

LETTER OF COMPLIANCE

This information is of a general nature and does not take into account your personal objectives, situation or needs. Before making a decision about LifeFocus Superannuation Fund, consider your financial requirements and refer to the Product Disclosure Statement (PDS) dated 1 October 2011.

To whom it may concern

I certify, on behalf of the Trustee of LifeFocus Superannuation Fund, that:

1. The Fund is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 ("SIS Act"). The Fund holds Registrable Superannuation Entity Registration Number R1055757.
2. The Fund is a complying superannuation fund within the meaning of the SIS Act and has never received a notice of non-compliance from the Australian Prudential Regulation Authority.
3. The Fund is able to accept superannuation contributions for eligible persons. These contributions are maintained and subsequently paid only in accordance with the Superannuation Industry (Supervision) Regulations 1994.
4. The Fund is not subject to a direction under section 63 of the SIS Act.
5. The Fund has never previously been subject to a direction under section 63 of the SIS Act.
6. This letter satisfies the requirements of the Standard Choice Form issued by the Australian Taxation Office that the Fund:
 - is a complying superannuation fund;
 - will accept superannuation guarantee contributions on behalf of eligible persons from an employer; and
 - provides details of how an employer can make contributions to the Pinnacle Superannuation Fund.
7. The Fund offers insurance cover that meets the minimum requirements set out in the Superannuation Guarantee (Administration) Act 2002, of a fund to be offered by an employer where an employee does not choose a fund.

Contributions to the LifeFocus Superannuation Fund can be made via cheque or by Electronic Funds Transfer (EFT).

When transferring funds into the LifeFocus Superannuation Fund, please provide the member's name, the member's number and confirm the contribution type. Please make cheques payable to: **"Mutual Trust Pty Ltd ACF LifeFocus Superannuation Fund"** and forward to: **LifeFocus Superannuation Fund, PO Box 1282, ALBURY NSW 2640**. Alternatively, you may contribute via EFT to **Commonwealth Bank**, account name **"Mutual Trust Pty Ltd ACF LifeFocus Master Trust"**, BSB: **062-000**, account number: **112 352 23**.

Yours sincerely

LifeFocus Superannuation Fund
For and on behalf of the Trustee