

Supplementary Product Disclosure Statement

Date of Issue: 30 April 2009



This Supplementary Product Disclosure Statement (SPDS) replaces and supplements information contained on the following pages of the CLUB SUPER Combined Product Disclosure Statement and Financial Services Guide 2008 and must be read in conjunction with the CLUB SUPER Combined Product Disclosure Statement and Financial Services Guide 2008:

- Pages 6-7 Member Investment Choice
- Pages 12-13 Insurance
- Page 16 Spouse Membership
- Pages 17-18 Fees & costs
- Page 19 Nominate a Beneficiary
- Page 28 Temporary Residents, Unclaimed Benefits.

This SPDS dated 30 April 2009 is issued by Club Plus Qld Pty Ltd (ABN 30 010 892 396), the Trustee of CLUB SUPER (ABN 12 737 334 298). Corporate Authorised Representative No. 268814 under Australian Financial Services Licence No. 238507. Club Plus Qld Pty Ltd is authorised to provide general financial product advice in relation to superannuation.

General Advice Notice

The information in this SPDS has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should, before acting on the information contained in this SPDS, consider whether it is appropriate for your objectives, financial situation or needs.

Member Investment Choice

Additional Investment options from 1 January 2009

This information replaces the information in the table on pages 6 and 7 of the CLUB SUPER Combined Annual Report, Member Handbook and Financial Services Guide 2008 (PDS).

CLUB SUPER has introduced an additional four investment options from 1 January 2009. The new investment options are:

- Property
- Australian Shares
- Fixed Interest
- International Shares

You can choose how your money is invested from the following eight CLUB SUPER investment options including three diversified options that contain a mix of asset classes, or five single asset class options.

Diversified Options	Single Asset Class Options
Balanced (Default)	Cash
Capital Stable	Property
Growth (High Risk)	Fixed Interest
	Australian Shares
	International Shares

Choosing the right investment option for your retirement goals is extremely important – especially if your super is going to be your major source of retirement income.

From 1 January 2009, you can choose one or a mix of the following investment options:

- Balanced (Default option)
- Fixed Interest
- Australian Shares
- Growth (High risk)
- Capital Stable
- Cash
- International Shares
- Property

The Balanced option is the default option should you not exercise a choice.

How do I make an Investment Choice?

1. Read pages 1 to 4 of this document, and choose the investment option(s) which suits your needs. Your entire benefit and all future contributions will be directed to this option(s).
2. If you wish to change your current investment option(s), please complete a 'Member Investment Choice' form attached to this SPDS or available on www.clubsuper.com.au.
3. Once you have dated and signed the form send it back to CLUB SUPER.

You are entitled to one free switch each financial year. Each additional switch will incur a \$50 switch fee.

Investment reserve

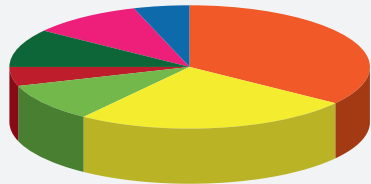
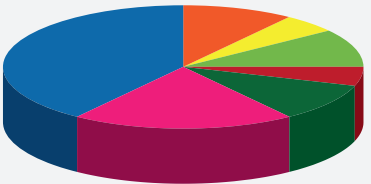
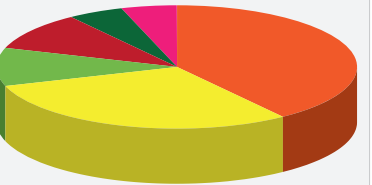
All CLUB SUPER investment options do not use an investment reserve.

How is the crediting rate calculated?





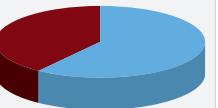
The Trustee will credit members with the earnings from the underlying investment, net of taxes and investment expenses.

The tables on the next page outline the asset allocation, risks and potential benefits of each investment option.

