

Cooper Family Superannuation Fund

Consent To Appointment As Trustee

I, Hilton John Cooper, consent to being appointed as a trustee of Cooper Family Superannuation Fund.

SIGN 

✓ Date: 22-8-12

Cooper Family Superannuation Fund
Trustee Declaration Of Non-Disqualification

I, Hilton John Cooper, declare:

(a) that I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct;

(b) that I have not had a civil penalty order made against me under the Superannuation Industry (Supervision) Act 1993; and

(c) I am not an insolvent under administration.

SIGN
X 

✓ Date: 22 - 8 - 12

Cooper Family Superannuation Fund
Trustee Declaration Of Non-Disqualification

I, Derrick George Cooper, declare:

(a) that I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct;

(b) that I have not had a civil penalty order made against me under the Superannuation Industry (Supervision) Act 1993; and

(c) I am not an insolvent under administration.


x SIGN

✓ Date: 22/3/12

Cooper Family Superannuation Fund

Consent To Appointment As Trustee

I, Derrick George Cooper, consent to being appointed as a trustee of Cooper Family Superannuation Fund.

SIGN


✓ Date: 22/8/12

Cooper Family Superannuation Fund

Consent To Appointment As Trustee

I, David John Cooper, consent to being appointed as a trustee of Cooper Family Superannuation Fund.

SIGN
x *David John Cooper*

x Date: *22-8-2012*

Cooper Family Superannuation Fund
Trustee Declaration Of Non-Disqualification

I, David John Cooper, declare:

(a) that I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct;

(b) that I have not had a civil penalty order made against me under the Superannuation Industry (Supervision) Act 1993; and

(c) I am not an insolvent under administration.


A handwritten signature in black ink, appearing to read 'D Cooper', is written over a horizontal line. To the left of the signature, the word 'SIGN' is printed in red, oriented vertically.

✓ Date: 22-8-2012

Cooper Family Superannuation Fund

Consent To Appointment As Trustee

I, Andrea Eunice Cooper, consent to being appointed as a trustee of Cooper Family Superannuation Fund.

SIGN

∞ Date: 22/08/2012

Cooper Family Superannuation Fund
Trustee Declaration Of Non-Disqualification

I, Andrea Eunice Cooper, declare:

(a) that I have not been convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct;

(b) that I have not had a civil penalty order made against me under the Superannuation Industry (Supervision) Act 1993; and

(c) I am not an insolvent under administration.

SIGN

 _____

∞ Date: 22/08/2012

Cooper Family Superannuation Fund

Important information about providing your tax file number to the fund

Before you tell us your Tax File Number (TFN) you need to know the following information. The fund is obliged to request your TFN under the Superannuation Industry (Supervision) Act 1993. Your TFN is confidential and it is not an offence not to provide it.

If you quote your TFN it will be used for legal purposes only. The purposes may change in the future and currently include using your TFN to:

- search for other benefits that may exist for you in the fund;
- calculate reduced tax rates on eligible termination payments (ETPS) when benefits are paid;
- report payments to ATO for reasonable benefit limits (RBL) purposes;
- report contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- pass to other regulated superannuation funds, ADFs and RSAs should your benefits be rolled over. You may revoke this authority later in writing;
- pass on with other details should you become lost and your benefits are paid to the ATO as unclaimed money.

Your failure to quote a TFN, may result in the following:

- * Other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- * Higher tax rates apply to ETPs paid to you. (This may be recovered with lodgement of your next tax return);
- * Your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- * Your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs should your benefits be rolled over;
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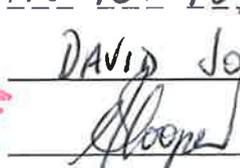
QUOTATION OF MEMBER'S TAX FILE NUMBER TO REGULATED SUPERANNUATION FUND

To Trustee of Cooper Family Superannuation Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is: 478 951 967

My name is: DAVID JOHN COOPER

My signature:  **SIGN**

Date: 22.8.2012

Cooper Family Superannuation Fund

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QUOTATION OF MEMBER'S TAX FILE NUMBER TO REGULATED SUPERANNUATION FUND

To Trustee of Cooper Family Superannuation Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is: 362 332 643

My name is: HILTON JOHN COOPER.

My signature:  **SIGN**

Date: 22-8-12

Cooper Family Superannuation Fund

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QUOTATION OF MEMBER'S TAX FILE NUMBER TO REGULATED SUPERANNUATION FUND

To Trustee of Cooper Family Superannuation Fund.
I have been informed of the reasons why my TFN is sought by the fund.

My TFN is: 848 161 971

My name is: Andrea Eunice Cooper

My signature: 

Date: 22/08/2012

Cooper Family Superannuation Fund

Important information about providing your tax file number to the fund

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QUOTATION OF MEMBER'S TAX FILE NUMBER TO REGULATED SUPERANNUATION FUND

To Trustee of Cooper Family Superannuation Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is: 3 6 2 8 7 8 3 5 9

My name is: DERRICK GEORGE COOPER

My signature: 

Date: 22/8/12

SIGN

Minutes Of The Meeting Of The Trustees Of The

Cooper Family Superannuation Fund

Held On The 22 August 2012

Present: **David John Cooper**
 Hilton John Cooper
 Derrick George Cooper
 Andrea Eunice Cooper

Establishment of Cooper Family Superannuation Fund

It was **agreed** that it is the desire of the persons present to establish and maintain a fund of which the sole and primary purpose is the provision of old age pensions and for such other approved ancillary purposes for persons as shall be eligible and are admitted to become Members of the fund.

