Where is the Regulated Self-Managed Superannuation Fund's main business location/address?

This must be a street address, eg 123 Smith Street, Smithfield and not a post office box number or other delivery point address. This can be your home address if you operate a home based business.

Address 40 PHEASANT DRIVE

Suburb/Town/Locality: MCMINNS LAGOON

State/Territory: NT

Postcode: 0822

Country: AUSTRALIA

What is the Regulated Self-Managed Superannuation Fund's postal address for service of notices and correspondence?

This is the address where government departments and agencies will send notices and correspondence.

Address: GPO BOX 4640

Suburb/Town/Locality: DARWIN

State/Territory: NT

Postcode: 0801

Country: AUSTRALIA

What is the Regulated Self-Managed Superannuation Fund's e-mail address for service of notices and correspondence?

Apply for Australian Business Number - Associated Details

This section collects information about individuals and organisations associated with the applicant Regulated Self-Managed Superannuation Fund. These associates may be a partner in a partnership, a trustee of a trust, a trustee or member of a superannuation fund or a director of a company. Please provide details of all associates.

It is not an offence not to quote a tax file number, but not quoting it increases the risk of administrative error and may delay this registration.

If an individual who is a public officer, director, office bearer, partner, member or trustee chooses not to disclose their tax file number, they must include their residential address with the application. Similarly, if an entity other than an individual chooses not to disclose their tax file number, they may include their business address, the date they commenced, registered or become incorporated and if applicable their ACN or ARBN with the application.

Does the Regulated Self-Managed Superannuation Fund have an individual trustee or corporate trustee which has a director who is a legal personal representative (or

☒ No ☐ Yes

parent/guardian) acting on behalf of a member?

Who is the Regulated Self-Managed Superannuation Fund's Associated Individual?

Associated Individual 1

Title: Mr
First Given Name: Gregory
Other Given Names: Irwin
Family Name: Blowers
Date of Birth: 7/01/1960
Sex: Male
Tax File Number: 484225995
Position Held:

Member
Director of a Corporate Trustee

Associated Individual 2

Title: Mrs
First Given Name: Kerry
Other Given Names: Lee
Family Name: Blowers
Date of Birth: 7/12/1962
Sex: Female
Tax File Number: 615609397
Position Held:

Member
Director of a Corporate Trustee

Associated Organisation 1

Name: Norsman Pty Limited
Tax File Number: 92991228
What is the Australian Company Number (ACN) of the associate? 009639472
Position Held: Trustee

Apply for Australian Business Number - Contact Details

This person will be able to make changes to the Regulated Self-Managed Superannuation Fund's TFN record

Who is the authorised contact person for the Regulated Self-Managed Superannuation Fund ?

Provide details of a person who maybe contacted for further information.

Title: Mr
Preferred Name: Marco
Family Name: Cardellini
Position Held: Accountant

Contact Telephone Numbers

	Area Code	Number
Business:	08	89817066
After Hours:		
Facsimile:		
Mobile Number:		
Email Address:		
Preferred Language:	English	
If other then please specify:		

Apply for Australian Business Number - Reason For Application

Why is the Regulated Self-Managed Superannuation Fund applying for an ABN?

Please select the reason that best describes why the Regulated Self-Managed Superannuation Fund is applying for an ABN.

New business in Australia

Is this the first time in business in Australia for all director's of the Regulated Self-Managed Superannuation Fund?

☒ No ☐ Yes

Apply for Australian Business Number - Business Activity Details

On what date did the Regulated Self-Managed Superannuation Fund come into existence? 15/12/2005

Does the Regulated Self-Managed Superannuation Fund have more than one location in Australia? No

In which States or Territories does the Regulated Self-Managed Superannuation Fund have locations?

No	No	No	No
New South Wales	Queensland	Western Australia	Tasmania
No	No	No	Northern Territory
Victoria	South Australia	No	Australian Capital Territory

Is the Regulated Self-Managed Superannuation Fund owned or controlled by Commonwealth, State, Territory or Local Government? No

Apply for an Australian Business Number - Notice of Election for Superannuation Funds

The notice of election is only required to be made for superannuation funds electing to be regulated under the *Superannuation Industry (Supervision) Act 1993*.

The governing rules provide that the sole or primary purpose of the fund is the provision of old age pensions (pension power)



and/or

The fund trustee is a constitutional corporation pursuant to a requirement contained in the governing rules (corporations power)



I/We the trustee(s) or director(s) or secretary of the corporate trustee of **G & K BLOWERS SUPERANNUATION FUND** elect that the *Superannuation Industry (Supervision) Act 1993* is to apply in relation to the superannuation fund, and understand that the election is irrevocable.

Trustee 1

Name:

Norsman Pty Limited

Tax File Number:

92991228

Date of Election

15/12/2005

Entity Type:

Regulated Self-Managed Superannuation Fund

Self Managed Superannuation Fund Trustee Disclosure

Self Managed Superannuation funds are required to answer the following questions. Please note that these questions must be answered on behalf of all individual trustees, a body corporate trustee and responsible officers of the body corporate trustee.

Privacy

The Tax Office is authorised by the Superannuation Industry (Supervision) Act 1993 to collect the information in this section. This information will be used to assess your eligibility to be a trustee or responsible officer of a body corporate trustee of an SMSF. This information will only be disclosed where permitted by law. Agencies to whom we routinely disclose this information include APRA and ASIC.

Does the Regulated Self-Managed Superannuation Fund intend to be a self managed superannuation fund for 12 months or longer? Yes

For the Corporate trustee of the self managed superannuation fund

Does the company know or have reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the body corporate is a disqualified person? No

Has a receiver, or a receiver and manager of the company been appointed? No

Has the company been placed under official management? No

Has a provisional liquidator of the company been appointed? No

Is the company being wound up? No

Please do not send this printed form to the Australian Business Registry, Australian Taxation Office. Application Reference Number is: 05121545107165

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Application Confirmation

[Policy and Legislation](#)

Your application for an Australian Business Number (ABN) has been successful

[How Do I?](#)[FAQ's](#)[Glossary of Terms](#)

Your Name: The trustee for G & K BLOWERS
SUPERANNUATION FUND

Your ABN is: 44260893036

ABN Status: Active from 15/12/2005

Important Information

- You will also receive written notification of your ABN
- NB Your ABN will not be displayed immediately on the ABR public facility at www.business.gov.au

Contact Us

If you have any queries about your ABN application, please contact the *Business Tax Enquiries Line* on **13 28 66** between 8.00am and 6.00pm AEST.

