

Portfolio Administrator SuperWrap Essentials

PRODUCT DISCLOSURE STATEMENT ('PDS') INFORMATION BROCHURE

Dated 1 July 2010

Portfolio Administrator - SuperWrap Essentials Personal Super Plan
Portfolio Administrator - SuperWrap Essentials Pension Plan
Portfolio Administrator - SuperWrap Essentials Term
Allocated Pension Plan

The distributor of Portfolio Administrator - SuperWrap Essentials is DKN Services Pty Ltd.

The administrator of Portfolio Administrator - SuperWrap Essentials is BT Portfolio Services Ltd.

The issuer of Portfolio Administrator - SuperWrap Essentials is:

Trust Company Superannuation Services Limited ABN 49 006 421 638 Level 3, 530 Collins Street Melbourne VIC 3000

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SuperWrap Fund ABN 39 827 542 991 (RSE1001327)
 Superannuation Product Identification Numbers:
 TCS0106AU SuperWrap Fund — Personal Super Plan
 TCS0105AU SuperWrap Fund — Pension Plan
 TCS0002AU SuperWrap Fund — Term Allocated Pension Plan

About the PDS

This Information Brochure forms part of the Product Disclosure Statements ('PDS') for the SuperWrap Essentials Personal Super Plan, the SuperWrap Essentials Pension Plan and the SuperWrap Essentials Term Allocated Pension Plan. All documents that form part of the PDS for the product you are interested in must be provided to you at the same time by your adviser.

The PDS for the SuperWrap Essentials Personal Super Plan comprises this Information Brochure, the Investment Options Booklet and the Insurance Booklet. The PDS for the SuperWrap Essentials Pension Plan and the SuperWrap Essentials Term Allocated Pension Plan comprises this Information Brochure and the Investment Options Booklet.

The PDS has been designed to explain how SuperWrap Essentials works and how you may benefit by using the SuperWrap Essentials Personal Super Plan, the SuperWrap Essentials Pension Plan and the SuperWrap Essentials Term Allocated Pension Plan. It contains important information that you should read carefully and discuss with your adviser.

The PDS will help you to:

- decide whether this product will meet your needs; and
- compare this product with another product you may be considering.

Terms used within this PDS

Except where otherwise stated in this PDS:

- the contents of this Information Brochure apply to each of the Portfolio Administrator SuperWrap Essentials Personal Super Plan, the Portfolio Administrator SuperWrap Essentials Pension Plan and the Portfolio Administrator SuperWrap Essentials Term Allocated Pension Plan
- 'SuperWrap' Fund refers to the complying superannuation fund known as SuperWrap
- 'SuperWrap Essentials' refers collectively to the Portfolio Administrator SuperWrap Essentials Personal Super Plan, the Portfolio Administrator SuperWrap Essentials Pension Plan and the Portfolio Administrator SuperWrap Essentials Term Allocated Pension Plan
- 'SuperWrap Essentials Personal Super Plan' or the 'Personal Super Plan' refers to the sub-plan of the SuperWrap Personal Super Plan offered to investors in the Portfolio Administrator SuperWrap Essentials Personal Super Plan PDS
- 'SuperWrap Essentials Pension Plan' or the 'Pension Plan' refers to the sub-plan of the SuperWrap Pension Plan offered to investors in the Portfolio Administrator SuperWrap Essentials Pension Plan PDS
- 'SuperWrap Essentials Term Allocated Pension Plan' or the 'Term Allocated Pension Plan' refers to the sub-plan of the SuperWrap Term Allocated Pension Plan offered to investors in the Portfolio Administrator SuperWrap Essentials Term Allocated Pension Plan PDS
- 'Pension Plans' refers to the Pension Plan and the Term Allocated Pension Plan
- 'PDS' refers to the Product Disclosure Statement for the Portfolio Administrator SuperWrap Essentials Personal Super Plan, the Portfolio Administrator SuperWrap Essentials Pension Plan and Portfolio Administrator SuperWrap Essentials Term Allocated Pension Plan as appropriate
- 'business day' refers to a day that retail banks are normally open for business in New South Wales (excluding Saturday and Sunday).

About the Trustee

The trustee and issuer of SuperWrap Essentials is Trust Company Superannuation Services Limited ('TCSL' or the 'Trustee'), a Registrable Superannuation Entity ('RSE') licensee (Licence No. L0000635) under the Superannuation Industry (Supervision) Act ('SIS'). TCSL is a wholly owned subsidiary of Trust Company of Australia Limited ('TCA'), a publicly listed company established in 1885. In 2002, the business of TCA merged with the business of Permanent Trustee Company Limited ('Permanent'). Permanent was established in 1887 and is one of Australia's oldest financial companies. The merged entity, known as Trust, is one of the largest trustee businesses in Australia.

About the Administrator

BT Portfolio Services Ltd ('BT' or 'the Administrator') ABN 73 095 055 208, the Administrator of SuperWrap Essentials, provides the transaction and administration systems behind SuperWrap Essentials.

BT has given and not withdrawn its consent to the PDS containing information referable to it in the form and context in which that information appears. BT has not issued or caused the issue of the PDS and is not responsible for any other statements in the PDS which are not referable to it.

About the Distributor

DKN Services Pty Ltd ABN 12 103 365 091 ('the Distributor') distributes SuperWrap Essentials. Its role is limited to distribution only, it is not authorised to act for or on behalf of the Trustee or the Administrator and as such cannot legally bind either the Trustee or the Administrator. The Distributor is not your adviser's dealer group. DKN Services Pty Ltd has given and not withdrawn its consent to the PDS containing information referable to it in the form and context in which that information appears. DKN Services Pty Ltd has not issued or caused the issue of the PDS and is not responsible for any other statements in the PDS which are not referable to it.

Interpretation of legislation

The information in the PDS, in particular in relation to superannuation, taxation and Social Security legislation, is based on the Trustee's interpretation of existing laws at the time the PDS was prepared. The application of these laws depends upon your individual circumstances. The taxation and superannuation information is provided as a general overview of how those laws may apply to you, but it should not be relied upon as a complete statement of all relevant laws and it may change from time to time. It is recommended you discuss your individual position with your accountant or your adviser in order to make the most of your retirement savings.

General Advice Warning

The information in this PDS is general information only and does not take into account your individual objectives, financial situation or needs. Consequently, you should consider whether the information in this PDS is appropriate for you in light of your objectives, financial situation and needs. To obtain advice or more information about the products offered in this PDS, you should speak to an Australian financial services licensee or an authorised representative.

Updated information

Information in the PDS that is not materially adverse to your interests is subject to change from time to time and may be updated by notice to your adviser or by updating the online internet service, www.investorwrap.com.au. Updated information may be sourced from www.investorwrap.com.au, your adviser or a SuperWrap Consultant on 1300 657 010 from 8.00am to 6.30pm, Monday to Friday (Sydney time). A paper copy of any updated information will be given to you without charge on request. Refer to 'Electronic notifications and updated information' in the 'Keeping you informed and up to date' section of this Information Brochure for details of how the Trustee may provide you with information electronically.

Eligibility

SuperWrap Essentials is only available to investors who receive the PDS in Australia and appoint an Australian licensed or authorised adviser who is registered to distribute SuperWrap Essentials. The Trustee and the Administrator may at their discretion refuse to accept applications from particular persons or classes of persons.

Australian Financial Services Licences

The Australian Financial Services Licence ('AFSL') numbers of the AFSL holders identified in the PDS are as set out in the table below:

AFSL holder	AFSL number
Trust Company Superannuation Services Limited	235153
BT Portfolio Services Ltd	233715
Westpac Banking Corporation	233714

Investment in SuperWrap Essentials

BT is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 ('Westpac'). An investment in, or acquired using SuperWrap Essentials is not an investment in, deposit with, or any other liability of Westpac or any other company in the Westpac Group. These investments are subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. None of the Trustee, Westpac nor any other company in the Westpac Group stands behind or otherwise guarantees the capital value or investment performance of any investments in, or acquired through SuperWrap Essentials.

→ SuperWrap Essentials benefits

SuperWrap Essentials enables you to enjoy the control, choice, flexibility and service you expect from an investment service.

Control

SuperWrap Essentials is designed to provide you with greater control over your superannuation and pension investments. The Personal Super Plan gives you the tools to assist you in maximising your retirement savings while the Pension Plan allows you to control your investments in retirement.

Choice

SuperWrap Essentials incorporates a superannuation investment service that 'wraps' around your investments — offering you a single point of access to a selection of managed fund investment options.

You can create a portfolio that suits you because you can choose what to buy and sell in your SuperWrap Essentials account.

SuperWrap Essentials also provides you with access to a Cash Account, which is used to settle transactions and pays a competitive interest rate. This means that your money is working for you — even between investment decisions.

Flexibility

SuperWrap Essentials has flexible features that allow you to switch between investments, should your needs change.

In addition, the:

- Personal Super Plan — offers both a Regular Contribution Plan and a Regular Investment Plan, making it easy to control the cash flows into your investment
- Pension Plan — allows you the flexibility to choose your income level (within statutory limits) and when you wish to receive payments.

Service

SuperWrap Essentials offers quality services such as:

- consolidated reporting across your investments
- a 24 hour, 7 day a week telephone Voice Response Service¹ ('VRS') and secure internet site www.investorwrap.com.au.

This ensures that you and your adviser always have access to information about your account.

About SuperWrap

The SuperWrap Fund is a complying superannuation fund, constituted under the Retirement Wrap Trust Deed dated 1 February 1999 as amended from time to time ('Trust Deed'). The SuperWrap Fund comprises a Personal Super Plan, a Pension Plan and a Term Allocated Pension Plan, each of which in turn comprises multiple sub-plans.

The SuperWrap Essentials Personal Super Plan is a sub-plan of the SuperWrap Fund Personal Super Plan, the SuperWrap Essentials Pension Plan is a sub-plan of the SuperWrap Fund Pension Plan and the SuperWrap Essentials Term Allocated Pension Plan is a sub-plan of the SuperWrap Fund Term Allocated Pension Plan.

These plans and sub-plans are not separate superannuation funds. As such, the assets of every plan and sub-plan of the Personal Super Plan, the Pension Plan and the Term Allocated Pension Plan are available to meet the liabilities of any other plan or sub-plan. This will occur in the event that the assets of the sub-plan are unable to meet its liabilities. Given the type of investments held by the SuperWrap Fund and the investment restrictions in place, the Trustee does not believe that this event is likely to occur.

The Trustee may transfer your membership and benefit to another plan or sub-plan if it is satisfied that your rights under the new plan or sub-plan are, considered as a whole, no less favourable than your rights under your existing plan or sub-plan.

As a member of SuperWrap Essentials, you own an interest in each and every one of the assets of the SuperWrap Fund. However, this does not provide rights to any particular asset or the right to participate in the management of the SuperWrap Fund, which includes the Personal Super Plan, the Pension Plan or the Term Allocated Pension Plan.

Importance of advice

This PDS has been designed to explain how SuperWrap Essentials works and how you can benefit from it. It contains important information that you should read carefully and discuss with your adviser.

One of the key benefits of SuperWrap Essentials is the range of managed funds it makes available for investment. However, not all of these investments may be suitable for your particular investment objectives, financial situation or individual needs.

While you may find there is sufficient information in this PDS for you to make your own decision, it is always a good idea to seek advice. Your adviser can provide you with advice tailored to your personal circumstances along with any other information you need to make an informed investment decision. The Trustee recommends that you speak to your adviser before making any investment decisions through SuperWrap Essentials.

¹There is a fee for this service. Refer to 'VRS fee' in the 'Fees and other costs' section for more information.

→ SuperWrap Essentials main features

SuperWrap Essentials has been designed to meet your retirement needs now and in the future. It provides you with three superannuation options — the Personal Super Plan, the Pension Plan and the Term Allocated Pension Plan (available to reversionary beneficiaries only).

Personal Super Plan

A flexible and tax-effective superannuation plan providing you with access to a wide range of investment options, allowing you to take control and plan for your lifestyle needs in retirement.

Pension Plan

A pension plan that allows you to turn your superannuation savings into a flexible income stream during retirement or during your transition to retirement.

Term Allocated Pension Plan

A pension plan that provides an income stream for a fixed term with potential Social Security advantages. This product is only available to reversionary beneficiaries from 20 September 2007.

Investment options	
Managed funds	Access to a range of managed funds.
Cash Account	Used to settle your transactions and pays you a competitive interest rate.
Features	
Preferred Portfolios	Option to establish a Preferred Portfolio with individual investment weightings. Your account can be rebalanced back to your Preferred Portfolio on a periodic basis or as you direct.
Death benefit payment options	Nominate dependants under a non-lapsing or non-binding election, or you can select an automatic reversionary pension under the Pension Plan.
Nominated external bank accounts	Flexibility to link external bank accounts (including credit union accounts) to your Regular Contribution Plan, to make one-off direct debits and/or to receive withdrawals from your Cash Account.
Choice of insurance (Personal Super Plan only)	A range of insurance options are provided. See the Insurance Booklet for further details.
Easy transaction options	
Regular Investment Plan	Option to regularly invest from your Cash Account into your choice of managed funds (no minimum applies).
Regular Contribution Plan (Personal Super Plan only)	<p>Enables you, your spouse and/or your employer to contribute regularly from a nominated external bank account into your Cash Account (no minimum applies).</p> <p>The regular transaction options provide you with the flexibility to choose the:</p> <ul style="list-style-type: none"> → commencement month → plan frequency (monthly, quarterly, half-yearly, annually) → optional end month.

Investment minimums	
Personal Super Plan	
Minimum initial investment	\$5,000 or \$2,000 with a Regular Contribution Plan of \$100 per month
Minimum withdrawal	No minimum
Minimum investment per managed fund	No minimum
Minimum withdrawal per managed fund	No minimum
Pension Plan	
Minimum initial investment	\$25,000
Minimum additional investment	\$15,000 (a new account is required, which may be consolidated with an existing Pension Plan account) ¹
Minimum withdrawal	No minimum
Minimum investment per managed fund	No minimum
Minimum withdrawal per managed fund	No minimum
Cash Account	
Minimum balance	No minimum
Services	
Consolidated reporting	You will receive an Annual Statement and an Annual Report after the end of the financial year.
Telephone service	Call the VRS any time on the number listed on the inside back cover of this Information Brochure.
Internet access	Information on your account is available 24 hours a day, 7 days a week by visiting www.investorwrap.com.au .

Minimums may be increased with 30 days notice.

¹As this may have taxation implications, you should consult your tax adviser prior to making any decision to consolidate accounts.

→ SuperWrap Essentials main features (continued)

HOW TO ESTABLISH YOUR ACCOUNT

To establish a SuperWrap Essentials account, complete the Application Form for the product you are interested in and send it with your payment (or payment instructions) to the address specified in the form. Cheques should be made payable to:

- 'SuperWrap Essentials — PSP — {investor name}' for the Personal Super Plan; or
- 'SuperWrap Essentials — PP — {investor name}' for the Pension Plan.

Alternatively, the Personal Super Plan also enables you to direct debit and BPAY^{®1} contributions. Your contributions will be deposited into your Cash Account.

Send your Application Form and payment (or payment instructions) to:

SuperWrap Essentials
GPO Box 2337
Adelaide SA 5001

Incomplete or invalid applications cannot be accepted and will be invested in a holding account until the correct information is received. The Administrator will attempt to contact you via your adviser, normally within seven business days, but in times of high demand this may take longer. If the Administrator has not received the correct information within one month, your investment may either be returned to you or, if your investment was rolled over from another superannuation fund, returned to the rollover institution. The Administrator may hold the investment in the holding account for more than a month if it is not reasonably practicable to return it to you. You will not earn interest while the money remains in the holding account. Any interest earned in the holding account will be payable to the Trustee and it is not required to account to you for the interest earned. The Trustee has the right to reject any application it receives in part or in full.

Role of your adviser

Access to SuperWrap Essentials is only available to investors who have appointed an adviser registered to distribute SuperWrap Essentials. It has been designed to operate in conjunction with an adviser. Your adviser is responsible for ensuring you receive all relevant documentation prior to placing a transaction and for keeping copies of your transaction instructions.

When you register to use SuperWrap Essentials, you appoint your adviser as your agent and agree that your adviser is authorised to:

- instruct the Administrator to transact in accordance with instructions you have given them, and
- receive information and reports on your behalf, to the extent permitted by law.

This authorisation will continue until you notify the Administrator in writing to the contrary.

Your adviser can perform online transactions under this authority which include (but are not limited to):

- placing your investment instructions, including instructions to buy and sell investments and change investment options
- transmitting your requests to make additional contributions into or permitted withdrawals from your nominated external bank account
- receiving copies of documentation that the Administrator is required to provide to you in relation to your investments.

If you cease to have an authorised adviser, you may not be able to retain your account in SuperWrap Essentials.

Appointing a representative

You may appoint a representative to operate your account on a discretionary basis on your behalf (subject to certain exceptions, refer to 'Authority to operate' in the 'Important information' section for further information). This authority provides your representative with broad powers over your account, including the authority to place transactions for you via your adviser without receiving your specific authority. Please check with your adviser to find out whether they can act as your representative.

4 1_BPAY is a registered trademark registered to BPAY Pty Ltd ABN 69 079 137 518. Applications by BPAY will generally not be processed until the business day following the BPAY transaction request, provided that the request is made before your bank's cut-off time (usually 6.00pm Sydney time). Your bank will provide detailed terms and conditions in relation to BPAY to you. You cannot use your credit card to make BPAY investments. Any investment request generally cannot be reversed.

→ SuperWrap Essentials Personal Super Plan

Taking control of your super will probably be the most important and effective investment decision you ever make.

Acceptable contributions

The following contributions can be accepted:

Your employer

- If you are eligible under Super Choice legislation, you can generally choose your own super fund for mandated Superannuation Guarantee ('SG') contributions. SuperWrap Essentials accepts SG contributions when you nominate SuperWrap Essentials as your Super Choice fund with your employer.
- You may be able to arrange salary sacrifice contributions with your employer. These are additional employer contributions made from your pre-tax salary.

You

- You can make your own personal contributions to super from your after-tax income. In some cases you may be able to claim a personal tax deduction for these contributions. Refer to 'Understanding taxation' in this section for further information.
- Contributions made from certain amounts arising from the disposal of qualifying small business assets may also be made, subject to limits. Refer to 'Additional information for certain contributions' in this section for further information.
- Certain payments for personal injury may also be contributed. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment, or lump sum workers compensation payment. Refer to 'Additional information for certain contributions' in this section for further information.
- Transfers of superannuation benefits from overseas are also accepted, subject to the superannuation laws in the country where the superannuation is held.
- When you leave employment, your employer may pay you a lump sum amount. In some limited circumstances you may have the option to contribute this amount — known as a directed termination payment — into a super fund. SuperWrap Essentials accepts these amounts. Refer to 'Additional information for certain contributions' in this section for further information.

In addition, superannuation benefits from other complying superannuation funds may be rolled over into SuperWrap Essentials at any time.

Government

Subject to eligibility criteria (refer to 'Government co-contributions' in this section), each year the Government will contribute up to \$1.00¹ for each dollar of personal after-tax contributions you make.

Your spouse

Your spouse includes:

- your husband or wife via marriage; or
- your de facto partner or any other person with whom you are in a relationship (provided that this relationship is registered under a certain state or territory law); or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Your spouse may make contributions to your super, as long as the contribution is paid from an account in the name of the contributing spouse or a joint account where the contributing spouse is an account holder.

Accepting contributions

Due to Government legislation, the Trustee is unable to accept non-concessional contributions (generally contributions made by you or on your behalf, other than employer contributions) from you if you have not provided SuperWrap Essentials with your Tax File Number ('TFN').

The Trustee has further determined that SuperWrap Essentials will not accept *any* contribution made by you or on your behalf unless your TFN has been provided. Refer to 'Tax File Number' in the 'Important information' section of this Information Brochure for further information relating to the quoting of your TFN.

Please ensure that you quote your TFN on the Application Form.

Government co-contributions

To be eligible for the Government co-contribution you must earn 10% or more of your total income from carrying on a business, eligible employment, or both. In addition:

- your total income must be under the co-contributions upper threshold (\$61,920 in 2009/10),
- you must not be a temporary resident at any time during the income year in which the contribution is made, and
- you must be under 71 years of age at the end of that income year.

If you make a personal after-tax contribution and your total income is under the co-contributions lower threshold (\$31,920 in 2009/10) the Government will contribute \$1.00 for each dollar you contribute up to \$1,000 pa. The maximum co-contribution payable is phased out by 3.333 cents for every dollar you earn over \$31,920 (2009/10), until your total income reaches \$61,920 (2009/10).

Full information regarding eligibility for the Government co-contribution can be found at www.ato.gov.au.

¹The matching rate will increase to \$1.25 from 1 July 2012 and to \$1.50 from 1 July 2014.

→ SuperWrap Essentials Personal Super Plan (continued)

Contributions splitting

You are able to split superannuation contributions with your spouse as allowed under superannuation law.

Your adviser can discuss whether contributions splitting will meet your needs. Full details about how to split contributions with your spouse are available on the SuperWrap Essentials Personal Super Plan Contributions Splitting Application Form, which is available from your adviser.

The Trustee does not currently charge a fee for processing a Contributions Splitting application, but reserves the right to charge a fee for this service in the future.

Eligibility to contribute

The rules that apply to superannuation contributions generally depend on your age and/or employment status. These rules are outlined below.

If you're aged under 65 years

You can make contributions to superannuation or have contributions made on your behalf at any time. You don't need to be employed or meet any other eligibility rules.

If you're aged between 65 and 74 years

You can make contributions, or have them made on your behalf (except for spouse contributions) if you have been gainfully employed at least 40 hours in a period of not more than 30 consecutive days in the financial year in which you wish to make the contributions or have contributions made on your behalf. You must make a new employment declaration for each financial year.

Spouse contributions can only be made on your behalf if you meet the work test described above and you are under 70 years of age.

SG contributions are only required to be made until age 70.

If you're aged 75 years and over

Only mandated employer contributions (award or certified agreement but not SG) are allowed.

Contributions caps

The Government has set caps on the amount of contributions which can be made each year on a concessional basis. Additional tax applies to contributions in excess of the relevant cap. These caps depend on whether the contributions are classified as concessional or non-concessional contributions, or are being made as a result of the sale of a qualifying small business.

Concessional contributions cap	
→ Employer contributions (including salary sacrifice)	→ The cap is set at \$25,000 per member per annum for the 2009/10 financial year, and will be indexed to AWOTE in \$5,000 amounts in subsequent years
→ After tax contributions for which you claim a personal tax deduction	
→ Untaxed elements of the taxable components of directed termination payments over \$1 million contributed under the transitional rules for employment termination payments	→ For those aged 50 or over at any time in a transitional financial year, a transitional cap of \$50,000 (not indexed) will apply. Current transitional financial years are the years between 2009/10 and 2011/12 inclusive
	→ Concessional contributions in excess of the relevant cap will be subject to additional tax (refer to 'Understanding Taxation' in this section)
Non-concessional contributions cap	
→ After tax contributions for which no tax deduction is claimed (including spouse contributions)	→ The cap is set at \$150,000 per member per annum. This will not be separately indexed, but will be fixed at six times the concessional contributions cap (currently \$25,000)
→ Amounts transferred from overseas super funds (excluding the taxable amount of such transfers)	→ People under age 65 will be able to 'bring forward' future entitlements to two years' worth of non-concessional contributions, allowing up to \$450,000 over a three year period to be contributed without an additional tax liability. There is no indexation during the three year period
→ Amounts in excess of the CGT cap (see below)	
→ Amounts of concessional contributions in excess of the concessional contributions cap	→ Non-concessional contributions in excess of the relevant cap will be subject to additional tax (refer to 'Understanding Taxation' in this section)
Capital Gains Tax ('CGT') cap	
→ Contributions made from certain amounts arising from the disposal of qualifying small business assets, provided that a tax deduction is not claimed for the contribution ¹	→ A lifetime cap of \$1,100,000 (indexed) is available, provided that this is a personal contribution for which no deduction is claimed

There are no caps on amounts contributed from certain payments for personal injury, provided that no deduction is claimed for the contribution (refer to 'Additional information for certain contributions' in this section for further details).

In addition to the member caps described above, superannuation funds are generally unable to accept single non-concessional contributions in excess of \$450,000 (or \$150,000 if you are 65 or over on 1 July in the financial year in which you contribute) from a member in any financial year. Special rules apply to transfers from overseas super funds and you should consult a qualified professional adviser before initiating an overseas transfer.

6 ¹The rules about which amounts will qualify are complex. You should consult a qualified professional adviser to establish your eligibility.

Monitoring contributions cap amounts

Please note that it is the member’s responsibility to ensure contributions to super are within the member’s applicable concessional and non-concessional caps. The Trustee is required to reject only certain single contributions which are in excess of the caps (as outlined above) but it cannot monitor your overall position.

Add to your super

If you are an employee, your employer is probably already contributing 9% of your salary through the compulsory SG. Even a few extra dollars invested now can make a difference to the amount of super you will accumulate during your working life.

One of the most tax-effective ways to build up your super is to arrange with your employer to invest ‘before-tax’ dollars into your super through salary sacrifice.

HOW TO ADD TO YOUR SUPER

You can contribute to the Personal Super Plan via cheque, BPAY or direct debit. Your employer can also contribute via deposit book or payroll deposit. In addition, SuperWrap Essentials accepts transfers of approved investments, and the rollover of existing superannuation benefits.

	One-off by:	Regular by:
Personal	Cheque BPAY Direct debit	Direct debit
Spouse	Cheque BPAY Direct debit	Direct debit
Employer	Cheque BPAY Deposit book	Direct debit Payroll deposit (‘CEMTEX’)

Cheque deposit

Permitted one-off contributions (including personal, spouse and employer contributions) can be made by mailing a cheque and a letter detailing your name, investor number (if available), the amounts you wish to invest and the contribution type.

BPAY®

Initial and additional contributions can be made into your Cash Account using BPAY. See below for how to make a deposit using BPAY.

One-off direct debit

Additional personal contributions from your nominated external bank account may be arranged by your adviser online provided you have linked your bank account to your Cash Account (your adviser can help you to do this).

Employer deposit book

This is a convenient way for your employer to make contributions into your account. Upon request, the Administrator

can supply an employer deposit book to your employer so contributions are as easy as mailing a cheque and deposit slip.

Payroll deposits

Your employer can make contributions directly from your salary to the Personal Super Plan via your employer’s payroll system. This is ideal for compulsory employer contributions and salary sacrifice arrangements, but your employer’s payroll system must be compatible with CEMTEX (please check with your employer).

HOW TO MAKE A DEPOSIT USING BPAY:

Your adviser will receive notification of your investor number, which you will need in order to make your initial deposit via BPAY.

1_ Access your bank’s phone or internet banking service and select the BPAY option.

2_ Enter the Biller Code.

The Biller Codes for initial and/or additional contributions are:

- personal contributions 81927
- spouse contributions 81919
- employer contributions 81935.

3_ Enter the Customer Reference Number (‘CRN’) for your account. The CRN is 3401 + your investor number (exclude the M). For example, if your investor number is M01234567, your CRN will be 340101234567.

4_ A receipt number will be provided for your transaction. Please keep this for your records.