Diversified Options

Crediting Rates	Balanced	Capital Stable	Growth
30 June 2008	-7.60%	1.20%	-10.50%
30 June 2007	17.50%	9.00%	18.50%
30 June 2006	14.80%	7.00%	17.80%
30 June 2005	14.50%	10.30%	14.70%
30 June 2004	13.00%	6.90%	16.40%
5 year average*	10.03%	6.83%	10.77%
Investment Objectives	To achieve a competitive rate of return through investment in a diversified range of assets, in order to optimise members' eventual retirement benefits	To provide security of capital, while delivering returns that will exceed cash over the medium term.	To provide a medium to high risk investment with the potential for a high level of growth over the long term. Crediting rates could be negative or zero.
Investment Strategy	Investments are diversified across a mix of asset classes with a bias more towards shares and property than defensive assets.	Invests predominantly in defensive assets such as cash and fixed interest securities, with a limited exposure to Australian and international shares and property.	Predominately shares and property with little defensive exposure.
Strategic asset allocations	<p>Growth 75% Defensive 25%</p> <ul style="list-style-type: none"> ■ Australian Shares35% ■ International Shares25% ■ Property10% ■ Growth Alternatives.....5% ■ Defensive Alternatives.....10% ■ Fixed Interest.....10% ■ Cash5% 	<p>Growth 30% Defensive 70%</p> <ul style="list-style-type: none"> ■ Australian Shares10% ■ International Shares5% ■ Property10% ■ Growth Alternatives.....5% ■ Defensive Alternatives.....10% ■ Fixed Interest.....20% ■ Cash40% 	<p>Growth 90% Defensive 10%</p> <ul style="list-style-type: none"> ■ Australian Shares40% ■ International Shares30% ■ Property10% ■ Growth Alternatives.....10% ■ Fixed Interest.....5% ■ Cash5% 
Suggested investment period	3 to 5 years	Up to 3 years	At least 7+ years
Risk of negative return	1 in 5 years	1 in 10 years	1 in 4 years

Single Asset Class Options

Crediting Rates	Cash	Property	Australian Shares	International Shares	Fixed Interest
30 June 2008 30 June 2007 30 June 2006 30 June 2005 30 June 2004 5 year average*	6.20% 5.50% 5.10% 4.70% 4.40% 5.18%	This option will be available from 1 January 2009, therefore no prior period returns are available.	This option will be available from 1 January 2009, therefore no prior period returns are available.	This option will be available from 1 January 2009, therefore no prior period returns are available.	This option will be available from 1 January 2009, therefore no prior period returns are available.
Investment Objectives	To provide security of capital over all periods.	To achieve a return before tax and after fees that exceeds the 100% Mercer Unlisted Property Unit (pre tax) over rolling 3 year periods.	To achieve a return before tax and after fees that exceeds the S&P/ASX 300 Accumulation Index over rolling 3 year periods.	To achieve a return before tax and after fees that exceeds the MSCI World ex-Australia Index in \$A over rolling 3 year periods.	To achieve a return before tax and after fees that exceeds the 50% UBSA Composite Bond Index, 50% Lehman Global Aggregate Hedged Index over rolling 3 year periods.
Investment Strategy	Investments in short term money market securities and fixed interest. Investments include bank deposits, bank bills and cash management trusts.	This option is only invested in property.	This option is only invested in Australian Shares.	This option is only invested in International Shares.	This option is invested in Australian and international fixed interest.
Strategic asset allocations	Defensive 100% Cash 100%	Growth 100% Property 100%	Growth 100% Australian Shares 100%	Growth 100% International Shares 100%	Defensive 100% Australian Fixed Interest 60% International Fixed Interest 40%
					
Suggested investment period	12 months	At least 7-10 years	7+ years	7+ years	At least 3 years
Risk of negative return	Negligible	1 in 12 years	1 in 3.5 years	1 in 5 years	1 in 32 years

* 'Average' is the compound average of the Annual returns for each investment option for the past 5 years. C.P.I. over the same 5 year period averaged 3.12% in eight capital cities. Members are credited with the earnings from the underlying investments in each option net of taxes and investment expenses. CLUB SUPER maintains an administration reserve. Past performance is not necessarily an indication of future performance.

