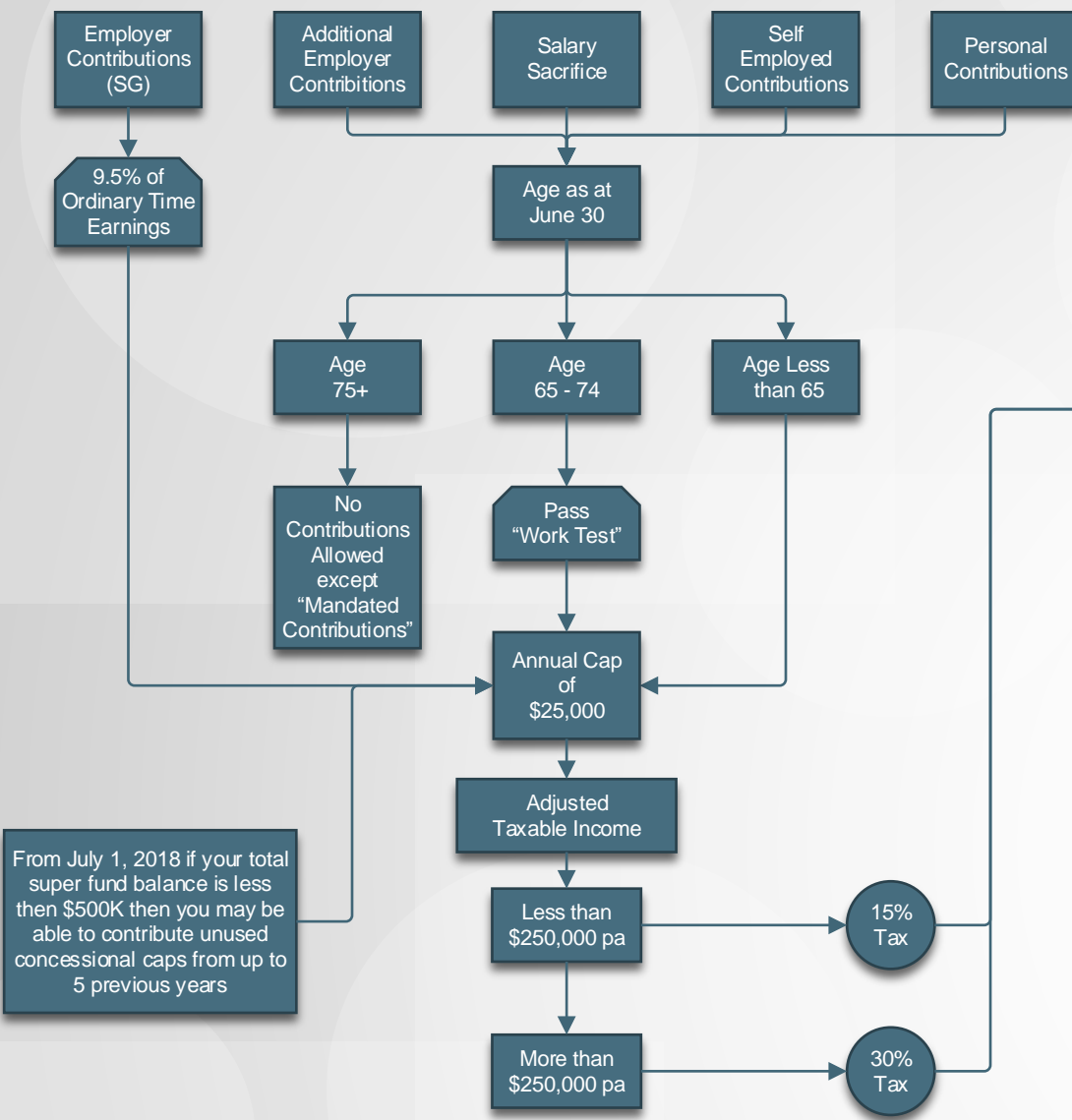
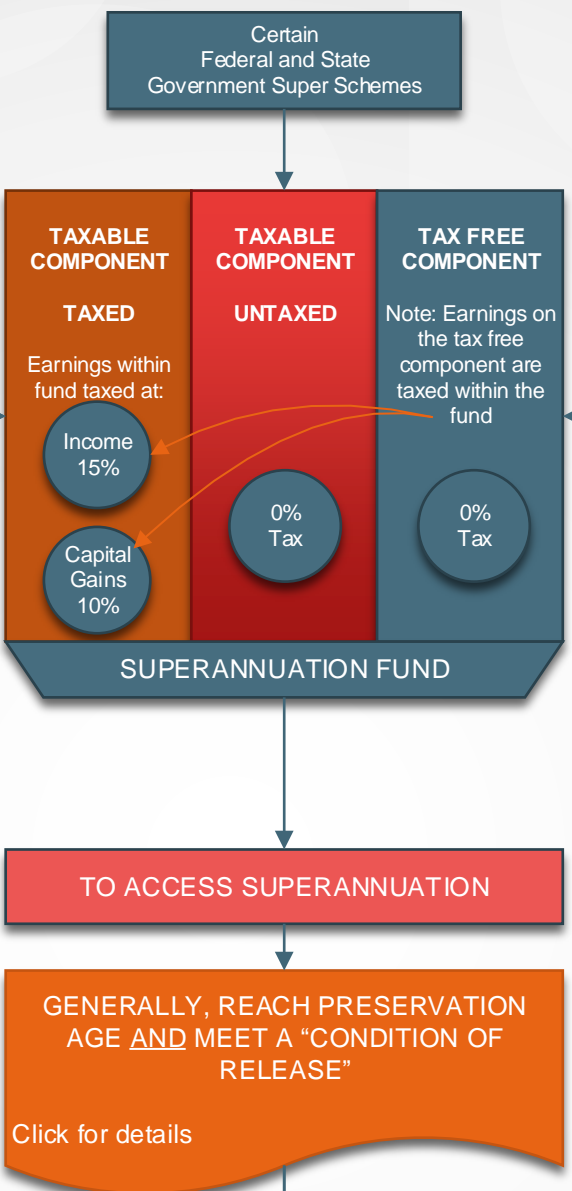