Additional information for certain contributions

Contributions relating to CGT small business concessions

You may contribute certain proceeds from the disposal of qualifying small business assets. Such a contribution must be made no later than the day you are required to lodge your tax return for the financial year in which the CGT event occurred or 30 days after the day you received the capital proceeds, whichever is later. Where the capital proceeds are received and contributed in instalments, each instalment is a separate contribution which must be made within the above timeframes. You must notify SuperWrap Essentials when the contribution is made that you are electing to use the CGT cap (refer to ‘Contributions caps’ in this section) for all or part of the contribution by providing and completing the election form from the Australian Taxation Office (‘ATO’). You will need to seek professional advice about whether your contributions qualify for the CGT cap.

Contributions from certain personal injury settlements or orders

You may contribute certain payments from personal injury. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment or a lump sum workers compensation payment. You will need to seek professional advice about whether your contributions qualify

→ SuperWrap Essentials Personal Super Plan (continued)

under these rules. In addition, two legally qualified medical practitioners must certify that you are unlikely, as a result of injury, to ever be able to be gainfully employed in a capacity for which you are reasonably qualified. The contribution must be made within 90 days of the payment being received or the structured settlement or order coming into effect, whichever is later. You must notify SuperWrap Essentials when the contribution is made that the contribution is being made under this exemption from the contributions caps by including the completed election form from the ATO.

Directed termination payments

Employment termination payments are generally not able to be contributed to a superannuation fund from 1 July 2007.

Transitional arrangements apply where you were entitled, as at 9 May 2006, to a payment on termination of employment under a written contract, a law of the Commonwealth, a State, a Territory, another country or a workplace agreement under the *Workplace Relations Act 1996*, provided that the payment is made before 1 July 2012. The transitional provisions are available where the amount of the payment was able to be determined as at 9 May 2006. Your employer will determine whether you qualify under these transitional rules, and you will have the choice to take the amount in cash or contribute it to superannuation. If you choose to contribute it to superannuation, it will be known as a 'directed termination payment'.

HOW TO ROLL OVER YOUR EXISTING SUPERANNUATION

- Complete the details of your existing investment on the Request to Transfer Form that accompanies this Information Brochure.
- Send this completed form to the paying institution (super fund or other rollover fund) or ask your adviser to arrange the transfer.
- Send your completed Application Form to the Administrator. All forms will be kept until the cheque and rollover paperwork arrives from the paying institution.

Regular Contribution Plan

The Regular Contribution Plan enables you to contribute funds regularly from your nominated external bank account into your Cash Account on or around the 20th of the relevant month.

Flexibility	Date to establish, change, suspend or cancel
<p>Your Regular Contribution Plan allows you the flexibility to determine the following:</p> <ul style="list-style-type: none"> → month to commence → frequency <ul style="list-style-type: none"> – monthly – quarterly (March, June, September and December) – half-yearly (June and December), or – annually (June) → the amount of your regular contribution → month to end. 	<p>Notification must be received by the 15th of the month to allow your request to be carried out for that month. Your Regular Contribution Plan will automatically be cancelled when you withdraw your entire balance from your Cash Account!</p>

HOW TO ESTABLISH A REGULAR CONTRIBUTION PLAN

To establish a Regular Contribution Plan for personal, spouse and employer contributions (including salary sacrifice), refer to sections 7 and 8 of the Personal Super Plan Application Form at the back of this Information Brochure.

Understanding taxation

The information in this section gives a general overview of the taxation of superannuation. As tax is complex, the Trustee always recommends you seek professional advice as to how the rules might impact you or your beneficiaries.

Tax concessions on contributions

Employer contributions

Employers can claim tax deductions on all contributions to superannuation on behalf of their employees, subject to the eligibility rules described in 'Eligibility to contribute' in this section.

Personal contributions

You may be eligible to claim a full tax deduction on your personal after-tax contributions if you are self employed or substantially self employed. There are no limits on the amount you may claim as a deduction, but additional tax will apply on those contributions in excess of the concessional contributions cap (refer to 'Contributions caps' in this section).

8 1_If a Regular Contribution Plan fails (for example, there is insufficient cash in the nominated external bank account) for three consecutive periods, it may be cancelled by the Administrator.

Personal contributions for these purposes include amounts contributed from the sale of qualifying small business assets. However, where you have disregarded all or part of the capital gain from the CGT event under the CGT retirement exemption you may only claim a tax deduction, if eligible, on all or part of these contributions if you are aged 55 or over.

To be able to claim the deduction, you will need to provide a valid personal tax deduction notice to the Trustee by the *earlier* of:

- the date you lodge your personal tax return in which you claim the deduction for the contributions, and
- the end of the financial year following the financial year in which you made the contributions.

All members who make personal after-tax contributions who have not already notified the Trustee that they are claiming a tax deduction with respect to those contributions will be sent a personal tax deduction notice after the end of the financial year in which the contributions were made. Your adviser can assist you in determining whether you are eligible to claim a tax deduction.

If part way through the year you make a full withdrawal, a partial withdrawal which includes contributions covered in the notice, or commence a pension, the notice must be given to the Trustee before the withdrawal is processed or the pension commences. After this time, the Trustee is not permitted to accept a notice in respect of those contributions.

The Trustee may also refuse to acknowledge a notice where the amount remaining in your account is lower than the tax it would have to pay if it acknowledged the notice.

Spouse contributions

Your spouse may be able to claim a tax offset of up to \$540 for contributions they make to your superannuation account. The maximum offset will be available if your income is below \$10,800 pa and reduces to \$0 once your income is \$13,800 pa. Government eligibility rules apply.

Tax payable on contributions

Concessional contributions

The following concessional contributions are subject to taxation at a maximum rate of 15% within SuperWrap Essentials:

- employer contributions;
- personal after-tax contributions for which you claim a personal tax deduction;
- directed termination payments under the transitional provisions for employment termination payments;
- untaxed portions of superannuation benefits rolled over from untaxed funds;
- taxable portions of amounts transferred from overseas superannuation funds where you have made an election to have them taxed in SuperWrap Essentials.

Excess concessional contributions

Contributions made by you or on behalf of you in excess of the relevant concessional cap (refer to 'Contributions caps' in this section) are liable for additional tax at a rate of 31.5%. The ATO

will inform you of this liability and provide you with a Release Authority which will allow you to meet the liability by withdrawing amounts from a superannuation fund. Alternatively, you may pay the tax with your own money. Time limits will apply for the payment of this tax. If you choose to pay this tax using a Release Authority, you must provide the Trustee with sufficient notice.

Non-concessional contributions

No tax is payable on the non-concessional contributions within SuperWrap Essentials unless the relevant non-concessional cap (refer to 'Contributions caps' in this section) is exceeded.

Excess non-concessional contributions

Contributions made by you or on behalf of you in excess of the non-concessional cap are liable for tax at a rate of 46.5%. The ATO will inform you of this liability and provide you with a Release Authority. You must withdraw the required amount from a superannuation fund to pay the tax, using the Release Authority. Time limits will apply for the payment of this tax. You must provide the Trustee with sufficient notice.

Tax on earnings

The annual returns earned by superannuation funds (including capital gains received from managed funds or realised from disposing of managed funds) are taxed at a maximum rate of 15%. Some capital gains may be taxed at the concessional rate of 10%. The portion of the tax payable by SuperWrap, which is allocated to you by the Trustee (including the capital gains tax consequences arising when you switch between investments or transfer, withdraw or roll over to another fund), is deducted from the balance in your Cash Account quarterly, with a final adjustment after SuperWrap's tax return is lodged. An adjustment may also be made before a full withdrawal or transfer to a pension with SuperWrap.

Tax on benefits¹

Rolling over your super to the Personal Super Plan

There is no lump sum tax payable if you roll over a superannuation payment into the Personal Super Plan, unless you are rolling over an amount that includes an untaxed element of the taxable component. On these amounts, tax will be deducted at a rate of 15% on receipt of the rollover.

Rolling over your super to another fund

There is no lump sum tax payable when a benefit is rolled out of SuperWrap Essentials into another fund, or if you use your balance to purchase a pension.

Taking a cash lump sum benefit

Once you are eligible to access your superannuation savings as a lump sum, any tax the Trustee is required to deduct will depend on your age and the tax components within your benefit, as shown in the table on the following page:

¹ If you have more than one account in the Personal Super Plan you should be aware that the Government has introduced measures which may require the Trustee to look at all your accounts when calculating the tax payable on lump sum cash withdrawals and the tax components of rollovers. You should discuss your overall tax position with your adviser.

Age	Taxable component	Tax-free component
Under 55	20% + Medicare levy	Tax-free
55–59	Up to the low rate cap*: Nil Above the low rate cap: 15% + Medicare levy	Tax-free
60 and over	Tax-free	Tax-free

* \$150,000 for 2009/10. This amount will be indexed to AWOTE in \$5,000 amounts in subsequent years.

If you are under age 60 and the Trustee does not hold your TFN it is required to deduct tax on the taxable component at the highest marginal tax rate plus the Medicare levy.

Tax-free component

Your tax-free component may consist of the following elements:

- personal after-tax contributions for which you did not claim a tax deduction;
- spouse contributions;
- Government co-contributions;
- tax-free components rolled over from other funds;
- concessional component (existing prior to 1 July 1994);
- existing post June 1994 invalidity component;
- pre July 1983 component calculated and crystallised as at 30 June 2007;
- CGT exempt component.

The tax-free component will be a fixed dollar component which will only increase with new after-tax contributions and rollovers containing any of the above elements.

Taxable component

This is the remainder of your balance, after the tax-free component has been subtracted.

Different tax rates may apply for temporary residents taking a superannuation cash lump sum. Refer to 'Temporary Residents' in the 'SuperWrap Personal Super Plan' section of this Information Brochure and the ATO website (www.ato.gov.au) for further information.

Making a partial cash withdrawal or rollover

To determine the tax-free and taxable components of a partial cash withdrawal or rollover, the proportion of tax-free and taxable amounts in your total balance is determined as at the date of your partial withdrawal. This proportion is then applied to the amount of your partial withdrawal. You will not have the ability to choose the components which make up the partial withdrawal.

Taking a cash lump sum as a result of disability

If your benefit is a disability superannuation benefit, the tax-free component may be increased by an amount calculated under the provisions of the *Income Tax Assessment Act 1997*, potentially reducing the overall amount of tax you will pay.

Taking a cash lump sum as a result of a terminal medical condition

A superannuation lump sum payment will be exempt from tax where a member suffers from a terminal medical condition.

A member will be taken to be suffering from a terminal medical condition if two registered medical practitioners certify that the member suffers from an illness, or has incurred an injury that is likely to result in their death within a period of 12 months (the certification period). One of these certifying practitioners must be a specialist practicing in an area related to the member's injury or illness.

If a member satisfies this condition of release, all benefits which have accrued up to this time become unrestricted non-preserved. This condition of release also covers the certification period, meaning that any further benefits accrued within the 12 month certification period will also be treated as unrestricted non-preserved benefits.

What if you received a cash lump sum under another condition of release?

If you received a superannuation lump sum payment after 1 July 2007 under another condition of release and you have a terminal medical condition, you may be entitled to a refund of the tax withheld.

You will need medical certification stating that you had a terminal medical condition (as outlined above):

- at the time the payment was made, or
- within 90 days of receiving the payment, or
- for 2007/08 financial year only, by 30 June 2008.

If you are applying for a refund after 21 July of the following financial year in which you received the payment, you will need to apply for a refund from the Australian Taxation Office (ATO). More information can be found on their website at www.ato.gov.au.

Tax payable on death benefits

Death benefits paid as a lump sum

Death benefits paid as a lump sum to your dependants (for tax purposes) are tax-free. A dependant for tax purposes includes your spouse or former spouse, your children under 18, a person who was wholly or substantially financially dependent on you at the time of your death and a person with whom you were in an interdependency relationship¹ at the time of your death.

Death benefits paid as a lump sum to a non-dependant for tax purposes will be taxed in the following manner:

Tax-free component	Tax-free
Taxable component	Taxed at 15% plus the Medicare levy
Taxable component (untaxed element)	Taxed at 30% plus the Medicare levy

An untaxed element will only arise where the lump sum death benefit contains an insurance payout, where the benefit is paid to a non-dependant. The amount of the untaxed element is calculated by using a statutory formula.

Death benefits paid as a lump sum to your estate are taxed within the estate, depending on whether the beneficiaries are your dependants or non-dependants for tax purposes.

10 1_An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other. An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

Death benefits paid as a pension

Death benefits can only be paid as pensions to your dependants for tax purposes.

If either you or your beneficiary are aged 60 or over at the time of your death, all payments made from the pension to your beneficiary will be tax-free.

If neither you nor your beneficiary are aged 60 or over at the time of your death, the pension will be treated for tax purposes as a pension payable to a person aged between their preservation age and age 60 (refer to 'Accessing your benefits' in this section).

If a death benefit is paid as a pension to a child of the deceased member who:

- a_ was under the age of 18; or
- b_ was under the age of 25 and financially dependent on the member; or
- c_ has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*,

the pension must be commuted at or before the child's 25th birthday, unless the child has a disability as described in (c) above. The lump sum paid on commutation will be tax-free. No partial commutations will be possible.

Accessing your benefits

Superannuation is a long-term investment. All contributions to a superannuation fund are preserved. The Government has placed restrictions on when you can get access to your preserved benefits. In general, you cannot get your benefits paid to you until you have reached age 65, or you have reached your preservation age and have permanently retired from full or part-time gainful employment.

Your preservation age can be worked out using the following table:

Date of birth	Preservation age
Before 1/7/60	55
From 1/7/60 to 30/6/61	56
From 1/7/61 to 30/6/62	57
From 1/7/62 to 30/6/63	58
From 1/7/63 to 30/6/64	59
On or after 1/7/64	60

Once you reach your preservation age you are able to transfer your preserved and restricted non preserved benefits into certain non-commutable pensions and annuities even if you have not retired. These include a pension where the rules do not allow you to take any cash lump sum payments until you have met a full condition of release, such as retirement (refer to 'Non-commutable pension' in the 'SuperWrap Essentials Pension Plan' section).

You may also access your superannuation in various circumstances including if you become permanently incapacitated, suffer from a terminal medical condition, meet the financial hardship conditions, qualify on compassionate grounds, or your beneficiaries may access your benefits if you die.

If you have reached your preservation age and you are less than age 60, you will only be classified as retired where the Trustee is reasonably satisfied you do not intend to become gainfully employed again for 10 hours or more per week. After turning 60, if you leave an employment arrangement, you will be able to access your benefit.

Certain benefits, which are not subject to preservation, may be withdrawn at any time. You can also roll over your superannuation to another complying superannuation fund that is willing to accept it, at any time.

Funds redeemed from your Cash Account will generally be available within three business days if you have available funds in your Cash Account at the time of the request. Funds may take longer to be available if a credit union account is your nominated external bank account.

Retaining your money in the Personal Super Plan

You can leave your money in the Personal Super Plan as long as you wish regardless of your age or employment status.

Once reaching age 65 you will not be required to show you are gainfully employed unless you wish to make further contributions to SuperWrap Essentials.

Temporary residents

A temporary resident is a holder of a temporary visa under the Migration Act 1958.

From 1 April 2009, if you are, or were, a temporary resident and are not an Australian citizen, New Zealand citizen or permanent resident, or a holder of a retirement visa (Subclass 405 or 410), you can generally only access your preserved superannuation benefits if you become permanently incapacitated, have a terminal medical condition, have departed Australia permanently and your visa has ceased, or your beneficiaries may access your benefits if you die. You may also be able to access your benefit if you satisfied another condition of release under superannuation law before 1 April 2009.

The Australian Government also requires the Trustee to pay temporary residents' unclaimed superannuation to the ATO after at least six months have passed since the later of:

- the date a temporary resident's visa ceased to be in effect; or
- the date a temporary resident permanently left Australia

The ATO identifies and informs the Trustee of the impacted members on a twice yearly basis.

Once your benefit has been transferred to the ATO you will need to claim it directly from the ATO (www.ato.gov.au).

If your benefit has not yet been transferred to the ATO, you can claim it from SuperWrap under the Departing Australia Superannuation Payments (DASP) regime. Full information regarding DASP procedures and current taxation rates can be found at www.ato.gov.au.

→ SuperWrap Essentials Pension Plan

The Pension Plan allows you to control your investments during retirement or during your transition to retirement.

Generating wealth

You can draw down a flexible income stream and, if you require it, have access to your capital. All payments, whether regular payments or larger one-off payments are tax-free once you have turned 60, and receive concessional tax treatment at younger ages. In addition the Pension Plan enjoys a zero tax rate on investment earnings.

The Pension Plan lets you access all of these benefits and gives you the opportunity to invest in a selection of managed funds.

Eligibility

Generally, to purchase a pension or non-commutable pension, you must be an Australian or New Zealand citizen, a permanent resident of Australia or hold an Australian retirement visa (Subclass 405 or 410). If you are or have been a holder of a temporary visa under the Migration Act 1958, you may be ineligible to purchase a pension or non-commutable pension. You should seek advice before applying for a pension or non-commutable pension.

Funding your pension

You can purchase a pension with:

- unrestricted non-preserved money from the Personal Super Plan;
- rollovers of superannuation benefits classed as unrestricted non-preserved;
- personal contributions, including contributions relating to small business concessions and contributions from certain personal injury settlements or orders, to which you have immediate access using a condition of release. You must also be eligible to make these contributions (refer to 'Eligibility to contribute' and 'Accessing your benefits' in the 'SuperWrap Essentials Personal Super Plan' section of this Information Brochure for further information).
If you intend to claim a tax deduction on your personal contributions, you will need to complete an application for the Personal Super Plan for these contributions and give the Trustee a personal tax deduction notice in respect of these contributions. A request can only then be made to transfer these amounts to the Pension Plan by completing the Pension Plan Application Form. Trustees are not permitted to accept personal tax deduction notices once you have commenced a pension;
- directed termination payments permitted under transitional provisions.

If you are making multiple contributions and/or rolling over superannuation benefits into your Pension Plan account, your application will be treated as incomplete and your pension will not commence until all monies have been received.

How it works

This pension provides regular payments until death or your account balance is exhausted. It allows you to roll over your superannuation savings into a variety of investment options, where any investment earnings are tax-free. You have access to your capital if you require it. All payments from the pension are tax-free once you turn 60 years of age.

This product may not provide a pension for the rest of your life. Payments will only continue to be made until the balance of your account is exhausted.

The balance of your account is determined by the amount of your initial investment, the returns earned (including any negative returns) by your investments, any applicable tax and/or tax credits, the fees and costs charged to your account and the amount of payments which have already been paid to you.

If you leave the Pension Plan, the amount you get back will be the balance of your account, adjusted for any tax and/or tax credits and fees and other costs payable. This may be less than the amount you paid in.

Payments

You can choose the amount of payments you wish to receive each year (as long as you take the minimum amount specified by Government regulations), and can choose to have your payments automatically increased in line with inflation each financial year.

If you commence your pension part way through a financial year, your payments in the first year (and the Government minimum limits) will be proportionately reduced, based on the number of days remaining in the financial year, unless you nominate otherwise. In the next financial year, you will receive the full amount of your chosen payments.

If you invest after 1 June (but before 1 July), you may choose not to take a payment in that financial year.

You can vary the amount of your payments as often as you like, provided the payment you receive is above the Government's minimum limits. The minimum payment limits are calculated based on your age using the percentages in the table below on the date the pension commences and also on 1 July in subsequent years. Your minimum limit is calculated by applying the relevant percentage to your initial investment, or in the years after your pension commences, your account balance on 1 July each year, rounded to the nearest \$10.

The table below is current at the date of the PDS but is subject to change from time to time.

Age of beneficiary	Percentage factor
Under 65	4
65-74	5
75-79	6
80-84	7
85-89	9
90-94	11
95 or more	14

The minimum limit is recalculated as at 1 July each year based on your age and remaining account balance. You will be informed of your new minimum limit at the start of each financial year. If you do not request an alteration, you will continue to receive the same payments at the same time as the previous year (adjusted to satisfy the Government limit, if required, or increased in line with inflation, if so nominated).

Your payments can be paid directly to your bank, building society or credit union account.

The Government has provided relief from the minimum pension payment requirements for the 2009/10 financial year.

This means that your minimum pension payment specified by Government regulations will be halved for the year ended 30 June 2010. For example, if your minimum payment requirement for the 2009/10 financial year was \$10,000, you will be able to choose to take a payment of only \$5,000 for the financial year.

Payment timings

You can choose your desired payment frequency — monthly, quarterly (March, June, September and December), half-yearly (June and December) or annually in any month you choose, on or around the 20th of the month.

Generally, applications received by the 10th of the month will have their first payment commence that month (where appropriate). However, if you are transferring internally within SuperWrap Essentials, your first payment will commence the following month.

Accessing your benefits

If you decide you no longer require regular payments or if you need extra money, you may withdraw all, or part of, your pension investment at any time. You may take such a withdrawal as an income payment or as a lump sum. Any one-off amounts paid from the pension will be treated as income payments unless you inform the Trustee prior to or at the time of the particular payment request that you wish the amount to be treated as a lump sum. There is currently no minimum lump sum withdrawal amount from the Pension Plan, however minimums may be introduced and increased on 30 days notice.

Understanding taxation

This section provides some general information on taxation and how it may apply to your Pension Plan.

When you invest

There is normally no tax payable on superannuation benefits that are rolled over from another superannuation fund or transferred from the Personal Super Plan into the Pension Plan. However, if you roll over a superannuation benefit or contribute a directed termination payment which contains an untaxed element of the taxable component, tax is deducted by the Pension Plan at a maximum rate of 15% and remitted to the ATO.

On investment earnings

There is no tax on investment earnings while your money remains in the Pension Plan.

On payments

The amounts you use to purchase your pension will consist of two components: tax-free and taxable. A percentage will be struck for each of these components when you purchase the pension and the tax-free amount of every payment from the Pension Plan will be determined by the tax-free proportion determined at purchase date.

Once you are aged 60 or more, you will pay no tax on any payments made from your Pension Plan. You will not need to include any of your payments in your income tax return.

If you are under age 60, the taxable component of each regular payment will be subject to your marginal rate of tax (plus the Medicare levy). In addition if you have reached your preservation age (refer to 'Accessing your benefits' in the 'SuperWrap Essentials Personal Super Plan' section), you may be entitled to a 15% tax offset on this taxable portion. You can also claim the tax-free threshold provided by the Government if you have not already claimed this threshold from another payer.

All payments from the Pension Plan will be treated as income for tax purposes, unless you inform the Trustee at the time of the particular payment request that you wish the amount to be treated as a lump sum cash withdrawal. For the tax treatment of lump sum cash withdrawals refer to 'On lump sum withdrawals' in this section.

If you are under 60 years of age and have not provided your TFN, the Trustee is required to deduct PAYG withholding tax on the taxable component of your payments at the highest marginal rate plus the Medicare levy, unless you have a specific exemption (refer to 'Tax File Number' in the 'Important Information' section of this Information Brochure for further information).

On lump sum withdrawals

Under age 60

If you make a lump sum cash withdrawal and are under age 60, tax may be payable on the taxable component of the amount withdrawn. Refer to 'Taking a cash lump sum benefit' in the 'SuperWrap Essentials Personal Super Plan' section of this Information Brochure for details of the taxation treatment.

For full cash withdrawals, the withdrawal amount may be made up of your minimum payment to the withdrawal date and a lump sum amount, or you may elect to take the whole amount as income. For partial cash withdrawals, an additional payment (calculated as the minimum payment to the withdrawal date) may have to be paid to you in addition to, and prior to, payment of the withdrawal amount as a lump sum.

If you withdraw all or part of your pension investment to roll over to another income stream investment or superannuation account, any minimum payment that must be paid to you will be paid as an income payment (and taxed accordingly) and only the remaining lump sum amount will be rolled over.

Age 60 and over

Since all payments, whether classed as income or lump sums, will be tax-free if taken in cash, the requirements to pay minimum payments have no impact on lump sum cash withdrawals.

→ SuperWrap Essentials Pension Plan (continued)

However, if you withdraw all or part of your pension investment to roll over to another income stream investment or superannuation account, any minimum pension payment that must be paid to you will be paid as an income payment and only the remaining lump sum amount will be rolled over.

On your death

Death benefits paid as a lump sum

Death benefits paid as a lump sum to a dependant for tax purposes will be tax-free.

Death benefits paid as a lump sum to a non-dependant for tax purposes will be taxed in the following manner:

Tax-free component	Tax-free
Taxable component	Taxed at 15% plus the Medicare levy

Death benefits paid as a lump sum to your estate are taxed within the estate depending on whether the beneficiaries of the estate are your dependants or non-dependants for tax purposes.

Death benefits paid as pensions

Death benefits can only be paid as pensions to your dependants for tax purposes.

If either you or your beneficiary are aged 60 or over at the time of your death, all payments made from the pension to your beneficiary will be tax-free.

If neither you nor your beneficiary are aged 60 or over at the time of your death, the pension will be treated for tax purposes as a pension payable to a person aged between their preservation age and age 60.

If a death benefit is paid as a pension to a child of the deceased member who:

- a_ was under the age of 18; or
- b_ was under the age of 25 and financially dependent on the member; or
- c_ has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*'

the pension must be commuted at or before the child's 25th birthday, unless the child has a disability as described in (c) above. The lump sum paid on commutation will be tax-free. No partial commutations will be possible.

Non-commutable pension (also known as 'transition to retirement' pension)

Once you have reached your preservation age (currently age 55) you may access your superannuation by commencing a non-commutable pension, before meeting a full condition of release.

The terms governing the non-commutable pension are the same as those governing the pension described above under the SuperWrap Essentials Pension Plan (and, as a result, a reference to a pension in this Information Brochure will include a reference to a non-commutable pension), except in the following respects:

	Pension	Non-commutable pension
Funding your pension	<p>You can purchase a pension with:</p> <ul style="list-style-type: none"> → unrestricted non-preserved money from the Personal Super Plan → rollovers of superannuation benefits classed as unrestricted non-preserved → personal contributions, including contributions made from the sale of certain small business assets and certain payments for personal injury, to which you have immediate access using a condition of release → directed termination payments under transitional provisions. 	<p>You can purchase a non-commutable pension with any:</p> <ul style="list-style-type: none"> → money from the Personal Super Plan → rollovers of superannuation benefits → personal contributions, including contributions made from the sale of certain small business assets and certain payments for personal injury → directed termination payments under transitional provisions, <p>provided you have reached your preservation age.</p> <p>Important note: All amounts used to purchase a non-commutable pension in SuperWrap will be preserved (regardless of the preservation status of the amounts used to purchase the non-commutable pension) until you meet a full condition of release.</p>
Government payment limits	The Government has set minimum annual payment limits for pensions.	The Government has set minimum and maximum annual payment limits for non-commutable pensions. The maximum limit for the first year is 10% of the purchase price at commencement and in subsequent years is 10% of the account balance each 1 July.
Accessing your benefits	If you decide you no longer require regular payments, or if you need a lump sum amount, you may withdraw all, or part of, your pension at any time because your benefits are unrestricted non-preserved.	<p>You may only withdraw all, or part of, your non-commutable pension once you have met a full condition of release.</p> <p>However, you may commute all, or part of, your non-commutable pension at any time to:</p> <ul style="list-style-type: none"> → purchase another non-commutable pension; or → transfer to another complying superannuation fund. <p>Important note: If you commute all, or part of, your non-commutable pension the commutation amount will remain preserved until you meet a full condition of release.</p>

→ SuperWrap Essentials Term Allocated Pension Plan

This product is only available to reversionary beneficiaries from 20 September 2007.