[Exit](#)

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Your privacy is important to us. Please read the ABR's [privacy policy](#). The policy outlines our approach to safeguarding your details on the Register.

F

This is the name by which the entity is commonly known.

As above ☐ If this name is the same as the name of the entity provided at question 5, cross this box.

7 Does the entity have a tax file number?

➤ See instructions **page 5**

No ☒ Does the entity want to apply for a tax file number No ☐ Yes ☒

Yes ☐ Please provide the tax file number

You are not required by law to quote a tax file number, but not quoting it may increase the risk of administrative error or delay this registration.

1 The Commissioner of Taxation may issue a tax file number whenever it is necessary to do so under Australian tax laws.

Section B: Address details

8 Where is the entity's main business location or address?

➤ See instructions **page 6**

This must be a street address. For example, 123 Smith St.

This must not be a post office box number or other delivery point address

[illegible]

Suburb/town/locality

[illegible]

State/territory

Postcode

[illegible]

Country if outside Australia

[illegible]

9 What is the entity's postal address for service of notices and correspondence?

 See instructions **page 6**

This is the address where government departments and agencies will send notices and correspondence.

As above ☐ If the entity's postal address is the same as the business address, cross this box.

[illegible]

Suburb/town/locality

□ □

State/territory

Postcode

[illegible]

Country if outside Australia

10 What is the entity's email address for correspondence

 See instructions **page 6**

Please use BLOCK LETTERS and print one character in each box, including full stops.

Provide only ONE email address

[illegible]



Section C: Online (internet) services



See instructions **page 6**

Going online is a fast, convenient and secure way to do business with us. We offer a range of online services to make it easier for businesses to comply.

You can go online to retrieve and lodge activity statements, perform certain superannuation transactions, request payment summary report information, lodge various excise fuel scheme forms, update your ABN details on the Australian Business Register and access the Business Portal.



Some entities **must register** for the Tax Office's online services.

11 Does the entity wish to register for access to the Tax Office's online services for business?

No ☐ ▶

Go to question 12

Yes ☐ ▶

You **must** provide an email address at question 10.



If you select this option you will be sent a CD-ROM and more information about your online services registration.





➤ See instructions **page 7**

[illegible]

Preferred language, if other than English.

This number may be found on an income tax return prepared by the tax agent.
If this number cannot be found, leave this blank.

Yes ☐ Provide complete details of the additional contact people on a separate sheet of paper. Please ensure that any additional pages include the name of the entity that is applying for an ABN.



Section E: Entity activity details

15 On what date did the entity come into existence?

Day Month Year
 / /

See instructions **page 7**

16 Does the entity have more than one location in Australia?

No ☐ Go to question 18 Yes ☐ Go to question 17

17 In which states or territories does the entity have locations? (Place an ☒ in all the boxes that apply)

All <input type="checkbox"/>	New South Wales <input type="checkbox"/>	Victoria <input type="checkbox"/>	Queensland <input type="checkbox"/>	Western Australia <input type="checkbox"/>
South Australia <input type="checkbox"/>	Tasmania <input type="checkbox"/>	Northern Territory <input type="checkbox"/>	Australian Capital Territory <input type="checkbox"/>	

18 Is the entity owned or controlled by Commonwealth, state, territory or local government

No ☐ Yes ☐

See instructions **page 7**

19 Is the entity a resident of Australia for tax purposes?

No ☐ Yes ☐

See instructions **page 8**





Section F: Goods and services tax (GST)

Entities cannot register for GST if they are not carrying on an enterprise.

Some entities are required by law to register, while others may choose to voluntarily register for GST.

It is recommended that you read the *GST guide for small business* (NAT 3014) if you are unfamiliar with GST.

➤ See **Useful products and services** on page 15 of the instructions for more information on how you can obtain a copy of this publication.

20 Is the entity required by law to register for GST?

An entity is required to register for GST if it:

- * is carrying on an enterprise and its annual turnover is \$50,000 or more (\$100,000 or more if the entity is a non-profit organisation)
- * supplies taxi or limousine travel for fares
- * is a representative of an incapacitated entity (where the incapacitated entity is registered or required to be registered), or
- * is a resident agent acting for a non-resident (where the non-resident is registered or required to be registered).

No ☐ ➤ Go to question 21

Yes ☐ ➤ Go to question 22

21 If the entity is not required to register for GST, is the entity volunteering to register?

An entity is not required by law to register for GST can choose to register voluntarily for GST if it is carrying on an enterprise, or intends to carry on an enterprise, in the near future.

No ☐ ➤ Go to Section H: Associates of the entity on page 8

Yes ☐ ➤ Go to question 22

➤ See instructions **page 9**

22 What is the entity's date of registration for GST?

When an entity is required by law to register for GST, its date of registration is the date when:

- * its annual turnover met or exceeded the threshold turnover of \$50,000 (or \$100,000 for non-profit organisations)
- * it commenced supplying taxi or limousine travel for fares
- * it commenced representation of an incapacitated entity, or
- * it commenced in its capacity as a resident agent for a non-resident.

Where an entity is volunteering to register for GST, it may choose its date of registration.

❶ The date of registration for GST cannot be before the date provided at question 15.

Date of registration Day / Month / Year

23 What is the entity's annual turnover? (Place an ☒ in ONE box only)

The entity's annual turnover is the greater of its current and projected annual turnovers which are calculated as:

- * Current annual turnover is the value of all supplies made or likely to be made in the current month plus the previous 11 months.
- * Projected annual turnover is the value of all supplies made or likely to be made in the current month plus the next 11 months.

\$0 to ☐ \$49,999 \$50,000 to ☐ \$99,999 \$100,000 to ☐ \$1 million \$1,000,001 to ☐ \$19,999,999 \$20 million and over ☐

You must select 'monthly' at question 24, register for online services at question 11, and provide an email address at question 10.

24 How often will the entity lodge its activity statement?

If the entity's annual turnover is:

- * \$20 million or more it **must** lodge its activity statement monthly, or
- * less than \$20 million it can choose to lodge its activity statement either quarterly or monthly.