General Overview – Australian Superannuation – Contributions and Payments

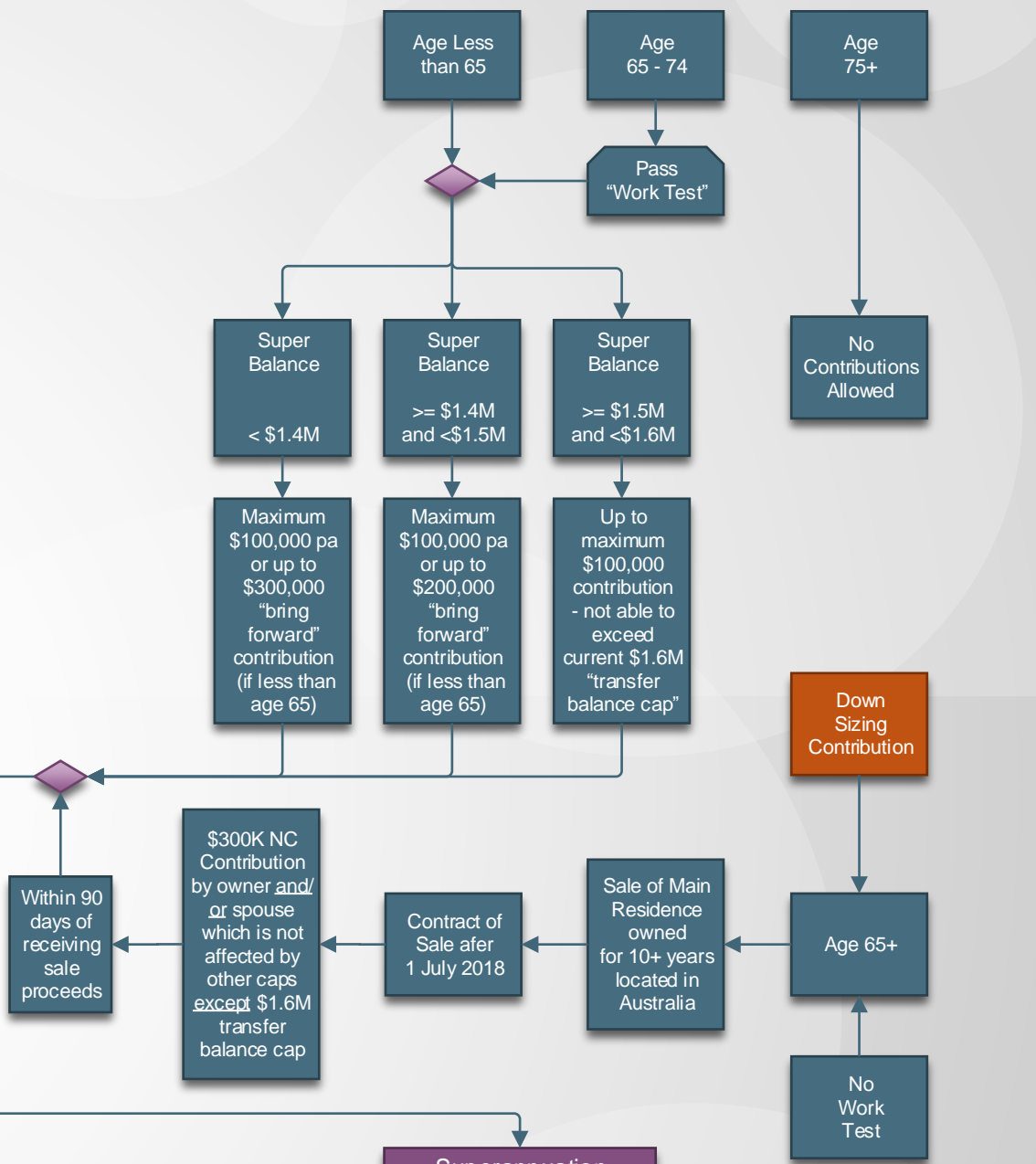
CONCESSIONAL (BEFORE TAX) CONTRIBUTIONS



UNTAXED CONTRIBUTIONS