It was noted that the persons present have agreed to act as first Trustees of the Fund in accordance with the provisions of the proposed Trust Deed establishing the Fund.

It was unanimously resolved:

The fund that is to be known and identified by the name **Cooper Family Superannuation Fund** is established as a superannuation fund.

David John Cooper and Hilton John Cooper and Derrick George Cooper and Andrea Eunice Cooper are to act as first Trustees of the Fund.

The Fund is established and maintained solely for the purpose of providing old age pensions for Members in the event of their retirement or in the other circumstances approved under the Relevant Law.

The Trust Deed will now be executed by David John Cooper and Hilton John Cooper and Derrick George Cooper and Andrea Eunice Cooper as Trustees and that the Fund be established with effect from the date the Deed is executed.

The Fund will be a regulated superannuation fund under the Superannuation Industry (Supervision) Act 1993 and that an ABN registration for superannuation entities be lodged with the Australian Taxation Office.

The Trustee declaration now be signed by all trustees.

MEMBERSHIP APPLICATIONS

It was noted that an application for membership had been received from:

David John Cooper
Hilton John Cooper
Derrick George Cooper
Andrea Eunice Cooper

It was unanimously resolved:

That the membership applications be approved, the members be advised and information be given to the member that the Trustees reasonably believe that they would reasonably need for the purpose of understanding:

- (a) the main features of the fund; and
- (b) the management and financial condition of the fund; and
- (c) the investment performance of the fund.

APPOINTMENT OF FUND ACCOUNTANT

It was unanimously resolved:

✓ That Virtu Super be appointed Fund Accountant and be the contact address for the Fund.

FUND BANK ACCOUNT

It was unanimously resolved:

That a bank account titled David John Cooper and Hilton John Cooper and Derrick George Cooper and Andrea Eunice Cooper as trustee for Cooper Family Superannuation Fund be established and that the account and all dealings with the bank be operated by one or more of the trustees who shall be signatories to the account.

DOCUMENTS

It was unanimously resolved:

Any of the Trustees may sign receipts, acceptances, applications, contracts and other documents on the Fund's behalf.

CONTRIBUTIONS

It was unanimously resolved:

That contributions be received in respect of the members.

FUND AUDITOR

It was unanimously resolved:

✓ That TIMOTHY DAVIS be appointed auditor of the Fund.

CLOSURE:

There being no further matters to discuss, the meeting was closed.

Signed as a True and Correct record.

✓ Date:


SIGN ✓

David John Cooper


SIGN ✓

Hilton John Cooper


SIGN ✓

Derrick George Cooper


SIGN ✓

Andrea Eunice Cooper

Trustees for Cooper Family Superannuation Fund.

Cooper Family Superannuation Fund

Product Disclosure Statement

THE MAIN FEATURES OF THE FUND

1. Type of Fund

The fund is an “accumulation fund” where contributions and earnings are credited to individual accounts of members (“Accumulation Accounts”) with relevant taxes and charges being debited to those accounts.

Your superannuation benefit is an accumulation of the net contributions and earnings on those contributions over the years of membership.

2. Regulated Fund

The fund will operate as a regulated superannuation fund under the Superannuation Industry (Supervision) Act (“SIS”)

3. Management of the Fund

The Trustees of the Fund are David John Cooper and Hilton John Cooper and Derrick George Cooper and Andrea Eunice Cooper.

4. Financial Position

As the Fund has just commenced operation, it does not have any assets and liabilities.

5. Investment Performance and Risk

There are currently no investments made by the Fund. Consequently, the Fund does not have any investment performance record.

The Trustee intends to formulate and give effect to an investment strategy that takes account of return risks, diversification issues, cash flow requirements and future liabilities.

The assets of the Fund will be invested in the best interests of members and their dependants in a manner in which a reasonably prudent man would invest funds on behalf of others.

An investment in the fund is not guaranteed. The value of your investment can rise or fall.

6. Contributions

The Fund allows the Members and the Employer (if any) to make contributions to the Fund.

The fund also allows splittable contributions to be allocated to the member's spouse at the option of the member.

The maximum rate of taxation on employer contributions and fund earnings is 15%

7. Benefits

The amount of your benefit is the credit balance in your Accumulation Account on the date you commence to receive your benefits.

The benefit will be paid as an Account Based Pension.

If you die or are permanently unable to work because of disablement you will receive a pension equal to:

- (a) All net contributions, together with accumulated interest, and
- (b) The proceeds of any relevant insurance policy that is in force.

Alternatively you may notify the trustee in writing that you want all or part of your benefit to be paid as a lump sum.

On your death, the Trustee must decide to whom a death benefit will be paid in accordance with legislation requirements. However, you may direct them as to your beneficiary to whom death benefits are to be paid.

8. Contact Details

The contact address for the Fund is:

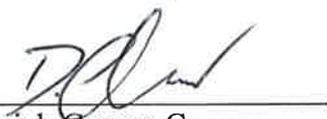
David John Cooper and Hilton John Cooper and Derrick George Cooper and Andrea Eunice Cooper
Cooper Family Superannuation Fund
C/- Virtu Super Pty Ltd, PO Box 83, MOUNT GRAVATT QLD 4122

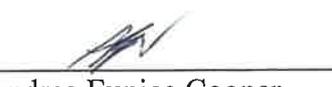
The Trustees are the contact people in relation to the fund and are available to receive and deal with enquires or complaints.

Date: 22-8-2012


SIGN
David John Cooper


SIGN
Hilton John Cooper


SIGN
Derrick George Cooper


SIGN
Andrea Eunice Cooper

Trustees for Cooper Family Superannuation Fund.