

OneVue OneStepSMSF Service

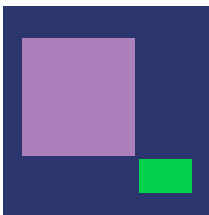


Service Guide - OneStepSMSF

Integrated administration and reporting for assets and liabilities

Dated 15 October 2010





Important Information

This service guide (“the Guide”) contains information about creating and administering a self managed super fund (“SMSF”) via the OneVue OneStepSMSF Self Managed Superannuation Fund Service (“OneVue OneStepSMSF Service” or “the Service”).

The Service is administered by Justsuper Pty Ltd ABN 59 132 651 220 (“Justsuper”), Level 7, 333 Collins Street Melbourne VIC 3000. Justsuper issues, and is the sole entity responsible for, the information in this Service Guide. When we say “we”, “our” or “us” we are referring to Justsuper.

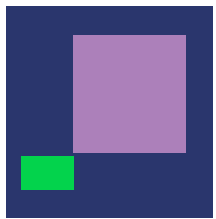
OneVue Limited ABN 18 072 262 312 AFSL 245525 (“OneVue”) is the promoter of the Service.

This document provides general information about the Service. In providing you with this information we are not providing you with personal financial advice because we do not know, and have not taken into account, your personal circumstances, objectives or needs. In considering the information that we have provided in this document you should take your personal circumstances, objectives and needs into account before taking any action. You may wish to discuss these matters with a financial adviser.

We refer in this guide to an associated product, the OneVue Unified Managed Account (“OneVue UMA”). This product includes the financial product OneVue Separately Managed Account, which is issued by OneVue Limited. Before making any decision in respect of this product you should obtain and consider carefully the Product Disclosure Statement which is available from your OneVue adviser or by going to www.onevue.com.au.

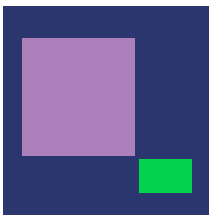
Disclaimers

None of Justsuper, OneVue Limited or their employees, associates or related parties, guarantees the success of any investments or investment strategies accessed through OneVue OneStepSMSF Service.



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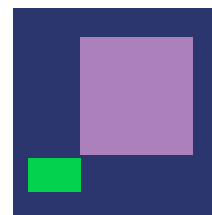
What does OneVue OneStepSMSF Service offer you?

OneVue OneStepSMSF Service is a packaged Self Managed Superannuation Fund service offering fully-integrated establishment, compliance, administration and reporting giving you and your Adviser more control of your SMSF. We have developed an integrated investment, reporting and administration solution allowing us to provide this fixed-cost service.

We have created a number of different tailored packages to suit your needs enabling you to choose the option that best suits your situation. The features of the OneVue OneStepSMSF Service packages are:

- A seamless SMSF establishment process
- A centralised SMSF document storage facility for your documents
- The ability for you and your adviser to access important information pertaining to your SMSF investments all in one place
- Access to comprehensive and timely reporting including financial and tax reporting
- All accounting and taxation functions
- Easy tracking of your investments and contributions
- The facilitation of the annual SMSF Audit
- Pension commencement
- Other Optional services

In order to make full use of the services available through OneVue OneStepSMSF Service you can establish an account with OneVue UMA, offered by OneVue. Further details on the advantages of using OneVue UMA to manage your SMSF follow.



Why use the OneVue OneStepSMSF Service?

All SMSFs require a trustee structure that meets the rules under the Superannuation Industry Supervision Act 1993 (Cth) (SIS Act). Your Adviser can provide advice relating to the right trustee structure for your SMSF. As a trustee of your SMSF you have responsibilities to act honestly in all matters relating to your SMSF and must:

- Exercise the same degree of care, skill and diligence as an ordinary prudent person;
- Act in the best interest of the fund members;
- Keep the assets of the fund separate from other assets (e.g. the trustee's personal assets);
- Retain control over the fund;
- Develop, implement and adhere to an investment strategy;
- Allow members access to certain information.

A trustee of a SMSF must act in accordance with:

- The clauses of the superannuation fund trust deed;
- The provisions of the SIS Act;
- Other general rules imposed under tax and trust law.

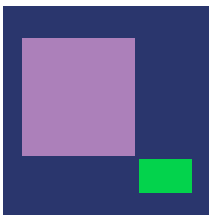
You as trustee are solely responsible for the operation, management and compliance of your SMSF, including the lodgement of tax returns and the preservation and payment of benefits. This is an important responsibility, with serious implications if the SIS Act is breached.

Trustees are required to understand their responsibilities and ensure that they are properly discharged. The OneVue OneStepSMSF Service provides the compliance management, administration, accounting and taxation requirements of your SMSF, but it does not assume any trustee responsibility for your SMSF.

