

THE SCHUBERT SUPERANNUATION FUND

12nd March, 1998

JENNIFER ANNE SCHUBERT
18 HERON ROAD
OLD BAR NSW 2430

Dear Sir/Madam,

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

THE SCHUBERT SUPERANNUATION FUND

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

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

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

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


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

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

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

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

Yours faithfully,


.....
Signed for and on behalf of the Trustee (s)

THE SCHUBERT SUPERANNUATION FUND

12nd March, 1998

GRAEME GEORGE SCHUBERT
18 HERON ROAD
OLD BAR NSW 2430

Dear Sir/Madam,

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

THE SCHUBERT SUPERANNUATION FUND

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

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

Yours faithfully,


.....
Signed for and on behalf of the Trustee (s)

THE TRUSTEES
THE SCHUBERT SUPERANNUATION FUND

1/46A WYNTER STREET
TAREE NSW 2430

Re: Application For Admission as an Employer Sponsor

I/We, the undersigned employer, have been requested by of our employees to make superannuation contributions payable on their behalf, under agreements between the employee(s) and ourselves, to the superannuation fund of which you are a trustee.

I/We, the undersigned employer, being eligible, hereby apply for admission as an Employer Sponsor of the Superannuation Fund.

I/We undertake as follows:

- (i) to be bound by the Trust Deed governing the Fund as it is presently constituted or as it may be varied from time to time, in so far as it relates to the provision of information in respect of those employees.
- (ii) I understand the terms and conditions of the Trust Deed including benefits payable to Members.

Dated this 12th March, 1998

Yours faithfully,

for and on behalf of

G & J SCHUBERT PTY. LTD. AS TRUSTEE FOR THE SCHUBERT FAMILY
TRUST

069 271 352

of 1/46A WYNTER STREET
TAREE NSW 2430

FOLIO No: 1

Date Of Birth Acceptance Date

THE TRUSTEES
THE SCHUBERT SUPERANNUATION FUND
1/46A WYNTER STREET
TAREE NSW 2430

Re: Application For Membership

I, the undersigned person, being eligible, hereby apply for admission to membership of the THE SCHUBERT SUPERANNUATION FUND

I undertake as follows:

- (i) I will be bound by the Trust Deed governing the Fund as it is presently constituted or as it may be varied from time to time.
- (ii) I understand the terms and conditions of the Trust Deed including benefits payable to Members and understand my rights and the rights of my dependants pursuant to the Trust Deed.

My personal details are as follows:-

Full Name: JENNIFER ANNE SCHUBERT
Address: 18 HERON ROAD
OLD BAR NSW 2430
D.O.B.: 27th April, 1955
Salary: \$
Employer: G & J SCHUBERT PTY. LTD. AS TRUSTEE FOR
THE SCHUBERT FAMILY TRUST A.C.N. 069 271
352
Address: 1/46A WYNTER STREET
TAREE NSW 2430

Date Employment Commenced: / /

I hereby acknowledge that the discretion vested in you by Rule 12.2 of the Fund is an absolute free and unfettered discretion but I express the wish that in the exercise of such discretion you give consideration to paying any lump sum death benefit in the following proportions:-

Name of Designated Beneficiary	Address of Designated Beneficiary	Relationship to Member	Proportion of Lump Sum Death Benefit
.....
.....
.....

I understand that the trustee is required to request that I provide my tax file number for the purposes of Section 299F of the Income Tax Assessment Act 1936. I further understand that I am under no obligation to supply this number, but that should I fail to do so, tax may be deducted from my account at the top marginal rate.

My tax file number is:

12th March, 1998

Yours faithfully,




THE TRUSTEES
THE SCHUBERT SUPERANNUATION FUND
1/46A WYNTER STREET
TAREE NSW 2430

Re: Application For Membership

I, the undersigned person, being eligible, hereby apply for admission to membership of the THE SCHUBERT SUPERANNUATION FUND

I undertake as follows:

- (i) I will be bound by the Trust Deed governing the Fund as it is presently constituted or as it may be varied from time to time.
- (ii) I understand the terms and conditions of the Trust Deed including benefits payable to Members and understand my rights and the rights of my dependants pursuant to the Trust Deed.

My personal details are as follows:-

Full Name: GRAEME GEORGE SCHUBERT
Address: 18 HERON ROAD
OLD BAR NSW 2430
D.O.B.: 18th September, 1966
Salary: \$
Employer: G & J SCHUBERT PTY. LTD. AS TRUSTEE FOR
THE SCHUBERT FAMILY TRUST A.C.N. 069 271
352
Address: 1/46A WYNTER STREET
TAREE NSW 2430

Date Employment Commenced: / /

I hereby acknowledge that the discretion vested in you by Rule 12.2 of the Fund is an absolute free and unfettered discretion but I express the wish that in the exercise of such discretion you give consideration to paying any lump sum death benefit in the following proportions:-

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My tax file number is:

12th March, 1998

Yours faithfully,

G. Schubert