This information is of a general nature and does not take into account your individual financial situation, objectives or needs. Before acting on this advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a copy of the Fund's Product Disclosure Statement (PDS) and consider the PDS before making any decision. If you require specific advice, you should contact a licensed financial adviser

Fees & costs

The 'Fees and other costs' table on page 17 of the CLUB SUPER Combined Annual Report, Member Handbook and Financial Services Guide 2008, explains what types of fees and costs you may be charged. The rows disclosing the amount you pay for specific investment options are to be replaced as follows.

Type of fee or costs	Amount	How & when paid
Fees when your money moves in or out of the fund		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee The fee on each amount contributed to your investment – either by you or your employer	Nil	Not applicable
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
Management costs		
Operational cost The fees and costs for managing your investment. The amount you pay for specific investment options is detailed on the following page.	0.66% - 1.12% p.a. (\$6.60 to \$11.20 per \$1,000) plus \$78.00 p.a. (\$1.50 p.w.)	The fees and costs calculated as a percentage of Fund assets are deducted from the Fund's investment earnings before the interest crediting rate is determined. This comprises management costs of the Fund as well as fees paid to investment managers. The \$1.50 per week fee is an account-keeping fee deducted from your account balance.
Other management costs* Administration	up to .30% of assets (as of 1 July 2008)	This amount is already deducted from investment returns before they are credited or debited to your account.
Performance fees*	Estimated to be between 0 and 0.12% p.a. of your account balance, depending on your investment option.	This amount is already deducted from investment returns before they are credited or debited to member accounts.
Service fees		
First investment switching fee Subsequent fee for switching investment options	Nil \$50	Deducted from your account balance at the time of your second and subsequent switches in the same financial year. No fee is charged for your first switch in each financial year.

Example of annual fees and costs for a balanced investment option

This table replaces the example on page 18 of the Combined Annual Report, Member Handbook and Financial Services Guide 2008. This table gives another example of how the fees and costs in the balanced investment option for this product can affect your superannuation investment over a 1 year period. You should use this table to compare this product with other superannuation products.

EXAMPLE – the Balanced Investment Option		Balance of \$50,000 with a contribution of \$5,000 during year
Contribution fees	Nil	For every \$5,000 you put in, you will be charged \$0
PLUS Management Costs	0.99% + .064% + 0.30% \$78.00 p.a. (\$1.50 p.w.)	And, for every \$50,000 you have in the fund you will be charged \$677.00 each year plus \$78.00 in administration fees, regardless of your balance
EQUALS Cost of fund		If you put \$5,000 in during a year and your balance was \$50,000. Then for that year you will be charged fees of: \$755.00* What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.
EXAMPLE – the Balanced Investment Option		Balance of \$20,000 with a contribution of \$5,000 during year
Contribution fees	Nil	For every \$5,000 you put in, you will be charged \$0
PLUS Management Costs	0.99% + .064% + 0.30% \$78.00 p.a. (\$1.50 p.w.)	And, for every \$20,000 you have in the fund you will be charged \$270.80 each year plus \$78.00 in administration fees.
EQUALS Cost of fund		If you put \$5,000 in during a year and your balance was \$20,000. Then for that year you will be charged fees of: \$348.80* What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.

*Additional fees may apply. Please refer to the Additional Explanation of fees and costs.

The operational costs for each investment option

This table is replacing the 'Operational costs for each investment option' table on page 18 of the CLUB SUPER Combined Annual Report, Member Handbook and Financial Services Guide 2008.

Operational cost p.a. of funds under management

Note: The operational costs were the actual costs averaged over the financial year ended 30 June 2008, except for those new options *available from 1 January 2009 which are based upon estimates.

These figures exclude the 0.3% administration fee and any performance fees.

Operational costs deducted from the Fund's investment before the interest crediting rate is determined.

Diversified options		Single Asset Class options	
Capital Stable	0.83%#	Cash	0.68%#
Balanced (Default)	0.99%#	Fixed Interest*	0.66%#
Growth (High Risk)	0.97%#	Property*	0.85%#
		Australian Shares*	0.92%#
		International Shares*	1.12%#

INSURANCE

This information fully replaces the Insurance section on page 12 and the information under the heading “Total and Permanent Disablement (TPD) Insurance” on page 13 of the CLUB SUPER Combined Annual Report, Member Handbook and Financial Services Guide 2008.