Investment Strategy

As part of the formation of your SMSF an investment strategy needs to be created which is based on the objectives your SMSF seeks to achieve. Your Adviser will work with you to tailor your investment strategy to meet your needs and comply with the SIS Act. They will take into consideration:

- That your investments meet your level of investment risk;
- Ensure that your asset allocation of your investment portfolio reflects your investment strategy;
- Ability to pay out benefits to members in retirement;
- Ensure that adequate liquidity is maintained to meet the costs incurred by the SMSF (e.g. administration, compliance audit and accounting).



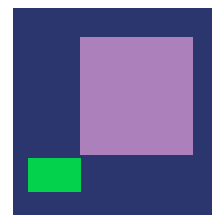
How can we help you?

One of the benefits of using the OneVue OneStepSMSF Service is that a number of your responsibilities and reporting requirements as a trustee of an SMSF can be provided by us as your appointed professional SMSF Administrator.

By choosing one of the OneVue OneStepSMSF Service packages you will be provided with the peace of mind that your SMSF is compliant as we provide the four key areas of your trustee responsibilities:

- Establishment of a SMSF;
- Guidance and administration;
- Compliance and record keeping;
- Reporting and maintenance of fund records;

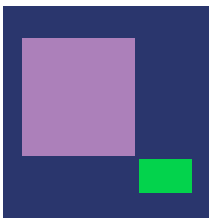
OneVue OneStepSMSF Service has appointed Justsuper as the professional SMSF Administrator for the OneVue OneStepSMSF Service. Justsuper has a dedicated team of superannuation specialists that will work with you and your Adviser to administer your SMSF. For a single fixed fee, OneVue OneStepSMSF Service will reduce your compliance burden and produce your financial and tax reporting.



What are the OneVue OneStepSMSF Services?

OneStepSMSF services available to you:

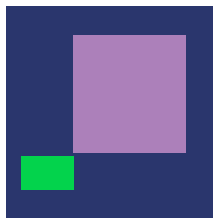
SMSF Services	Individual Trustee pricing inc GST	Corporate Trustee pricing inc GST
One Off Costs		
Trust Deed Establishment	\$450	\$450
Corporate Trustee Establishment	N/A	\$850
Trust Deed Variation	\$450	\$550
Pension Commencement	\$499	\$499
Optional Binding Death Nomination	\$260	\$260
Optional SMSF Compliance Check Up Service	\$600	\$600
Annual Costs		
Accumulation Administration, Compliance and Audit	\$1,920	\$2,125
Accumulation Administration and Compliance	\$1,650	\$1,850
Accumulation Audit	\$400	\$400
Part Pension Part Accumulation Administration, Compliance & Audit	\$2,600	\$2,800
Part Pension Part Accumulation Administration & Compliance	\$2,200	\$2,400
Pension Administration, Compliance & Audit	\$2,250	\$2,450
Pension Administration & Compliance	\$2,030	\$2,230
Pension Audit	\$500	\$500
Other Services - By Individual Quote		
Rollover to another fund	By Quote	By Quote
Transition of existing SMSF where previous accounts are not up to date	By Quote	By Quote
Transition of existing SMSF where documentation is not available	By Quote	By Quote
Preparing and Lodgement of BAS returns	By Quote	By Quote



Details of the services included in the OneStepSMSF package services

The details of the services provided by the various OneStepSMSF packages include:

Service	Details
Establishment	<p>All Types of Trustees</p> <ul style="list-style-type: none"> • Trust Deed creation • Tax File Number application • ABN application • Election to become a regulated fund • Member Register and Application Forms • Trustee information, resolution and minutes to establish a SMSF • Appointment of Tax Agent • Nomination of Beneficiaries • Investment Strategy Set up and Advice <p>Corporate Trustee</p> <ul style="list-style-type: none"> • Corporate trustee Establishment
Compliance	<ul style="list-style-type: none"> • Keeping SMSF minutes and member records up to date • Variation of Trustee documentation • Variation of Trust Deed • Monitoring of Member contribution thresholds • Centralised documentation storage facility
Administration	<ul style="list-style-type: none"> • Preparing Financial Accounts • Lodgement of regulatory returns • Preparing, lodgement and payment of Tax Return • Preparing and Lodgement of BAS / IAS • Preparing and calculating Member Statements • Payment of ATO levy
Audit	<ul style="list-style-type: none"> • Preparing Accounts and material for Audit • Facilitate Audit Service with SMSF Audit Service Pty Ltd
Pension	<ul style="list-style-type: none"> • Pension Establishment for a member • Actuarial Certification • Calculation of Pension
Other Services	<ul style="list-style-type: none"> • Rollover to another fund • Transition of existing SMSF where previous accounts are not up to date • Transition of existing SMSF where documentation is not available



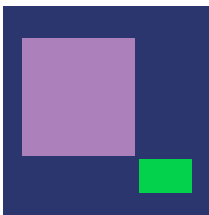
What SMSF Reporting is available?

The OneVue OneStepSMSF Service provides you as the Trustees access to review your SMSF records through the OneVue UMA website. Your Adviser will provide you the details on how to access and log in to the member service area.

Through the OneVue UMA website the OneVue OneStepSMSF Service offers you and your Adviser easy access to daily detailed online reporting and this allows you and your Adviser to easily and efficiently monitor and manage your SMSF.