A term allocated pension can provide an income stream for a fixed term with potential Social Security advantages.

Funding your pension

Up to and including 19 September 2007, you can purchase a term allocated pension with:

- unrestricted non-preserved money from the Personal Super Plan;
- rollovers of superannuation benefits classed as unrestricted non-preserved;
- personal contributions, including contributions made from the sale of certain small business assets and certain payments for personal injury, to which you have immediate access using a condition of release. You must also be eligible to make these contributions (refer to 'Eligibility to contribute' and 'Accessing your benefits' in the 'SuperWrap Essentials Personal Super Plan' section of this Information Brochure for further information). If you intend to claim a tax deduction on your personal contributions, you will need to complete an application for the Personal Super Plan for these contributions and give the Trustee a personal tax deduction notice in respect of these contributions. A request can only then be made to transfer these amounts to the Term Allocated Pension Plan by completing the Term Allocated Pension Plan Application Form. Trustees are not permitted to accept personal tax deduction notices once you have commenced a pension;
- directed termination payments permitted under transitional provisions.

If you are making multiple contributions and/or rolling over superannuation benefits into your Term Allocated Pension Plan account, your application will be treated as incomplete and your pension will not commence until all monies have been received.

Selecting a fixed term

You must select a fixed term during which your pension will be paid. For the SuperWrap Essentials Term Allocated Pension, the fixed term must be a term (expressed as a whole number of years from the date of commencement) between:

- your life expectancy¹ (rounded up) at the time of purchase

and the longer of:

- your life expectancy if you were five years younger (rounded up), or
- the period of years equal to the difference between your age last birthday and 100.

However, if you select the automatic reversion death benefit option in favour of your spouse when establishing your term allocated pension and your spouse's life expectancy is longer than yours, you also have the option to select a term between:

- your spouse's life expectancy (rounded up)

and the longer of:

- the life expectancy of your spouse if they were five years younger (rounded up), or
- the period of years equal to the difference between your spouse's age last birthday and 100.

Refer to 'Death benefits' in the 'Other important features' section for more information in relation to this automatic reversion option.

The remaining term on each 1 July will be rounded to a whole number of years according to whether your pension commenced before, on or after 1 January as follows:

- for pensions commencing before 1 January, the remaining term on each 1 July will be rounded down to the nearest whole number of years
- for pensions commencing on or after 1 January, the remaining term on each 1 July will be rounded up to the nearest whole number of years.

For example, if your pension commences on 31 December with a term of 18 years, the remaining term on the following 1 July will be rounded down to 17 years. If instead your pension commences on 2 January with the same term, the remaining term on the following 1 July will be rounded up to 18 years.

¹Life expectancy is determined by reference to the 2000/02 Australian Life Tables.

Fixed term options for the SuperWrap Essentials Term Allocated Pension

The following table shows the minimum and maximum terms you may select, based on your age and gender. The information in the table does not cover every potential circumstance that may apply to you and is only intended to cover common scenarios that may arise. Your adviser can help you to identify your fixed term options.

Your age	Female		Male	
	Min term (years)	Max term (years)	Min term (years)	Max term (years)
50	35	50	31	50
51	34	49	30	49
52	33	48	29	48
53	32	47	28	47
54	31	46	27	46
55	30	45	26	45
56	29	44	26	44
57	29	43	25	43
58	28	42	24	42
59	27	41	23	41
60	26	40	22	40
61	25	39	21	39
62	24	38	21	38
63	23	37	20	37
64	22	36	19	36
65	22	35	18	35
66	21	34	17	34
67	20	33	17	33
68	19	32	16	32
69	18	31	15	32
70	18	30	15	30
71	17	29	14	29
72	16	28	13	28
73	15	27	13	27
74	15	26	12	26
75	14	25	11	25
76	13	24	11	24
77	12	23	10	23
78	12	22	10	22
79	11	21	9	21
80	10	20	9	20

Example

If you are male and aged 65, and your wife is aged 62, and you select the automatic reversion death benefit option in favour of your spouse, you could choose any term between:

- 18 and 35 years (based on your own life expectancy); or
- 24 and 38 years (based on your spouse's life expectancy).

This pension will not provide payments for the rest of your life if you live beyond the selected term of the pension.

At the end of the selected term of the pension, there will be no capital remaining.

Payments

The payments you receive each year are determined by Government regulations, and are based on your account balance and the remaining term of your pension. After commencement, your payments will be calculated annually on 1 July by dividing your account balance by the relevant Payment Factor.

If you commence your pension part way through a financial year, your payments in the first year will be proportionately reduced, based on the number of days remaining in the financial year. In the next financial year, you will receive the full amount of your payments for that year.

If you invest after 1 June (but before 1 July), you may choose not to take a pension payment in that financial year.

The Government has provided relief from the minimum pension payment requirements for the 2009/10 financial year.

This means that your minimum pension payment specified by Government regulations will be halved for the year ended 30 June 2010. For example, if your minimum payment requirement for the 2009/10 financial year was \$10,000, you will be able to choose to take a payment of only \$5,000 for the financial year.

The following table shows the Payment Factors used to calculate payments. The information in the table does not cover every potential circumstance that may apply to you and is only intended to cover common scenarios that may arise.

Payment Factors			
Term remaining (years)	Payment Factor	Term remaining (years)	Payment Factor
1	1.00	26	16.89
2	1.90	27	17.29
3	2.80	28	17.67
4	3.67	29	18.04
5	4.52	30	18.39
6	5.33	31	18.74
7	6.11	32	19.07
8	6.87	33	19.39
9	7.61	34	19.70
10	8.32	35	20.00
11	9.00	36	20.29
12	9.66	37	20.57
13	10.30	38	20.84
14	10.92	39	21.10
15	11.52	40	21.36
16	12.09	41	21.06
17	12.65	42	21.83
18	13.19	43	22.06
19	13.71	44	22.28
20	14.21	45	22.50
21	14.70	46	22.70
22	15.17	47	22.90
23	15.62	48	23.09

Payment Factors			
Term remaining (years)	Payment Factor	Term remaining (years)	Payment Factor
24	16.06	49	23.28
25	16.48	50	23.46

Source: Schedule 6 Superannuation Industry (Supervision) Regulations 1993 (excerpt).

Example

If you are male, aged 65, are investing \$200,000 in a term allocated pension on 1 July and select a term of 18 years, the income payable in the first year will be \$15,160 (\$200,000 divided by 13.19, and then rounded to the nearest \$10).

Payment timings

You can choose your desired payment frequency — monthly, quarterly (March, June, September and December), half-yearly (June and December) or annually in any month you choose, on or around the 20th of the month.

Generally, applications received by the 10th of the month will have their first payment commence that month (where appropriate). However, if you are transferring internally within SuperWrap Essentials, your first payment will commence the following month.

Access to capital

Generally, your capital cannot be accessed during the term of the pension, except:

- to meet the entitlement of your spouse or former spouse under a Family Law split;
- to pay an amount to give effect to an ATO Release Authority or Transitional Release Authority;
- in certain circumstances on your death;
- if you decide to roll over to another income stream which meets the pension and annuity standards specified under superannuation law (for example, a lifetime income stream, a defined benefit income stream based on life expectancy or another term allocated pension);
- within the first six months after commencement of your pension, provided that the pension was not funded from a commutation of another income stream which met the pension and annuity standards as at 30 June 2007,

or, with Trustee approval, in any other circumstance permitted by superannuation law.

You cannot access your capital if you have selected the automatic reversion death benefit option and the term of your pension has been determined by reference to your spouse's life expectancy.

Understanding taxation

This section provides some general information on taxation and how it may apply to your Term Allocated Pension Plan.

When you invest

There is normally no tax payable on superannuation benefits that are rolled over from another superannuation fund or transferred from the Personal Super Plan into the Term Allocated Pension Plan. However, if you roll over a superannuation benefit or contribute a directed termination payment which contains an untaxed element of the taxable component, tax is required to be deducted by the Term Allocated Pension Plan at a rate of 15% and remitted to the ATO.

Investment earnings

There is no tax on investment earnings while your money remains in the Term Allocated Pension Plan.

On payments

The amounts you use to purchase your pension will consist of two components: tax-free and taxable. A percentage will be struck for each of these components when you purchase the pension and the tax-free amount of every payment from the Term Allocated Pension Plan will be determined by the tax-free component percentage determined at purchase date.

Once you are aged 60 or more, you will pay no tax on any payments made from your Term Allocated Pension Plan. You will not need to include any of your payments in your income tax return.

If you are under age 60, the taxable component of each regular payment will be subject to your marginal rate of tax (plus the Medicare levy). In addition if you have reached your preservation age (refer to 'Accessing your benefits' in the 'SuperWrap Essentials Personal Super Plan' section), you may be entitled to a 15% tax offset on this taxable portion. You can also claim the tax-free threshold provided by the Government if you have not already claimed this threshold from another payer.

If you are under 60 years of age and have not provided your TFN, the Trustee is required to deduct PAYG withholding tax on the taxable component of your payments at the highest marginal rate plus the Medicare levy, unless you have a specific exemption (refer to 'Tax File Number' in the 'Important information' section of this Information Brochure for further information).

On lump sum withdrawals

Lump sum payments are only available in very limited circumstances (refer to 'Access to capital' in this section). If you make a lump sum cash withdrawal and are under age 60, tax may be payable on the taxable component of the amount withdrawn. Refer to 'Taking a cash lump sum benefit' in the 'SuperWrap Essentials Personal Super Plan' section of this Information Brochure for details of the taxation treatment.

On your death

Death benefits paid as a lump sum

Death benefits paid as a lump sum to a dependant for tax purposes will be tax-free.

Death benefits paid as a lump sum to a non-dependant for tax purposes will be taxed in the following manner:

Tax-free component	Tax-free
Taxable component	Taxed at 15% plus the Medicare levy

Death benefits paid as a lump sum to your estate are taxed within the estate depending on whether the beneficiaries of the estate are your dependants or non-dependants for tax purposes.

Death benefits paid as pensions

Death benefits can only be paid as pensions to your dependants for tax purposes.

If either you or your beneficiary are aged 60 or over at the time of your death, all payments made from the pension to your beneficiary will be tax-free.

If neither you nor your beneficiary are aged 60 or over at the time of your death, the pension will be treated for tax purposes as a pension payable to a person aged between their preservation age and age 60.

Social Security benefits

If you invest in a term allocated pension, initially only 50% of the purchase price will be counted for the Centrelink and Department of Veterans' Affairs ('DVA') assets tests. On an ongoing basis, 50% of the account balance will be counted for these assets tests. If you intend to roll over your existing Term Allocated Pension to another term allocated pension after 19 September 2007, you should check with Centrelink that your new term allocated pension will continue to receive the 50% assets test exemption.

If you select the automatic reversion death benefit option in favour of your spouse and elect that the pension cannot be commuted to a lump sum on your death, the pension will remain 50% assets test exempt after your death as long as the pension is payable to your spouse.

If you make any other death benefit nomination, the pension may cease to be 50% assets test exempt if it continues to be paid after your death. Refer to 'Death benefits' in the 'Other important features' section for information regarding the options available to you.

Term allocated pensions may also receive concessional treatment under the Centrelink and DVA income tests. Your adviser can provide more information and discuss whether a term allocated pension will meet your needs and assist with your eligibility for Social Security benefits.

Establishing your term allocated pension

Because of the options available to you, care needs to be taken when selecting the term of your pension and the particular type of death benefit nomination. You should seek professional advice to ensure that the selection meets your needs.

Selecting a term based on your own life expectancy or age

The options for your beneficiary on your death may vary depending on the type of death benefit nomination you select.

Non-lapsing or non-binding nomination

- a_ Selecting a non-lapsing or non-binding death benefit nomination allows your beneficiary on your death to choose:
 - a lump sum death benefit;
 - to continue receiving your pension. In this case, the continuing pension may not remain 50% assets test exempt for Social Security purposes; or
 - to commence a new pension within SuperWrap Essentials using the remaining balance in the original pension to establish the new pension. A new assessment will be made for Social Security purposes in your beneficiary's name!¹

Automatic reversion

- b_ Selecting the automatic reversion death benefit option in favour of your spouse means that the pension will continue to be 50% assets test exempt as long as it is paid to your spouse, provided that you have made a 'no commutation' election when completing the Nomination of Beneficiaries Form. This means that your spouse will not have the option of taking a lump sum benefit.

If instead you make a 'commutation' election, your spouse will have the option to take a lump sum on your death provided the term of the pension is based on your own life expectancy, but if the pension reverts to your spouse, it will not remain 50% assets test exempt.

- c_ Selecting the automatic reversion death benefit option in favour of a dependant other than your spouse allows your beneficiary the options under (a) above on your death.
- d_ If you make no death benefit nomination, a lump sum will be paid to your estate on your death.

Selecting a term based on your spouse's life expectancy or age

This option is only available if you select the automatic reversion death benefit option in favour of your spouse. On your death, the pension will continue to be paid to your spouse. There will be no option to take a lump sum death benefit. The pension will remain 50% assets test exempt as long as it is paid to your spouse.

18 1_ This may be subject to change. You or your adviser should check with Centrelink before making your decision about the most appropriate type of death benefit nomination for your circumstances.

→ Other important features

Death benefits

Nominating a beneficiary

SuperWrap Essentials allows you to nominate one or more beneficiaries to receive a benefit (your account balance and any insurance paid on your death) in the event of your death ('death benefit'). Any beneficiary you nominate must be either your Legal Personal Representative or a dependant for the purposes of superannuation law and the Trust Deed that governs SuperWrap Essentials at the date of your death. Your dependants include your spouse¹, your children, each individual who is financially dependent on you at your death and each individual with whom you have an interdependency relationship² at your death. Your Legal Personal Representative is the executor of your will or the administrator of your estate.

Any nominations held by the Trustee cease to be valid when you move between the Personal Super Plan, the Pension Plan and the Term Allocated Pension Plan. To ensure your wishes are taken into account, you should complete a new Nomination of Beneficiaries Form and submit it with your completed Application Form for the Plan to which you are transferring.

To nominate a beneficiary, please complete the separate Nomination of Beneficiaries Form, which accompanies this Information Brochure.

Beneficiaries are able to request the type of benefit they wish to receive (ie. lump sum(s), pension(s), or a combination of both), except in the following two circumstances:

- where you select automatic reversion under Option 4; and
- where your beneficiary is not eligible to receive your benefit as a pension. In this case, only a lump sum death benefit may be paid. Your beneficiary is not eligible to receive a benefit as a pension if they are your child and they are between 18 and 25 and they are not financially dependent on you, or if they are your child and aged over 25 (unless they have a disability³).

Option 1 – No nomination

If you choose not to nominate a beneficiary, your death benefit will be paid to your Legal Personal Representative (ie the executor or administrator of your estate).

Option 2 – Non-binding death benefit nomination

You may nominate one or more of your Legal Personal Representative and your dependants as your preferred beneficiaries. This kind of nomination is not binding. The Trustee will consider this nomination in determining to whom the benefit will be paid. It will also consider any other matters it decides are relevant, for example, whether you have any other dependants and the financial circumstances and needs of your dependants. The Trustee will also be able to take into account whether your circumstances have changed since you made your nomination, for example whether you have had a child or married. If you give the Trustee a non-binding nomination, the Trustee will have a discretion as to who, from among your Legal Personal

Representative and your dependants, and in what proportions to pay your death benefit. In exercising its discretion the Trustee may not follow your nomination.

Option 3 – Non-lapsing death benefit nomination

You may nominate one or more of your dependants and/or your Legal Personal Representative as your nominated beneficiary. You must nominate the proportions of your death benefit each beneficiary is to receive. On your death, your benefit will be paid to your nominated beneficiaries in the proportions you have nominated if, at the time of your death:

- each nominated person is your dependant or your Legal Personal Representative;
- you have not revoked the nomination; and
- your nomination is not invalid.

If you make a non-lapsing death benefit nomination, the Trustee must determine whether to accept the nomination. The Trustee must accept your nomination unless it knows that you did not understand the consequences of making the nomination. If the Trustee does not accept your nomination, the Trustee will contact you. If the Trustee accepts your non-lapsing nomination the Trustee must also determine whether the nomination is valid after being notified of your death. If the nomination is valid, the Trustee will give its consent to the nomination. The nomination is then binding on the Trustee. The nomination will not be valid if the Trustee knows that you married, entered into a de facto relationship (or similar relationship) with another person, separated on a permanent basis from your spouse or partner or have had a child with a person other than your spouse or partner since making your nomination. In this case, the Trustee must treat your nomination as a non-binding nomination (see Option 2).

If on your death any nominated beneficiary is no longer your dependant or Legal Personal Representative, they will not be entitled to receive a share of your benefit. The Trustee will pay the share either:

- to any one or more of your Legal Personal Representative and dependants at the date of your death at the Trustee's discretion; or
- to the remaining nominated beneficiaries based on their proportional entitlement to your benefit.

Option 4 – Automatic reversion death benefit nomination

(Available to Pension Plan members only)

If you are investing in the Pension Plan you may elect to establish an automatic reversion of your pension. In this case, your pension will automatically continue to be paid from your pension account to your nominated beneficiary, following your death.

Your nominated beneficiary must be, at the time of your death, your spouse, de facto spouse, child under 18 (or is over 18 but under 25 if financially dependent on you, or is over 18 and has a disability³), or another person who is financially dependent on you or with whom you have an interdependency relationship.

1>Your spouse includes:

- your husband or wife via marriage; or
- your de facto partner or any other person with whom you are in a relationship (provided that this relationship is registered under a certain state or territory law); or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

2>An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other. An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

3>The disability must be of the kind described in subsection 8(1) of the Disability Services Act 1986.

→ Other important features (continued)

You can only select an automatic reversion death benefit option when you commence your pension. If you wish to change your nominated beneficiary after that time, you will have to commute and commence a new pension.

If you nominate your child as the reversionary pensioner, the Trustee will continue to pay the pension to them until they turn age 25. At this time the pension will be commuted and any lump sum will be paid to them. If your child is disabled, the pension will not be subject to any age limit.

Pension Plan members only

Where your pension plan reverts on your death, your reversionary beneficiary has the option to commute the pension to take a lump sum death benefit within six months of your death or three months of grant of probate, whichever is the later.

Information for reversionary beneficiaries

If you are a reversionary beneficiary, some parts of this Information Brochure and the Application Form are either different for, or not relevant to you. You are a reversionary beneficiary if a member of SuperWrap (original member) has died and either:

- you were nominated as an automatic reversionary beneficiary by the original member; or
- the Trustee exercised a discretion to pay a reversionary pension to you in respect of the original member.

Generally, you have similar rights and obligations and enjoy the same features of SuperWrap as the original member. However, please note the following:

- 1_ If you were nominated as an automatic reversionary beneficiary, you cannot select another automatic reversionary beneficiary.
- 2_ You must complete the following sections of the Application Form:
 - Investor details
 - Tax File Number
 - Nominated bank account details
 - Adviser ongoing fees
 - Declaration and signature.

Do not complete:

- Application details
- Eligibility to contribute
- Contribution details
- Access to superannuation benefits
- Superannuation benefit details
- Personal tax deduction notice
- Adviser contribution fees.

You may complete other sections, if applicable.

- 3_ If you are not the spouse of the original member, you cannot roll over your reversionary pension within the superannuation system.

- 4_ If you do not complete the 'Income payment details' section of the Application Form the Trustee will make payments to you based on the nominated payment level and frequency selected by the original member. The Trustee will notify you in the following July of the Government prescribed minimum annual pension amount you are required to receive, which is calculated as a percentage of your pension account balance based on your age on 1 July each year.
- 5_ For information regarding the tax treatment of your pension, see 'Understanding taxation' in the SuperWrap Pension Plan or SuperWrap Term Allocated Pension Plan section of the Information Brochure (whichever applies to you).
- 6_ After your pension commences, your account will remain invested in the same investments selected by the original member unless the Trustee receives an alternative investment instruction from you. The Trustee recommends that you speak with your adviser for assistance with making investment instructions.
- 7_ For child pensions, the Child Pension Application Form needs to be completed for the Pension Plan or Term Allocated Pension Plan (whichever applies). Your adviser can assist in accessing a Child Pension Application Form.

Privacy

By signing the Application Form, you also agree to ensure that any person you nominate as your beneficiary is made aware that:

- you have nominated them as your beneficiary;
- the Trustee, the Administrator and its related entities hold their personal information;
- the Trustee, the Administrator and its related entities will use their personal information in determining to whom and in what proportion your superannuation benefits will be paid upon your death, and to the extent that such information is not provided, your death benefits may not be paid according to your wishes;
- the Trustee, the Administrator and its related entities may disclose their personal information to each other and to third parties (including the Distributor and your adviser) that assist the Administrator in the administration of SuperWrap Essentials or when required or permitted by law to disclose their personal information; and
- they may contact the Administrator and request access to their information by calling 1300 657 010 or by writing to the address listed on the inside back cover.

Withdrawals or rollovers from SuperWrap Essentials

Withdrawals and rollovers will not be processed if you do not have sufficient cleared funds in your Cash Account to fund the withdrawal or rollover. If you do not have sufficient cleared funds or you wish to close your account, you should arrange for your adviser to submit appropriate transaction instructions to the Administrator on your behalf.

The time it takes to meet any withdrawal or rollover request and/or close your account will depend on the managed fund operator, market liquidity or any pending distributions. These requests are generally completed within 30 calendar days. However, in exceptional circumstances, such as if a managed fund becomes illiquid or has withdrawal restrictions, the time taken to get your funds may be much longer. Refer to 'Portability of Superannuation Benefits' in this section for further information about illiquid investments.

If you are rolling over to another superannuation fund, you must also provide the new fund's ABN and the fund's Superannuation Product Identification Number ('SPIN') before your request can be processed. Where a SPIN is not available, the Administrator requires your investor number in the new fund.

Lump sum withdrawals from the Personal Super Plan and the Pension Plan will be transferred to your nominated external bank account unless otherwise agreed.

Portability of superannuation benefits

Superannuation funds are required to transfer a member's benefits to another fund if requested by the member. You have a right to ask for information before requesting a rollover or transfer of your benefits. The information you might need to know includes information relating to fees and costs that may apply to the rollover or transfer, and the effect of the rollover or transfer on your existing entitlements in the fund. If you do not ask for any information, the Trustee may assume that you do not require it. If you transfer the full amount of your benefits, you will no longer be a member of SuperWrap Essentials and any insurance cover that you may have through SuperWrap Essentials will cease.

Ordinarily, the Trustee must transfer or roll over your benefits within 30 days of receiving all relevant information prescribed by the SIS Regulations (including all information that is necessary to process your request). From 1 July 2007 however, where you make an investment choice and the investment option you have chosen is 'illiquid', the Trustee may effect your transfer or rollover request within 120 days¹ of receiving all relevant information, provided you give your written consent. It is a condition of participation that you give this consent (please refer to the 'Declarations, Conditions and Acknowledgements' section for further information).

The investments considered by the Trustee to be illiquid from time to time are listed on the website www.investorwrap.com.au or available from your adviser. This information is updated by the Trustee from time to time.

Generally, these investments may be illiquid because:

- the Trustee needs to receive the monies from the underlying fund manager;
- the investment has withdrawal restrictions; or
- the investments are subject to market liquidity constraints.

If you want more information regarding the transfer of your benefits, please contact your adviser.

¹ This upper time limit will only apply to a limited number of illiquid investments. For the majority of illiquid investments a shorter period applies.

² Legislation to expand the Family Law Act to cover relationship breakdown as well as marriage breakdown came into effect on 1 March 2009 (with possible exception of South Australia and Western Australia).

Family Law – splitting superannuation benefits

Provisions of the Family Law Act 1975 ('the Act') deal with the treatment of superannuation on relationship² or marriage breakdown with a spouse.³ The Act provides that a member's superannuation benefit may be split with the member's spouse or former spouse on marriage or relationship breakdown. Alternatively, for a Personal Super Plan member a payment flag may be imposed on the member's superannuation benefit.

In order for the Trustee to commence any payment split or impose a payment flag on your SuperWrap Essentials account, the Trustee must have been served with either:

- a superannuation agreement, made between you and your spouse or former spouse, and in accordance with the requirements of the Act, or
- an order of the Family Court of Australia, that specifies how your benefit is to be split with your spouse or former spouse or that a payment flag must be applied to your account.

The Act also specifies that the Trustee must be provided with certain evidence of marriage or relationship breakdown if you serve a superannuation agreement on the Trustee. You and/or your spouse or former spouse may arrange for the required documents to be served on the Trustee. Documents can only be served on the Trustee for the purposes of the Act at the following address:

Family Law and Superannuation Officer
SuperWrap Trustee
c/- SuperWrap
GPO Box 2675
Sydney NSW 2001

All documents served on the Trustee should be either an original or a certified copy.

If the Trustee is required to affect a payment split on your benefit, the value of your account will reduce by the amount that is paid to, or for the benefit of, your spouse or former spouse.

Information about your superannuation benefit

Where an eligible person under the Act wishes to negotiate a superannuation agreement with you (which may be before or during a relationship, or after relationship breakdown) or facilitate the preparation of an order of the Family Court, they may apply to the Trustee to receive information about your benefit. Where the application is made in accordance with the requirements of the Act, the Trustee will be obliged to provide the requested information and will not be permitted to inform you about the application.

Professional advice

The Act involves many complex requirements in relation to splitting a superannuation benefit. It is recommended that, if you believe your SuperWrap benefit will be affected by the Act, you should consult your legal adviser, financial adviser and/or accountant.

³ Your spouse includes:

- your husband or wife via marriage; or
- your de facto partner or any other person with whom you are in a relationship (provided that this relationship is registered under a certain state or territory law); or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Transfer of United Kingdom pension benefits to SuperWrap Essentials

SuperWrap Essentials is recognised by Her Majesty's Revenue and Customs ('HMRC') as a Qualifying Recognised Overseas Pension Scheme ('QROPS'). The QROPS reference number is 500011.

Transfers of United Kingdom ('UK') pension benefits to funds which are not QROPS from 6 April 2006 will potentially be classed as an unauthorised payment and subject to taxation in the UK before they are transferred. UK law has also imposed a Lifetime Allowance on pension benefits. Amounts received above this limit are subject to an additional taxation liability.

The Trustee is obliged, under the QROPS requirements, to report to the HMRC details of all payments out of SuperWrap Essentials which relate to amounts transferred from UK domiciled schemes.

For these purposes, payments include cash payments, rollovers, the commencement of pensions and death benefit payments. Where such payments are transferred or rolled over, the Trustee may be required to report the name and contact details of the receiving fund. The reported payments may include amounts that have not originated from the original UK pension transfer. The HMRC may assume that these amounts relate exclusively to UK pension transfer amounts until the total of all payments from the SuperWrap Essentials account exceed the amount of the original UK transfer.

The reported amounts will be added to any other UK pension benefits received by you and if the Lifetime Allowance is exceeded, the UK authorities may impose an additional taxation liability on you.