CLUB SUPER has been able to negotiate competitive group insurance terms for the benefit of all CLUB SUPER members. From 1 January 2009, there are more insurance options with greater flexibility around the type and amount of cover you have, and continued insurance cover if you cease employment with your CLUB SUPER employer or are between jobs.

Benefits of CLUB SUPER Insurance

CLUB SUPER’s new insurance arrangements allow:

- Peace of mind knowing you are covered 24 hours a day, 7 days a week, worldwide;
- Automatic Death & TPD insurance cover;
- Death and TPD insurance cover continues after you cease employment;
- Automatic Income Protection (SalarySafe) insurance cover providing up to 100% of your income plus an additional 9% of your benefit as Superannuation Guarantee contributions for up to two years;
- Option of unit based or fixed amount cover for Death and TPD insurance;
- Option to transfer pre-existing levels of Death and TPD insurance cover from other funds into CLUB SUPER; and
- Option for one additional unit of Death and TPD insurance cover on marriage, divorce, birth or adoption of a child, and new mortgage without the need for underwriting.

What insurance cover is available?

On joining CLUB SUPER, eligible members will automatically receive one unit of Death and Total and Permanent Disablement (TPD) and Income Protection (SalarySafe). This is provided an up to date Superannuation Guarantee contribution is received by CLUB SUPER on your behalf within 6 months of commencement of employment. All members of CLUB SUPER are eligible to apply for up to a maximum of \$5 million Death insurance cover and \$2 million TPD insurance cover.

Death and TPD insurance cover is available as follows:

- Unit based insurance cover – You elect the number of units of cover you would like. Your insured amount reduces with your age and your premium remains fixed; or
- Fixed amount insurance cover – You elect the amount of insurance cover you would like. Your insured amount remains fixed and your insurance premium increases each year.

The premium is deducted directly from your superannuation account each week whilst you have insurance cover. Note: All insurance cover provided when you join CLUB SUPER will be unit based insurance cover unless you tell us on your Member Application Form that you would like fixed amount insurance cover.

Please note that CLUB SUPER is unable to confirm your insurance unless you supply us with your date of birth.

Who is eligible for automatic insurance cover?

Death & TPD Insurance

Eligible members will automatically receive 1 unit of Death and TPD insurance cover if:

- you are employed with a CLUB SUPER employer, and are at work on the date of nomination;
- your employer makes SG contributions into CLUB SUPER on your behalf within 6 months of commencement of employment;
- you are an Australian resident (an Australian resident is a person who has always lived in Australia and/or has come to Australia to live; or is eligible to work in Australia);
- you are less than 70 years of age; and
- you are not a member of any armed forces of any country.

Income Protection Insurance (SalarySafe)

SalarySafe provides you with 24 hours, 7 days a week income protection cover. It pays a benefit equal to 100% of your income if you are unable to work in your usual occupation due to sickness or injury. SalarySafe also pays Superannuation Guarantee contributions into CLUB SUPER on your behalf. You are not required to provide any health evidence in order to qualify for SalarySafe cover. Please note that SalarySafe arrangements are not changing.

What evidence of health do you need to provide to receive insurance cover?

You are not required to provide any evidence of health to receive up to 3 units of Death and TPD insurance cover at the time of first becoming eligible. This offer of 3 units is limited to 6 months from the date you join CLUB SUPER.

However, if you request 4 or more units of Insurance cover you will need to provide medical evidence to CLUB SUPER. We will send you the form required when we receive your completed Member Application Form, or you can download an application.

All eligible members automatically receive Income Protection cover. You are not required to provide any evidence of health to receive this insurance cover.

CLUB SUPER will send you an "Insurance Cover Form" if:

- you would like to apply for additional insurance cover;
- you request insurance cover after you have joined CLUB SUPER after initially declining cover;
- you request more than 3 units of Death and TPD cover on your Member Application form; or
- you apply for cover after initially being ineligible due to not receiving a contribution within 6 months of joining.

When does additional insurance cover start?