The OneVue UMA website provides 24/7 online access to reports that provide you with information on your investments throughout the year. These include:

- investment holdings - details of your current investment and cash account holdings
- cashbook and investment transactions – portfolio transaction details
- income and expenses – investment income received and expenses deducted from your OneVue UMA Cash Account
- the asset allocation of your portfolio
- Member reports, up to date balances and year end reporting
- Contribution and Expense Detail and Summary information
- Pension payment Detail and Summary information
- SMSF Financial Reports:
 - o Balance Sheet
 - o Operating Statement
 - o Trial Balance
 - o Member Statements



How to become a OneVue OneStepSMSF Service client

1. Establishing a new SMSF Account:

You will need to:

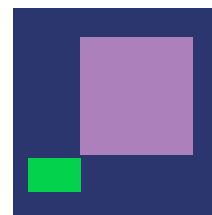
- i) Work with your Adviser to determine the best strategy for your SMSF and transferring your existing superannuation to your established SMSF.
- ii) Read the Terms and Conditions within the Service Agreement
- iii) Complete the enclosed Application Form
- iv) Select your OneVue OneStepSMSF Service package
- v) Give your completed Application Form to your Adviser to start the process of establishing your SMSF.

2. Transferring existing SMSF to the OneVue OneStepSMSF Service:

You will need to:

- i) Work with your Adviser to determine the best strategy for your SMSF and assist you with what is required to transfer your existing SMSF to the OneVue OneStepSMSF Service.
- ii) Read the Terms and Conditions within the Service Agreement
- iii) Complete the enclosed Application Form
- iv) Select your OneVue OneStepSMSF Service package
- v) Read and complete the checklist in the "Transfer of existing SMSF section"
- vi) Give your completed Application Form to your Adviser to start the transferring process of your SMSF.

If you wish to use the online capabilities offered by OneVue UMA then you will need to read the OneVue UMA Service Guide and complete a separate application form.



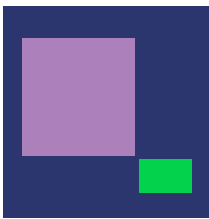
OneStepSMSF Application Form

Please place a value of the service fee in the service selected column and total the value of the total services selected at the bottom of the table. This fee will be charged upfront by either credit card payment or upon completion of the service by us and debiting your OneVue UMA cash Account. Please discuss with your adviser.

SMSF Services	Individual Trustee pricing inc GST	Corporate Trustee pricing inc GST	Selected service and price
One Off Costs			
Trust Deed Establishment	\$450	\$450	
Corporate Trustee Establishment	N/A	\$850	
Trust Deed Variation	\$450	\$550	
Pension Commencement	\$499	\$499	
Optional Binding Death Nomination	\$260	\$260	
Optional SMSF Compliance Check Up Service	\$600	\$600	
Total value of selected one-off services			

Annual Costs			
Accumulation Administration, Compliance and Audit	\$1,920	\$2,125	
Accumulation Administration and Compliance	\$1,650	\$1,850	
Accumulation Audit	\$400	\$400	
Part Pension Part Accumulation Administration, Compliance & Audit	\$2,600	\$2,800	
Part Pension Part Accumulation Administration & Compliance	\$2,200	\$2,400	
Pension Administration, Compliance & Audit	\$2,250	\$2,450	
Pension Administration & Compliance	\$2,030	\$2,230	
Pension Audit	\$500	\$500	
Total value of selected annual services			

Other Services - By Individual Quote			Tick applicable
Rollover to another fund	By Quote	By Quote	
Transition of existing SMSF where previous accounts are not up to date	By Quote	By Quote	
Transition of existing SMSF where documentation is not available	By Quote	By Quote	
Preparing and Lodgement of BAS returns	By Quote	By Quote	



Is your fund an existing SMSF? Yes No

Full name of SMSF

ABN/ACN Registered for GST Yes No

Company Trustee name (if applicable)

Tax File Number or Exemption

Do you want the SMSF registered for PAYG Withholding? Yes No

(Required for member under 60 years old receiving a pension).

For existing SMSFs only

Fund Establishment Date / /

ABN/ACN Is the fund paying a Pension? Yes No

For what financial year was most recent tax return lodged? / /

Individual Trustee / Member / Director 1 (please circle applicable position)

Mr Mrs Ms Miss Other

First name Middle name

Surname Occupation

Date of birth / / Place of Birth

Any other name known by

Residential Address

Suburb State Postcode

Country

Tax File Number or Exemption

Individual Trustee / Member / Director 2 (please circle applicable position)

Mr Mrs Ms Miss Other

First name Middle name

Surname Occupation

Date of birth / / Place of Birth

Any other name known by

Residential Address

Suburb State Postcode

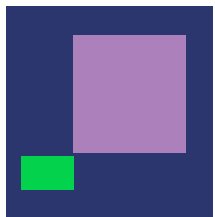
Country

Tax File Number or Exemption

Individual Trustee / Member / Director 3 (please circle applicable position)