If you transfer or roll over UK sourced benefits from SuperWrap Essentials to another Australian superannuation fund which is not a QROPS, the HMRC may consider this to be an unauthorised payment and impose a taxation liability on you.

Australian tax may also be payable when you transfer overseas superannuation money to an Australian fund. You may transfer this liability to the Australian fund, or pay it yourself.

The taxation issues involved with such transfers are complex. You should ensure that you obtain expert advice from an appropriately qualified person before transferring superannuation benefits from the UK or another country.

Please note SuperWrap QROPS status is subject to meeting requirements set out by the HMRC. The ability to meet these requirements may vary from time to time. If there is a change in SuperWrap Essentials' QROPS status, investors impacted by this change will be notified. Refer to 'Electronic notifications and updated information' in the 'Keeping you informed and up to date' section for details of how notification can be made.

Trans-Tasman Retirement Savings Portability Scheme

On 12 May 2009, the Government announced that it has agreed in principle to establish a 'trans-Tasman retirement savings portability scheme'. The scheme will permit transfers of superannuation savings between certain Australian superannuation funds and New Zealand KiwiSaver funds.

To date, while a Memorandum of Understanding has been signed by Australia and New Zealand, no legislation has been introduced to Parliament and the start date of the scheme has not yet been determined.

Consolidating your accounts

Personal Super Plan

By consolidating all of your super into one Personal Super Plan account, you are able to stay in control of your super, reduce paperwork and potentially save on fees. All you need to do is complete the Request to Transfer Form in this Information Brochure and forward it to the rollover institution.

Pension Plan

It is possible for investors to consolidate multiple pensions into one account rather than operating two or more separate accounts. This is only permitted where you establish a new pension with a minimum investment of \$15,000 by way of transferring funds from your existing Personal Super Plan account, making a personal or spouse contribution or combining two or more superannuation benefits (both from external accounts or existing Pension Plan accounts). As there may be taxation implications associated with this request, you should consult your tax adviser prior to making such a decision.

Value of your benefits

The value of your investment (or your 'benefit') reflects the performance of the underlying investments that you have selected and your Cash Account balance. Any rise or fall in the value of these assets will affect the value of your benefit.

The benefit payable to you on withdrawal (where permitted) from SuperWrap Essentials will be determined by multiplying the number of units or shares you hold in the underlying investment at the relevant exit or sale price of each investment, plus the value of your balance in the Cash Account, less any taxes payable, insurance premiums and fund fees/costs.

If you invest in the Personal Super Plan and take out insurance cover, the benefit paid on your death or total and permanent disablement will include the amount paid to the Trustee by the insurer.

→ Investment options and services

SuperWrap Essentials offers a single point of access to a selection of managed funds and a competitive Cash Account.

Investment strategies

SuperWrap Essentials provides you with a wide range of diversified managed and sector specific managed strategies to choose from. Each investment strategy then offers a number of investment options that fall within that strategy. All of the strategies are invested in managed funds.

Your adviser can help you to determine which investment strategy is right for you and they can also help you to select the appropriate investment options within that strategy. Refer to the 'Understanding risk and return' section of this Information Brochure for further information.

By submitting a transaction instruction to the Administrator via your adviser, you are deemed to direct the Trustee to acquire or dispose of the assets that are the subject of the instruction. Your adviser is responsible for placing your transaction instructions on your behalf.

All investment strategies have an investment objective that covers the aim of the investment strategy, how it is normally invested and to whom it is generally suitable.

The investment strategies available include:

Investment strategy	Investment style
Growth	Diversified managed
Balanced	Diversified managed
Conservative	Diversified managed
Australian shares	Sector specific managed
International shares	Sector specific managed
Property securities	Sector specific managed
Australasian fixed interest	Sector specific managed
International fixed interest	Sector specific managed
Hedge funds	Sector specific managed
Cash plus	Sector specific managed
Cash	Sector specific managed

Managed funds

The selection of managed funds available through SuperWrap Essentials encompasses a number of Australia's leading fund managers.

The choice of managed funds includes:

- diversified funds
- sector funds — such as technology, biotechnology and property
- regional funds — including Australian and international shares
- specialist funds
- other collective investment schemes that may be offered through the service (such as investment companies).

The current list of funds available for investment is set out in the Investment Options Booklet. The Trustee may change the investment strategies and underlying investment options at any time. You can obtain through your adviser, or the Trustee can otherwise provide you, without charge, the up to date list of funds available for investment and the relevant PDSs for those funds. Limits may apply to the amount of your account that may be invested in some of the available managed fund investment options. Refer to the Investment Options Booklet for further information on these limits and the steps that will be taken if the limits are exceeded.

Investing in and withdrawing from managed funds

Your adviser can place your instructions online. If a completed and valid application or withdrawal instruction is received by the Administrator before 11.00am (Sydney time) on any business day¹, your transaction instruction will generally be placed with the managed fund operator on the same business day. However, in times of high demand it may take longer².

The time it takes for the transaction to be processed and the price of the units will vary depending on the administration requirements of the fund manager or market liquidity. Unit prices are determined by the fund manager and are usually calculated daily or weekly. Unit prices at the time of placing a transaction are only a guide and may change as markets move.

If you wish to make a partial withdrawal from a managed fund investment (ie you are not withdrawing your entire holding in a managed fund) your instructions will not be processed if they relate to more than 95% of the total value of your holding in the managed fund. Your adviser will be informed that the instructions cannot be processed.

¹ A business day refers to a day that retail banks are normally open for business in New South Wales (excluding Saturday and Sunday).
² The Trust Deed allows up to 30 days for the allocation of units when investing in managed funds.

→ Investment options and services (continued)

Once your transaction occurs, it will be settled via your Cash Account. This will generally be completed within ten business days. Your adviser will receive confirmation of the transaction and the unit price applicable for that transaction.

There may be delays in applying for or realising investments in some managed funds. For example, a delay may occur where the managed fund is illiquid or has minimum transaction requirements.

Refer to 'Withdrawals or rollovers from SuperWrap Essentials' in the 'Other important features' section for further information.

Sometimes, instructions are received from different investors to buy and sell the same managed fund. These instructions can be offset so that only one net application or redemption request is made to the fund manager (called 'netting'). When this occurs, and subject to the net application or redemption request being accepted by the fund manager, investors who instructed the Administrator to dispose of an investment in a managed fund will have that investment cancelled. Investors who instructed the Administrator to acquire an investment in a managed fund will acquire that interest. This netting process may mean saving transaction costs and the Administrator is entitled to keep any benefit arising from the netting process.

HOW TO INVEST IN MANAGED FUNDS

Investing in managed funds through SuperWrap Essentials is straightforward. All you and your adviser need to do is:

- select the investment strategy that you are interested in;
- select the underlying managed fund(s) you are interested in under that strategy from the latest Investment Options Booklet and obtain a copy of the current Product Disclosure Statement(s) or other disclosure document(s) for the relevant underlying managed fund(s) that contain more detail in relation to those managed fund(s) unless there is no requirement for such a document to be provided by the Trustee in paper form (for example, the relevant information may be provided to you electronically, if permitted by law) or in another way. You have a right to receive these current disclosure document(s) free of charge and on request from your adviser;
- read the documents carefully and ask your adviser if you have any questions about the relevant managed fund(s) in terms of whether it suits your financial objectives, situation and needs (including about fees and risk/return) before deciding to invest. Remember, you don't need to complete the application form contained in the disclosure document for the managed fund; and
- provide a completed Managed Fund Transaction Form to your adviser. They can place your transaction instruction online on your behalf. Transaction confirmations can be accessed by visiting www.investorwrap.com.au.

Switching between managed funds

You may instruct the Administrator (through your adviser) to switch between your managed funds at any time.

An instruction to switch between managed fund investments will be processed as a withdrawal from one managed fund followed by an application into another, with your Cash Account being used as the settlement account. That is, proceeds from the sale of the managed fund will be placed into your Cash Account and the funds in your Cash Account will be used for the application into the new managed fund.

A switch may incur relevant buy/sell spreads and possibly have taxation implications. Refer to the 'Fees and other costs' section for further information.

If your redemption request in respect of your underlying investment is received by the Administrator on or before 11.00am (Sydney time) on any business day, any necessary redemption request in the underlying fund will generally be placed with the managed fund operator on the same business day.

Distribution reinvestment option

As your investment grows, you can choose to either reinvest your distributions from all or a selection of managed funds (where the underlying managed fund permits reinvestment) or deposit them into your Cash Account. You can nominate your distribution option on placement of your managed fund transaction instruction. The Administrator will apply the distribution option last nominated prior to the date the distribution is paid. If you do not nominate a distribution option, your distributions will be reinvested into your managed fund investment option.

Any reinvestment option available in respect of a managed fund will be provided by the responsible entity of the relevant managed fund and should be provided in accordance with the terms of the Product Disclosure Statement or other disclosure document(s) for that managed fund. At the time that income is reinvested into any managed fund, you may not have the current Product Disclosure Statement or other disclosure document(s) for those managed funds. These can be obtained on request and without charge from your adviser.

How investing in managed funds through SuperWrap Essentials is different to investing directly

Investing through SuperWrap Essentials	Investing directly
Consolidated reporting You will receive comprehensive consolidated reporting on your SuperWrap Essentials account.	Reporting is not consolidated Your reporting would be on a fund-by-fund basis.
Beneficial ownership of your managed funds The Administrator is the legal owner of your units in the underlying managed funds. The Trustee is the beneficial owner of the units and the Administrator keeps a record of the units held on your behalf.	Direct ownership of your managed fund investments You would be the legal and beneficial owner of your units in the managed funds, and acquire all rights attaching to unit ownership.
No communications from fund managers Because the Administrator holds the underlying managed fund units on behalf of the Trustee, you will not normally receive communications in respect of the underlying managed funds, such as annual or other reports, notices of meetings, or notification of changes in investment policies and fees, from the fund managers. You can obtain this information by providing the Administrator with instructions specifying the information you require. ¹	Regular communications from fund managers You would receive regular communications from fund managers in respect of the managed funds, including annual reports, notices of meetings and notification of changes to fees and investment policies.
Cooling-off right exercisable against the Trustee You are entitled to a 14 day cooling-off period with respect to your investment in SuperWrap Essentials. Refer to 'Cooling-off period' in the 'Important information' section of this Information Brochure for information about your cooling-off right. Your cooling-off right is exercisable against the Trustee. You do not have a direct cooling-off right against the underlying fund managers.	Cooling-off right exercisable directly against fund managers If you are a retail client you may be entitled to a 14 day cooling-off period with respect to your retail managed funds. Your cooling-off right may be exercised directly against the relevant fund managers.
Access to SuperWrap Essentials complaints resolution arrangements If you have an inquiry or complaint about your investment in SuperWrap Essentials you may utilise the SuperWrap Essentials complaints resolution arrangements. Refer to 'Complaints resolution' in the 'Important Information' section of this Information Brochure for information about SuperWrap Essential's complaints resolution arrangements.	Access to fund managers' complaints resolution arrangements You may utilise the complaints resolution arrangements made available by the relevant fund managers.

The Cash Account

How the Cash Account works

When you join SuperWrap Essentials, a Cash Account will be established automatically for you. Contributions and rollovers of superannuation member benefits into SuperWrap Essentials are initially deposited into your Cash Account.

Your Cash Account is used to settle your managed fund investment transactions and can be linked to a nominated external bank account. Withdrawals from an investment option are deposited into your Cash Account. If you are invested in the Pension Plan or the Term Allocated Pension Plan, all pension payments will be made from the balance in your Cash Account. In addition, income received from your investment options (excluding reinvestment options) will be credited to the balance in your Cash Account and all fees, costs, expenses and taxation (as outlined in this Information Brochure) will be deducted from the balance in your Cash Account.

Contributions to and permitted withdrawals from your Cash Account are transferred via your nominated external bank account. When the money is received, it will be credited to your Cash Account and deposited into one or more underlying bank accounts maintained by the Administrator at Westpac.

Earn a competitive interest rate

Your Cash Account earns a competitive interest rate, which means your money is working for you even if you are between investments. Interest on your Cash Account will accrue daily and be credited to your balance quarterly in arrears.

The declared rate of interest will not be lower than the average of the interest rates of the four major Australian banks for Cash Management Accounts with balances of \$10,000.

¹If you do instruct the Administrator to provide this information, the Administrator reserves the right to charge a minimum of \$10 for each item requested. This charge would be deducted from your Cash Account.

→ Investment options and services (continued)

Minimum balance

You are not required to keep a minimum balance in the Cash Account. However, if you do not keep sufficient cash in the Cash Account for fees, costs and other money you owe in relation to your account, the Administrator is authorised to sell your investments.

If you are invested in the Pension Plan or Term Allocated Pension Plan:

- the minimum balance requirement includes the amount of your next pension payment, but
- the minimum balance requirement does not apply if the total value of your pension account is below the minimum amount.

Managing your Cash Account balance

You and your adviser are responsible for ensuring that sufficient cleared funds are available in your Cash Account to cover your transactions and meet payments as they fall due. You can authorise your adviser to place certain transaction instructions with the Administrator on your behalf in order to ensure funds are available to satisfy this requirement.

Generally, investment transactions and any permitted one-off withdrawals will not be processed if funds are not available to cover the amounts involved.

Drawdown strategy

In relation to tax, PAYG, superannuation surcharge, insurance premiums, pension and Ongoing advice fee payments, SuperWrap Essentials has a facility which sells down your investments in accordance with the applicable drawdown strategy, where necessary, to fund these payments. This means that the payments may be processed even if cleared funds are not available. If, at any time, the Administrator determines that you will not have sufficient cleared funds in your Cash Account to:

- a_ cover any upcoming tax, PAYG, superannuation surcharge, insurance premiums or pension payments as they fall due; and
- b_ cover any Ongoing advice fee,

you are deemed to direct the Administrator to sell your investments in accordance with your nominated drawdown strategy or, if there is none, the standing drawdown strategy described in this section to the extent necessary to fund the payments.

To nominate a drawdown strategy, arrange for your adviser to submit a completed Nominated Drawdown Strategy Form online on your behalf.

If you do not nominate a drawdown strategy, or if your nominated drawdown strategy cannot be implemented in respect of your investment holdings at the time of drawdown, you are deemed to direct the Administrator to sell your investments in accordance with the standing drawdown strategy. Under the standing strategy, investments are sold from your managed funds, starting with the holding with the highest value.

Please note in connection with this drawdown facility:

- where you have a Preferred Portfolio (described in 'Preferred Portfolios' in this section), you instruct the Administrator to draw down your holdings on a pro-rata basis (by value) across your investment holdings, including any holdings that are not included in your Preferred Portfolio (any nominated drawdown strategy and the standing drawdown strategy will not apply)
- transaction fees will not apply to transactions processed under the facility¹
- managed fund investments that are illiquid, priced monthly, or have withdrawal restrictions should not be included in your drawdown strategy as withdrawals from such managed funds may not be processed under the facility in time to fund the relevant payment, and
- if separate transaction instructions are received by the Administrator or an unrelated payment is processed after a sell-down of investments under the facility has commenced, it is possible that the proceeds of the sell-down may be appropriated to the subsequent transaction or payment. If this occurs, the payment to which the sell-down relates may not be processed.

Regular Investment Plan

The Regular Investment Plan enables you to make regular investments into managed fund investment options from your Cash Account on or around the 23rd of the relevant month. This dollar cost averaging process spreads your purchase over a number of periods, which may reduce the impact of market volatility on your account.

Flexibility	Date to establish, change, suspend or cancel
<p>Allows you the flexibility to determine the following:</p> <ul style="list-style-type: none"> → month to commence → frequency <ul style="list-style-type: none"> – monthly – quarterly (March, June, September and December) – half-yearly (June and December), or – annually (June) → the amount of your regular investment → month to end. 	<p>Mailed instructions: must be received by the 15th day of the relevant month to allow them to be processed for that month.</p> <p>Instructions submitted by your adviser online: will be processed for the relevant period provided they are received by the Administrator at any time before the date on which the relevant funds are deducted from your Cash Account (generally on or around the 23rd of the relevant month).</p> <p>Regular investments must be set up for a period greater than six months.</p>

26 ¹ However, transaction fees may apply to drawdowns processed to fund tax payments pursuant to a personal tax deduction notice.

If instructions submitted online also include instructions to establish, change, suspend or cancel a Regular Contribution Plan (for Personal Super Plan members only) and they are received after the 15th of the relevant month, the instructions in relation to the Regular Contribution Plan will not be processed for that month. This may affect the extent to which the Administrator is able to process your instructions in relation to your Regular Investment Plan.

Your adviser is responsible for placing instructions online on your behalf.

If you fully redeem your investment from a managed fund that forms part of a Regular Investment Plan, the fund will be removed from the Regular Investment Plan. If this is the only fund within the Regular Investment Plan, the Regular Investment Plan itself will be cancelled!

Preferred Portfolios

A Preferred Portfolio is a facility that allows you, through your adviser, to establish and maintain a pre-determined investment strategy for managed funds that enables all or part of your account to be tailored to your investment needs. This is achieved by rebalancing your managed funds back to your pre-determined investment strategy (on a periodic basis or as you direct).

If you elect to use the Preferred Portfolio facility, your adviser must receive written authorisation from you to instruct the Administrator to perform any transactions on your Preferred Portfolio. This includes:

- setting up the investment allocations and placing initial investments
- rebalancing your account according to your Preferred Portfolio percentage allocations, as a result of price movements or reinvested distributions (instructions for periodic rebalancing are required once only)
- varying the underlying investments or percentage allocations of your Preferred Portfolio and rebalancing your account as per the new allocations to reflect the changes.

Before you make any decision in relation to a Preferred Portfolio, you must obtain the current Product Disclosure Statement or other disclosure document(s) for the relevant underlying managed funds that contains more detail in relation to those managed funds unless there is no requirement for such a document to be provided by the Trustee in paper form (for example, the relevant information may be provided to you electronically, if permitted by law) or in another way. You have a right to receive these current disclosure document(s) free of charge and on request from your adviser.

Managed fund investments that are illiquid, priced monthly or have withdrawal restrictions should not be included in your preferred portfolio investment allocation as withdrawals from such managed funds may not be processed under the facility in time to fund the relevant payment.

You must provide written confirmation of your investment instructions to your adviser before they instruct the Administrator to proceed with the underlying investments.

Your account may be rebalanced by:

- giving a written direction to your adviser which you may do at any time, or
- periodic rebalancing.

By providing your adviser with the authority to instruct the Administrator to periodically rebalance your account, you are deemed to direct the Trustee to acquire or dispose of your underlying investments, as required, to maintain the allocations specified for your Preferred Portfolio.

You may direct the Trustee to undertake periodic rebalancing:

- quarterly on or around the 8th of the last month of the quarter (March, June, September and December)
- half-yearly on or around the 8th of June and December, or
- annually on or around the 8th of June.

Transactions to rebalance your account may not be implemented in certain circumstances, such as:

- where all assets in your account are within 2% of the original specified allocation
- where the transaction value is less than \$100
- where the Trustee or the Administrator is not reasonably satisfied that you have been given, or where permitted by the Corporations Act 2001 ('Corporations Act') have access to, a current copy of the Product Disclosure Statement or the current disclosure document(s) (or equivalent information in another form permitted by the Corporations Act) for the relevant managed funds which is not defective
- if a managed fund is closed to new investments or no longer available, no further purchases can be made through a Preferred Portfolio into that managed fund and any future allocations for that managed fund will remain in your Cash Account.

¹ If a Regular Investment Plan fails (for example, there is insufficient cash in the Cash Account for three consecutive periods), it may be cancelled by the Administrator.

→ Understanding risk and return

SuperWrap Essentials offers a wide range of investment options to meet different risk and return expectations.

Investing involves risk

Risk is often defined as the likelihood that an investment will fluctuate in value. Generally the higher the potential return of an investment, the greater the level of risk of loss.

It is important to note that all investments involve varying degrees of risk. There is a multitude of factors beyond the control of investors that may affect investment returns, such as:

- **security specific risk:** an investment in, or with exposure to a company or managed fund, may be affected by unexpected changes in that company's or managed fund's operations (due to quality of management, use of technology etc) or its business environment
- **market risk:** markets are affected by a host of factors including economic and regulatory conditions, market sentiment, political events and environmental and technology issues. These could have a negative effect on the returns of all investments in that market. This may affect investments differently at various times
- **currency risk:** if an investment is held in international assets, a rise in the Australian dollar relative to other currencies may negatively impact investment values or returns
- **interest rate risk:** changes in interest rates can have a negative impact either directly or indirectly on investment value or returns of all types of assets
- **derivatives and gearing risk:** underlying funds may use derivatives and gearing. The use of derivatives (which may be used to reduce risks and buy investments more effectively) may reduce potential losses and may also reduce potential profits. The use of gearing (borrowing) will magnify the variability of investment return
- **alternative investments risk:** underlying funds may invest in 'alternative investments'. Alternative investments is a category that includes a range of sophisticated investments including hedge funds, venture capital, private equity, leveraged and management buyouts, commodities and futures trading funds. Like shares, property, bonds and cash, alternative investments are subject to certain risks that may include periods of large market falls, high volatility or reduced liquidity (ie the ability to sell investments immediately). Certain alternative investments carry significant risk. In addition, losses may arise due to other factors, including poor judgment, misconduct or fraud. Some investment strategies are reliant on key individuals. Some alternative investments may be based in countries where the level of regulatory supervision is less than in Australia
- **credit risk:** there is always a risk of loss arising from the failure of a debtor or other party to a contract to meet their obligations. This potentially arises with various securities including derivatives, fixed interest and mortgage securities

- **liquidity risk:** is the risk that an investment may not be easily converted into cash with little or no loss of capital and minimum delay because of either inadequate market depth or disruptions in the market place. Securities in small companies in particular may, from time to time and especially in falling markets, become less liquid
- **legal and regulatory risk:** changes are frequently made to superannuation law, which may affect your ability to access your investments. Changes can also occur in the taxation of superannuation, which may affect the value of your pension investment
- **operational risk:** SuperWrap Essentials depends on the integrity of its administration and computer systems. However, there is a risk that these systems may not be available in certain circumstances
- **product risk:** the Pension Plans may not provide a pension for the rest of your life. Payments will only continue until the balance of your account is exhausted
- **insurance risk:** you may not take out sufficient insurance to provide adequate cover for your beneficiaries, which is known as underinsuring. Your adviser may be able to assist you in identifying the appropriate amount of insurance cover for your circumstances.

You should be aware of these risks when investing and that not all risks can be foreseen.

Diversification

One of the best ways to help manage risk is to diversify your investment. Diversification means spreading your investment across asset sectors. This helps reduce the risk because it minimises the impact of poorly performing asset sectors, while allowing you to benefit from sectors that are performing well. Thus by spreading your investment, you can help reduce the extremes in performance and reduce risk.

You and your adviser can put together a diversified account by selecting sector specific funds that combine to meet your overall investment strategy. Alternatively, you can invest in a diversified managed fund, where the fund manager selects and monitors the proportions invested in each asset class.

Investment timeframe

History shows that the impact of share and property price fluctuations is reduced over longer periods. So while investing in shares for one or two years exposes you to significant loss, the impact of such losses is likely to reduce with every additional year of investment. Consequently, your investment timeframe is a crucial factor in determining your risk/return profile.

Managed fund investment options

The managed fund investment options are collective investment schemes, where typically a number of investors contribute to a common fund that is managed by a fund manager who invests the money in various assets and manages those assets as a

pool. The underlying fund manager may vary the holdings of the funds on a formula in the case of index managers or based on their view of the market in the case of some active managers.

The managed fund investment options have been selected by the Trustee to meet the investment criteria, objectives and risk/return requirements specified under the respective investment strategy. Each managed fund investment option is managed by different fund managers and as such, will have different investment philosophies and approaches, asset allocation and performance benchmarks. You should also note that these criteria, objectives and risk/return requirements can change in the future.

Socially responsible investment statement

The Trustee does not take labour standards or environmental, social or ethical considerations into account in the selection, retention or realisation of investments available through SuperWrap Essentials. However, the issuers or fund managers of managed funds available for investment through SuperWrap Essentials may have policies detailing the extent to which labour standards or environmental, social or ethical considerations, as well as key financial criteria, are taken into account when selecting, retaining or realising managed fund investments. Whether an issuer or fund manager has such a policy, or the contents of any such policy, is not considered by the Trustee when deciding whether to make a managed fund available for investment through SuperWrap Essentials. Further information of any policy maintained by the issuer or fund manager may be obtained by referring to the relevant product disclosure statement or other disclosure document(s) for the managed fund concerned.

Investment performance in recent years

Members have a wide selection of investment options under each strategy in which they can invest. Past performance information in relation to these investment options is available online or by contacting your adviser.

Investment returns can be volatile and past performance is not a reliable indicator of future performance.

Before you make any decision to invest in a managed fund, you must obtain a copy of the relevant Product Disclosure Statement(s) or other disclosure document(s) that contains more detail on how that fund will be managed. These are available free of charge and on request from your adviser.

Risk profile of the investment strategies

Different asset sectors have varying risk and return profiles. Shares generally offer the highest potential returns but carry a high level of risk. Shares are usually followed by property, fixed interest and cash in terms of risk and return. However, the asset sector you select is not the only determinant of risk and return. The risk/return relationship is a trade-off. A crucial part of your relationship with your adviser is working out your own risk/return profile or how much risk you are prepared to take in order to generate the returns you want. Once you have established that profile, you can select the investment strategy that suits your needs.

Refer to the 'Investment options' section in the latest Investment Options Booklet for further information on risk and return on the various investment strategies.

Important information regarding investment options

Your investment in SuperWrap Essentials is not guaranteed. The value of your investment can rise and fall depending on the investment returns achieved by the investment options you select. You (and your representative, if you have appointed one) are solely responsible for selecting your investment options. Prior to selecting managed fund investment options, read the Product Disclosure Statement(s) or other disclosure document(s) for the relevant fund(s) carefully and seek professional advice from your adviser. You can obtain a copy of these disclosure document(s) without charge from your adviser on request. The Trustee and Administrator are not responsible for the investment options you decide to invest in and, to the extent permitted by law, disclaim liability for any loss or damage you may incur as a result of deciding to invest in or withdraw from a particular investment option.

An investment acquired using SuperWrap Essentials does not represent an investment in, or deposit with, the Distributor or other persons involved in SuperWrap Essentials.

→ Keeping you informed and up to date

Transaction confirmations

In some circumstances, you will receive transaction confirmations in respect of transactions entered into on your behalf. These confirmations can also be accessed via the internet site.

Consolidated reports

SuperWrap Essentials provides you with consolidated reports for your Personal Super Plan, Pension Plan or Term Allocated Pension Plan. In addition, your adviser always has online access to your reports. With your adviser, you can select the content and frequency of reporting to suit your needs.

After the end of each financial year, you will receive an:

- Annual Statement, detailing the transaction and performance history of your account during the financial year; and
- Annual Report, providing you with management and financial information about SuperWrap Essentials and the performance of your investment(s).

Investors in the Pension Plan:

- who were less than 60 years of age at the start of the financial year will also receive a Payment Summary, a guide to completing their tax return and a notice to nominate payments for the new financial year;
- who are 60 years of age and over will receive a notice to nominate payments for the new financial year.

