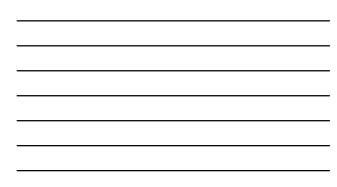


 Disclaimer

 The information contained in this presentation is general in nature only and should not be acted on without first seeking professional advice.

 This seminar is in no way to be interpreted as a recommendation or advice, and there may be information that is not relevant or appropriate to your circumstances.



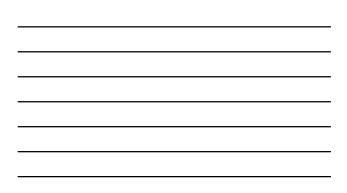


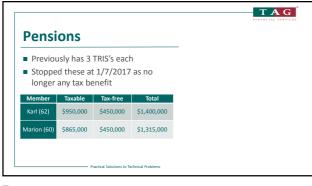




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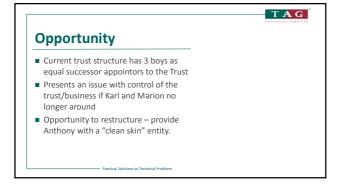


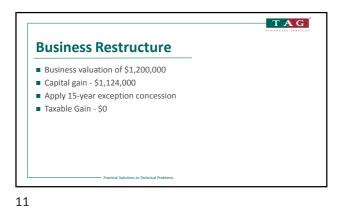


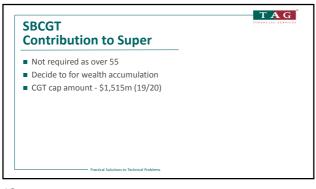


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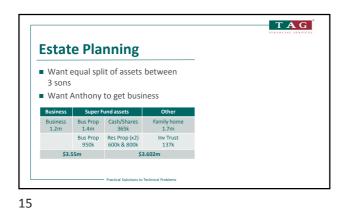


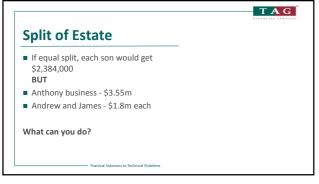




















 Business
 Super Fund assets
 Other

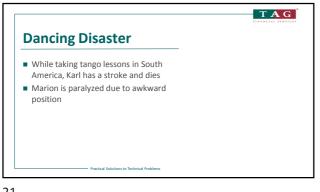
 Business
 Bus Prop 1.4m
 Cash/Shares
 Family home

 1.2m
 Bus Prop 950k
 Res Prop (x2)
 Gold & 800k

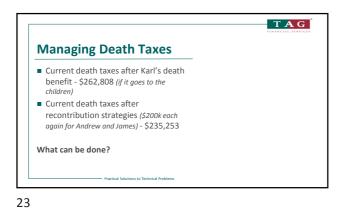
 S3.55m
 S3.685m
 S3.685m

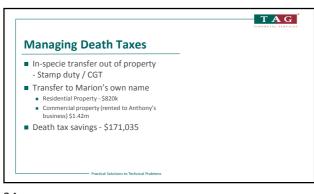
 Less
 Super Fund now allocated to Andrew on domes
 S1.7m

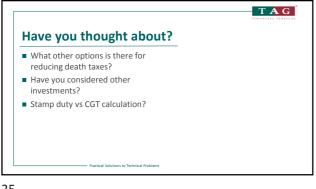
 51.2m
 \$3.535m
 \$1.7m

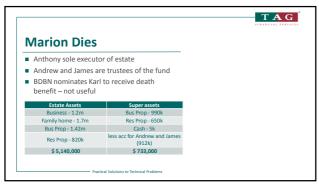


Karl's De				
Current Balance	s for Karl & Mario	n:		
Member	Account type	Balance		
Karl	Pension	\$1,620,000	i	
Marion	Pension	\$1,640,000		
Marion	Accumulation	\$250,000	1	
James	Accumulation	\$200,000		
Andrew	Accumulation	\$200,000	1	
Options:				
<ul> <li>Pay death be</li> </ul>	nefit as lump sum			
<ul> <li>Commute Ma reversionary</li> </ul>	arion's pension and	d take		

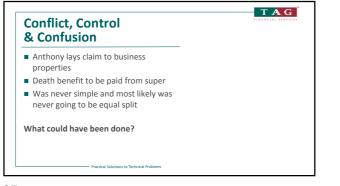


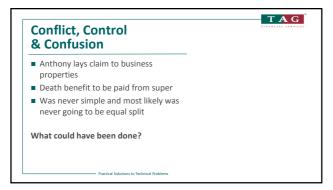






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