❶ If the entity is registering voluntarily it may choose to lodge activity statements either monthly, quarterly or annually.

Monthly ☐ Quarterly ☐ Annually ☐

25 Does the entity intend to account for GST on a cash basis or a non-cash (accrual) basis?

There are two ways for accounting for GST, cash or non-cash (accruals). Accounting for GST on a CASH BASIS means the entity accounts for the GST for its sales when it receives payment for them. Accounting for GST on a NON-CASH BASIS (accruals) means that the entity will account for GST on its sales when it has issued an invoice or received any part of the payment, whichever occurs first.

❶ Not all entities are allowed to account for GST on a cash basis. You must read page 9 of the instructions before nominating the cash basis.

Cash ☐ Non-cash (accrual) ☐

26 Does the entity import goods or services into Australia?

See page 10 of the instructions if you want information about deferring GST on imports

No ☐ Yes ☐

➤ See instructions **page 10**





Refunds will only be paid directly into a recognised financial institution account located in Australia. The account details provided **must** be held by the entity (solely or jointly) **or** the entity's registered tax agent **or** a legal practitioner acting as trustee or executor for the entity. If the entity has not yet set up an account with a financial institution, this information can be provided later.

□ □ □ □ □ □

☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

[illegible]

The entity	
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❶ If the account you wish to nominate for refunds is not one of the four complying account options presented above, you can request the Commissioner of Taxation to exercise his discretion to pay electronic funds into the account of a third party. For more information phone **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

└

This section collects information about all corporate trustees and individuals associated with the entity.

All entities must provide details of their corporate or individual trustees. Self managed superannuation funds must also provide details of their members and the directors of its corporate trustee (if applicable).

Tax file number disclosure

You are not required by law to quote a tax file number, but not quoting it increases the risk of administrative error and may delay this registration. If we cannot identify an associate from the information you provide, you may be contacted for more information.

If an individual who is a trustee, member or director chooses not to disclose their tax file number, they must provide on a separate sheet of paper their residential address with the application.

If a corporate trustee chooses not to disclose its tax file number, it must provide on a separate sheet of paper its business address and the date it commenced, registered or became incorporated.

Please ensure that any additional sheets of paper include the name of the entity that is applying for an ABN.


28 Does the entity have a corporate trustee?

➤ See instructions **page 11**

No ☐ ► Go to question 29 Yes ☒ ► Provide details below

Full name of the corporate trustee

[illegible]

ACN ☒  0 0 9 6 3 9 4 7 2
ARBN ☐

❶ Corporate trustees must provide their Australian Company Number (ACN) or Australian Registered Body Number (ARBN)

Tax file number □□□□ □□□□ □□□□

29 Is the entity a self managed superannuation fund?

No ☐ Go to question 30

Yes ☐ Does the fund have:

or

No ☐ Yes ☐

29 a corporate trustee which has a director who is a legal personal representative (or parent/guardian) acting on behalf of a member?

No ☐ Yes ☐



➤ See instructions **page 11**

- trustees (if corporate trustee details have been provided at question 28, individual trustee details are not required)
- members of the self managed superannuation fund, and
- directors of the corporate trustee (for self managed superannuation funds only).

Position held (place an ☒ in all boxes that apply)

Individual trustee ☐ Director of the corporate trustee ☒ Member of self managed superannuation fund ☒

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Family Name
B L O W E R S

First given name
G R E G O R Y

Other given name
I R W I N

Tax file number

Date of birth:
Day Month Year
07011960

Sex: Male ☒ Female ☐

Position held (place an ☒ in all boxes that apply)

[illegible]

Position held (place an ☒ in all boxes that apply)

Individual trustee ☐ Director of the corporate trustee ☐ Member of self managed superannuation fund ☐

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Family Name

First given name Other given name

Tax file number Day Month Year

Date of birth: Sex: Male ☐ Female ☐

Position held (place an ☒ in all boxes that apply)

[illegible]



Section I: Notice of election for superannuation entities

See instructions **page 11**

31 Is the entity electing to be regulated under the *Superannuation Industry (Supervision) Act 1993*?

No ☐ Go to Section K: Declaration on page 12

Yes ☐ Complete this section

The notice of election is only required to be made by non regulated **superannuation entities** that are now electing to be regulated under the *Superannuation Industry (Supervision) Act 1993*.

Place an ☒ in one or both boxes (as appropriate)

The governing rules provide that the sole or primary purpose of the entity is the provision of old age pensions (pensions power) ☐
and/or

The entity trustee is a constitutional corporation pursuant to a requirement contained in the governing rules (corporations power) ☒

I/We, the trustee(s) or director(s) or secretary of the corporate trustee of (*insert full name of entity as shown on the trust deed*)

Name of entity

G & K BLOWERS SUPERANNUATION FUND

elect that the *Superannuation Industry (Supervision) Act 1993* is to apply in relation to the superannuation entity, and understand that the election is irrevocable.

Pensions power only

Signature of each individual trustee

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
<div>Day / Month / Year</div>	<div>Day / Month / Year</div>	<div>Day / Month / Year</div>
<div>Day / Month / Year</div>	<div>Day / Month / Year</div>	<div>Day / Month / Year</div>

i If there is insufficient space, please provide each of the additional individual trustee signatures on a separate sheet of paper. Please ensure that any additional sheets of paper include the name of the entity that is applying for an ABN.

Corporate trustees only

Signed by, or on behalf of, the body corporate in a way that is effective in law, and that binds the body corporate.

Day / Month / Year

Common seal of corporation

See page 11 of the instructions for more information.





Section J: Self managed superannuation fund trustee disclosure

32 Is the entity a self managed superannuation fund?

- No ☐ ► Go to Section K: Declaration on page 12
Yes ☐ ► Complete this section

The following questions determine eligibility to be a trustee, responsible officer, or a body corporate trustee of a self managed superannuation fund.

i Please note that these questions must be answered on behalf of all individual trustees, a body corporate trustee, and responsible officers of a body corporate trustee.

The following questions determine eligibility to be a trustee, responsible officer, or a body corporate trustee of a self managed superannuation fund.

Privacy

The Tax Office is authorised by the *Superannuation Industry (Supervision) Act 1993* to collect the information in this section. This information will be used to assess your eligibility to be a trustee or responsible officer of a body corporate trustee of a self managed superannuation fund. This information will only be disclosed where permitted by law. Agencies we routinely disclose this information to include APRA and the Australian Securities & Investments Commission.