Mr Mrs Ms Miss Other

First name Middle name



Surname Occupation
Date of birth / / Place of Birth
Any other name known by
Residential Address
Suburb State Postcode
Country
Tax File Number or Exemption

Individual Trustee / Member / Director 4 (please circle applicable position)

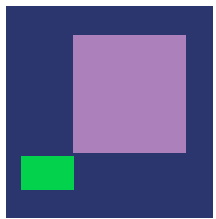
Mr Mrs Ms Miss Other
First name Middle name
Surname Occupation
Date of birth / / Place of Birth
Any other name known by
Residential Address
Suburb State Postcode
Country
Tax File Number or Exemption

Contact Details

Primary Contact Name
Mailing Address
Suburb State Postcode
Country
Work Phone Mobile
Home Phone Fax
Email Address

Previous Accountant / Administrator Details

Accountant / Administrator Name
Company
Address
Work Phone Fax
Email Address



Your Adviser to Complete

AML Investor Verification Identification

Where an investment is made via a Financial Adviser OneVue OneStepSMSF Service will, in accordance with the AML legislation, rely upon the financial adviser to verify the identity of the investor. In verifying the identity of the investor:

- confirm that I have complied with the requirements of the Anti Money Laundering (AML) and Counter Terrorism (CTF) Act 2006 and associated AUSTRAC rules. I understand that I am legally required to have verified the identity of the investor prior to providing the designated service (that is, arranging for the investor to invest in the OneVue OneStepSMSF Service offering).
- I understand that, as permitted by the AML/CTF Act, OneVue OneStepSMSF Service will rely on the investor identification that I conduct. Unless requested, OneVue OneStepSMSF Service does not require certified copies or originals of documents used by me to verify the identity of the investor. Regardless of whether I provide OneVue OneStepSMSF Service documents verifying the investor's identity, I acknowledge that OneVue OneStepSMSF Service (as permitted under the AML legislations) will rely on me to verify the investor's identification.
- OneVue OneStepSMSF Service may (as required) seek additional information from me or the investor to verify the investor's identity. I acknowledge that OneVue OneStepSMSF Service may not accept an application until it is satisfied that the identity of the investor is verified.
- I confirm that, in accordance with the requirements of the AML legislation, I will retain all documentation used by me to verify the identity of the investor.

Yes that I have verified the identity of the investor in accordance with the AML Legislation

No that I have not verified the identity of the investor and they have been advised to provide you with the prescribed certified copies of identification as described in the Identification Requirements and Procedures section.

By signing the Nominated representative section, I acknowledge that I have read, understood and agree to comply with the above.

Adviser Details / Nominated Representative

By agreeing with your Adviser to provide their details in this section, you are authorising your Adviser to act as your Nominated Representative. Please refer to the relevant section in the Terms and Conditions section.

Adviser Name Adviser code

Dealer Group Name Dealer Group Code

Address

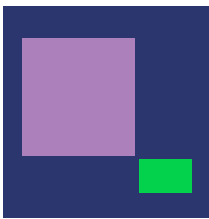
Suburb State Postcode

Work Phone Fax

I have read, understood and agree to comply with the Terms of the Nominated Representative.

Signature of Nominated Representative / Adviser

Name Date //



Declarations and Signatures

All trustees must sign this section

By signing this Application Form:

- I / We agree to appoint OneVue OneStepSMSF Administrator - Justsuper Pty Ltd as my/our Tax Agent for my/our SMSF
- I / We hereby declare that all of the above information is true and correct
- I / We acknowledge I / we have read and will abide by the terms and conditions as set out in the Terms and Conditions section
- I / We acknowledge I / we have read and agreed with the Direct Debit terms and conditions as set out in the Terms and Conditions section
- I / We consent to the use of my / our personal information as in the OneVue OneStepSMSF Service Agreement
- I / We consent OneVue OneStepSMSF Administrator to contact and obtain copies of all information and documentation relating to my / our SMSF and investments
- I / We acknowledge that OneVue OneStepSMSF Administrator only administers my / our investments in the OneVue OneStepSMSF Service and takes no responsibility for the performance of or risks associated with my SMSF
- I / We have read, understood and accept the terms and conditions applying to the Nominated Representative authority as contained in the OneVue OneStepSMSF Service Agreement. I / We agree to be bound by the terms and conditions applying to this authority
- I / We understand that by signing below, I / we authorise Justsuper Pty Ltd to debit my / our account (details provided above) with any amount relating to the OneVue OneStepSMSF Service which Justsuper Pty Ltd may debit or charge me / us through the Direct Debit System. I / We acknowledge and agree to be bound by the terms of the Direct Debit Agreement as set out in the Terms and Conditions
- I / We have selected an appropriate SMSF package and acknowledge and agree to the fees associated with the package
- If you have selected a package with Audit, I / We wish to appoint OneVue OneStepSMSF Auditor - SMSF Audit Services Pty Ltd as my SMSF auditor

For existing SMSF

- I / We acknowledge that I / we have provided all required documentation or authorised OneVue OneStepSMSF Administrator to access the required documentation

Investor 1 / Director / Sole Director / Trustee / Member (Please circle)

Print name

Date

Investor 2 or Director / Company secretary / Trustee / Member (Please circle)

Print name

Date

Director 3 / Trustee / Member (Please circle)

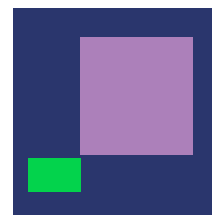
Print name

Date

Director 4 / Trustee / Member (Please circle)

Print name

Date



Terms and Conditions

Please carefully read the Terms and Condition Section below which explains the OneVue OneStepSMSF service.

