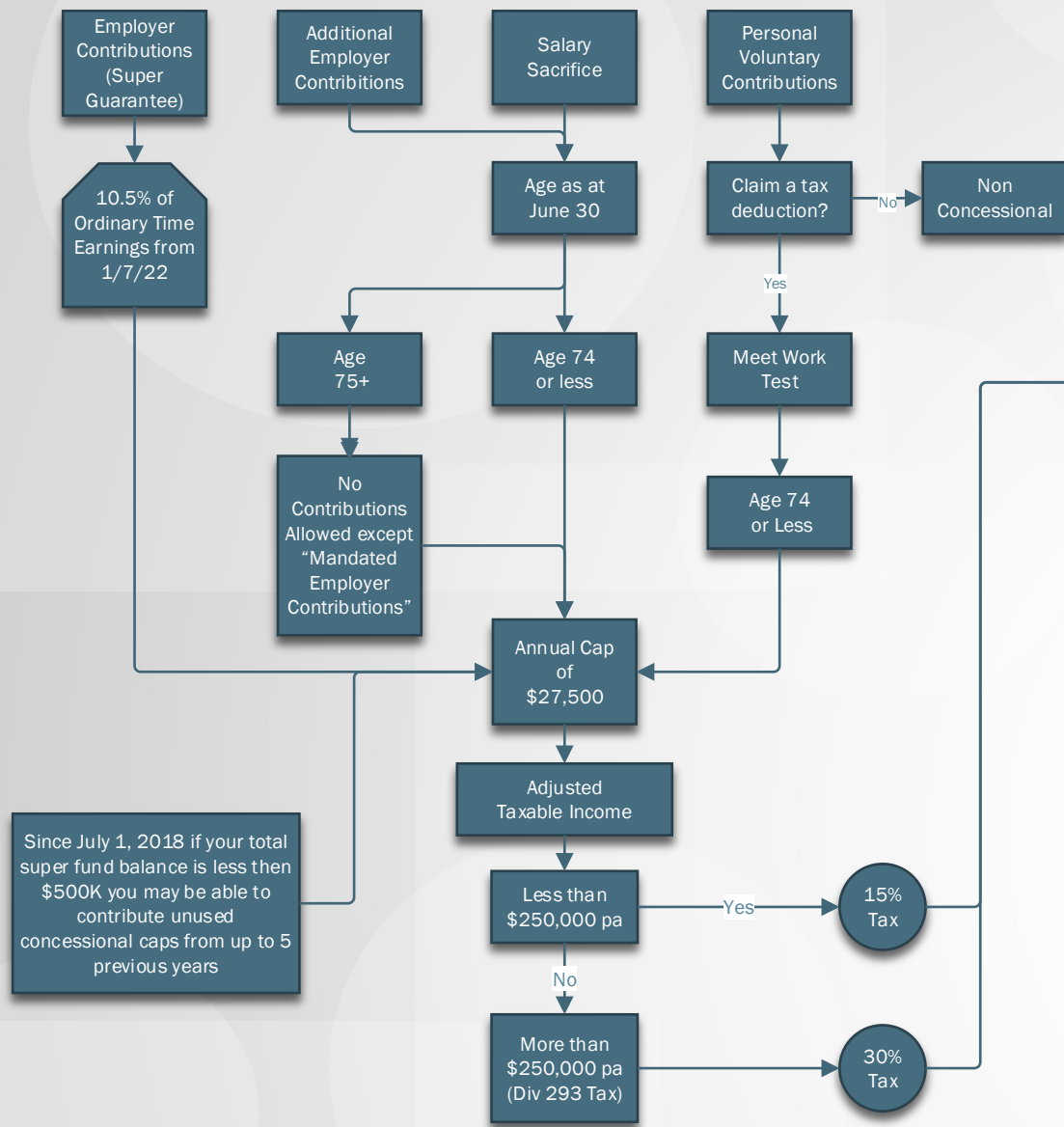


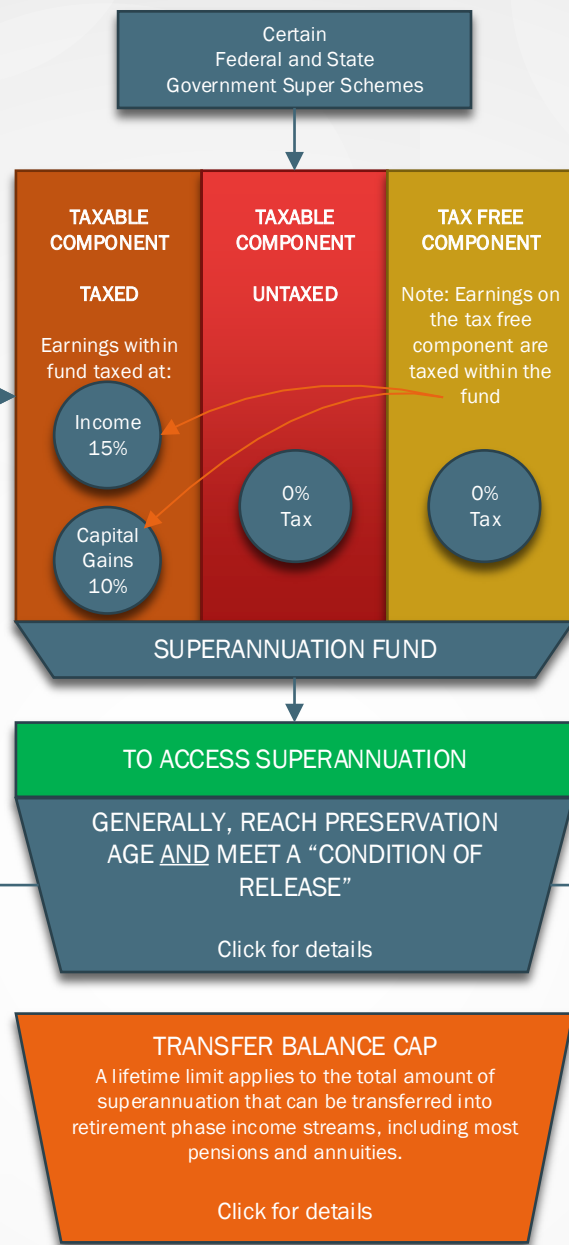
General Overview – Australian Superannuation – Contributions and Payments