33 Does the fund intend to be a self managed superannuation fund for 12 months or longer?

No ☐ Yes ☐

i See instructions page 12

34 Trustee disclosure supplementary questions

Individual trustees of a self managed superannuation fund

Have any of the trustees been convicted of an offence in respect of dishonest conduct in the Commonwealth or any state, territory or foreign country?

No ☐ Yes ☐

Has a civil penalty order ever been made in relation to any of the trustees?

No ☐ Yes ☐

Are any of the trustees an undischarged bankrupt?

No ☐ Yes ☐

Have any of the trustees been notified that they are a disqualified person by the Regulator (the Tax Office or APRA)?

No ☐ Yes ☐

Corporate trustee of a self managed superannuation fund

Does the company know or have reasonable grounds to suspect, that a person who is, or is acting as, a responsible officer of the body corporate is a disqualified person?

No ☐ Yes ☐

Has a receiver, or a receiver and manager, of the company been appointed?

No ☐ Yes ☐

Has the company been placed under official management?

No ☐ Yes ☐

Has a provisional liquidator of the company been appointed?

No ☐ Yes ☐

Is the company being wound-up?

No ☐ Yes ☐






Section K: Declaration – Must be completed by an individual authorised by the applicant

Before you sign this form

Please check that you have provided complete and accurate information

 See instructions **page 12**

Penalties

Please be aware that penalties may be imposed for giving false or misleading information.

Privacy

The collection of information on this form by the Australian Business Registrar and the Commissioner of Taxation is authorised by taxation law for the administration of those laws. Some information may be made publicly available, some may be passed to other government agencies. If you want more information see The Australian Business Register and your privacy on page 13 of the instructions.

I declare that:

- I am authorised by the fund or trust to complete this application on its behalf, and
- the information given on this form is accurate and complete.

Signature

X

X

Day / Month / Year
 / /

Name of signatory

Position held

Time taken to complete this form

We estimate this application should take you 30 minutes to complete.
If it took more or less, please provide the time taken here.

minutes

How to lodge your application

Make a copy of this application for your own records and return the original of your completed application.

Mail your application to:

The Registrar
Australian Business Register
Australian Taxation Office
PO Box 9802
DANDENONG VIC 3175



**APPLICATION FOR MEMBERSHIP
CONFIDENTIAL**

TO: THE TRUSTEE, G & K BLOWERS SUPERANNUATION FUND

I, GREGORY IRWIN BLOWERS, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if at any time I am not, or I cease to be, Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

APPLICATION DETAILS

Name: GREGORY IRWIN BLOWERS

Address: 40 Pheasant Drive, McMinns Lagoon NT 0822

Occupation:

Date of Birth: 07/01/1960

Membership Class: A

Tax File Number:

NOTE: Your Tax File Number ("TFN") is confidential. Before you provide it, you must be told:

- 1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
- 2. If you provide your TFN, it will only be used for legal purposes, which currently include:
 - finding or identifying your superannuation benefits;
 - calculating tax on eligible termination payments; and
 - providing information to the Commissioner of Taxation.

These purposes may change in the future as a result of legislative change.

- 3. It is not an offence not to provide your TFN. If you do not:
 - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
 - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.

The consequences of not providing your TFN may change in the future as a result of legislative change.

- 4. If you provide your TFN, the trustee may provide it to:
 - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
 - the Commissioner of Taxation,
- but otherwise it will be treated as confidential.

NOMINATED DEPENDANT(S)

I nominate the following persons as my Nominated Dependants:

SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT
------------	---------------	--------------	--------------

DATED 19TH Mar 2006

Signature GIB GBlowers

DMH10018985 1065925v1

**APPLICATION FOR MEMBERSHIP
CONFIDENTIAL**

TO: THE TRUSTEE, G & K BLOWERS SUPERANNUATION FUND

I, KERRY LEE BLOWERS, apply for membership of the Fund.

- (a) I will be bound by the Trust Deed governing the Fund as varied from time to time.
- (b) I will notify the Trustee if at any time I am not, or I cease to be, Gainfully Employed as defined in the Trust Deed.
- (c) I consent to the Trustee acting as Trustee of the Fund.
- (d) I declare that the information in this Application is accurate in every respect.

APPLICATION DETAILS

Name: KERRY LEE BLOWERS

Address: 40 Pheasant Drive, McMinns Lagoon NT 0822

Occupation:

Date of Birth: 07/12/1962

Membership Class: A

Tax File Number:

NOTE: Your Tax File Number ("TFN") is confidential. Before you provide it, you must be told:

- 1. Your TFN can be collected under the Superannuation Industry (Supervision) Act 1993.
- 2. If you provide your TFN, it will only be used for legal purposes, which currently include:
 - finding or identifying your superannuation benefits;
 - calculating tax on eligible termination payments; and
 - providing information to the Commissioner of Taxation.

These purposes may change in the future as a result of legislative change.

- 3. It is not an offence not to provide your TFN. If you do not:
 - you may pay unnecessary tax on your benefits, which you will need to reclaim later through the income tax assessment process; and
 - it may be more difficult to find unclaimed benefits that you have, or to locate and amalgamate other benefits you have.

The consequences of not providing your TFN may change in the future as a result of legislative change.

- 4. If you provide your TFN, the trustee may provide it to:
 - the trustee of another superannuation fund when you transfer your benefits to it, unless you instruct the trustee not to; and
 - the Commissioner of Taxation,

but otherwise it will be treated as confidential.