Appointment

You agree to appoint OneVue OneStepSMSF's Administrator to provide your agreed package of services as defined in the OneVue OneStepSMSF packages section for your SMSF on the following Terms and Conditions.

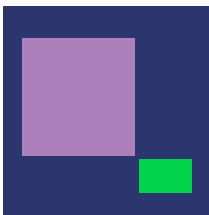
OneVue OneStepSMSF will provide the Service to you during the term of this Agreement. As trustee of your SMSF, you are ultimately responsible for its management, investment strategy, investment decisions and its compliance with taxation and superannuation law.

In providing the Service and arranging for the provision of services by others, we will be assisting you to achieve these objectives. OneVue OneStepSMSF and appointed Administrator as the providers of the Service do not accept any liability in respect of the Service and does not guarantee the provision of the Service.

Your obligations, including under the SIS Act

You acknowledge and agree that:

- You control your SMSF as trustee of the Fund, and OneVue OneStepSMSF Administrator and / or OneVue OneStepSMSF have no authority to deal with your SMSF's investments;
- You will cooperate with OneVue OneStepSMSF's directions and requests so that OneVue OneStepSMSF can reasonably provide the benefits of the Service to you and assist OneVue OneStepSMSF and any other party it requests by, within a reasonable time and without any unnecessary delay, providing OneVue OneStepSMSF or any party OneVue OneStepSMSF directs with any other documents or information that may reasonably be requested to provide the Service to you;
- Your SMSF (and any of its activities) will be in compliance with the SMSF Trust Deed and all applicable laws including the SIS Act;
- You will open and/or maintain a OneVue UMA Cash Account that must only be used for transactions relating to the Fund and will not be used for personal banking purposes;
- You will arrange for electronic data feeds from this account to be made to be made available so the service can be provided;
- You will deposit or retain sufficient funds in the OneVue UMA Cash Account to pay regular outgoings including fees and charges under this Service Agreement which are debited on a monthly basis and any extraordinary fees payable to external service providers engaged on your behalf with your prior approval, such as audit or actuarial fees;
- OneVue OneStepSMSF is authorised to deduct your agreed package fees on a monthly basis directly from your OneVue UMA Cash Account;
- You will ensure that each investment of your SMSF pays any income or redemptions relating to that investment directly into the OneVue UMA Cash Account;
- You will advise OneVue OneStepSMSF if funds are removed from the OneVue UMA Cash Account or deposited into the OneVue UMA Cash Account for any reason other than in accordance with this Agreement;
- You will provide OneVue OneStepSMSF with your SMSF's current written investment strategy and any updates to it, and you will ensure that your SMSF investments are made in accordance with that strategy;
- You will ensure that all investments of your SMSF are made in the trustee's name.



- OneVue OneStepSMSF are authorised to take instructions from your Nominated Representative as if those instructions were given by you.
- OneVue OneStepSMSF Service agreement commences on the date of this agreement and continues until it is terminated by either us or you giving to the other one month's written notice.
- OneVue OneStepSMSF Corporate Trustee Service has a minimum term of 12 months from the date of commencement recorded on the Application Form (Initial Period).
- You or We may terminate the Corporate Trustee Services after the Initial Period without cause by giving the other party not less than 90 days written notice (Notice Period). If you request that Corporate Trustee Services not be provided during the Notice Period, You will pay to us the amount of fees due to us for the current Payment Periods multiplied by 3.
- All pricing includes GST and you will be supplied with a tax invoice for all OneVue OneStepSMSF Services delivered. We will review our pricing from time to time and provide you with written notification of any changes not less than 30 days before the effective date of the revised pricing. You must pay our fees within 14 days of the date of invoice.

Your access to the Service

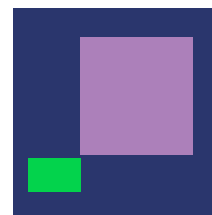
You agree that:

- OneVue OneStepSMSF cannot guarantee continuous uninterrupted access to the Service and that, despite their reasonable efforts, access may be temporarily interrupted or permanently cease due to force majeure events partially or completely outside their reasonable control, and should such an event occur, OneVue OneStepSMSF does not accept responsibility or liability to you or any other person for your inability to access the Service during that downtime;
- You will use the Service only if permitted by OneVue OneStepSMSF and for legitimate purposes, and you will not copy or otherwise interfere with or damage any part of the Service including any code, data or software, and you will not attempt to do any of those things, and you will tell OneVue OneStepSMSF immediately in writing if you become aware of any other person's attempt to do any of those things;
- OneVue OneStepSMSF exclusively own the right to distribute the Service and the intellectual property rights in the Service and you will not do anything to challenge or diminish those rights or to in any way use those intellectual property rights in any way other than as expressly permitted by this Agreement; and
- You are responsible for keeping confidential and secure the User Name and the Password that OneVue OneStepSMSF provide you to access the Fund's information and also the Fund's information that you extract from the Service.