Reversionary beneficiaries in the Pension Plan and the Term Allocated Pension Plan:

- who were less than 60 years of age at the start of the financial year (and the deceased member was under 60 years of age at the time of death) will also receive a Payment Summary, a guide to completing their tax return and a notice with details of payments for the new financial year;
- who are 60 years of age and over (or the deceased member was 60 years of age or over at the time of death) will receive a notice with details of payments for the new financial year.

Personal Super Plan investors who made a personal contribution during the financial year will receive a personal tax deduction notice. Refer to 'Tax concessions on contributions' in the 'SuperWrap Essentials Personal Super Plan' section for further information regarding eligibility to claim tax deductions.

Telephone and internet access

SuperWrap Essentials provides access to information about your investments 24 hours a day, 7 days a week via a telephone VRS or the website www.investorwrap.com.au. You can enquire and view your account balance, investment holdings and transactions.

Information is generally current as at close of business on the prior business day. When you register for SuperWrap Essentials,

you will automatically be provided with a Personal Identification Number ('PIN')¹ for VRS access.

You can access www.investorwrap.com.au by obtaining a password via the VRS.

Electronic reporting

Electronic reporting is available to you, in relation to your account. You will gain this information by accessing www.investorwrap.com.au.

Electronic notifications and updated information

The Trustee will provide you with all information ('Information') required or permitted to be given to you under SIS and the Corporations Act, including supplementary product disclosure statements in respect of underlying investment funds:

- where it is or may become permissible under the Corporations Act, via your adviser in writing or notice by email or other electronic communication (including online); or
- directly:
 - by email (including emails containing a hypertext link); or
 - by other electronic communication (including online by accessing www.investorwrap.com.au).

Please note that if you are:

- a new investor, by making an application to become an investor in SuperWrap Essentials; or
- an existing investor, by giving an investment direction or switching request, using the Preferred Portfolio facility or by you (or someone on your behalf) making further contributions,

on or after the date of this Information Brochure, you agree that Information can be provided to you in any of these ways.

Important information about your investment in SuperWrap Essentials may be sent to the email address that you nominate in the application form. It is important that you nominate a current and active email address and notify the Administrator immediately if the email address provided changes.

30 1_Your PIN and password should be kept strictly confidential because access will be granted to, and instructions taken from, any person who uses them. If you forget or lose your PIN or password, you should notify the Administrator immediately. Refer to 'Voice Response Service ('VRS') and internet service' in the 'Important information' section for the terms and conditions governing the VRS and website.

→ Fees and other costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance, or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.fido.asic.gov.au) has a superannuation fee calculator to help you check out different fee options.

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the fund assets as a whole.

Taxes and insurance costs are set out in another part of this document.

You should read all of the information about fees and costs because it is important to understand their impact on your investment.

Fees and costs for particular investment options are set out in the latest Investment Options Booklet and the Product Disclosure Statement or other disclosure document(s) for each investment option. To understand all of the fees and costs payable by you when selecting a particular investment option, you must look at both this PDS and the Product Disclosure Statement(s) for the relevant managed fund option(s) together with the website www.investorwrap.com.au, which will provide details of any changes to fees and costs.

Fees and costs table

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of SuperWrap Essentials		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee¹ The fee on each amount contributed to your investment — either by you or your employer	0–4.66% ² of each investment made into your account	This fee is payable to your adviser and the amount can be negotiated with them. ³ This fee may be deducted from the balance in your Cash Account at the time of each investment. You have the ability to specify a separate fee for initial and additional contributions.
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Termination fee The fee to close your investment	Nil	Not applicable

1_The Contribution fee may also be referred to as a 'deposit fee' or 'initial establishment fee' for reporting purposes. Refer to 'Adviser fees' under 'Additional explanation of fees and costs' in this section for further information.

2_This amount is inclusive of GST and net of reduced input tax credits ('RITCs'). The GST inclusive amounts (not taking into account RITCs) are 0–5%. The amounts specified on your Application Form for Contribution fees will be taken to be GST inclusive. Refer to

'Adviser fees' under 'Additional explanation of fees and costs' in this section for further information.

3_Refer to 'Adviser fees' under 'Additional explanation of fees and costs' in this section for further information.

→ Fees and other costs (continued)

Type of fee or cost	Amount	How and when paid
Management costs		
The fees for managing your investment	0-3% pa of the balance of your account.	The amount of Management costs varies depending on the investments you select.
The amount you pay for specific investment options is shown in the Investment Options Booklet and the latest Product Disclosure Statement or other disclosure document(s) for each managed fund		<p>Investment manager fees If you invest in underlying managed funds, you will pay the fees and costs charged by the fund managers or operators of those managed funds. The Fee Measures for the managed funds currently available range between 0% and 3% pa. In addition, some underlying fund managers charge contribution and withdrawal fees. Fees and costs for investments that are or may become available can and do vary from time to time. The fees and costs charged are deducted either periodically from the assets of the underlying managed fund or from your account balance (timing depends on the fund manager).¹</p> <p>Cash Account fee The Cash Account fee will apply to the daily balance of your Cash Account from time to time and will generally be between 0-2% pa. The Cash Account fee is charged before interest is credited to your Cash Account at the end of each quarter.² This amount is not separately deducted from your account balance.</p>
Service fees³		
Investment switching fee The fee for changing investment options	Nil	Not applicable

Additional explanation of fees and costs

Adviser fees

You may negotiate with your adviser to pay the following fees to your adviser or your adviser's dealer group. You must specify these fees on the relevant form. The amounts you specify will be taken to be GST inclusive. The actual amounts that will be deducted from your Cash Account will be adjusted for reduced input tax credits ('RITCs') that are expected to be received in respect of these fees and will therefore be less than the amounts you specify on the relevant form.

Type of fee or cost	Amount	How and when paid
Contribution fee	0-4.66% (inclusive of GST and net of RITCs) of each investment you make into your account. This equates to 0-5% inclusive of GST (not taking into account RITCs).	You may agree to pay a dollar or percentage Contribution fee in respect of initial investments you make into SuperWrap Essentials. You may also agree to pay a separate percentage Contribution fee for subsequent investments and deposits made under a Regular Contribution Plan. The Contribution fees must be specified on your Application Form either as a dollar or percentage amount. Contribution fees will be deducted from the balance in your Cash Account at the time of each investment. If a percentage Contribution fee is selected for your initial investment, this percentage will be deducted from all contributions (excluding contributions under a Regular Contribution Plan) received within three months of the establishment of your account, unless the Administrator is otherwise instructed.
Ongoing advice fee	0-1.86% pa (inclusive of GST and net of RITCs) of the balance of your account. This equates to 0-2% pa inclusive of GST (not taking into account RITCs).	You may agree to pay a dollar or percentage Ongoing advice fee. This fee must be specified on your Application Form as either a dollar or a percentage amount. If a percentage Ongoing advice fee is specified on your Application Form, this fee will be calculated on the average of your opening and closing account balance (excluding nil balances) for each month and will be deducted from your Cash Account on a monthly basis.
Managed fund transaction fee	0-4.66% (inclusive of GST and net of RITCs) of each investment you make into selected managed funds. This equates to 0-5% inclusive of GST (not taking into account RITCs).	You may agree to pay a dollar or percentage Managed fund transaction fee. This fee must be specified on your Managed Fund Transaction Form. The Managed fund transaction fee will be deducted from your Cash Account at the time of investment into selected managed funds.

32 1_Refer to 'Investment manager fees' under 'Additional explanation of fees and costs' in this section and the Investment Options Booklet for further information.

2_Refer to 'Cash Account fee' under 'Additional explanation of fees and costs' in this section for further information.

3_There are other service fees that may apply. Refer to 'Adviser fees', 'Fees and expenses in association with Family Law Act requirements', 'VRS fee' and 'Other fees and costs' under 'Additional explanation of fees and costs' in this section for further information about other service fees.

Investment manager fees

The managed funds offered through SuperWrap Essentials are managed and operated by third parties that charge fees and costs for the management and administration of the managed funds. The investment returns for each managed fund are net of the fees and costs. That is, the fees and costs are deducted from the value of the managed fund before the unit price is calculated. The Fee Measure provides a useful measure of the ongoing fees and costs of investing in a managed fund. It includes the management fee and other expenses but not transaction costs. The Fee Measure for each managed fund may vary from year to year.

In addition to the ongoing fees and costs reflected in the Fee Measures for the managed funds, some fund managers charge contribution and withdrawal fees. These may be charged either:

- as an amount added (or subtracted) as part of the entry (or exit) price, when you acquire (or dispose) of an investment (depending on whether a contribution or withdrawal fee is being charged); or
- deducted from your account balance, when you acquire (or dispose) of your investment.

The amount of these fees varies between fund managers and details are set out in the Product Disclosure Statement or other disclosure document(s) for the relevant investments.

Further information regarding the Fee Measure and the fees and costs for each managed fund are provided in the latest Investment Options Booklet and the Product Disclosure Statements or other disclosure document(s) for these managed funds.

Performance fees

Some of the Investment manager fees disclosed in the Management costs section of the Fees and costs table include performance fees. The amount of and method for calculating these performance fees varies between the managed funds and details are set out in the Product Disclosure Statement or other disclosure document(s) for the relevant managed funds. The amount or an estimate of the performance fees that may apply is not known.

Cash Account fee

The Cash Account fee is charged by the Administrator for the administration of your Cash Account. This amount is not separately deducted from your account balance. This fee is the difference between the rate earned by the Administrator from the Australian Authorised Deposit-taking Institutions ('ADIs') on the underlying accounts which constitute your Cash Account and the rate the Administrator declares for your Cash Account payable to you. The declared rate of interest will not be lower than the average of the interest rates for the four major Australian banks for their Cash Management Accounts for balances of \$10,000.

Buy/sell spread

When buying and selling units in unlisted managed funds, the fund manager is generally entitled to charge the unit holder an amount representing a contribution to the cost of purchasing or selling the underlying assets. These costs include things like brokerage and stamp duty. The charge is usually reflected in the difference between the entry price and exit price of a unit and is commonly referred to as a buy/sell spread. The buy/sell spread is charged by the fund manager and is applied before the unit price is provided to the Trustee. The buy/sell spread has two components:

- an amount added as part of the calculation of the entry price, payable when you acquire an investment; and
- an amount subtracted as part of the calculation of the exit price, payable when you dispose of your investment.

For example, if the entry price for a managed fund is \$1.00 and the exit price is \$0.996, the buy/sell spread you would incur if you invested \$50,000 in units in that managed fund and immediately redeemed those units would be \$200 or 0.40% of the total of your investment.

The buy/sell spread is an additional cost to you. Generally the buy/sell spread is retained by the relevant managed fund and applied to defray transaction costs; it is not a fee paid to the fund manager.

When carrying out a managed fund transaction, the Administrator may offset your instructions to buy or sell assets against another investor's instructions to sell or buy those assets so that only net transactions are acted on. The Administrator will retain any benefit that may be secured from netting.

Fees and expenses in association with Family Law Act requirements

The Trustee may decide to impose reasonable fees, and pass on any expenses it incurs, where your investment is affected by requirements under the Family Law Act. These may include, but are not limited to, fees for implementing the splitting of, or the application of a payment flag on, your superannuation investment. If your superannuation investment becomes affected by the requirements under the Family Law Act, you will be notified of any fees that may be charged by the Trustee.

VRS fee

You will be charged a Telstra fee (currently \$0.50 per minute — higher for mobiles) for using the telephone Voice Response Service. This will be billed to your phone account. The Administrator may receive a portion of the Telstra fee charged to you for using the telephone Voice Response Service.

Other fees and costs

All government and other fees and costs (including bank fees, stamp duty, cheque dishonours, fail fees and penalty interest), incurred as a result of a contribution or withdrawal, will be on-charged to you. If you request any documents from the Administrator regarding managed funds, you may be charged

→ Fees and other costs (continued)

the costs of obtaining and mailing the documents to you (minimum charge \$10). This charge may be deducted from the balance in your Cash Account at the time of request.

Insurance premiums

Insurance premiums are charged by the insurance provider to supply you with the insurance benefits you request. These details are disclosed in the Insurance Booklet. If you elect to take up the insurance offering, insurance premiums will be deducted monthly from your Cash Account based on the coverage selected.

Taxes

Information regarding some taxes relevant to your account is set out in the 'Understanding taxation' sections under each of the respective plans in this Information Brochure.

Generally, the benefit of any allowable tax deductions to which SuperWrap Essentials is entitled will be passed on to members in the form of reduced fees or costs. Unless otherwise stated, the fees quoted in this section are quoted on a GST inclusive basis and net of any applicable RITCs.

Changes in fees and costs

The governing rules of SuperWrap Essentials allow the Trustee to alter any of the fees and costs at its discretion and without your consent (up to any specified maximum that applies). Details of current fees and costs as well as notification of any pending increases, including changes to underlying managed fund fees and costs, are available online (refer to the 'Keeping you informed and up to date' section of this Information Brochure for more information about electronic notification). You should refer to www.investorwrap.com.au in conjunction with this PDS to determine the fees and costs that will be applicable to your investment in SuperWrap Essentials before making an investment decision.

The following maximum fees and costs are allowed under the Trust Deed:

Contribution fee	5% of each investment made into your account
Investment switching fee	8% of the amount transferred plus \$118.61 per transaction (including distributions, corporate actions and investments under Regular Investment Plans)
Withdrawal fee	\$296.52 for each withdrawal
Ongoing advice fee	2.50% pa
Account keeping fee	2% pa with a minimum charge of \$346.12 pa
Issuer (Trustee) fee	0.10% pa
Expense recoveries	No limit
Preferred Portfolios fee	\$461.50 pa
Dishonour fee	\$62.91

The Trustee has a general discretion to charge a fee for any other events and to determine the amount of the fee and the method of calculating it.

The maximum rates for dollar-based fees will increase each year in line with inflation ('CPI'). The Trustee will give you 30 days notice before any increase in any fees or the introduction of new fees, other than an increase in the maximum fees and costs allowed under the Trust Deed as a result of CPI, which will occur automatically on 1 July each year.

Insurance premiums may change if your employment status changes.

In the event of any change in tax laws or their interpretation which affects the rate of GST payable or the RITCs that SuperWrap Essentials may receive, the amounts deducted from your Cash Account in respect of the fees and costs applied to your SuperWrap Essentials account may be varied or adjusted to reflect such changes without your consent or further notice to you.

Waivers of fees and costs

Generally the amounts of the fees and costs that will apply to your SuperWrap Essentials account will be as disclosed in this section unless the Trustee gives you 30 days notice of any increase. However, the Trustee may, at its discretion and with the consent of the Administrator and the Distributor, either generally or on request from you or your adviser, reduce or waive any of the fees and costs.

Fees and costs for existing members

Different fees and costs may apply to members who established their account in SuperWrap Essentials before the date of this Information Brochure, in accordance with the terms that applied at the date their account was established as modified in accordance with those terms or by subsequent agreement.

Fee entitlements, allocations and platform payments

The Trustee may pay up to 100% of the fees and costs deducted from your account to the Administrator for its services.

The Administrator may pay to your adviser, your adviser's dealer group and/or the Distributor up to 100% of the fees it receives from the Trustee and any other payments it receives in respect of SuperWrap Essentials.

The Administrator may also pay to your adviser or your adviser's dealer group up to 100% of the amounts referred to under 'Product access payments and fund manager payments' below.

More specific details will be outlined in the statement of advice that is provided to you by your adviser.

Product access payments and fund manager payments

At the date of this Information Brochure, the Administrator may receive product access payments from fund managers or operators of up to \$25,000 pa (per fund manager) plus up to \$15,000 pa (per managed fund accessible through SuperWrap Essentials) for administration and investment related services or fund manager payments for volumes of business generated. These fund manager payments vary between fund managers and are up to 1.95% pa of the total amount invested in a managed fund. The amount of these product access and fund manager payments may increase during the life of this Information Brochure. Product access and fund manager payments are paid by the fund managers or operators out of their own resources and are not additional to the Fee Measure paid by you.

Register of alternative forms of remuneration

The Trustee maintains a register that outlines the material alternative forms of remuneration that it pays to some distributors of the SuperWrap Essentials Fund or receives from providers of some of the products that are available through the SuperWrap Essentials Fund. The register is publicly available and you can obtain a copy by contacting the Administrator on 1300 657 010.

Related party investment arrangements and transactions

Some of the managed funds available through SuperWrap Essentials are operated by Westpac Group companies and they receive fees for doing so. Members of the Westpac Group may also hold on deposit and manage the monies of your Cash Account on a daily basis and may perform other services in relation to assets (such as underwriting their issue). Related parties will receive fees for services they provide. All arrangements are on an arm's length basis.

Member protection rules — Personal Super Plan members only

If the amount of your benefit in the Personal Super Plan is less than \$1,000 at the end of a reporting period and includes, or has included, SG or award contributions by your employer, the administration costs in respect of that period must not exceed the investment return credited to, or debited against, your benefit for that period.

Expense recoveries

The Trustee is entitled to be reimbursed for expenses incurred in the administration of SuperWrap Essentials including the payment of statutory charges, licensing fees, audit fees and the cost of printing and mailing reports. These expenses may be passed on to all investors in SuperWrap Essentials and deducted from your Cash Account. However, the Trustee does not currently claim these expenses.

Examples of annual fees and costs for a balanced investment option

These tables give examples of how fees and costs in the balanced investment option for this product can affect your superannuation investment over a 1 year period. You should use these tables to compare this product with other superannuation products.

Example 1 — Personal Super Plan

EXAMPLE — the balanced investment option		BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR
Contribution fees	0–4.66%	For every \$5,000 you put in, you will be charged between \$0 and \$233.
PLUS Management costs	1.90%	And , for every \$50,000 you have in your account, you will be charged up to \$950 each year regardless of your balance. ¹
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees in the range of: \$950 to \$1,183² What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

Example 2 — Pension Plan and Term Allocated Pension Plan³ (for reversionary beneficiaries only)

EXAMPLE — the balanced investment option		BALANCE OF \$50,000
Management costs	1.90%	For every \$50,000 you have in your account, you will be charged up to \$950 each year regardless of your balance. ¹
EQUALS Cost of fund		If your balance was \$50,000, then for that year you will be charged fees of: \$950² What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

¹The Investment costs included in this figure have been calculated using the average of the Fee Measures for all available balanced investment options.

²Additional fees may apply as this example does not take account of other fees and costs described in this section that may apply to some or all of the available investment options, such as other Adviser fees, Cash Account fees, any applicable buy/sell spread charges, or Government or bank fees. Refer to 'Worked dollar

examples' in this section for more detailed examples of the fees and other costs that may apply.

³Note owing to pension products not accepting ongoing contributions the Contribution fees have been excluded from this example. Initial contribution fees may still apply.

→ Fees and other costs (continued)

Worked dollar examples for SuperWrap Essentials

In Example One, you invest an initial contribution of \$10,000 into SuperWrap Essentials, which is immediately invested into two managed fund holdings of \$5,000 each. In Example Two, you invest an initial contribution of \$50,000 into SuperWrap Essentials, which is immediately invested into two managed fund holdings of \$25,000 each.

In both examples, when you invest you agree to pay your adviser a Contribution fee of 0.50%, an Ongoing advice fee of 0.40% pa and a Managed fund transaction fee of 0.50% on your initial managed fund investments. In year two, no further contributions are made and the Ongoing advice fee of 0.40% pa continues to apply.

For the purpose of these examples, it is assumed that no other transactions are made throughout the first year of investment, and that the average account balances in both year one and two remain at \$10,000 and \$50,000 respectively.

These examples do not include the Cash Account fee, any applicable buy/sell spread charges, fees and expenses in association with Family Law Act requirements, Government or bank fees, insurance premiums or the other fees and costs described in this 'Fees and other costs' section. These fees will vary depending on how often you transact, and the fees agreed between you and your adviser. Your adviser can show you an estimate of the cost to administer your own account.

Fees incurred	Example One		Example Two	
	Calculation	Fee amount	Calculation	Fee amount
Fees when your money moves in or out of SuperWrap Essentials				
Contribution fee	\$10,000 × 0.50% = \$50	\$46.59 (adjusted for RITCs ¹) (applicable in year 1 only)	\$50,000 × 0.50% = \$250	\$232.95 (adjusted for RITCs ¹) (applicable in year 1 only)
Management costs				
Investment manager fee (Assumed Fee Measure 1.90% pa)	(2 × \$5,000) × 1.90%	\$190	(2 × \$25,000) × 1.90%	\$950
Other Adviser fees (other than Contribution fee)				
Ongoing advice fee	\$10,000 × 0.40% = \$40	\$37.27 (adjusted for RITCs ¹)	\$50,000 × 0.40% = \$200	\$186.36 (adjusted for RITCs ¹)
Managed fund transaction fee	\$10,000 × 0.50% = \$50	\$46.59 (adjusted for RITCs ¹) (applicable in year 1 only)	\$50,000 × 0.50% = \$250	\$232.95 (adjusted for RITCs ¹) (applicable in year 1 only)
Fees incurred for year one				
Total dollar cost	\$46.59 + \$190 + \$37.27 + \$46.59	\$320.45	\$232.95 + \$950 + \$186.36 + \$232.95	\$1,602.26
Percentage of your account	\$320.45 ÷ \$10,000	3.20%	\$1,602.26 ÷ \$50,000	3.20%
Fees incurred for year two				
Total dollar cost	\$190 + \$37.27	\$227.27	\$950 + \$186.36	\$1,136.36
Percentage of your account	\$227.27 ÷ \$10,000	2.27%	\$1,136.36 ÷ \$50,000	2.27%

→ Important information

Basis of this PDS

This PDS has been prepared in accordance with the Trustee's obligations under the Corporations Act and does not form the basis of contractual relations between you and the Trustee except where this is specifically intended to be the case (for example, in the 'Declarations, conditions and acknowledgements' section of this Information Brochure, and 'Disclosure documents for underlying funds' and 'Voice Response Service ('VRS') and internet service' in the 'Important information' section of this Information Brochure and in relation to any other acknowledgements and representations you make to the Trustee in the forms).

Other than as specified by legislation including the Corporations Act, this PDS does not confer you with any additional rights. The Trustee reserves the right to change the features and provisions relating to this product as contained in this PDS but will provide you with notice of any such change or the ability to access such information pursuant to the Corporations Act (refer to the 'Keeping you informed and up to date' and 'Important information' sections of this Information Brochure to generally find out more about how the Trustee will keep you informed).

Your rights in relation to SuperWrap Essentials and the plan you are interested in are governed by the Trust Deed, which overrides any provisions in this PDS (refer to 'About SuperWrap Essentials' in the 'SuperWrap Essentials benefits' section of this Information Brochure and the 'Important Information' section of this Information Brochure to find out more about the Trust Deed), SIS, the Corporations Act, related legislation governing superannuation and the general law.

About SuperWrap Essentials

The Trust Deed, together with SIS and Regulations, the Corporations Act and general law regulate the workings of the SuperWrap Fund and the rights of its members. Members are bound by the provisions of the Trust Deed, which governs SuperWrap Essentials.

The main provisions of the Trust Deed include:

- management of the Pension Plans and the Personal Super Plan;
- termination of the Pension Plans and the Personal Super Plan;
- alteration and amendment of the Trust Deed;
- Trustee's powers and indemnities;

- fees and costs;
- timing of placing managed fund requests; and
- redemptions from the Pension Plans and the Personal Super Plan.

If you require further information, you may obtain a copy of the Trust Deed, free of charge, by calling a SuperWrap Essentials Consultant on 1300 657 010 from 8.00am to 6.30pm, Monday to Friday (Sydney time).

Cooling-off period

To ensure that you are happy with your initial investment, you have a 14 day cooling-off period to check that it meets your needs. This 14 day period starts on the earlier of the date you receive your transaction advice or five days after your investment is accepted. Within this period, you may withdraw your investment (if it is classed as an unrestricted non-preserved component of a rollover) or transfer it to another fund. If you do not nominate a super fund or your nominated super fund does not accept the transfer, the Trustee may transfer your investment to an eligible rollover fund it selects. Please note this cooling-off period ceases to apply when you exercise your rights or powers under SuperWrap Essentials, such as when you make a switch or receive a pension payment.

Any fees that you have paid to SuperWrap Essentials, other than reasonable administrative and transaction costs that relate to your investment and your requested withdrawal, will be refunded if you decide to withdraw or transfer your investment during the cooling-off period. However, your account balance will be adjusted to reflect changes in the value of your investments. As a result, the amount withdrawn or transferred may be less than the amount you invested.

You may withdraw by writing to the Trustee at SuperWrap Essentials GPO Box 2337, Adelaide SA 5001 or by sending an email to superwrapessentials@investorwrap.com.au. The letter/email must include your name, address, date of birth, amount(s) invested and, if known, your investor number and date of deposit.

Complaints resolution

SuperWrap Essentials has arrangements in place for dealing with members' inquiries or complaints. If you have any inquiries or complaints about SuperWrap Essentials that cannot be discussed with your adviser, please contact a SuperWrap Essentials Consultant on 1300 657 010 from 8.00am to 6.30pm, Monday to Friday (Sydney time).

If it cannot be resolved over the phone, you can outline your complaint in writing to:

The Complaints Officer
SuperWrap Essentials
GPO Box 2675
Sydney NSW 2001

The Complaints Officer will endeavour to resolve your complaint within 30 days of receiving your letter. However, if you are not satisfied with the response or have not received a response within 90 days, you may contact the Superannuation Complaints Tribunal ('the Tribunal') by calling 1300 780 808 or writing to:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne VIC 3001

The Tribunal is an independent body established by the Government to help members of superannuation funds resolve complaints. The Tribunal will attempt to resolve your complaint through conciliation, helping you and the Trustee to reach an agreement. If your dispute cannot be resolved through conciliation, the Tribunal may ask for submissions and make a binding determination.

Authority to operate

You may appoint another person who is acceptable to the Trustee and the Administrator to act as your representative regarding your SuperWrap Essentials account on your behalf.

Your representative can do everything you can do with your SuperWrap Essentials account, except that the Administrator will not accept instructions from your representative to:

- request a cheque to be drawn from your account. This means that any withdrawal request will have to be paid (subject to withdrawal restrictions) in favour of yourself into the bank account nominated by you or to another complying superannuation or pension fund nominated by you;
- change your address information or bank account details held on file with the Administrator;
- appoint other representatives in accordance with these conditions;
- change any fees or costs payable by you.

Your representative must be over 18, if a natural person. If you nominate a company as your representative, you appoint each director, authorised officer and corporate representative of that company as your representative. If your representative is a partnership, you appoint each partner of

→ Important information (continued)

the partnership as your representative. The Trustee and the Administrator may at their discretion refuse to accept the appointment of particular persons or entities or classes of persons or entities as your representative.

The exercise of any power by a person reasonably believed by the Administrator to be your representative (or a person to whom the powers of the representative extend) will be treated as if you had personally exercised those powers.

This arrangement will continue until the Administrator receives written notice from you that you have revoked the authority given to your representative.

You (and any person claiming through you) release and indemnify the Trustee and the Administrator from and against all losses and liabilities arising in connection with all actions, claims, proceedings, costs and demands arising directly or indirectly in connection with the Administrator acting on the instructions of your representative or the acts or omissions of your representative.

If you appoint a representative and do not notify the Administrator that you have revoked that appointment, you cannot later claim that your representative was not acting on your behalf.