NOMINATED DEPENDANT(S)

I nominate the following persons as my Nominated Dependants:

SURNAME(S)	GIVEN NAME(S)	RELATIONSHIP	% OF BENEFIT
------------	---------------	--------------	--------------

DATED ☒

200 ☒

Signature Kerry L. Blowers

DMH10018985 1065925v1

CONSENT TO ACT
AND
DECLARATION AS TO STATUS

[Superannuation Industry (Supervision) Act 1993]

To: The Trustee
G & K Blowers Superannuation Fund

From: Gregory Irwin Blowers

1. I consent to my appointment as director of the trustee company.
2. I am not a disqualified person as set out in the *Superannuation Industry (Supervision) Act 1993* as:
 - (a) I have not at any time:-
 - been convicted of any offence relating to dishonest conduct; or
 - had a civil penalty order under that Act made against me;
 - (b) I am not an undischarged bankrupt;
 - (c) my property is not subject to control in a bankruptcy context by any person; or
 - (d) during the last three years I have not entered into any assignment, arrangement or composition with my creditors under any law of any State or and country; and
3. I am not aware that any of my fellow trustees, directors, or any secretary or executive officer of the trustee company of G & K Blowers Superannuation Fund is a disqualified person having regard to the criteria set out in paragraph 2 above.

x/IB GBlowers

Gregory Irwin Blowers

Dated: 15/12/05

DMH10018985 1065925v1

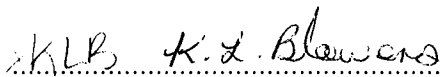
CONSENT TO ACT
AND
DECLARATION AS TO STATUS

[Superannuation Industry (Supervision) Act 1993]

To: The Trustee
G & K Blowers Superannuation Fund

From: Kerry Lee Blowers

1. I consent to my appointment as director of the trustee company.
2. I am not a disqualified person as set out in the *Superannuation Industry (Supervision) Act 1993* as:
 - (a) I have not at any time:-
 - been convicted of any offence relating to dishonest conduct; or
 - had a civil penalty order under that Act made against me;
 - (b) I am not an undischarged bankrupt;
 - (c) my property is not subject to control in a bankruptcy context by any person; or
 - (d) during the last three years I have not entered into any assignment, arrangement or composition with my creditors under any law of any State or and country; and
3. I am not aware that any of my fellow trustees, directors, or any secretary or executive officer of the trustee company of G & K Blowers Superannuation Fund is a disqualified person having regard to the criteria set out in paragraph 2 above.


.....

Kerry Lee Blowers

Dated: 4 Dec 2015

DMH10018985 1065925v1

APPLICATION FOR ADMISSION AS EMPLOYER

THE TRUSTEE
G & K Blowers Superannuation Fund

NORSMAN PTY LIMITED ACN 009 639 472 (the Applicant) applies for admission as an Employer of the Fund. The Applicant agrees to be bound by the terms and conditions of the Trust Deed of the Fund and agrees to execute all documents the Trustee requires to record the Applicant's admission as an Employer of the Fund.

DATED the 15th day of December 2005

X *G. K. L. Blowers*
Executed for and on behalf of the Applicant

DMH10018985 1065925v1

G & K BLOWERS SUPERANNUATION FUND

PRODUCT DISCLOSURE STATEMENT

1. Trustee and Trust Deed

You have become a Member of G & K BLOWERS SUPERANNUATION FUND which is governed by a Trust Deed, which is available for inspection at any time from the registered office of the Trustee.

The Fund is conducted as a regulated self managed superannuation fund under the Superannuation Industry (Supervision) Act 1993 ('SIS') and is subject to the Standards set by SIS.

The trustee of the Fund (who is issuing this PDS and your interest in the Fund) is NORSMAN PTY LIMITED ACN 009 639 472. The contact details for the Trustee are:

Address: Unit 18, 12 Charlton Court, Wodonga, NT 0820

Contact Person: Kerry Blowers

Phone No. 08 8941 1833

The Trustee is not entitled to any remuneration from acting as trustee of the Fund.

2. Contributions

You and your employer (if any) and anyone else from whom contributions can be accepted are entitled to make contributions to the Fund. The maximum deductible contribution which can be made to the Fund on your behalf for the 2005/06 income year is as follows:

Age in Years	Maximum Deductible Contribution
	\$
Under 35	14,603
35 to 49	40,560
50 and over	100,587

These limits will be indexed annually.

However, you are not required as a consequence of becoming a member of the Fund to make contributions to the Fund.

Some contributions are taxable to the Trustee, and some will be deductible to you and/or your employer. This depends on the circumstances surrounding the contribution. If you are concerned about the appropriate level of contributions to be made to the Fund, the tax payable on a contribution and any tax deduction or tax rebate which applies, this should be discussed with the Trustee, your employer or your own accountant.

When contributions are made, they will be credited to your Member Accumulation Account. Any tax payable by the Trustee in relation to the contributions by or for you will be debited to the appropriate Accumulation Account. The Fund is conducted as an allocated accumulation fund which means that the amount in your Accumulation Account will ultimately form the basis of your benefit entitlement in the Fund.

All contributions to a self managed superannuation fund must be allocated to a particular Member within 28 days of receipt and all benefits in a Member's account are classified as 'minimum benefits' which means that the benefits are all fully vested in the Member. Since 20 September 2004, the types of pensions able to be paid from a self managed superannuation fund have been limited to allocated pensions, 'growth' or 'market linked' pensions and pensions based on a life office annuity purchased by the Trustee, except in limited circumstances. This trust deed allows for all different types of pension but your particular circumstances will determine which types of pension are available to you at the time you access your benefits.

If there are any restrictions on payment of your benefits due to the requirements of SIS, then the Trustee may only pay your benefit subject to those restrictions. One example of this is your right to access your preserved benefits when you reach your preservation age (see under heading 5 below) before you retire. The Trustee can only pay a benefit to you in

this instance if it is paid as a non-commutable form of income stream (non-commutable allocated pension or non-commutable pension) which means that the pension can only be commuted in very limited circumstances which are set out in the legislation and the Trust Deed.

3. **Benefit Calculations and Payment**

There is currently only one class of membership of the Fund (A Class). The Trustee may create new classes of membership in the future if it considers it appropriate. Your membership classification will only change if the Trustee decides to alter it. Any change in membership class will not reduce any benefits which are fully vested at the time of the change.

Benefits are calculated as follows:

(a) **Retirement at Normal Retirement Age (normally age 65)**

As an A Class Member, you are entitled to a lump sum benefit equal to the balance in your A Class Accumulation Account.

(b) **Early Retirement from Employment**

As an A Class Member, the benefits payable on retirement from employment other than as a result of retirement at normal retirement age, death or total and permanent disablement is a benefit equal to the balance in your A Class Accumulation Account.

(c) **Total and Permanent Disablement**

The Benefits payable in respect of Total and Permanent Disablement are the same as those payable under paragraph (b) above.

(d) **Temporary Total Disablement**

If the Trustee has taken out a policy of insurance and you qualify as being disabled within the meaning of that policy then you will be entitled to the amount payable under that policy.