Indemnity

You will indemnify OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF against all claims made against OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF and all claims, expenses, losses and costs suffered by OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF as a direct or indirect result of you failing to comply, or failing to comply in sufficient time, with any of your obligations under the SIS Act, any other applicable law, the SMSF Trust Deed or this Service Agreement. In particular, you will indemnify OneVue OneStepSMSF Administrator and OneVue OneStepSMSF against all such claims and losses against OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF that OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF suffer in respect of:

- i) the trustee breaching the provisions of the SMSF's Trust Deed or any applicable laws which result in the SMSF being deemed non-compliant with the SIS Act;
- ii) any act, omission, deceit, neglect, mistake or default of any person, except to the extent that such claim or loss is attributable to OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF's negligence or fraudulent conduct;



- iii) any external advice provided to the trustee or the SMSF, regardless of whether OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF facilitated the provision of that advice to the trustee or the SMSF;
- iv) any failure to maintain the security of the information of the SMSF, including but not limited to the information accessed through the OneVue OneStepSMSF Service including your password and access codes; and
- v) any particular investment or investment performance or rate of return affecting the SMSF.

Limitation of Liability

In this section we set out, and you accept, the limitations on liability which apply to the provision of OneVue OneStepSMSF Services. The limitations and exclusions are considered by both of us to be fair and reasonable given other than as prohibited by law, we exclude all conditions, warranties and liabilities implied or imposed by law or custom in connection with the provision of OneVue OneStepSMSF Services. You agree that our total liability to you for any loss or damage suffered by you (whether direct, indirect or consequential) in connection with the Services which is not otherwise excluded, including without limit liability for any negligent act or omission by us is limited to the greater of the amount recovered by Us in respect of Your claim under any policy of professional indemnity insurance held or the value of fees paid by You to Us in the 6 months prior to the claim.

Technology and data services are provided by a range of third parties. We cannot guarantee continuous uninterrupted access to the Service and that, despite the reasonable efforts of OneVue OneStepSMSF and OneVue UMA and its service providers, access may be temporarily interrupted or permanently ceased due to force majeure events partially or completely outside our and their reasonable control, and should such an event occur, We do not accept responsibility or liability to you or any other person for your inability to access the OneVue OneStepSMSF Service during that downtime.

Variation

OneVue OneStepSMSF has the right to undertake a variation associated to the OneVue OneStepSMSF service. You will be notified with thirty (30) days notice in writing of any variation before the variation takes effect.

If you do not agree to the variation, you may terminate your agreement with OneVue OneStepSMSF Service as set out in the Termination and Suspension section.

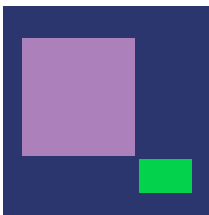
Termination and Suspension

OneVue OneStepSMSF Service may at times need to be suspend the supply of the OneVue OneStepSMSF Service on reasonable grounds where the OneVue OneStepSMSF for example need to service our computer systems or to suspend your use of the OneVue OneStepSMSF Service if fees are not paid or there is a reasonable likelihood that the client is insolvent.

OneVue OneStepSMSF may terminate this Agreement:

- i) at any time by giving you thirty (30) days notice in writing; or
- ii) immediately if you have failed to pay any fees or otherwise breach your obligations under this Agreement.

You may terminate this Agreement at any time by giving OneVue OneStepSMSF thirty (30) days notice in writing. However, if you terminate this Agreement within the first 12 months of signing this Agreement you agree to pay the monthly package fee for the entire 12 month period and any other fees and charges payable at the date of termination of the Agreement.



OneVue OneStepSMSF or You may terminate this agreement at any time by giving written notice to the other party if:

- 1) There is a material breach of this agreement by the other party; or
- 2) There is a non-material breach of this agreement by the other party which can be remedied but is not remedied by the other party within 10 Business Days of being instructed to do so (or within such other period reasonably specified in the instruction).

Upon termination of this agreement for any reason and subject to the provisions of this clause, each party will be regarded as discharged from any further obligations under this agreement and all fees due to us become immediately due and payable.

Termination of this Agreement does not affect OneVue OneStepSMSF Administrator and/or OneVue OneStepSMSF rights under this Service Agreement which have arisen prior to the effective date of termination.

OneVue OneStepSMSF will cease to provide services and OneVue OneStepSMSF Administrator will cease to be the tax agent 30 days from receipt of your notice.