CONCESSIONAL (BEFORE TAX) CONTRIBUTIONS

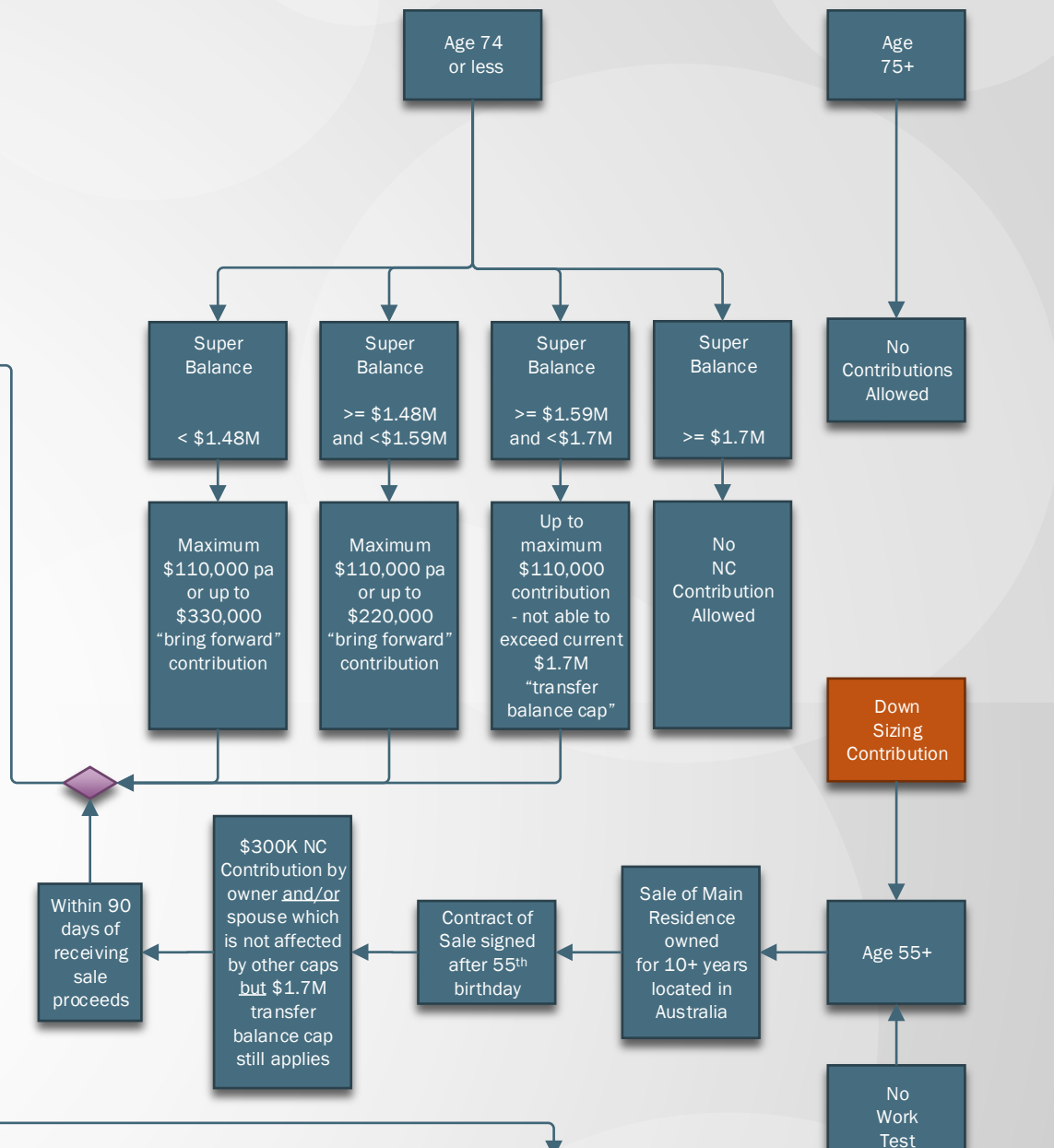


* LRCA = Low Rate Cap Amount
^ UPCA = Untaxed Plan Cap Amount

UNTAXED CONTRIBUTIONS



NON CONCESSIONAL (AFTER TAX) CONTRIBUTIONS



Lump Sum Payments

Superannuation Pension/Income Stream