(e) **Death**

The benefits payable on the death of a Member are the same as in total and permanent disablement.

Generally, the Trustee has a limited discretion as to whom a death benefit is paid, taking into account (but not limited by) any nomination made by the relevant Member. The provisions of SIS allow Members to make nominations as to whom death benefits are to be paid which are binding on Trustees.

The Trust Deed allows a Member to make a binding nomination which would oblige the Trustee to pay your death benefit to the nominated person. You should seek further information about all of the implications of a binding nomination before making one. A nomination will have to comply with any relevant requirements in the SIS Regulations. Under the Trust Deed, the nomination must also:

- (i) be in writing and signed by the Member;
- (ii) specify the Benefit is to be paid to Dependant/s or the legal personal representative of the Member;
- (iii) be expressed to be binding on the Trustee.

'Dependant' for SIS purposes and under the trust deed includes your legal or de facto spouse, your children, any person who is actually financially dependant on you and anyone who has an 'interdependency relationship' with you (as defined in the legislation – which allows consideration of factors that are broader than just financial dependency).

(f) **Reaching Preservation Age Before Retirement**

As an A Class Member you are entitled to a benefit equal to the balance in your A Class Accumulation Account, payable as a non-commutable allocated pension or non-commutable pension.

4. **Payment of Benefits**

Benefits are payable as a lump sum under the Trust Deed, however any Member of the Fund who is entitled to a Benefit may apply to the Trustee to receive their Benefit by way of pension instead of a lump sum, or as a combination of one or more lump sums and/or pensions. Benefits paid as a consequence of reaching your preservation age but prior to your retirement can only be paid as a non-commutable income stream.

Except in limited circumstances, the only forms of pension which can be paid from the fund are allocated pensions and 'growth' or 'market linked' pensions. As noted above, restrictions apply to pensions paid to you prior to your retirement.

5. **Preserved Benefit**

The Government requires preservation of certain benefits until a Member retires from the workforce on or after the specified age or in such earlier circumstances as are acceptable to the Commissioner.

Any preserved benefit which cannot be paid to the Member can be retained in the Fund or rolled over to another fund until retirement from the workforce on or after the specified age (or meet the conditions for release of benefits after reaching the specified aged without retirement). The amount of the benefit which must be preserved by you will be set out in the Statement provided to you annually.

The specified age is as follows:

Date of birth	Specified age
before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
after 30 June 1964	60

6. **Tax on Benefits and Reasonable Benefit Limits (RBL's)**

There are complex rules that apply to calculate the tax payable on a benefit. The tax payable on your benefit depends on your personal circumstances. Please ask your accountant for up to date information about this issue.

Your RBL is the maximum amount of superannuation, retirement and similar benefits that you will be entitled to receive during your lifetime on a concessional tax basis.

The RBL's for the 2005/06 income year are:

- (a) \$648,946 if benefits are paid as a lump sum;
- (b) \$1,297,886 if benefits are paid as a pension.

The higher pension RBL applies where at least 50% of the total benefits received by a person (or more than 50% of the person's pension RBL) are taken in the form of a prescribed pension or annuity, which includes growth pensions. These limits will be indexed annually.

7. **Roll Over Payment**

Where a Member retires from employment or otherwise becomes eligible to receive a benefit from the Fund, the Trustee is required to deduct tax from some elements of the payments.

Where the Member's benefits are rolled over into another Superannuation Fund no tax is payable. Details of any proposed Roll Over payments should be discussed with the Trustee.

In certain circumstances the Trustee must pay a benefit to an Eligible Rollover Fund. Basically, this will occur where a benefit has become payable, has not been claimed for 90 days, and the Trustee has been unable to contact the Member.

The eligible rollover fund to which the Trustee of this Fund will pay benefits in those circumstances is:

Name: **Australian Eligible Rollover Fund**

Address: **39-49 Martin Place, Sydney NSW 2000**

Place of Business:

8. **Inquiries and Complaints**

Complaints in relation to self managed superannuation funds cannot be heard by the Superannuation Complaints Tribunal. If your fund is not a self managed superannuation fund, and you have a complaint about or a dispute with the Fund, you may be entitled to have your dispute heard before the Superannuation Complaints Tribunal.

The objectives of the Tribunal are to resolve complaints and disputes fairly, economically, informally and quickly.

In addition the Trustee may be required to have in place an internal mechanism for dealing with inquiries and complaints. If so, details of the procedures in place will be supplied to you. If you have an inquiry or complaint, please do not hesitate to contact the Trustee first.

9. **General Fund Information**

(a) **Investments**

The Trustee will establish a policy and strategy in relation to the investment of the Fund assets and will also pursue general investment objectives. Details of the Trustee investment strategy will be provided to Members annually in the Member Statement. This will be accompanied by details of the Fund investments.

At this stage, labour standards and environmental, social or ethical considerations are not taken into account in selection, retention or realisation of investments. The Trustee will provide more information about these issues on request.

(b) **Medical Evidence**

The Trustee may take out insurance in respect of death and disability. The insurance company may require certain information in relation to your medical condition and may require you to undertake a medical examination and to provide full details of your medical history to the Trustee.

Medical evidence may also be required as part of the assessment for any disablement claim.

(c) **Deed Variation**

The Trustee has power to vary the Trust Deed.

No variation may reduce the minimum benefits of a Member (except in limited circumstances where the variation would not result in a breach of the SIS or another law).

(d) **Expenses of Administering the Fund**

Fees, charges, expenses, and administrative or other operational costs are attributed to the Member in proportions determined by the Trustee. The Trustee also decides how these costs and expenses are determined and when they are to be levied or deducted from any Member or income accounts.

(e) **Unclaimed Money**

Certain 'unclaimed money' must be paid by the Trustee to the appropriate State Authority (eg. in Queensland, the Public Trustee of Queensland) or the Australian Taxation Office under the SIS requirements rather than retaining it in the Fund. The purpose of this requirement is to protect the benefits of Members who are unable to be contacted when a benefit becomes payable.

(f) **Annual Report to Members**

The Trustee will issue an annual report to Members advising Members of their current entitlements in the Fund and on the investments and financial direction of the Fund. A copy of the latest annual report will be enclosed if one has been prepared prior to your admission as a Member.