You acknowledge that and/or OneVue OneStepSMSF may retain electronic records of documents for up to 10 years. If you change your address, it is your responsibility to ensure that all of the individual investment managers and other persons involved with the Fund are advised of the Fund's change of address.

If you change your OneVue UMA Cash account, you must notify OneVue OneStepSMSF Administrator within 7 days of such a change.

Where the trustee is an individual, in the event of the trustee's death, this Agreement will continue to be enforceable against the trustee's estate.

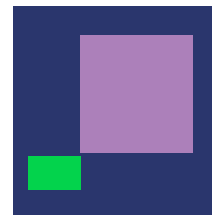
Anti-money laundering and sanctions

In order to meet our obligations under the AML Act in Australia, we may require further information from you to undertake a detailed verification of your identity and the source of any application payments. If you do not provide us with this information, or there is a delay, we may not be able to open an account for you.

We are not responsible for any loss incurred by you as a result of our assessment which may either delay an account being opened or result in an application being declined, when the actions are necessary for us to comply with the AML Act.

We may also require further information from you from time to time to comply with our obligations under the AML Act and you undertake to provide us with all additional information and assistance that we may reasonably require in order to comply with our obligations under the AML Act.

By applying to invest in OneVue OneStepSMSF Service, you warrant that you are not aware and have no reason to suspect that your contributions in your SMSF have been or will be derived from or related to any money laundering, terrorism financing or other illegal activities, whether prohibited under Australian law, international law or convention or by agreement.



Confidentiality and Privacy

OneVue OneStepSMSF is bound by the National Privacy Principles. In our capacity as the SMSF administrator of your SMSF, we collect information to allow us to administer your SMSF. The information may be collected directly from you, from your adviser or accountant or from investment bodies.

In general, OneVue OneStepSMSF will not use or disclose personal information about you other than for the purposes set out in this privacy policy or for a purpose you would reasonably expect, a purpose required or permitted by law or a purpose authorised by you.

From time to time, OneVue OneStepSMSF will provide personal information to your Adviser(s) or to investment bodies consistent with the authorities signed by you.

This privacy policy does not apply to acts or practices of OneVue OneStepSMSF that are directly related to employees records of current or former employees.

OneVue OneStepSMSF has security measures designed to protect against the loss, misuse or alteration of the information held. Those security measures include restricted physical access to our office, confidentiality clauses in all employment and sub-contractor contracts as well as industry standard computer and internet access protection.

A copy of the privacy policy detailing how OneVue OneStepSMSF handles your personal information is available on request from service@onevue.com.au

Gaining access to your personal information

You can gain access to your personal information by contacting us. Availability of this information is subject to some exceptions allowed by law. You will be given reasons if your request for access is denied.

Ownership of documents

All original documents obtained from you in this engagement remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records.

Provision of the services will result in the production of financial statements, income tax returns and similar documents to assist with your compliance with your obligations as trustee of the SMSF. Ownership of these documents will vest in you. All other documents produced (such as accounting and audit working papers) will remain the property of the preparer.

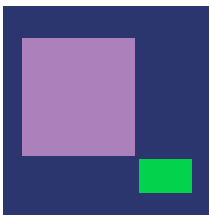
Appointment of Nominated Representatives

You are able to give authority to your Adviser to access information through your OneVue OneStepSMSF Service on your behalf. We refer to the people who you nominate as your "Nominated Representatives".

To give your authority to a Nominated Representative, you need to complete the nominated representative section of the Application Form and read the following terms and conditions.

Your Nominated Representative is able to exercise all of the rights you grant them (except the right to transfer the authorisation to another person) to operate the OneVue OneStepSMSF on your behalf, including to:

- provide instructions relating to your OneVue OneStepSMSF; and
- access your personal information online;



You are acknowledging that:

- any actions taken including instructions given by your Nominated Representative are on your behalf and bind you;

OneVue OneStepSMSF is under no obligation to query any instruction given by your Nominated Representative; the appointment of your Nominated Representative continues until you cancel it by giving us notice in writing to the following address:

OneVue OneStepSMSF
PO Box R1926
Royal Exchange NSW 1225

Your Nominated Representative will have access to the personal information that we hold about you until such time as you advise us in writing (at the above address) that you do not wish your Nominated Representative to have further access to your personal information. If you advise us that you do not wish your Nominated Representative to have access to your personal information, your Nominated Representative will not be able to act on your instructions; and we are entitled to decline to accept a new authority and cancel a current authority at any time and in our absolute discretion.

You agree that in consideration of providing the Nominated Representative facility, you release and indemnify OneVue Pty Ltd, OneVue OneStepSMSF Service, OneVue OneStepSMSF Administrator, OneVue UMA and the providers of the OneVue UMA against any liability, loss or claim incurred or arising directly or indirectly as a result of any acts or omissions of your Nominated Representative, including as a result of our acting on any instructions from a person who appears in good faith to us to be a Nominated Representative or other person authorised to give us instructions in accordance with these Terms and Conditions.