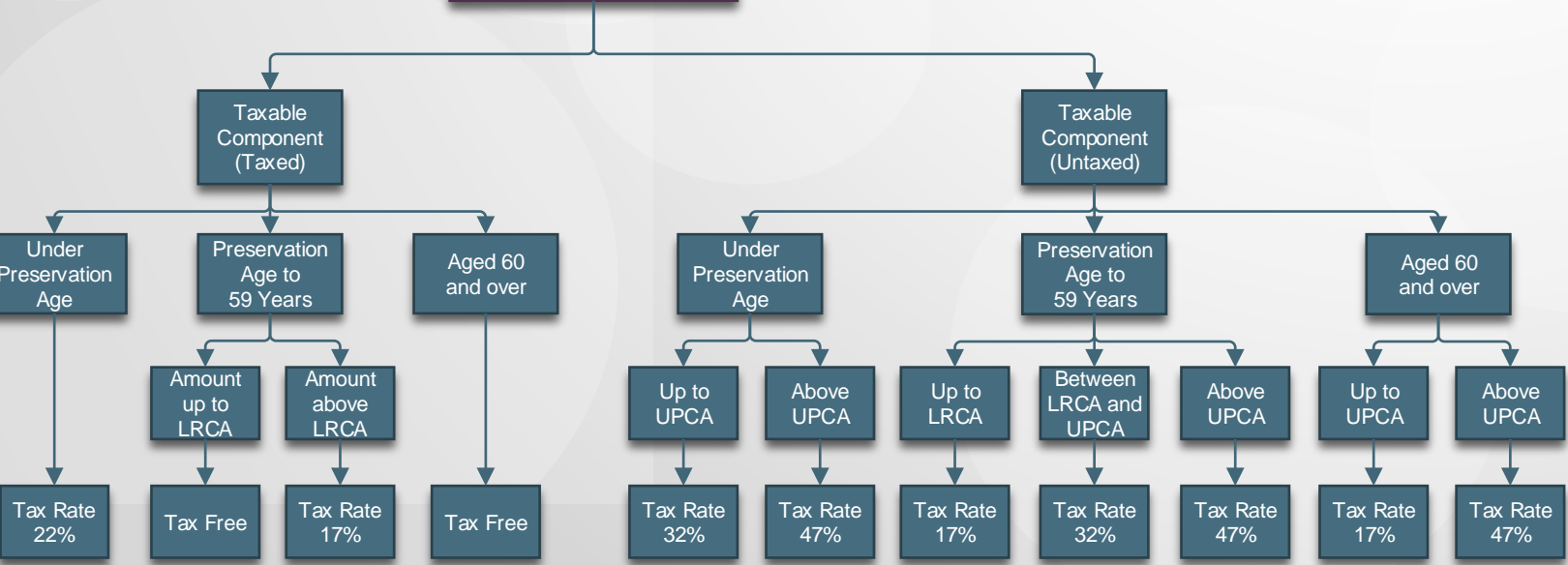


NON CONCESSIONAL (AFTER TAX) CONTRIBUTIONS



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

Lump Sum Payments



Superannuation Pension