However, the Administrator and the Trustee remain liable for any neglect or default by the Administrator or the Trustee in failing to comply with their obligations in relation to instructions. The Trustee remains liable for any breach of trust, neglect or default by the Trustee in failing to comply with them.

Disclosure documents for underlying funds

Before you can make an investment in an investment option that invests in underlying managed funds through SuperWrap Essentials, the Trustee must be reasonably satisfied that you have received a current Product Disclosure Statement or other disclosure document(s) for the relevant underlying managed funds that contains more detail in relation to those managed funds unless there is no requirement for such a document to be provided by the Trustee in paper form (for example, the relevant information may be provided to you electronically, if permitted by law) or in another way. You have a right to receive these current disclosure document(s) free of charge and on request from the Trustee or your adviser.

The Trustee will notify you (directly or via your adviser) of information required and

permitted to be given to you under the Corporations Act and SIS relating to the underlying managed funds, which you have selected through these facilities. It is a condition of your continued membership of SuperWrap Essentials and your use of the Preferred Portfolio facility and you making new contributions or new contributions being made on your behalf, or you giving the Administrator investment or switching instructions on or after the date of this PDS, that:

- you agree to receive all such information electronically or through your adviser where this is or may become permissible under the Corporations Act (refer to the ‘Keeping you informed and up to date’ section of this Information Brochure for more information about electronic notification); and
- you (or your adviser) issue the Administrator with revised investment instructions if your previous instructions cease to be appropriate.

When you have elected to use the Regular Investment Plan or make ongoing contributions, you agree that:

- where you have an existing holding through SuperWrap Essentials of each managed fund to which your Regular Investment Plan or ongoing contributions relates at the time of an additional acquisition of an interest in the underlying fund, you may not have received:
 - the current PDS for the relevant fund; or
 - information about material changes and significant events that affect the relevant fund (that the fund trustee is required to give a person who acquired an interest in the fund directly, unless exceptions apply).

If the Trustee becomes aware that the relevant underlying fund has been affected by a materially adverse change or significant adverse event, the Trustee will give you (or where permitted by the Corporations Act, provide access to) an updated disclosure document (or equivalent information in another form permitted by the Corporations Act) for the relevant fund. Such disclosure documents can be provided to you electronically (refer to the ‘Keeping you informed and up to date’ section of this Information Brochure for more information about electronic notification). Where this occurs, you will be able to select a new investment option. The purchase of managed funds may occur without you having been given the

current disclosure document or supplemental disclosure document for those managed funds (the ‘missing documents’) if you give instructions to the Trustee to acquire an interest in the managed fund immediately or by a specified time. In this situation, the relevant missing document must be provided as soon as practical and in any event by the fifth day after the interest was acquired.

Please note:

- the purchase of managed funds will continue to be made under the arrangement until instructions are given to the Administrator to the contrary or the arrangement is terminated; and
- the Administrator may (but it is not obliged to) cease to act on any instructions, including under the Preferred Portfolio facility or Regular Investment Plan, if the Administrator is not reasonably satisfied that the relevant information has been provided or made available to you prior to investing.

Regulation of your adviser

Services that your adviser may provide in relation to SuperWrap Essentials may also be regulated under the Corporations Act. Those services provided by your adviser do not form part of SuperWrap Essentials and neither the Trustee nor the Administrator is responsible for them. In providing such services your adviser will be required to comply with disclosure, licensing and other obligations under the Corporations Act and will also be regulated by ASIC under the terms and conditions of applicable ASIC policy and relief.

Security of SuperWrap Essentials assets

The Trustee and Administrator keep the assets of the SuperWrap Essentials Fund separate from their own assets. This is required by law. The controls around the security of investor money, ie the separation of assets, are audited by an external auditor each year. As such, regardless of whether the Trustee or Administrator enters financial difficulties, the assets in the SuperWrap Essentials Fund accounts are not available to creditors of the Trustee or Administrator.

However, as discussed under ‘About SuperWrap Essentials’ in the ‘SuperWrap Essentials benefits’ section of this Information Brochure the assets of the SuperWrap Essentials Fund are available to meet the liabilities of any other plans or

sub-plans of the SuperWrap Essentials Fund.

Security of investor money from fraud is controlled through a separation of duties so that the potential for fraud is minimised. The contractual arrangements between the Trustee and the Administrator stipulate that the Administrator is responsible for any matters arising from its own failure to act with reasonable care and diligence, dishonesty, breach of trust (if relevant), fraud or wilful default. If an investor suffers a loss as a result of such conduct, the Trustee will seek compensation from the Administrator under the contract to ensure the investor is compensated.

Changing your details

If you change your personal details, you must notify the Administrator in writing so that the Administrator can update your records. Changes may include a:

- new postal address;
- new email address;
- new telephone number;
- new bank account number (complete a Direct Debit Request Form — only accepted by post);
- change in name;
- change in employment status.

Please note that you will be required to provide a certified copy of the legal documentation relating to any name change and examples of your old and new signatures.

To protect the security of your investment, these changes will not be accepted by telephone.

Communications

You agree the Administrator may give you documents and other communications by any of the methods specified below including by sending them to any address for you, your adviser or your representative provided by you or that the Administrator reasonably believes is correct; in which case, those documents and other communications are taken to be given if:

- online, when available;
- posted, when they would be delivered in the ordinary course of post (which the Administrator deems to be next business day after posting);
- sent by fax, on production of a transmission report;
- sent by email (including an email containing a hypertext link to one or more documents) when delivered;
- given personally, when received.

When instructions will not be acted on

Your instructions may not be acted on in exceptional circumstances, such as:

- if you provide more than one instruction and there are not sufficient cleared funds available to pay for them, the Administrator can choose which ones are acted on (in whole or part);
- if there are not sufficient cleared funds available to pay for your purchases, or sufficient assets to sell;
- when acting is against the law or the agreement with you;
- when in the Trustee's reasonable opinion any necessary documentation has not been provided to you, is defective or not properly completed;
- where the person acting on the instruction cannot act or believes that the instruction is not genuine or properly given (although the Administrator makes no inquiry as to this);
- if the meaning of the instruction is uncertain or not in an acceptable form, or the person acting on it is not indemnified to their satisfaction.

Privacy

Refer to 'Privacy' under the 'Other important features' section and 'Privacy' on the inside back cover of this Information Brochure for further information.

Anti-Money Laundering and Counter Terrorism Financing

The Australian Government enacted the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ('AML/CTF Act') in December 2006. The purpose of the AML/CTF Act is the regulation of financial services and transactions in a way that will help detect and prevent money laundering and terrorism financing. To meet their regulatory and compliance obligations under the AML/CTF Act, the Trustee and Administrator will be increasing the levels of control and monitoring they perform. You should be aware that:

- the Trustee and Administrator may be required to carry out a procedure to verify your identity before providing services to you, and from time to time thereafter;
- transactions may be delayed, blocked, frozen or refused where the Trustee or Administrator has reasonable grounds to believe that the transaction breaches Australian law or sanctions or the law or sanctions of any other country;
- where transactions are delayed, blocked, frozen or refused neither the Trustee, the Administrator nor their

related parties are liable for any loss you suffer (including consequential loss) however caused in connection with SuperWrap Essentials; and

- the Trustee or Administrator may from time to time require additional information from you to assist them in this process.

The Trustee and Administrator have certain reporting obligations pursuant to the AML/CTF Act. The legislation prevents the Trustee and Administrator from informing you that any such reporting has taken place. Where legally obliged to do so, the Trustee and Administrator may disclose the information gathered to regulatory and/or law enforcement agencies, including the Australian Transaction Reports and Analysis Centre ('AUSTRAC'), other banks, service providers or to other third parties. The Trustee and Administrator may also share this information with other members of the Westpac Group.

Bankruptcy and superannuation

Trustees in bankruptcy are able to access contributions made on or after 28 July 2006 into superannuation funds on behalf of people who subsequently become bankrupt.

Eligible Rollover Fund for SuperWrap Essentials

The eligible rollover fund ('ERF') currently selected for SuperWrap Essentials is:

SuperTrace Eligible Rollover Fund
Locked Bag 5429
Parramatta NSW 2124

If your benefit is transferred to SuperTrace:

- you will cease to be a member of SuperWrap Essentials and any insurance cover provided will also cease on the date of transfer or the end of any continuation period that may apply, if later;
- you will need to contact the SuperTrace Administrator on 1300 788 750 in order to claim your benefit back or deal with your benefit;
- you will not be able to make contributions to the ERF;
- you will not have any investment choice — the trustee of the ERF will nominate the investment strategy that will apply;
- the ERF will normally ensure that your benefits will not be eroded by administration fees and costs;

however, other fees may apply. Refer to the ERF's disclosure statement for more information.

→ Important information (continued)

Currently your benefit may be transferred to the ERF in the following circumstances:

- if you are a member of the Personal Super Plan and become a lost member¹, that is:
 - one piece of written communication has been returned unclaimed; or
 - the Trustee has never received your address details, unless during the last two years the Trustee has verified that your address is correct and has no reason to believe it is not correct. It is important that you inform the Trustee of any changes to your address details so that you are not transferred to the ERF;
- if you request to transfer your benefit to another fund and that request cannot be processed due to insufficient information, or the other fund returns the money to SuperWrap Essentials because they have been unable to process the request;
- if you cease to have an adviser that is authorised to sell or distribute interests in SuperWrap Essentials;
- if the Distributor ceases to distribute SuperWrap Essentials;
- if circumstances discussed in 'Cooling-off period' apply;
- in any other circumstances permitted under superannuation law.

Unclaimed money

In some circumstances if an amount is payable to you and the Trustee is unable to ensure that you have received it, the Trustee may be obliged to pay the amount to the ATO on your behalf.

From 1 July 2010, the Trustee is required to transfer to the ATO an account of a lost member:

- with a balance of less than \$200; or
- which has been inactive for a period of five years and the trustee is satisfied that it will never be possible to pay an amount to the member.

If your account balance is transferred you will be able to reclaim it from the ATO.

Direct debit request service agreement

If you complete the Direct Debit Request in the SuperWrap Essentials Personal Super Plan Application Form, this agreement sets out the terms on which you have authorised the Administrator to arrange for amounts that become payable into your SuperWrap Essentials account, to be made by deduction from your account at your financial institution.

Drawing arrangements

- for initial applications made by completing a Direct Debit Request, the Administrator will debit the amount(s) nominated from your account within two (2) days of receiving a valid application;
- for subsequent investments when the Administrator receives a valid instruction either by phone, letter or over the internet, the Administrator will debit your account within two (2) days of receiving the instructions (provided the Administrator has previously received a valid Direct Debit Request);
- a valid instruction will be an instruction given by you or from a person nominated by you to provide such instructions;
- for contributions made under the Regular Contribution Plan, the Administrator will debit your account on or around the 20th of each month;
- where the due date falls on a non-business day, the Administrator will draw the amount on the next business day. If you are uncertain as to when the debit will be processed to your nominated account you should enquire directly with your financial institution where the nominated account is based.

Our commitment to you

- the Administrator will only change the amount of the payments under the Direct Debit Request on receipt of a valid instruction;
- the Administrator will only vary the terms of this Direct Debit Request Service Agreement after giving you 30 days notice in writing;
- the Administrator reserves the right to cancel your drawing arrangements if three or more drawings are returned unpaid by your nominated financial institution. Standard government fees, duties and bank charges (including dishonour fees and conversion costs) may apply to investments. These are paid by the investor. If your direct debit is returned unpaid, the Administrator may charge you a dishonour fee of \$35. You should advise the Administrator of an alternative payment method;
- the Administrator will keep all your records and information pertaining to your nominated account at the financial institution private and confidential, except where you have made a claim relating to a debit you claim has been made incorrectly, or

wrongfully, in which case Westpac Banking Corporation (as the Administrator's sponsor in the Bulk Electronic Clearing System) may require the Administrator to provide this information to them in connection with your claim to the extent necessary to resolve your claim;

- the Administrator will debit your nominated account only for the amounts specified by you in the Direct Debit Request.

Your rights

- you may cancel, vary, defer or suspend the Direct Debit Request or stop or suspend an individual debit from taking place by notifying the Administrator directly in writing or via your Adviser;
- you may change, cancel or suspend the Regular Contribution Plan via your adviser. Instructions must be received by the 15th of a month to be effective for that month;
- if you have any questions or concerns about your Direct Debit Request, such as where you consider that a drawing has been initiated incorrectly, you should take the matter up directly with the Administrator by phoning 1300 657 010, Monday to Friday from 8.00am to 6.30pm (Sydney time) or via your adviser. The Administrator will try and resolve your concern over the phone when you call. If your concern is not resolved, you may write to our Complaints Officer, BT Portfolio Services Ltd, GPO Box 2675, Sydney NSW 2001. The Administrator will let you know that the Administrator has received your complaint, and the Complaints Officer will try to resolve the situation within 30 days. If you are still not satisfied, you can contact the Financial Ombudsman Service, an externally managed complaints resolution scheme, of which the Administrator is a member, on 1300 780 808 or ASIC.

Your responsibilities

It is your responsibility to:

- check with your financial institution that it allows direct debiting on your nominated account;
- ensure that sufficient cleared funds are available in your nominated account by the due date to permit payments under the Direct Debit Request;
- ensure that the authorisation given to draw on your nominated account is identical to the account signing instruction held by your financial

¹The trustees of regulated super funds report details of lost members to the ATO, which maintains a lost members register. Persons may search the register to ascertain whether they have benefits, which are lost.

- institution where the nominated account is based;
- ensure that all Direct Debit Requests and valid instructions are authorised by all signatories on your account and to compensate other account signatories if the Administrator acts on a Direct Debit Request or valid instruction that is not so authorised;
- advise the Administrator if your nominated account is transferred or closed or your nominated account details change;
- arrange with the Administrator a suitable alternate payment method if the drawing arrangements are cancelled either by you or your financial institution;
- ensure that your account details are correct, and if uncertain, to check with your financial institution before completing the Direct Debit Request.

Tax File Number ('TFN')

Before providing your TFN to the Administrator, the Administrator is required to tell you the following:

- the Administrator is authorised to collect your TFN under SIS;
- withholding your TFN is not an offence. However, if you do not supply it you may be subject to more tax than you would otherwise pay on the payments you receive from SuperWrap Essentials. This excess tax may be reclaimed through the assessment process. Furthermore, without your TFN it may be more difficult to locate your benefit;
- your TFN will be used for legal purposes only. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on superannuation payments and providing information to the ATO to enable it, amongst other things, to calculate the surcharge payable, if any. These purposes may change in the future;
- if you provide your TFN, it may be provided to another superannuation plan or retirement savings account provider that receives any transferred benefits in the future unless you notify the Administrator in writing not to forward the TFN and may also be given to the ATO.

Apart from these uses, your TFN will be kept confidential.

In addition, SuperWrap Essentials will not accept any contributions made by you or received on your behalf if you

have not provided your TFN (refer to 'Accepting contributions' in the 'SuperWrap Essentials Personal Super Plan' section of this Information Brochure for further information).

Information in the PDS

The information in the PDS is given in good faith and has been derived from sources believed to be accurate. However, to the extent permitted by law, the Trustee disclaims any liability for any loss or damage arising because of any error or omission contained in the PDS.

Voice Response Service ('VRS') and internet service

By completing the Application Form, you will be given access to the telephone VRS and internet service, www.investorwrap.com.au, ('the facilities'). The following conditions apply to these facilities:

- a confidential PIN and password will give access to the facilities. You remain responsible for the confidentiality of your PIN and password;
- access will be given to any person who uses your PIN or password or complies with any other security procedures that may be instituted by the Administrator from time to time. Any action by that person will be taken to be by you;
- the Administrator or Trustee may suspend access to or cancel the facilities at any time generally or for an investor, without notice;
- the Administrator or Trustee may vary these conditions at any time after giving you notice in writing (or notice by email or any other electronic communication);
- you acknowledge that any PIN or password that is issued or reissued to you may be delivered electronically or by post;
- you must tell the Administrator immediately if you lose your PIN or password or think someone has knowledge of either of them;
- you agree that the facilities will be used to provide you with confirmation of transactions within SuperWrap Essentials;
- you agree that you will be charged a fee for accessing the VRS (which will appear on your telephone bill);
- transaction advices for all cash contributions and investment trades will be made available to you via www.investorwrap.com.au.

You release the Administrator and Trustee from and indemnify the Administrator and Trustee against all losses and liabilities arising in connection with all actions, claims, proceedings, costs and demands, arising directly or indirectly out of your use of the facilities.

Conflicts

In the course of managing SuperWrap Essentials, the Trustee may face conflicts in respect of its duties owed to SuperWrap Essentials, other funds under its trusteeship and its own interests. The Trustee has policies and procedures in place to ensure that it manages these conflicts through either controlling, avoiding or disclosing the conflict. The Trustee will resolve such conflicts of interest fairly and reasonably between investors and in accordance with the law, ASIC policy and its own policies.

By signing the Application Forms for SuperWrap Essentials, you:

- acknowledge that you are eligible to participate in the relevant Pension Plans and/or Personal Super Plan under superannuation law;
- agree to be bound by all the provisions of the PDS and the Trust Deed;
- consent to your adviser receiving your personal investment details from the Trustee, SuperWrap Essentials and the Administrator;
- consent to telephone conversations being recorded and listened to for training purposes or to provide security for transactions;
- acknowledge that the application attached to or accompanying this Information Brochure and the declarations and acknowledgements you make on this document cover future contributions unless you notify the Administrator otherwise;
- acknowledge that there may be changes to the investment options or other changes within SuperWrap Essentials, including the addition, removal or withdrawal of investment options. In the case of significant changes, the Trustee or Administrator will notify you electronically (refer to the 'Keeping you informed and up to date' section of this Information Brochure for more information about electronic notification) or via your adviser (where it is or may become permissible under the Corporations Act);
- acknowledge that future transactions will be made on the terms of the then relevant parts of the PDS for SuperWrap Essentials and the

→ Declarations, conditions and acknowledgements

- governing Trust Deed except that unless notified otherwise by the Trustee, the fees and costs stated in the PDS will continue to apply to you;
- acknowledge if the Administrator reasonably believes a signature on a document, such as a withdrawal request, to be genuine, the Administrator is entitled to rely on that signature and will not be liable for any loss you may suffer if it is later found that the signature was a fraud;
 - acknowledge if the Administrator reasonably believes an email or facsimile communication it receives from you, your adviser or representative is genuine, the Administrator is entitled to rely on that email or facsimile communication and will not be liable for any loss you may suffer if it is later found the email or facsimile communication was fraudulent;
 - agree to your adviser being authorised to transact as well as receive information and reports on your behalf to the extent permitted by law;
 - acknowledge that information, reports and other communication to you may be delivered electronically;
 - agree to your adviser lodging transaction instructions electronically and confirm for each transaction that they have been provided with specific written instructions by you authorising the action;
 - agree that if the Administrator makes an incorrect payment to you, they are entitled to deduct the amount incorrectly paid from any holdings you may have in SuperWrap Essentials to the extent permitted by law;
 - acknowledge that if a transaction request is invalid, it will not be processed until a valid request is received by the Administrator;
 - consent to the Trustee continuing to act as Trustee of SuperWrap Essentials notwithstanding any conflict of interest that may arise;
 - acknowledge that if you request the Trustee to roll over or transfer the whole amount (or a partial amount) of your account:
 - you waive your right to require the Trustee to roll over or transfer the requested amount within 30 days after receiving all information prescribed by the SIS Regulations (including all information that is necessary to process your request) in respect of the investments the Trustee considers to be illiquid;
 - you agree to access the list of investments that the Trustee considers to be illiquid from time to time from www.investorwrap.com.au

- and acknowledge that these investments are illiquid for the reasons referred to in 'Portability of Superannuation Benefits' in the 'Other important features' section of this Information Brochure;
- you acknowledge that the maximum period in which your requested transfer must be effected is 120 days¹;
 - agree that you understand, and accept, that a period longer than the 30 days mentioned above is required (in respect of the whole or part of the requested transfer amount) due to the illiquid nature of the investment.

Under the Super Simplification Tax Changes (Super Tax Laws), various restrictions and some taxes will apply to the contributions made by or for you in certain circumstances. Refer to the 'SuperWrap Essentials Personal Super Plan' section of this Information Brochure for further information.

In relation to these Super Tax Laws, it is a condition of your participation in SuperWrap Essentials, including the Trustee's acceptance of contributions or instructions by or for you relating to your participation in SuperWrap Essentials, that:

- the Trustee may rely on any information given to it by or for you, including information in relation to your contributions or your TFN (Information);
- the Trustee is not required to inform you of your capacity to contribute to SuperWrap Essentials or the consequences (including adverse consequences) to you, if you:
 - make or do not make contributions to SuperWrap Essentials;
 - do not provide Information; or
 - provide incomplete Information; and
- you comply with any other conditions which are notified to you by the Trustee which the Trustee reasonably believes are necessary or desirable for compliance with the Super Tax Laws.

With regards specifically to the SuperWrap Essentials Personal Super Plan, you:

- acknowledge that regular contributions can be made to your Cash Account;
- agree to notify the Administrator if your employment status changes;
- consent to your employer making contributions to your account;
- acknowledge that if you have applied to receive a spouse contribution, you consent to future spouse contributions being made into your account;
- acknowledge that your account number will only be given to your employer or a contributing spouse and that all

contributions paid by your spouse will only be made from your spouse's account or a joint account and not from your account or a company account.

¹ This upper time limit will only apply to a limited number of illiquid investments. For the majority of illiquid investments a shorter period applies.

The Australian Financial Services Licence ('AFSL') numbers of the AFSL holders identified in this application are as follows:

AFSL Holder	AFSL Number
Trust Company Superannuation Services Limited	235153
BT Portfolio Services Ltd	233715

Trust Company Superannuation Services Limited (RSE L0000635) is the trustee of SuperWrap Essentials (RSE R1001327)

If you intend to immediately roll over from the SuperWrap Essentials Personal Super Plan to the SuperWrap Essentials Pension Plan, then this application should be accompanied by:

- a SuperWrap Essentials Pension Plan/Non-Commutable Pension Plan Application form Application form.
- a TFN Declaration form.

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

1. ADVISER DETAILS

Adviser name

Adviser number (mandatory)

F

Adviser stamp

2. INVESTOR DETAILS

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth (mandatory)

/ /

Gender

Male Female

Postal address

 Postcode
 Country, if not Australia

Residential address, if different from your postal address.

This MUST NOT be your adviser's address or a post office box

 Postcode
 Country, if not Australia

Home phone number

()

Mobile phone number

()

Work phone number

()

Fax number

()

Email address

3. TAX FILE NUMBER

Contributions are unable to be accepted if you have not provided your Tax File Number (this does not include rollovers from taxed superannuation funds).

Tax file number



11-25-001-01

4. ELIGIBILITY TO CONTRIBUTE

Please refer to 'Eligibility to contribute' in the 'SuperWrap Essentials Personal Super Plan' section of the Information Brochure for full details on the contribution rules.

Please select your age and the criteria under which your personal super plan contributions will be made. *Select all that apply.*

I am under age 65

I am aged 65 – 74

with mandated employer contributions being made on my behalf (Superannuation Guarantee contributions only to age 70)

with contributions other than mandated employer contributions being made by me or on my behalf and I have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the current financial year (spouse contributions only to age 70)

I am aged 75 or more

with mandated employer contributions (other than Superannuation Guarantee contributions) being made on my behalf.

5. INVESTMENT AMOUNT(S)

Money will be invested in the Cash Account until investment options are nominated and placed online by your adviser.

Make cheques payable to 'SuperWrap Essentials – PSP – <investor name>'.
Only complete parts A and B where they apply to you.

Only complete parts A and B where they apply to you.

A Initial Cash Contributions

- If you are contributing by BPAY, please refer to the separate BPAY Biller Codes flyer for information on how to make this payment
- Complete Section 6 if you are contributing by direct debit
- If your spouse is making contributions by direct debit, please complete the separate Direct Debit Request form

How will initial contributions be made?	Direct Debit	BPAY
Personal contributions	\$ <input type="checkbox"/>	<input type="checkbox"/>
Spouse contributions	\$ <input type="checkbox"/>	<input type="checkbox"/>
Employer contributions	\$	
Contributions relating to CGT small business concessions ¹	\$	
Directed termination payments ²	\$	
Contributions from certain personal injury settlements or orders ¹	\$	
ATO Super Guarantee voucher	\$	
Overseas transfers ³	\$	
Rollovers from other superannuation funds	\$	
How many? ▶ <input type="text"/>		

¹ Attach ATO election form

² Attach employer documentation

³ Attach election form, if applicable

B Rollover from an existing SuperWrap Essentials Pension Plan

Specify your existing SuperWrap Essentials Pension Plan investor number.

Note: Assets must be sold down to cash prior to transfer

M

6. BANK ACCOUNT DETAILS AND DIRECT DEBIT REQUEST

Complete this section if you wish to authorise and request BT Portfolio Services Ltd (User ID No. 086970) to arrange for the initial and additional investments or regular contributions to be made by direct debit.

By completing this section you acknowledge that the direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement in the 'Important information' section of the Information Brochure.

You must be an account signatory on the bank account you nominate. If you wish to nominate a bank account on which you are not an account signatory, you will have to complete a separate Direct Debit Request form.

Is the nominated bank account also to be used for withdrawals? If you don't make a selection, the default is 'Yes'.

Yes No

Name of financial institution

Branch name

BSB number

Account number

Account holder's name

7. REGULAR CONTRIBUTION PLANS

Complete this section if you wish to make regular contributions. Regular contributions will be made on or around the 20th of the relevant month from your nominated bank account.

Regular PERSONAL Contribution Plan

Regular contribution amount Regular contribution fee
\$. % *Maximum 5%*

Frequency of personal contributions

Monthly (Default) Quarterly (Mar, June, Sept & Dec)
Half-yearly (June & Dec) Annually (June)

Commencement month End month
Monthly contributions only *Optional*

/ / / /

Do you wish to make your regular contributions using the bank account details provided in **Section 6**? The default is 'Yes'.

Yes No *Please give details of the other bank account on a separate Direct Debit Request form.*

Regular SPOUSE Contribution Plan

Spouse contributions must originate from the account of the spouse or a joint account to which the contributing spouse is a party.

Regular contribution amount Regular contribution fee
\$. % *Maximum 5%*

Frequency of spouse contributions

Monthly (Default) Quarterly (Mar, June, Sept & Dec)
Half-yearly (June & Dec) Annually (June)

Commencement month End month
Monthly contributions only *Optional*

/ / / /

Your spouse **MUST** complete a separate Direct Debit Request form.

8. EMPLOYER CONTRIBUTIONS

How will your employer make contributions to your account?

Payroll Deposits
Your employer's payroll system MUST be compatible with CEMTEX.

Deposit Book
This option allows your employer to send contributions by cheque directly to SuperWrap Essentials.

Direct Debit

Monthly contribution amount Contribution fee
\$. % *Max. 5%*

*Your employer **MUST** also complete the separate Direct Debit Request form*

Employer's company name

Employer's postal address

 Postcode

Name of contact person at your employer

Contact person's position/job title

Phone number

 ()

Fax number

 ()

9. APPOINTMENT OF REPRESENTATIVE

Complete this section only if you wish to appoint another person or entity (ie a partnership, company, trust, etc) to act as your representative with authority to operate your account on your behalf.