The insurer may request more information from you or ask for a medical examination. Any additional Death and TPD insurance cover will only be provided once your application and additional information (if required) has been lodged, assessed and accepted by the Fund's insurer. We will advise you in writing once your application has been assessed by the Fund's insurer. Any additional cover accepted by the Fund's insurer will be effective from the date the insurer accepts the cover.

Individual Transfer of Cover

If:

- you rollover the entire balance of a previous superannuation fund account into CLUB SUPER; and
- the insurance cover in that account was higher than that available in CLUB SUPER

you can apply to CLUB SUPER to have the equivalent amount of insurance cover in your CLUB SUPER account, without having to submit health evidence. You will receive an equivalent type of cover. Premiums rates will be based on the current CLUB SUPER insurance premium for the cover provided.

Where cover is transferred in from another fund, it will be treated as fixed cover and age rates charged accordingly. You must also be at work on the date you apply to transfer cover. Cover must be cancelled with the other fund on transfer.

If you would like more information, or to take advantage of this offer please contact CLUB SUPER.

Can you cancel your automatic insurance cover?

CLUB SUPER provides insurance cover to assist members to protect against the unforeseen. However, we understand that you may have your own Death and TPD insurance cover in place already.

If you wish to cancel your Death, TPD insurance or SalarySafe cover please advise us in writing. Your insurance cover will be cancelled from the date we receive your written request.

How much Death & TPD insurance cover can you have?

Unit based insurance cover

Table 1: Death and TPD Unit based insurance cover amounts (per unit)

Age to next birthday	Insurance amount per unit
Up to 40	\$150,000
41-45	\$110,000
46-50	\$80,000
51-55	\$50,000
56-60	\$20,000
61-65	\$15,000
66-70	\$5,000

How much does Death and TPD insurance cost?

The premium for Death and TPD insurance cover is \$1.30 per unit per week. The premium is deducted directly from your superannuation account each week whilst you have insurance cover.

Fixed amount cover

Tables 2 and 3 below outline the annual premium amounts for the fixed cover option for Death and TPD insurance cover for males and females. For example, if you are female of 34 years of age and elect to apply for \$215,000 of fixed amount Death and TPD insurance cover, your premium would be \$215,000 divided by \$10,000 multiplied by the annual premium amount for your age (\$0.08), which is \$1.72 per week.

You can choose how much cover you would like to apply for, as long as the amount of cover you choose is greater than the equivalent amount of one unit of unit based insurance cover for your age, and less than the maximum insurance cover allowed. Note: The amount of insurance cover you have does not change; however, your insurance premium will increase as you get older.

Table 2: Death and TPD Insurance Fixed amount cover
(Premium rates per \$10,000 of insurance cover per week for Males)

Age Next Birthday	Premium Rate	Age Next Birthday	Premium Rate
16	0.14	44	0.18
17	0.14	45	0.18
18	0.14	46	0.25
19	0.14	47	0.25
20	0.14	48	0.25
21	0.14	49	0.25
22	0.14	50	0.25
23	0.14	51	0.41
24	0.14	52	0.41
25	0.14	53	0.41
26	0.14	54	0.41
27	0.14	55	0.41
28	0.14	56	1.02
29	0.14	57	1.02
30	0.14	58	1.02
31	0.14	59	1.02
32	0.14	60	1.02
33	0.14	61	1.35
34	0.14	62	1.35
35	0.14	63	1.35
36	0.14	64	1.35
37	0.14	65	1.35
38	0.14	66	4.06
39	0.14	67	4.06
40	0.14	68	4.06
41	0.18	69	4.06
42	0.18	70	4.06
43	0.18		

Table 3: Death and TPD Insurance Fixed amount cover
(Premium rates per \$10,000 of insurance cover per week for Females)

Age Next Birthday	Premium Rate	Age Next Birthday	Premium Rate
16	0.08	44	0.10
17	0.08	45	0.10
18	0.08	46	0.14
19	0.08	47	0.14
20	0.08	48	0.14
21	0.08	49	0.14
22	0.08	50	0.14
23	0.08	51	0.23
24	0.08	52	0.23
25	0.08	53	0.23
26	0.08	54	0.23
27	0.08	55	0.23
28	0.08	56	0.57
29	0.08	57	0.57
30	0.08	58	0.57
31	0.08	59	0.57
32	0.08	60	0.57
33	0.08	61	0.76
34	0.08	62	0.76
35	0.08	63	0.76
36	0.08	64	0.76
37	0.08	65	0.76
38	0.08	66	2.27
39	0.08	67	2.27
40	0.08	68	2.27
41	0.10	69	2.27
42	0.10	70	2.27
43	0.10		

How do you apply for Fixed amount insurance cover?

