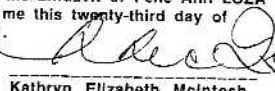




This is the Annexure 'I' (2 pages )  
referred to in the affidavit of Pene Ann LOZA  
sworn before me this twenty-third day of  
August, 2001.

83 Clarence Street, Sydney  
Postal Address: PO Box C358  
Clarence Street, NSW 2000  
Telephone: (02) 248 5555  
FX: (0152 Syd Stock Exch)

**STATE SUPER**  
STATE SUPERANNUATION INVESTMENT  
AND MANAGEMENT CORPORATION

  
Kathryn Elizabeth McIntosh  
Justice of the Peace,  
1999800739  
1/4 Montego Place,  
Tuncurry

Fax (02)

371557

Ref No. \_\_\_\_\_  
BW: PJ

Contact: \_\_\_\_\_  
5666  
Telephone: (02) 258 \_\_\_\_\_

Ms Kay Eliasson  
Staff Services  
TAFE

FAX: 066 220 143

17 September 1992

Dear Ms Eliasson

I refer to your fax dated 15.9.92 regarding Invalidation Retirement benefits payable to Ms P Loza from the State Superannuation Fund.

Invalidation retirement is available to a Fund member who is determined to be physically or mentally incapable of performing his/her duties. In the event that health has been sufficiently restored, a Fund member may be re-employed and payment of pension ceases. After the normal retirement age is reached, the pension is paid regardless of the condition of invalidity.

Invalidation pension commences from the day following that upon which all approved leave (other than long service leave), if taken as leave would expire, regardless of whether payment for the leave is made as a lump sum gratuity or as periodic salary payment.

Based on her last recorded salary of \$43,819 which entitles her to 186 units and 100% invalidity cover, she would be entitled to an invalidity pension of \$1,004.42 gross per fortnight as at 30.9.92.

Upon reaching age 60 years, any portion of the pension may be commuted to a lump sum. By way of example, commutation of a pension of \$1,004.42 would realize a maximum lump sum of approximately \$251,005. at age 60 precisely.

The circumstances whereby Ms Loza may find employment for herself would not directly affect payment of her pension. In other words, State Super must be satisfied that she is fit to resume full-time employment in a position which is considered appropriate, having regard to the work performed prior to retirement. As well, the Corporation must be able to offer her employment in such a position.

I hope this explains the circumstances regarding a pensioner's acceptance of employment. In particular the Corporation does not wish to discourage invalidity pensioners from seeking to gain part-time employment as part of a rehabilitation process.

I have enclosed a "Benefits" booklet for your further information.

She is also entitled to a fully employer-financed basic benefit of up to 3% of "final salary" for each year of service from 1st April, 1988 as explained in the enclosed leaflet entitled "Basic Benefit". Your Basic Benefit is estimated to be worth approximately \$5,079.

Please note that the above figures are provided for information purposes only and must in no way be regarded as guaranteed benefits. All benefits payable will be determined strictly in accordance with the Superannuation Act, 1916.

I trust this information has been of assistance to you. Should you have any further enquiries please do not hesitate to contact State Super's Advisory Service.

Yours faithfully



Robert Wilson  
for General Manager  
CLIENT SERVICES DIVISION  
lt