DATED the 15th day of December 2005

x GIB 
Signed for and on behalf of the Trustee

DMH10018985 1065925v1

G & K BLOWERS SUPERANNUATION FUND

("Fund")

13 December 2005

TO WHOM IT MAY CONCERN

PROPOSED ROLLOVER


As a director of the trustee of the Fund, I certify that:

1. the Fund is a resident regulated superannuation fund for the purposes of the *Superannuation Industry (Supervision) Act* ("SIS") which is not subject to a direction by the Australian Prudential Regulatory Authority preventing it from accepting contributions;
2. benefits from the Fund:
 - (a) may only be paid by being:
 - (i) cashed in accordance with the Standards; or
 - (ii) rolled over or transferred in accordance with the Standards;
 - (b) must not be paid except when, and to the extent that, the Fund is required or permitted by the Standards to pay them; and
 - (c) must be paid when, and to the extent that, the Fund is required by the Standards to pay them;
3. **"Standards"** means the standards or requirements prescribed by:
 - (a) the circulars, rulings, prudential and reporting standards published by ISC or APRA which must be complied with to obtain the maximum income tax concessions available to superannuation funds;
 - (b) ITAA or the Commissioner of Taxation in respect of the operation and the taxation of complying superannuation funds or to obtain the maximum income tax concessions available to superannuation funds; and
 - (c) SIS and the Regulations to SIS.

Yours faithfully



Gregory Irwin Blowers



Kerry Lee Blowers

DMH10018985 1065925v1

**NOTICE UNDER SECTION 82AAT (1A) OF THE INCOME TAX
ASSESSMENT ACT 1936**

TO: THE TRUSTEES
 G & K BLOWERS SUPERANNUATION FUND

I, *(name of member)* of *(address of member)* give notice that:-

- (a) I have contributed the sum of \$*(amount of contribution)* to the above Superannuation Fund in the *(relevant year)* financial year;
- (b) I intend to claim a tax deduction under Section 82AAT of the above Act in relation to \$*(amount of contribution)* of this contribution; and
- (c) the amount covered by this notice has not been included in any previous notice given by me.

DATED the day of 200

.....
Name of member

Norsman Pty Limited ACN 009 639 472 being the Trustees of the above Superannuation Fund acknowledge receipt of this notice from (name of member) on the day of 200

DATED the day of 200

.....
*Signed for and on Behalf of
Norsman Pty Limited ACN 009
639 472 by (name of person
signing on behalf of trustee)*

master copy

G & K BLOWERS SUPERANNUATION FUND
PRODUCT DISCLOSURE STATEMENT

1. Trustee and Trust Deed

You have become a Member of G & K BLOWERS SUPERANNUATION FUND which is governed by a Trust Deed, which is available for inspection at any time from the registered office of the Trustee.

The Fund is conducted as a regulated self managed superannuation fund under the Superannuation Industry (Supervision) Act 1993 ('SIS') and is subject to the Standards set by SIS.

The trustee of the Fund (who is issuing this PDS and your interest in the Fund) is NORSMAN PTY LIMITED ACN 009 639 472. The contact details for the Trustee are:

Address:

Contact Person:

Phone No.

The Trustee is not entitled to any remuneration from acting as trustee of the Fund.

2. Contributions

You and your employer (if any) and anyone else from whom contributions can be accepted are entitled to make contributions to the Fund. The maximum deductible contribution which can be made to the Fund on your behalf for the 2005/06 income year is as follows:

Age in Years	Maximum Deductible Contribution
	\$
Under 35	14,603
35 to 49	40,560
50 and over	100,587

These limits will be indexed annually.

However, you are not required as a consequence of becoming a member of the Fund to make contributions to the Fund.

Some contributions are taxable to the Trustee, and some will be deductible to you and/or your employer. This depends on the circumstances surrounding the contribution. If you are concerned about the appropriate level of contributions to be made to the Fund, the tax payable on a contribution and any tax deduction or tax rebate which applies, this should be discussed with the Trustee, your employer or your own accountant.

When contributions are made, they will be credited to your Member Accumulation Account. Any tax payable by the Trustee in relation to the contributions by or for you will be debited to the appropriate Accumulation Account. The Fund is conducted as an allocated accumulation fund which means that the amount in your Accumulation Account will ultimately form the basis of your benefit entitlement in the Fund.

All contributions to a self managed superannuation fund must be allocated to a particular Member within 28 days of receipt and all benefits in a Member's account are classified as 'minimum benefits' which means that the benefits are all fully vested in the Member. Since 20 September 2004, the types of pensions able to be paid from a self managed superannuation fund have been limited to allocated pensions, 'growth' or 'market linked' pensions and pensions based on a life office annuity purchased by the Trustee, except in limited circumstances. This trust deed allows for all different types of pension but your particular circumstances will determine which types of pension are available to you at the time you access your benefits.

If there are any restrictions on payment of your benefits due to the requirements of SIS, then the Trustee may only pay your benefit subject to those restrictions. One example of this is your right to access your preserved benefits when you reach your preservation age (see under heading 5 below) before you retire. The Trustee can only pay a benefit to you in

this instance if it is paid as a non-commutable form of income stream (non-commutable allocated pension or non-commutable pension) which means that the pension can only be commuted in very limited circumstances which are set out in the legislation and the Trust Deed.

3. **Benefit Calculations and Payment**

There is currently only one class of membership of the Fund (A Class). The Trustee may create new classes of membership in the future if it considers it appropriate. Your membership classification will only change if the Trustee decides to alter it. Any change in membership class will not reduce any benefits which are fully vested at the time of the change.

Benefits are calculated as follows:

(a) **Retirement at Normal Retirement Age (normally age 65)**

As an A Class Member, you are entitled to a lump sum benefit equal to the balance in your A Class Accumulation Account.

(b) **Early Retirement from Employment**

As an A Class Member, the benefits payable on retirement from employment other than as a result of retirement at normal retirement age, death or total and permanent disablement is a benefit equal to the balance in your A Class Accumulation Account.

(c) **Total and Permanent Disablement**

The Benefits payable in respect of Total and Permanent Disablement are the same as those payable under paragraph (b) above.

(d) **Temporary Total Disablement**

If the Trustee has taken out a policy of insurance and you qualify as being disabled within the meaning of that policy then you will be entitled to the amount payable under that policy.