The person or entity you appoint as your representative can do everything you can do with your account, subject to certain restrictions set out under 'Authority to operate' in the 'Important information' section of the Information Brochure.

Full name of person or entity you appoint as your authorised representative

If an entity, what is the name of the person signing on its behalf?

If an entity, in which capacity is this person signing on its behalf?

Sole Director/Sole Secretary Director

Other

Signature of authorised representative

Date

 / /

10. ADVISER CONTRIBUTION FEES

Adviser contribution fees may be up to **5%** of your investment.

Initial contribution fee

To cater for the flexibility of deposit timings, contribution fees will be deducted from all deposits (excluding deposits under a Regular Contribution Plan) received within 3 months of the establishment of your account.

If a dollar contribution fee is selected, up to 5% of each contribution will be deducted during the first 3 months until the nominated fee has been collected in full. If there is a dollar contribution fee residual amount remaining after the 3 months then this cannot be collected.

Please specify either a percentage or a dollar amount – **NOT BOTH**. If both percentage and dollar contribution fees are entered, the fees charged will default to the percentage contribution fee. Where a selection is not made no contribution fee will apply for 3 months.

Initial contribution fee

\$ **OR** % *Maximum 5%*

Additional contribution fee

The additional contribution fee will apply to contributions received after the initial contribution fee has been collected in full or after a 3 month period, whichever comes first.

This fee excludes initial contributions and those contributions made under a Regular Contribution Plan.

Additional contribution fee

% *Maximum 5%*

11. ADVISER ONGOING FEES (per annum)

The ongoing advice fee can be a **flat dollar amount per annum**, or a **percentage amount per annum**, or based on a **sliding scale per annum**. The maximum ongoing advice fee that may be charged is **2%** of investment holdings.

Flat dollar amount per annum

\$

OR

Percentage amount per annum

Managed funds	•	% pa
Cash	•	% pa

OR

Sliding scale per annum

From \$	To \$	Percentage
\$ Nil		• % pa
\$		• % pa
\$		• % pa
\$		• % pa
\$		• % pa

Is this sliding scale fee to include the balance in your Cash Account?
If you don't make a selection, the default is 'No.'

Yes No

12. CHECKLIST

- Have you entered a tax file number in Section 3?
- If rolling over from an external source, have you completed the separate Request to Transfer Form and sent it to the paying institution?
- If you wish to nominate a beneficiary, have you completed the separate Nomination of Beneficiaries Form?
- If you wish to nominate a drawdown strategy (other than the standing drawdown strategy), your adviser must place this transaction online once the registration process has completed.
- Make cheques payable to 'SuperWrap Essentials – PSP – <investor name>'.

13. DECLARATION AND SIGNATURE

Before you sign this Application Form, the Trustee or your adviser is obliged to give you:

- the Information Brochure, Investment Options Booklet and Insurance Booklet for the SuperWrap Essentials Personal Super Plan. These three documents constitute the three-part PDS for the SuperWrap Essentials Personal Super Plan and will help you to understand the product and decide if it is appropriate to your needs; and
- the PDS for each managed fund that underlies the investment option(s) selected, to help you make an informed decision when selecting your investment option(s).

In signing this Application Form, I acknowledge that:

- my rights in relation to the SuperWrap Essentials Personal Super Plan are governed by the terms of the Retirement Wrap Trust Deed dated 1 February 1999, as amended from time to time and I agree to be bound by such terms.
- I have read and understood all parts of the PDS for the SuperWrap Essentials Personal Super Plan and agree to, consent to and acknowledge the declarations, conditions and acknowledgements provided in the Information Brochure and declare that all the details given in this application are true and correct.
- I agree that I will access via www.investorwrap.com.au a copy of the current Investment Options Booklet and the current Product Disclosure Statement and/or relevant disclosure document(s) for the underlying investment options selected or receive a copy from my adviser before the Trustee makes an acquisition on my behalf in relation to those investment options.
- If the Trustee continues to follow an instruction by me to invest my account in accordance with a particular investment option, at the time of an additional acquisition of an interest in the underlying fund, I may not have received:
 - the current PDS for the relevant fund; or
 - information about material changes and significant events that affect the relevant fund (that the underlying fund trustee is required to give a person who acquired an interest in the underlying fund directly, unless an exception applies).
- I agree to receive all information required or permitted to be given to me under SIS and the Corporations Act, including ongoing notifications, product disclosure statements and supplementary product disclosure statements (or the equivalent information) in respect of underlying investment funds ('Information'):
 - where it is or may become permissible under the Corporations Act, via my adviser in writing or notice by email or other electronic communication (including online); or
 - directly:
 - by email (including emails containing a hypertext link); or
 - by other electronic communication (including online by accessing www.investorwrap.com.au)

If I am:

- a new investor, by making an application to become an investor in SuperWrap Essentials; or
- an existing investor, by giving the Trustee an investment direction or switching request, using the Preferred Portfolio facility, or by me (or someone on my behalf) making further contributions,

on or after 1 July 2007, I agree that Information can be provided to me in any of these ways.

- I agree that changes to fees and costs, including fees and costs under underlying investment options, may be accessed by me on the website at www.investorwrap.com.au and that I should only make an investment decision after accessing that information.

- If I request the Trustee to rollover or transfer the whole amount (or a partial amount) of my account, I:
 - waive my right to require the Trustee to rollover or transfer the requested amount within 30 days after receiving all information prescribed by the SIS Regulations (including all information that is necessary to process my request) in respect of the investments the Trustee considers to be illiquid;
 - agree to access the list of investments that the Trustee considers to be illiquid from time to time from www.investorwrap.com.au and acknowledge that these investments are illiquid for the reasons referred to in 'Portability of superannuation benefits' in the 'Other important features' section of the Information Brochure;
 - acknowledge that the maximum period in which my requested transfer must be effected is 120 days (this upper time limit will only apply to a limited number of illiquid investments. For the majority of illiquid investments a shorter period applies); and
 - agree that I understand, and accept, that a period longer than the 30 days mentioned above is required (possibly in respect of the whole of the requested transfer amount) due to the illiquid nature of the investment.
- I consent to the use of my personal information as outlined in the Information Brochure.
- none of Westpac or any of its related entities stands behind or otherwise guarantees the capital value or investment performance of any investments in SuperWrap Essentials.
- investments in SuperWrap Essentials are not deposits or other liabilities of Westpac or any other company in the Westpac group of companies and that investments in SuperWrap Essentials are subject to investment risks, including possible delays in repayment and loss of income and principal invested.
- I instruct the Administrator to sell my investments in accordance with the standing drawdown strategy described in 'Drawdown strategy' in the 'Investment options and services' section of the Information Brochure. If I would like to nominate a drawdown strategy other than the standing drawdown strategy, my adviser can submit a completed Nominated Drawdown Strategy form online on my behalf.
- The direct debit arrangement is governed by the terms of the Direct Debit Request Service Agreement in the 'Important information' section of the Information Brochure.
- I authorise and request BT Portfolio Services Ltd (User ID No. 086970) to arrange for any directed amounts to be debited by direct debit from the bank account at the financial institution set out in this application form above through the Bulk Electronic Clearing System ('BECS').
- I confirm that I have received, or have been informed how to obtain, a copy of the Administrator's Financial Services Guide.

YOUR APPLICATION CANNOT PROCEED IF THIS SECTION IS NOT SIGNED

Signature of **Investor**

Date

Send this form and other completed forms to:
SuperWrap Essentials, GPO Box 2337, Adelaide SA 5001

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DIRECT DEBIT SERVICE AGREEMENT

This agreement sets out the terms on which you have authorised BT Portfolio Services Ltd ABN 73 095 055 208 (the Administrator) to arrange for amounts that become payable into your SuperWrap Essentials account, to be made by deduction from your account at your financial institution.

Drawing arrangements

- for initial applications made by completing a Direct Debit Request, the Administrator will debit the amount(s) nominated from your account within two (2) days of receiving a valid application
- for subsequent investments when the Administrator receives a valid instruction either by phone, letter or over the internet, the Administrator will debit your account within two (2) days of receiving the instructions (provided the Administrator has previously received a valid Direct Debit Request)
- a valid instruction will be an instruction given by you or from a person nominated by you to provide such instructions
- for contributions made under the Regular Contribution Plan, the Administrator will debit your account on or around the 20th of each month. Further details of the drawing arrangements are contained in the Direct Debit Request
- where the due date falls on a non-business day, the Administrator will draw the amount on the next business day. If you are uncertain as to when the debit will be processed to your nominated account you should enquire directly with your financial institution where the nominated account is based.

Our commitment to you

- the Administrator will only change the amount of the payments under the Direct Debit Request on receipt of a valid instruction
- the Administrator will only vary the terms of this Direct Debit Request Service Agreement after giving you 30 days notice in writing
- the Administrator reserves the right to cancel your drawing arrangements if three or more drawings are returned unpaid by your nominated financial institution. Standard government fees, duties and bank charges (including dishonour fees and conversion costs) may apply to investments. These are paid by the investor. If your direct debit is returned unpaid, the Administrator may charge you a dishonour fee of \$35. You should advise the Administrator of an alternative payment method
- the Administrator will keep all your records and information pertaining to your nominated account at the financial institution private and confidential, except where you have made a claim relating to a debit you claim has been made incorrectly, or wrongfully, in which case Westpac Banking Corporation (as the Administrator's sponsor in the Bulk Electronic Clearing System) may require the Administrator to provide this information to them in connection with your claim to the extent necessary to resolve your claim
- the Administrator will debit your nominated account only for the amounts specified by you in the Direct Debit Request.

Your rights

- you may cancel, vary, defer or suspend the Direct Debit Request or stop or suspend an individual debit from taking place by notifying the Administrator directly in writing or via your Adviser
- you may change, cancel or suspend the Regular Contribution Plan via your adviser. Instructions must be received by the 15th of a month to be effective for that month
- if you have any questions or concerns about your Direct Debit Request, such as where you consider that a drawing has been initiated incorrectly, you should take the matter up directly with the Administrator by phoning 1300 657 010, Monday to Friday from 8.00am to 6.30pm (Sydney time) or via your adviser. The Administrator will try and resolve your concern over the phone when you call. If your concern is not resolved, you may write to our Complaints Officer, BT Portfolio Services Ltd, GPO Box 2675, Sydney NSW 2001. The Administrator will let you know that the Administrator has received your complaint, and the Complaints Officer will try to resolve the situation within 30 days. If you are still not satisfied, you can contact the Financial Ombudsman Service, an externally managed complaints resolution scheme, of which the Administrator is a member, on 1300 780 808 or ASIC.

Your responsibilities

It is your responsibility to:

- check with your financial institution that it allows direct debiting on your nominated account
- ensure that sufficient cleared funds are available in your nominated account by the due date to permit payments under the Direct Debit Request
- ensure that the authorisation given to draw on your nominated account is identical to the account signing instruction held by your financial institution where the nominated account is based
- ensure that all Direct Debit Requests and valid instructions are authorised by all signatories on your account and to compensate other account signatories if the Administrator acts on a Direct Debit Request or valid instruction that is not so authorised
- advise the Administrator if your nominated account is transferred or closed or your nominated account details change
- arrange with the Administrator a suitable alternate payment method if the drawing arrangements are cancelled either by you or your financial institution
- ensure that your account details are correct, and if uncertain, to check with your financial institution before completing the Direct Debit Request.

Pension Plan / Non-Commutable Pension Plan Application

The Australian Financial Services Licence ('AFSL') numbers of the AFSL holders identified in this application are as follows:

AFSL Holder	AFSL Number
Trust Company Superannuation Services Limited	235153
BT Portfolio Services Ltd	233715

Trust Company Superannuation Services Limited (RSE L0000635) is the trustee of SuperWrap Essentials (RSE R1001327)

Complete this form using **black pen** – print in clear **CAPITAL LETTERS**

1. ADVISER DETAILS

Adviser name

Adviser number (mandatory)
F

Adviser stamp

2. APPLICATION DETAILS

Type of application
 Pension Plan Non-Commutable Pension Plan

3. INVESTOR DETAILS

Title
 Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth (mandatory) Gender
 / / Male Female

Postal address

 Postcode
 Country, if not Australia

Residential address, if different from your postal address.
This MUST NOT be your adviser's address or a post office box

Postcode
 Country, if not Australia

Home phone number Mobile phone number
 () ()

Work phone number Fax number
 () ()

Email address

4. TAX FILE NUMBER

Contributions are unable to be accepted if you have not provided your Tax File Number (this does not include rollovers from taxed superannuation funds).

Tax file number

To ensure income tax is not being deducted at a higher rate than it otherwise would, please make sure you also complete the Tax File Number Declaration form.

A separate Tax File Number Declaration form must be completed for each pension account set up.



5. ELIGIBILITY TO CONTRIBUTE

Please refer to 'Funding your pension' in the 'SuperWrap Essentials Pension Plan' section of the Information Brochure for full details on the contribution rules.

If you are making personal/spouse contributions, please indicate under which category your contributions will be made?

I am under age 65

I am aged 65 – 74

with contributions other than employer contributions being made by me or on my behalf and I have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the current financial year (spouse contributions only to age 70).

6. CONTRIBUTION DETAILS

Money will be invested in the Cash Account until investment options are nominated and placed online by your adviser.

If you intend to claim a tax deduction on your personal contributions, you will need to complete an application for the Personal Super Plan for these contributions and give the Trustee a personal tax deduction notice in respect of these contributions. A request can only then be made to transfer these amounts to the Pension Plan by completing the Pension Plan application form.

Make cheques payable to 'SuperWrap Essentials – PP – <investor name>'.¹

Initial Cash Contributions (by cheque only)

Personal contributions	\$
Spouse contributions	\$
Contributions relating to CGT small business concessions ¹	\$
Directed termination payments ²	\$
Contributions from certain personal injury settlements or orders ¹	\$
Rollovers from other superannuation funds How many? ▶ <input type="text"/>	\$

¹ Attach ATO election form

² Attach employer documentation

7. ACCESS TO SUPERANNUATION BENEFITS

SuperWrap Essentials Pension Plan Applicants Only

To be eligible to invest in the SuperWrap Essentials Pension Plan you must have either:

- Superannuation member benefits with unrestricted non-preserved components or
- Superannuation member benefits with a preserved or restricted component or you have made a contribution or received a spouse contribution and have met one of the following criteria:

Select one box only

I am over age 55 and have ceased gainful employment, and do not intend ever again to become gainfully employed for 10 hours a week or more.

I am aged 60 – 64 and ceased gainful employment with an employer on or after the age of 60.

I am unlikely because of my **ill health** to ever again engage in gainful employment for which I am reasonably qualified by education, training or experience. The Trustee will need you to complete additional documents. Please contact a SuperWrap Consultant on 1300 657 010 for details.

I am over age 65.

SuperWrap Essentials Non-Commutable Pension Plan Applicants Only

To be eligible to invest in the SuperWrap Essentials Non-Commutable Pension Plan, you must be aged between 55 and 65 years. While your contributions can be sourced from any preservation status, they become fully preserved within the SuperWrap Essentials Non-Commutable Pension Plan (regardless of their previous preservation status) until a full condition of release is met.

8. SUPERANNUATION BENEFIT DETAILS (ROLLOVERS AND TRANSFERS)

Your pension will not commence until all rollovers and/or transfers are received.

Only complete parts A, B and C where they apply to you

A Transfer from SuperWrap Essentials Personal Super Plan

Specify existing SuperWrap Essentials Personal Super Plan investor number

M

Type of transfer

Full transfer – Specify estimated amount

\$

Timing of full transfer (Pension Plan applicants only)

Select one box only

Wait until all distributions are in Cash Account before transferring

Transfer current balance and pay any subsequent distributions as a cash out to my nominated bank account

Non-Commutable Pension Plan applicants must receive ALL outstanding distributions before transferring.

Partial transfer – Specify amount

\$

For partial transfers, please also provide a cover letter with this form that includes a breakdown of the following:

- Managed Funds (include APIR code and \$ amount per managed fund)
- Cash (include \$ amount)

Continued on page 3

B Rollover from an existing SuperWrap Essentials Pension Plan

Important Note: All distributions must be paid prior to the rollover taking place.

Specify existing SuperWrap Essentials Pension Plan investor number

M

C Rollover from an external superannuation fund

Give details of rollover(s) from an **external superannuation fund**

Name of source of rollover	Estimated amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

**9. PERSONAL TAX DEDUCTION NOTICE
(For transfers from Personal Super Plan only)**

If you do not complete this section, you confirm that either you have already claimed a tax deduction for these contributions or, you will not claim a tax deduction for these contributions.

Personal contributions made prior to 1 July 2007

Complete this section if you have made a personal contribution to the SuperWrap Essentials Personal Super Plan prior to 1 July 2007, and you have not completed a Section 82AAT notice for those contributions. If you are claiming a tax deduction for more than one financial year prior to 1 July 2007, you will need to complete a s.82AAT notice for each financial year for which you are claiming a tax deduction.

By completing this section you confirm that the amount covered by this notice has not been included in an earlier notice, and acknowledge that this notice may not be withdrawn or revoked. In addition, you acknowledge that you may not claim as a tax deduction any personal contributions to the fund other than the amount indicated on this form or prior notices already acknowledged in writing by the trustee.

I acknowledge personal contributions to the SuperWrap Essentials Personal Super Plan as follows *(complete all fields below including the financial year)*:

The following amount **will** be claimed as a tax deduction under Section 82AAT of the Income Tax Assessment Act 1936 and therefore subject to the 15% Contributions Tax

\$

The following amount **will not** be claimed as a tax deduction

\$

The following amount is my **TOTAL** personal contribution

\$ for the financial year ending **20**

Personal contributions made on or after 1 July 2007

Complete this section if you have made a personal contribution to the SuperWrap Essentials Personal Super Plan on or after 1 July 2007, and

- you have not completed a personal tax deduction notice for those contributions; and
- you have not submitted your tax return in respect of the year in which the contribution was made; and
- the date on which you are making this notice is before 30 June in the year following the year in which the contributions were made.

By completing this section you confirm that the amount covered by this notice has not been included in an earlier notice, and acknowledge that this notice may not be withdrawn or revoked. In addition, you acknowledge that you may not claim as a tax deduction any personal contributions to the fund other than the amount indicated on this form or prior notices already acknowledged in writing by the trustee.

I acknowledge personal contributions to the SuperWrap Essentials Personal Super Plan as follows *(complete all fields below including the financial year)*:

The following amount **will** be claimed as a tax deduction under Section 290-150 of the Income Tax Assessment Act 1997 and therefore subject to the 15% Contributions Tax

\$

The following amount **will not** be claimed as a tax deduction

\$

The following amount is my **TOTAL** personal contribution

\$ for the financial year ending **20**

10. INCOME PAYMENT DETAILS

How often would you like to receive your income payments?
If you don't make a selection, the default is 'Monthly'

Monthly (Default) Quarterly (Mar, June, Sept & Dec) Half-yearly (June & Dec)
Annually *Specify month payment is required* **MONTH**

How much would you like to receive at each pension payment?
If you don't make a selection, the default is 'the minimum'

Minimum allowed under government guidelines
If you invest between 1 June and 30 June, your minimum amount will be \$0. If this is applicable to you and you would like to receive an income payment before June 30, please specify the amount you require.
\$

Specific amount per pension payment of
\$
Is the selected amount you've requested net or gross?
If you don't make a selection, the default is 'Gross'
Net (after income tax) Gross (before income tax)

Do you wish to automatically increase your income payment amount in line with inflation (CPI) on 1 July each year?
Yes No *The default is 'No'*

Maximum amount allowed under government guidelines
(SuperWrap Essentials Non-Commutable Pension Plan applicants only)

11. NOMINATED BANK ACCOUNT DETAILS

This is the account into which all pension payments and any withdrawals are deposited. This account may be with any Australian bank, building society or credit union. Funds may take longer to be deposited to credit union accounts.

You must nominate your bank account details to allow us to establish your account and to receive pension payments.

Name of financial institution

Branch name

BSB number

Account number

Account holder's name

12. APPOINTMENT OF REPRESENTATIVE

Complete this section only if you wish to appoint another person or entity (ie a partnership, company, trust, etc) to act as your representative with authority to operate your account on your behalf.

The person or entity you appoint as your representative can do everything you can do with your account, subject to certain restrictions set out under 'Authority to operate' in the 'Important information' section of the Information Brochure.

Full name of person or entity you appoint as your authorised representative

If an entity, what is the name of the person signing on its behalf?

If an entity, in which capacity is this person signing on its behalf?

Sole Director/Sole Secretary Director

Other

Signature of authorised representative

Date

13. ADVISER CONTRIBUTION FEES

Adviser contribution fees must be less than or equal to 5% of your total investment amount.

Adviser contribution fee

Please specify either a percentage or a dollar amount – NOT BOTH. If both percentage and dollar contribution fees are entered, the fees charged will default to the percentage contribution fee.

\$ OR % Maximum 5%

14. ADVISER ONGOING FEES (per annum)

The ongoing advice fee can be a **flat dollar amount per annum**, or a **percentage amount per annum**, or based on a **sliding scale per annum**. The maximum ongoing advice fee that may be charged is 2% of investment holdings.

Flat dollar amount per annum

\$

OR

Percentage amount per annum

Managed funds	•	% pa
Cash	•	% pa

OR

Sliding scale per annum

From \$	To \$	Percentage
\$ Nil		• % pa
\$		• % pa
\$		• % pa
\$		• % pa
\$		• % pa

Is this sliding scale fee to include the balance in your Cash Account?

If you don't make a selection, the default is 'No.'

Yes No

15. CHECKLIST

- Have you selected the type of your application in Section 2?
- Have you entered a tax file number in Section 4?
- Have you completed the Tax File Number Declaration form?
- If rolling over from an external source, have you completed the separate Request to Transfer Form and sent it to the paying institution?
- If making a partial transfer from the SuperWrap Essentials Personal Super Plan, have you attached a cover letter that includes a breakdown of the Managed Funds and Cash?
- If you wish to nominate a beneficiary, have you completed the separate Nomination of Beneficiaries Form?
- If you wish to nominate a drawdown strategy (other than the standing drawdown strategy), your adviser must place this transaction online once the registration process has completed.
- Make cheques payable to 'SuperWrap Essentials – PP – <investor name>'.

16. DECLARATION AND SIGNATURE

Before you sign this Application Form, the Trustee or your adviser is obliged to give you:

- the Information Brochure and Investment Options Booklet for the SuperWrap Essentials Pension Plan. These two documents constitute the two-part PDS for the SuperWrap Essentials Pension Plan and will help you to understand the product and decide if it is appropriate to your needs; and
- the PDS for each managed fund that underlies the investment option(s) selected, to help you make an informed decision when selecting your investment option(s).

In signing this Application Form, I acknowledge that:

- my rights in relation to the SuperWrap Essentials Pension Plan are governed by the terms of the Retirement Wrap Trust Deed dated 1 February 1999, as amended from time to time and I agree to be bound by such terms.
 - I have read and understood all parts of the PDS for the SuperWrap Essentials Pension Plan and agree to, consent to and acknowledge the declarations, conditions and acknowledgements provided in the Information Brochure and declare that all the details given in this application are true and correct.
 - I agree that I will access via www.investorwrap.com.au a copy of the current Investment Options Booklet and the current Product Disclosure Statement and/or relevant disclosure document(s) for the underlying investment options selected or receive a copy from my adviser before the Trustee makes an acquisition on my behalf in relation to those investment options.
 - If the Trustee continues to follow an instruction by me to invest my account in accordance with a particular investment option, at the time of an additional acquisition of an interest in the underlying fund, I may not have received:
 - the current PDS for the relevant fund; or
 - information about material changes and significant events that affect the relevant fund (that the underlying fund trustee is required to give a person who acquired an interest in the underlying fund directly, unless an exception applies).
 - I agree to receive all information required or permitted to be given to me under SIS and the Corporations Act, including ongoing notifications, product disclosure statements and supplementary product disclosure statements (or the equivalent information) in respect of underlying investment funds ('Information'):
 - where it is or may become permissible under the Corporations Act, via my adviser in writing or notice by email or other electronic communication (including online); or
 - directly:
 - by email (including emails containing a hypertext link); or
 - by other electronic communication (including online by accessing www.investorwrap.com.au)
- If I am:
- a new investor, by making an application to become an investor in SuperWrap Essentials; or
 - an existing investor, by giving the Trustee an investment direction or switching request, using the Preferred Portfolio facility, or by me (or someone on my behalf) making further contributions,
- on or after 1 July 2007, I agree that Information can be provided to me in any of these ways.
- I agree that changes to fees and costs, including fees and costs under underlying investment options, may be accessed by me on the website at www.investorwrap.com.au and that I should only make an investment decision after accessing that information.
 - If I request the Trustee to rollover or transfer the whole amount (or a partial amount) of my account, I:
 - waive my right to require the Trustee to rollover or transfer the requested amount within 30 days after receiving all information prescribed by the SIS Regulations (including all information that is necessary to process my request) in respect of the investments the Trustee considers to be illiquid;

- agree to access the list of investments that the Trustee considers to be illiquid from time to time from www.investorwrap.com.au and acknowledge that these investments are illiquid for the reasons referred to in 'Portability of superannuation benefits' in the 'Other important features' section of the Information Brochure;
 - acknowledge that the maximum period in which my requested transfer must be effected is 120 days (this upper time limit will only apply to a limited number of illiquid investments. For the majority of illiquid investments a shorter period applies); and
 - agree that I understand, and accept, that a period longer than the 30 days mentioned above is required (possibly in respect of the whole of the requested transfer amount) due to the illiquid nature of the investment.
- none of Westpac or any of its related entities stands behind or otherwise guarantees the capital value or investment performance of any investments in SuperWrap Essentials.
 - investments in SuperWrap Essentials are not deposits or other liabilities of Westpac or any other company in the Westpac group of companies and that investments in SuperWrap Essentials are subject to investment risks, including possible delays in repayment and loss of income and principal invested.
 - I instruct the Administrator to sell my investments in accordance with the standing drawdown strategy described in 'Drawdown strategy' in the 'Investment options and services' section of the Information Brochure. If I would like to nominate a drawdown strategy other than the standing drawdown strategy, my adviser can submit a completed Nominated Drawdown Strategy form online on my behalf.
 - I consent to the use of my personal information as outlined in the Information Brochure.
 - I am eligible to invest into the SuperWrap Essentials Pension Plan as I have met the conditions detailed in this Application Form.
 - I confirm that I have received, or have been informed how to obtain, a copy of the Administrator's Financial Services Guide.
 - if I am, or was at any time, the holder of a temporary visa under the Migration Act 1958, I declare that:
 - I am an Australian citizen, New Zealand citizen, permanent resident of Australia or a holder of a retirement visa (Subclass 405 or 410); or
 - I am permanently incapacitated; or
 - I satisfied another condition of release under superannuation law before 1 April 2009; or
 - this SuperWrap Pension Plan is reverting to me as a result of the death of the original member.
- I understand that the Trustee may be required to commute my pension if the Trustee becomes aware that I was not eligible to invest into the SuperWrap Pension Plan because of my residency status.

YOUR APPLICATION CANNOT PROCEED IF THIS SECTION IS NOT SIGNED



Signature of **Investor**

Date

Send this form and other completed forms to:
SuperWrap Essentials, GPO Box 2337, Adelaide SA 5001

This page is left blank intentionally.