Please be aware that fraudulent or other unauthorised instructions can be made by persons who gain access to your OneVue OneStepSMSF account details, login and password. Accordingly, you agree to release and indemnify OneVue, OneVue OneStepSMSF Service, OneVue OneStepSMSF Administrator, OneVue UMA and the providers of the OneVue UMA against all claims and demands arising as a result of our acting on what appeared to us to be instructions given by your Nominated Representative on your behalf.

Making a complaint

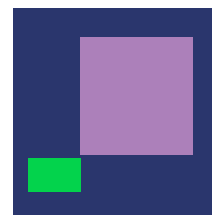
If you have a concern or a complaint, please first contact your Financial Adviser who may be able to help you.

If you have a complaint that is not, or cannot be, resolved by your adviser, please write to:

OneVue OneStepSMSF Compliance Officer
PO Box R1926
Royal Exchange NSW 1225

Setting out the precise nature of your complaint. We will then:

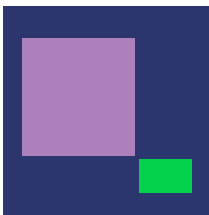
- Acknowledge the complaint;
- Investigate the complaint;
- Respond to you in writing within 30 days advising you of our decision and informing you of any avenue of appeal to an independent complaints resolution service;



Direct Debit Agreement

1. Justsuper Pty Ltd ABN 59 132 651 220 (“Justsuper”) as Debit User will initiate direct debit payments in the manner referred to in the OneStepSMSF Service Guide.
2. Debit payments will be made when due. Justsuper will not issue individual confirmation of payments made.
3. Justsuper will give the customer at least 14 days’ written notice if Justsuper proposes to vary details of this arrangement, including the amount and frequency of payments.
4. If the customer wishes to alter or cancel any payment agreed to in OneStepSMSF Service Guide, the customer must, call Justsuper on 03 9616 2900 or write to Justsuper at the following address:

Justsuper Pty Ltd
Level 7
333 Collins Street
Melbourne VIC 3000
5. Any queries concerning debit payments or disputed debit payments must be directed to Justsuper as Debit User in the first instance. Customers may obtain details of the claims process by contacting OneVue on 1300 379 762.
6. Direct debiting is not available on the full range of accounts at all financial institutions. If in doubt, the customer should check with the financial institution before completing this Direct Debit Request.
7. The customer should ensure that the account details given in the Application Form are correct by checking them against a recent statement from the financial institution at which the account is held.
8. By signing the Direct Debit Request, the customer warrants and represents that he/she/they is/are duly authorised to request the debiting of payments from the account described in the Application Form.
9. It is the customer’s responsibility to have sufficient cleared funds available in the account to be debited to enable debit payments to be made in accordance with this Direct Debit Request.
10. If a debit payment falls due on any day which is not a business day, the payment will be made on the next business day.
11. If a debit payment is returned unpaid, Justsuper may charge the customer a fee for each unpaid item.
12. Customers wishing to cancel this Direct Debit Request or to stop individual debit payments must give at least 7 days’ written notice to the Justsuper. This may be arranged by calling OneVue on 1300 379 762.
13. Except where the account or banking service terms and conditions permit disclosure, and except to the extent that disclosure is necessary in order to process debit payments, investigate and resolve disputed transactions or is otherwise required or permitted by law, Justsuper will keep details of the customer’s account and debit payments confidential.



Glossary of Terms

Administration Service: the Service provided by OneVue OneStepSMSF Service.

Adviser: Licensed Financial Adviser or Accountant

Application Form: means the OneVue OneStepSMSF Service application form (New Fund or Existing Fund) as completed and signed by you.

ATO: Australian Taxation Office

Auditor: SMSF Audit Services Pty Ltd ABN 59 138 591 036

Member: Member of the SMSF

Our: OneVue OneStepSMSF Service

Package: means the OneVue OneStepSMSF Service package available through the OneVue OneStepSMSF Service as set out in this Service Agreement.

Service Agreement: the Agreement between OneVue OneStepSMSF Service and the Trustee of the Self-Managed Superannuation Fund.

SIS Act: Superannuation Industry Supervision Act 1993 (Cth) including the Superannuation Industry Regulations.

SMSF: Self Managed Superannuation Fund as defined in SIS Act

Terms and Conditions: means the terms and conditions of the Service.

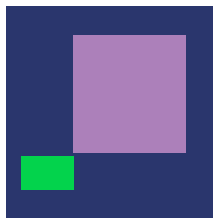
TFN: Tax File Number

Trustee: The Trustee of the SMSF under the Service Agreement

OneVue OneStepSMSF Administrator: Justsuper Pty Ltd ABN 16 425 042 170, and where the context requires, its subsidiaries, employees and agents.

OneVue UMA Cash Account: means the Macquarie CMA in the name of the Fund.

You or your: means the trustees of the Fund (in their personal capacity and as trustee of the Fund) as identified in the Application Form or as amended from time to time, but also includes any Fund member or person using the Service on the Fund member's behalf and with the Fund member's authority, for example, your Adviser.



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