(e) **Death**

The benefits payable on the death of a Member are the same as in total and permanent disablement.

Generally, the Trustee has a limited discretion as to whom a death benefit is paid, taking into account (but not limited by) any nomination made by the relevant Member. The provisions of SIS allow Members to make nominations as to whom death benefits are to be paid which are binding on Trustees.

The Trust Deed allows a Member to make a binding nomination which would oblige the Trustee to pay your death benefit to the nominated person. You should seek further information about all of the implications of a binding nomination before making one. A nomination will have to comply with any relevant requirements in the SIS Regulations. Under the Trust Deed, the nomination must also:

- (i) be in writing and signed by the Member;
- (ii) specify the Benefit is to be paid to Dependant/s or the legal personal representative of the Member;
- (iii) be expressed to be binding on the Trustee.

'Dependant' for SIS purposes and under the trust deed includes your legal or de facto spouse, your children, any person who is actually financially dependant on you and anyone who has an 'interdependency relationship' with you (as defined in the legislation – which allows consideration of factors that are broader than just financial dependency).

(f) **Reaching Preservation Age Before Retirement**

As an A Class Member you are entitled to a benefit equal to the balance in your A Class Accumulation Account, payable as a non-commutable allocated pension or non-commutable pension.

4. **Payment of Benefits**

Benefits are payable as a lump sum under the Trust Deed, however any Member of the Fund who is entitled to a Benefit may apply to the Trustee to receive their Benefit by way of pension instead of a lump sum, or as a combination of one or more lump sums and/or pensions. Benefits paid as a consequence of reaching your preservation age but prior to your retirement can only be paid as a non-commutable income stream.

Except in limited circumstances, the only forms of pension which can be paid from the fund are allocated pensions and 'growth' or 'market linked' pensions. As noted above, restrictions apply to pensions paid to you prior to your retirement.

5. **Preserved Benefit**

The Government requires preservation of certain benefits until a Member retires from the workforce on or after the specified age or in such earlier circumstances as are acceptable to the Commissioner.

Any preserved benefit which cannot be paid to the Member can be retained in the Fund or rolled over to another fund until retirement from the workforce on or after the specified age (or meet the conditions for release of benefits after reaching the specified aged without retirement). The amount of the benefit which must be preserved by you will be set out in the Statement provided to you annually.

The specified age is as follows:

Date of birth	Specified age
before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
after 30 June 1964	60

6. **Tax on Benefits and Reasonable Benefit Limits (RBL's)**

There are complex rules that apply to calculate the tax payable on a benefit. The tax payable on your benefit depends on your personal circumstances. Please ask your accountant for up to date information about this issue.

Your RBL is the maximum amount of superannuation, retirement and similar benefits that you will be entitled to receive during your lifetime on a concessional tax basis.

The RBL's for the 2005/06 income year are:

- (a) \$648,946 if benefits are paid as a lump sum;
- (b) \$1,297,886 if benefits are paid as a pension.

The higher pension RBL applies where at least 50% of the total benefits received by a person (or more than 50% of the person's pension RBL) are taken in the form of a prescribed pension or annuity, which includes growth pensions. These limits will be indexed annually.

7. **Roll Over Payment**

Where a Member retires from employment or otherwise becomes eligible to receive a benefit from the Fund, the Trustee is required to deduct tax from some elements of the payments.

Where the Member's benefits are rolled over into another Superannuation Fund no tax is payable. Details of any proposed Roll Over payments should be discussed with the Trustee.

In certain circumstances the Trustee must pay a benefit to an Eligible Rollover Fund. Basically, this will occur where a benefit has become payable, has not been claimed for 90 days, and the Trustee has been unable to contact the Member.

The eligible rollover fund to which the Trustee of this Fund will pay benefits in those circumstances is:

Name: **Australian Eligible Rollover Fund**

Address: **39-49 Martin Place, Sydney NSW 2000**

Place of Business:

8. **Inquiries and Complaints**

Complaints in relation to self managed superannuation funds cannot be heard by the Superannuation Complaints Tribunal. If your fund is not a self managed superannuation fund, and you have a complaint about or a dispute with the Fund, you may be entitled to have your dispute heard before the Superannuation Complaints Tribunal.

The objectives of the Tribunal are to resolve complaints and disputes fairly, economically, informally and quickly.

In addition the Trustee may be required to have in place an internal mechanism for dealing with inquiries and complaints. If so, details of the procedures in place will be supplied to you. If you have an inquiry or complaint, please do not hesitate to contact the Trustee first.

9. **General Fund Information**

(a) **Investments**

The Trustee will establish a policy and strategy in relation to the investment of the Fund assets and will also pursue general investment objectives. Details of the Trustee investment strategy will be provided to Members annually in the Member Statement. This will be accompanied by details of the Fund investments.

At this stage, labour standards and environmental, social or ethical considerations are not taken into account in selection, retention or realisation of investments. The Trustee will provide more information about these issues on request.

(b) **Medical Evidence**

The Trustee may take out insurance in respect of death and disability. The insurance company may require certain information in relation to your medical condition and may require you to undertake a medical examination and to provide full details of your medical history to the Trustee.

Medical evidence may also be required as part of the assessment for any disablement claim.

(c) **Deed Variation**

The Trustee has power to vary the Trust Deed.

No variation may reduce the minimum benefits of a Member (except in limited circumstances where the variation would not result in a breach of the SIS or another law).

(d) **Expenses of Administering the Fund**

Fees, charges, expenses, and administrative or other operational costs are attributed to the Member in proportions determined by the Trustee. The Trustee also decides how these costs and expenses are determined and when they are to be levied or deducted from any Member or income accounts.

(e) **Unclaimed Money**

Certain 'unclaimed money' must be paid by the Trustee to the appropriate State Authority (eg. in Queensland, the Public Trustee of Queensland) or the Australian Taxation Office under the SIS requirements rather than retaining it in the Fund. The purpose of this requirement is to protect the benefits of Members who are unable to be contacted when a benefit becomes payable.

(f) **Annual Report to Members**

The Trustee will issue an annual report to Members advising Members of their current entitlements in the Fund and on the investments and financial direction of the Fund. A copy of the latest annual report will be enclosed if one has been prepared prior to your admission as a Member.

DATED the 10 day of May 2008

xKLB
Signed for and on behalf of the Trustee

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NOTICE OF COMPLIANCE