By completing this form you revoke all your previous nominations (non-binding or non-lapsing).

BENEFICIARIES NOMINATION

The Trustee offers you the option of nominating a beneficiary to receive your superannuation benefit in the event of your death.

By completing this form you can instruct or recommend to the Trustee who should receive your benefit if you die while still an investor in SuperWrap.

If you fail to make a nomination and you die, your benefit will be paid to your Legal Personal Representative (ie the executor of your Will or the administrator of your estate) for the benefit of the beneficiaries of your estate.

WHO YOU CAN NOMINATE

Who can receive your benefit in the event of your death?

Your benefit can be paid to:

- your Legal Personal Representative (ie the executor of your Will or the administrator of your estate), or
- your nominated beneficiary(ies), or
- a combination of your Legal Personal Representative and your nominated beneficiary(ies).

Any beneficiary you nominate must be either your Legal Personal Representative or your dependant at the date of your death.

If you nominate your Legal Personal Representative, you should ensure that you have made a Will nominating the executor of your estate and specifying how you want your death benefit to be distributed. If you nominate a Legal Personal Representative and you do not have a valid Will when you die, your Legal Personal Representative will be appointed by a court and your death benefit will be distributed by them according to the rules of intestacy.

Who qualifies as a dependant?

Your dependants are:

- your spouse (see below for definition)
- your child
- a person with whom you have an interdependency relationship (see below for definition)
- a person who is financially dependent on you.

Your spouse includes:

- your husband or wife via marriage, or
- your de facto partner or any other person with whom you are in a relationship (provided that this relationship is registered under a certain state or territory law), or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

What is an interdependency relationship?

An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other.

An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

NOMINATION OPTIONS

Investors in SuperWrap can choose to make a non-binding or non-lapsing nomination. In addition, pension members (other than reversionary beneficiaries) can elect an automatic reversion nomination.

What is a non-lapsing nomination?

- When you make a valid non-lapsing nomination, you decide who receives your benefit when you die, and how much of the benefit they receive.
- A non-lapsing nomination is valid for the entire term you are a member, unless another valid nomination is lodged with the Trustee.
- If, when the Trustee receives your nomination, it considers that you do not understand the consequences of making your nomination (it may form this view if your form is not completed correctly), the Trustee may try to contact you and ask you to submit a valid nomination.
- If your nomination is invalid (for example because the Trustee becomes aware that since you made your nomination you have remarried or separated permanently from your spouse, entered into a de facto or similar relationship or had a child with someone other than your spouse or partner), the Trustee will exercise its discretion and decide from among your Legal Personal Representative and your dependants to whom to pay your benefit and in what proportions.
- If any beneficiary does not meet the appropriate criteria in the 'Who you can nominate' section of this form, as at the date of your death, the Trustee has final discretion in deciding who will receive the remaining portion of your benefit from among your Legal Personal Representative and your dependants.

What is a non-binding nomination?

- This is a preferred nomination only. The Trustee will take into consideration the nomination you make, however, the Trustee has final discretion in deciding who, from among your dependants and Legal Personal Representative, will receive your superannuation benefit and in what proportions, when you die.
- A non-binding nomination is valid for the entire term you are a member, unless another valid nomination (non-binding or non-lapsing) is lodged with the Trustee.

What happens if I make no nomination?

- If you choose not to nominate a beneficiary, your benefit will be paid to your Legal Personal Representative.

Automatic Reversionary Pension

- This option is not available for reversionary beneficiaries.
- You can only select an automatic reversionary pension when you commence your pension plan. If you wish to change your nominated beneficiary you will be required to commute and recommence your pension. We encourage you to seek professional advice before changing your nomination.
- An automatic reversionary pension is a pension that automatically continues to be paid to your nominated beneficiary, following your death.
- Your nominated beneficiary must be, at the time of your death, your spouse, de facto spouse, child that is under 18 (or is over 18 but under 25 if financially dependent on you, or is over 18 and has a disability of the kind described in subsection 8(1) of the Disability Services Act 1986), or another person who is financially dependent on you or with whom you have an interdependency relationship.

Continued on page 2

You can submit this form by:

- ✉ mail SuperWrap
GPO Box 2337, Adelaide SA 5001

1. PRODUCT NOMINATION

Which SuperWrap product do these instructions apply to? (Select one box only)

Personal Super Plan Pension Plan Term Allocated Pension Plan

If you have more than one SuperWrap account, use a separate form for each product when nominating a beneficiary. This form can be photocopied.

2. INVESTOR DETAILS

Investor number (if known)

M

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

/ /

Gender

Male Female

3. INSTRUCTION TYPE

Why are you completing this form? (Select one box only)

- To **make** a new nomination or confirm an existing non-lapsing nomination
- To **amend** an existing nomination
- To **revoke** a current nomination and not replace it

4. NOMINATION TYPE

What type of nomination do you wish to make? (Select one box only)

- Non-lapsing nomination
- Non-binding nomination
- Automatic reversion* *New Pension Plan only. Not available for reversionary beneficiaries. **Note:** If you select this option, this form must accompany the Application Form.

5. NOMINATING YOUR BENEFICIARIES

Who would you like your benefit to be paid to in the event of your death? You can nominate up to four beneficiaries, and your Legal Personal Representative (ie the executor of your Will or the administrator of your estate). If you are making an automatic reversion nomination (not available for reversionary beneficiaries), you can only nominate one person.

Please use whole figures when specifying the '% of benefit'. Your total nomination must equal 100%. If a percentage figure is not specified, equal portions will apply.

Full name of beneficiary	Residential address	Date of birth	% of benefit
①		/ /	%
②		/ /	%
③		/ /	%
④		/ /	%
My Legal Personal Representative			%
TOTAL (Request will be invalid if benefit allocation does not equal 100%)			100%

6. INVESTOR SIGNATURE

I have read, understood and agree with this form.

Signature of Investor

Date (dd/mm/yy)

/ /

Trust Company Superannuation Services ABN 49 006 421 638 RSE L0000635 is the trustee of SuperWrap ABN 39 827 542 991 RSE R1001327



11-30-006-04

Trust Company Superannuation Services Limited (RSE L0000635) is the trustee of SuperWrap Essentials (RSE R1001327)

COMPLETING THIS FORM

- Check that SuperWrap Essentials can accept this transfer
- Read the important information page
- If you do not complete all of the fields, there may be a delay in processing your request
- Refer to instructions where indicated with a **!**
- This form can NOT be used to transfer part of the balance of your superannuation benefits

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form and certified proof of identity documents to the **FROM** or **TO** fund specified in this form

PERSONAL DETAILS

Title
 Mr Mrs Miss Ms Other

Family name

Given name(s)

Other/Previous names

Date of birth Gender
 Male Female

Contact phone number
 ()

Residential address

State/Territory Postcode

Previous address
! If you know that the address held by your **FROM** fund is different to your current residential address please give details below.

Postcode

Tax file number – *Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your tax file number, but there may be tax consequences*

* See over for additional information

FUND DETAILS

FROM (Where your investment currently resides)

Fund name

Fund ABN

Fund address

Postcode

Fund contact phone number
 ()

Superannuation Product Identification Number (SPIN)

Member number

TO (Where you would like your investment to reside after the transfer)

Fund name

Fund ABN

Fund address

 Postcode

Fund phone number Member number

Superannuation Product Identification Number (SPIN)

! If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.
*NOTE: If you have made a personal contribution to your account with this fund in the current or previous financial years and you have not completed a Personal Tax Deduction notice for those contributions, please contact the **FROM** fund named above for more information.*

Make cheques payable to 'SuperWrap Essentials – <investor name>'.
Adviser details (if applicable)
 Adviser name

 Adviser number

PROOF OF IDENTITY

❗ See 'Completing proof of identity' below

I have attached a certified copy of my driver's license or passport.

OR

I have attached certified copies of both:

Birth/Citizenship Certificate or Centrelink Pension Card

AND

Centrelink payment letter or Government or local council notice (<1 year old) with name and address

AUTHORISATION

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- If the **TO** fund is a self managed superannuation fund (SMSF), I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my **FROM** fund of all further liability in respect of the benefits paid and transferred to my **TO** fund.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

Name (Print in BLOCK LETTERS)

Signature

Date

IMPORTANT INFORMATION

COMPLETING THE REQUEST TO TRANSFER FORM

By completing this form, you will request the transfer of the **whole** balance of your superannuation benefits between funds.

This form can **not** be used to transfer part of the balance of your superannuation benefits.

This form will **not** change the fund to which your employer pays your contributions. The Standard Choice Form must be used by you to change funds (see below for details).

Before completing this form

- Read the important information below.
- Check that the fund you are transferring your benefits **TO** can accept this transfer.

When completing this form

- Print clearly in BLOCK LETTERS.

After completing this form

- Sign the authorisation.
- Attach the appropriately certified proof of identity documents.
- Review the checklist below.
- Send the request form to your fund.

IMPORTANT INFORMATION

This transfer may close your account (you will need to check this with your **FROM** fund).

This form can **NOT** be used to:

- transfer part of the balance of your superannuation benefits
- transfer benefits if you don't know where your superannuation is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer superannuation from
- change the fund to which your employer pays contributions on your behalf
- open a superannuation account, or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the *Family Law Act 1975* in place.

Checklist

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you checked your **TO** fund can accept the transfer?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?
- Have you attached the certified documentation including any linking documents if applicable?

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **FROM**.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit www.superchoice.gov.au or call the Australian Taxation Office on 13 10 20.

Things you need to consider when transferring your superannuation

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

• Fees

Your **FROM** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Your **TO** fund may also charge entry or deposit fees on transfer.

Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.

• Death and disability benefits

Your **FROM** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

What happens if I do not quote my Tax File Number (TFN)?

You are not obligated to provide your TFN to your superannuation fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

Transfers to self managed superannuation funds

You may use this form to transfer your benefits to your own self managed superannuation fund (SMSF).

You should be aware that SMSFs are subject to the same rules and restrictions as other funds, when benefits are to be paid out. In particular, superannuation benefits in a SMSF are required to be 'preserved', meaning they are not generally able to be accessed until you are over age 55 and retired.

The trustee of your **FROM** fund may be able to request further information from you about your status as a member, a trustee, or a director of a corporate trustee of your SMSF, if there are multiple transfer requests to your SMSF. Penalties may apply for providing false or misleading information.

COMPLETING PROOF OF IDENTITY

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

Acceptable documents

The following documents may be used.

EITHER

One of the following documents only:

- driver's licence issued under State or Territory law
- passport.

OR

One of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- pension card issued by Centrelink that entitles the person to financial benefits.

AND

One of the following documents:

- letter from Centrelink regarding a Government assistance payment
- notice issued by Commonwealth, State or Territory Government, or local council within the past 12 months that contains your name and residential address.
For example:
 - Tax Office Notice of Assessment
 - Rates notice from local council.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Guardianship papers or Power of Attorney.

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the originals as **true and correct** copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.

Where do I send the form?

You can send your completed and signed form with your certified proof of identify documents to either fund

MORE INFORMATION

For more information about superannuation, visit the:

- Australian Securities and Investments Commission website at www.fido.asic.gov.au, or
- Australian Taxation Office website at www.ato.gov.au/super.

For more information about this form, phone the Australian Taxation Office on **13 10 20**.

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HOW TO COMPLETE THE TAX FILE NUMBER DECLARATION

Section A: To be completed by the PAYEE

QUESTION 1:

What is your tax file number (TFN)?

This question asks you to supply your TFN.

⊖ Your payer and the Tax Office are authorised by the Taxation Administration Act 1953 to collect your TFN on this form. It is not an offence not to quote your TFN. However, your payer is required to withhold at the highest marginal rate plus Medicare levy (46.5% for the 2008–09 financial year) from all payments made to you if you do not:

- provide a Tax file number declaration (NAT 3092) to your payer
- quote your TFN, or
- claim an exemption from quoting your TFN.

You may claim an exemption from supplying your TFN.

Print X in the appropriate box if you:

- have lodged a TFN application or enquiry form for individuals or made a phone or counter enquiry to obtain your TFN. Your payer will withhold at the standard rate but if they do not have your TFN after 28 days, they will withhold an amount at the top marginal rate of tax plus Medicare levy (46.5% for the 2008–09 financial year) from future payments, or
- are claiming an exemption from quoting a TFN. You are exempt from quoting your TFN if you are:
 - under 18 years of age and do not earn enough to pay tax, or
 - an applicant or recipient of certain pensions, benefits or allowances from:
 - Centrelink – however you will need to quote your TFN if you receive Austudy, Newstart, sickness or parenting allowance
 - Department of Veterans' Affairs – a service pension under the Veterans' Entitlement Act 1986, or
 - the Military Rehabilitation and Compensation Commission.

For more information about privacy, see 'Privacy of information' on page 4.

Provision of your TFN to your superannuation fund

Your payer must pass your TFN to the superannuation fund to which contributions are being made on your behalf. This enables:

- your superannuation fund to accept all types of contributions to your account(s)
- no increase to the tax on contributions to your superannuation account(s)
- no additional tax to be deducted when you start drawing down your superannuation benefits, other than the tax that may ordinarily apply, and
- ease in tracing different superannuation accounts in your name so that you receive all your superannuation when you retire.

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred. You may request to the trustee of your superannuation fund, in writing, not to disclose your TFN to any other trustee.

QUESTIONS 2, 3, 4 and 5

Fill in your personal information.

QUESTION 6

On what basis are you paid?

Check with your payer if you are not sure of the basis of your payment.

QUESTION 7:

Are you an Australian resident for tax purposes?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- have been in Australia continuously for six months or more and for most of that time you worked in the one job and lived in the same place, or
- will be or have been in Australia for more than half of 2008–09 (unless your usual home is overseas and you do not intend to live in Australia).

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

The criteria we use to determine your residency status are not the same as those used by the Department of Immigration and Citizenship or Centrelink.

ⓘ NON-RESIDENT TAX RATES ARE DIFFERENT

A higher rate of tax applies to non-residents' taxable income and non-residents are not entitled to a tax-free threshold.

It is against the law to claim the tax-free threshold and tax offsets if you are a non-resident of Australia for tax purposes. However, there is an exception with zone or overseas forces tax offsets, go to question 10 for more information.

If you need help deciding whether or not you are an Australian resident for tax purposes, go to 'More information' on page 4.

Answer 'NO' to this question if you are not an Australian resident for tax purposes. You must also answer 'NO' at questions 8, 9 and 10 (unless you are a non-resident claiming a senior Australians, zone or overseas forces tax offset).

QUESTION 8:

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each year that is not taxed (currently, the tax-free threshold applies to the first \$6,000 of your annual income). It is available only to people who are Australian residents for tax purposes (that is, people who answered 'YES' at question 7).

Answer 'YES' if you:

- are an Australian resident for tax purposes
- are not currently claiming the tax-free threshold from another payer, and
- want to claim the tax-free threshold.

ⓘ CHANGE TO WITHHOLDING FOR LOW INCOME TAX OFFSET

From 1 July 2008, if you answer 'YES' your payer will reduce your withholding to allow a claim for 50% of the low income tax offset amount relevant to this level of regular earnings.

Answer 'NO' if you:

- answered 'NO' to question 7
- have claimed the tax-free threshold from another payer, or
- do not wish to claim the tax-free threshold.

ⓘ DO YOU HAVE MORE THAN ONE JOB OR PAYER?

You can claim the tax-free threshold from only one payer at a time. Generally, you should claim it from the payer you expect to pay you the most during the income year. If you want to change the payer you are currently claiming the tax-free threshold from, you must complete a Withholding declaration (NAT 3093) to advise the payer that you no longer want to claim the tax-free threshold from them.

If you receive any taxable Centrelink payments or allowances such as Newstart, Austudy or Youth Allowance, you are probably already claiming the tax-free threshold with Centrelink. This means you cannot also claim it from another payer.

If you expect to earn more than \$16,500 from the job where you have claimed the tax-free threshold, you may end up with a tax debt at the end of the income year. To avoid having a debt, you should ask one or more of your payers to withhold additional amounts by completing a Withholding declaration – upwards variation (NAT 5367).

For more information on deciding whether you can claim the tax-free threshold, which payer you should claim it from or how to vary your withholding rate, see 'More information' on page 4.

QUESTION 9:

Do you want to claim the senior Australians tax offset by reducing the amount withheld from payments made to you?

CLAIM BENEFITS AND TAX OFFSETS WITH ONLY ONE PAYER

It is against the law to reduce your withholding amounts, or claim the senior Australians tax offset, with more than one payer at the same time.

If you receive income from more than one source, contact us on **1300 360 221** between 8.00am and 6.00pm, Monday to Friday for advice prior to completing this question.

Answer 'YES' if you are eligible and choose to receive the senior Australians tax offset by reducing the amount withheld from payments made to you during the year. You need to complete a *Withholding declaration* (NAT 3093). If your payer does not have copies of the form, see 'More information' on page 4.

Answer 'NO' if you are:

- not eligible for the senior Australians tax offset, or
- eligible and want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.

To be eligible for the senior Australians tax offset, you must meet conditions 1, 2, 3 and 4 explained below.

Condition 1: Age

To meet this condition, on 30 June 2009 you must be a:

- male aged 65 years or more or a female aged 63 years and 6 months or more, or
- male veteran or war widower aged 60 years or more or a female veteran or war widow aged 58 years and 6 months or more, who meets the veteran pension age test.

If you are not sure whether you meet the veteran pension age test, contact the Department of Veterans' Affairs.

Condition 2: Eligibility for an Australian Government age pension or similar type of payment

To meet this condition, you must either:

- have received an Australian Government age pension, or a pension, allowance or benefit from the Department of Veterans' Affairs, at any time during the 2008–09 income year.
- be eligible for an Australian Government age pension, but are not receiving one because you have not made a claim or because of the application of the income test or the assets test.
- be a veteran with eligible war service or a Commonwealth veteran, allied veteran or allied mariner with qualifying service and you are eligible for a pension, allowance or benefit from the Department of Veterans' Affairs but are not receiving it because you have not made a claim or because of the application of the income test or the assets test.

If you need help working out your eligibility for a social security or Centrelink pension, contact Centrelink.


If you are a veteran and not sure if you are eligible for a payment, contact the Department of Veterans' Affairs.

Condition 3: Taxable income threshold

To meet this condition for the 2008–09 income year, you must satisfy one of these income thresholds:

- you do not have a spouse (married or de facto) and your taxable income will be less than \$46,707
- you have a spouse (married or de facto) and you and your spouse's combined taxable income will be less than \$74,992
- you have a spouse (married or de facto), and for some or all of the income year you have to live apart due to illness or because one of you is in a nursing home, and you and your spouse's combined taxable income will be less than \$87,840.

The threshold amounts shown here relate to determining your eligibility for the senior Australians tax offset, they are not tax-free thresholds.

 The term 'Had to live apart due to illness' applies when you and your spouse (married or de facto) are paying higher living expenses because:

- one or both of you has a continuing illness or infirmity, and
- you cannot live together in your home as a result.

Condition 4: Not in jail

To meet this condition, you must not be in jail for the whole income year, 1 July 2008 to 30 June 2009.

How your income affects the amount of your tax offset

If you meet the eligibility conditions above, you may receive the senior Australians tax offset. Your taxable income determines the amount, if any, of senior Australians tax offset you will receive.

 For more information on your entitlement:

- visit www.ato.gov.au and search for 'senior Australians tax offset', or
- phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

QUESTION 10:

Do you want to claim a zone, overseas forces, dependent spouse or special tax offset by reducing the amount withheld from payments made to you?

CLAIM TAX OFFSETS WITH ONLY ONE PAYER

It is against the law to claim tax offsets from more than one payer at the same time.

Answer 'YES' to this question if you are eligible and choose to receive any of these tax offsets by reducing the amount withheld from payments made to you. You also need to complete a Withholding declaration (NAT 3093).


Answer 'NO' to this question if you are not eligible or choose to receive any of these tax offsets as an end-of-year lump sum through the tax system.

You may be eligible for:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- a dependent spouse (married or de facto) tax offset if your spouse's separate net income is expected to be less than \$8,918 for the income year ended June 2009
- a special tax offset for a dependent invalid relative, dependent parent, housekeeper caring for an invalid spouse or a dependent child-housekeeper.

INCOME TEST

As part of the 2008–09 Budget, the Government announced that the dependent spouse and special tax offsets can only be claimed by taxpayers whose taxable income is \$150,000 or less. Whilst this legislation was not passed at the time this publication was printed, you should consider whether the income test applies to you before choosing to claim these offsets.

 If you are not sure whether you are eligible for the zone, overseas forces, dependent spouse or special tax offset:

- visit www.ato.gov.au and select 'Individuals', or
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

QUESTION 11

(a) Do you have an accumulated Higher Education Loan Programme (HELP) debt?

Answer 'YES' if you have an accumulated HELP debt.


Answer 'NO' if you do not have an accumulated HELP debt, or you have repaid all your HELP debt.

HELP

The Higher Education Loan Programme (HELP) was introduced on 1 January 2005, replacing the Higher Education Contribution Scheme (HECS). If you had a HECS debt, it became an accumulated HELP debt on 1 June 2006. If the Australian Government lends you money under any of the schemes below, you will have a HELP debt:

- HECS-HELP
- FEE-HELP
- OS-HELP

(b) Do you have an accumulated Financial Supplement debt?

 The Student Financial Supplement Scheme closed on 31 December 2003 and new loans are no longer being issued. Existing Financial Supplement debts will continue to be collected through the tax system.

Answer 'YES' if you have an accumulated Financial Supplement debt.

Answer 'NO' if you do not have an accumulated Financial Supplement debt, or you have repaid all your Financial Supplement debt.

Repaying your HELP or Financial Supplement debt

You must start repaying your debt when your repayment income is above the minimum threshold. The minimum threshold for 2008–09 is \$41,594. We will calculate your compulsory repayment for the year and include it on your income tax notice of assessment.

If your annual income is likely to be above the minimum repayment threshold, your payer will regularly withhold additional amounts to cover any compulsory repayment that may be calculated.

If you have claimed the tax-free threshold, the additional withholding for repaying your debt will commence at weekly earnings of \$799. If you have not claimed the tax-free threshold, the additional withholding will commence at weekly earnings of \$482.

Do you have more than one job and a HELP or Financial Supplement debt?
If your payments from all jobs add up to more than the repayment threshold for the income year, you will have a compulsory repayment included in your next income tax notice of assessment. You can ask one or more of your payers to withhold additional amounts to cover your compulsory repayment.

What happens to the additional amounts withheld?

The additional amounts withheld by your payer are not credited to your HELP or Financial Supplement account during the year but form part of the amount shown on your annual PAYG payment summary at 'total tax withheld' and on your income tax notice of assessment at 'PAYG withholding credits'. If you had too much withheld during the year and you have no other outstanding debts, we will refund the excess to you.

Have you repaid this debt?

When you have repaid your accumulated HELP or Financial Supplement debt, you must complete a new Withholding declaration (NAT 3093).

For more information about HELP or Financial Supplement debts, see 'More information' below.

SIGN AND DATE THE DECLARATION

Make sure you have answered all the questions in section A and have signed and dated the declaration. Give your completed declaration to your payer.

Section B: To be completed by the PAYER

This section will be completed by BT Portfolio Services Ltd.

THE ATO'S COMMITMENT TO YOU

We are committed to providing you with guidance you can rely on, so we make every effort to ensure that our publications are correct.

If you follow our guidance in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If you make an honest mistake in trying to follow our guidance in this publication and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest.

If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for a more recent version on our website at www.ato.gov.au or contact us.

This publication was current at **July 2008**.

PRIVACY OF INFORMATION

We are authorised by the tax laws, including the Income Tax Assessment Act 1936 to ask for information on this declaration. We need this information to help us administer those laws.

Where we are authorised by law to do so, we may give this information to other government agencies. These agencies could include Centrelink, the Australian Federal Police, the Child Support Agency, the Departments of Families, Housing, Community Services and Indigenous Affairs, Veterans' Affairs, and Education, Employment and Workplace Relations.

Only certain people and organisations can ask for your TFN. These include employers, some Australian Government agencies, trustees for superannuation funds, payers under the PAYG system, higher education providers, the Child Support Agency and investment bodies such as banks. We are authorised by the Taxation Administration Act 1953 to collect your TFN. You are not required by law to provide your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld.

If you need more information about how the tax laws protect your personal information, or have any concerns about how the Tax Office has handled your personal information, phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

MORE INFORMATION

Internet

- Visit www.ato.gov.au:
 - download publications, rulings and other general tax information.
 - permanent migrants or temporary visitors to Australia can apply for a TFN online at any time after entering Australia.
- Visit www.abr.gov.au – apply for an Australian business number (ABN) online for sole traders, companies, partnerships, trusts and superannuation funds.

Phone

- Personal tax enquires phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. You can get advice about completing this form, TFNs, privacy of information, Australian residency, claiming the tax-free threshold and senior Australians tax offset.
- General business enquiries phone **13 28 66** between 8.00am and 6.00pm, Monday to Friday. You can find out about obtaining a withholding payer number (if not in business). You can also get advice on most small business tax issues, including ABN, PAYG withholding, PAYG instalments and amounts withheld from employees' wages.
- PAYG withholding variation enquiries phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.

If you phone we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details only you, or your authorised representative, would know.

Other Services

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on **13 14 50** for help with your call. If you have a hearing or speech impairment and have access to appropriate TTY or modem equipment, phone **13 36 77**. If you do not have access to TTY or modem equipment, phone the Speech to Speech Relay Service on **1300 555 727**.

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Australian Taxation Office
Canberra
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Privacy

The personal information collected from you on the Application Form and other forms are used to establish and administer your SuperWrap Essentials account. Without your details, SuperWrap Essentials and its services would not be able to be provided to you. Once invested, correspondence received from you or your adviser will be stored by the Trustee and Administrator together with any notes made on discussions you have with the Trustee or SuperWrap Consultants over the telephone. Please keep your details up-to-date (your adviser can provide you with a form that can allow you to update your details with the Administrator), and advise the Administrator of any information that appears inaccurate (especially your address, email and adviser details). The Administrator will correct that information upon receipt.

To access the information that is held about you, please write to the Administrator at:

SuperWrap Essentials
GPO Box 2337
Adelaide SA 5001

Your personal information will only be passed on to parties that assist the Administrator in the administration of SuperWrap Essentials (for example mail houses, Australia Post, the insurer and their reinsurer), your adviser, their dealer group and the Distributor of SuperWrap Essentials. These parties must agree to keep this information confidential.

The Distributor may use your personal information for marketing purposes, but if you prefer, your name will be removed from the marketing mailing list on request. If you wish to remove your name for marketing purposes, please contact the Distributor or your adviser. The Trustee and Administrator may also pass on your information if it is required or allowed under the law (for example in connection with legal proceedings) to third parties such as the ATO, AUSTRAC or Centrelink.

A copy of the Administrator's and/or Trustee's privacy policy statement(s) can be sourced by writing to SuperWrap Essentials at GPO Box 2337, Adelaide SA 5001.

Website

www.investorwrap.com.au

Postal address

SuperWrap Essentials
GPO Box 2337
Adelaide SA 5001

SuperWrap Consultants

1300 657 010

Voice Response Service ('VRS')

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