You can apply to convert your existing unit based Death & TPD insurance cover to fixed amount insurance cover by writing to us or advising us on your Member Application Form when you join CLUB SUPER.

If you wish to convert to an equivalent or lesser amount of fixed amount insurance cover than you currently have, your request will be processed on receipt of your application.

If you wish to apply for fixed amount insurance cover, or reduce your existing cover, you must have an amount equal to or at least one unit of unit based insurance cover for your age.

If you have a fixed amount of insurance cover, then you wish to apply for a higher level of fixed insurance cover you will need to complete a personal statement to apply to the insurer for the additional fixed amount insurance cover.

The insurer may request more information from you or ask for a medical examination. The additional cover requested will only be provided once your application and additional information (if required) has been lodged, assessed and accepted by the Fund's insurer. We will advise you in writing once your application has been assessed by the Fund's insurer. Any additional cover accepted will be effective from the date the insurer accepts the cover.

You cannot have a combination of fixed amount insurance cover and Unit based insurance cover.

Interim Accident cover

If you decide to apply for additional insurance cover, the insurer will provide you with the equivalent amount of additional Death and TPD insurance cover that you have applied for as interim accident cover while your insurance application is being assessed. TPD interim accident cover is limited to a maximum of \$500,000.

The Interim Accident Insurance will start when the insurer has received a fully completed personal statement and declaration of health from you.

This means that if you die (or become totally and permanently disabled if applying for TPD insurance cover) as a result of an accident during this time, an insurance benefit may still be payable. This cover will exist while the insurer is assessing your application, or for a maximum of 90 days. No premium is payable for this cover, however, any conditions that are in place for your existing insurance cover will also apply to this cover. Interim accident cover starts on the date the Insurer receives your application for additional insurance cover and ceases on the earlier of:

- The date your application is finalised by the insurer;
- 90 days from the date your application is received; or
- The date you cancel your application for additional cover.

When does automatic insurance cover start?

You are effectively covered from the date you start work with a CLUB SUPER contributing employer, provided your employer makes a contribution on your behalf within 6 months of the date you commenced employment. The situation may be different if you are not at work when you start employment, or when you apply for additional units.

If, when you first join CLUB SUPER, you are off work due to sickness or injury, then your cover will commence after evidence of health has been received by CLUB SUPER and your application for cover has been accepted by the insurer.

If you request additional units of insurance cover, your cover will commence when the required evidence of health has been received, and your application for cover has been accepted by the insurer.

If you don't take out insurance when you first join CLUB SUPER, and you apply for insurance cover at a later date, your cover will commence once the required evidence of health has been received and your application for cover has been accepted by the insurer.

When does cover cease?

Death and TPD insurance cover will continue after you cease employment with your CLUB SUPER employer (subject to certain conditions as listed below).

Your Death and TPD insurance cover will cease on the earliest of the following:

- the date you reach age 70;
- the date your account balance is insufficient to cover the cost of the insurance premium;
- where your account balance is below \$1,000 as at 1 July of that year - your cover will continue until we write to you (in September/October) advising you that your cover is about to cease;
- the day before you commence service with the armed forces of any country;
- you die;
- the date any insurance benefit becomes payable for you under this policy;
- you are paid a Terminal Illness Benefit, which is not less than the amount of your Death and TPD Benefit;
- a fraudulent claim is made in respect of you under the Policy;
- you advise CLUB SUPER in writing that you no longer wish to have insurance cover.

What happens if my balance is below \$1,000?

If we receive no contribution from you in the last 12 months and your account balance is below \$1,000, we will review your account as at 1 July each year. We will write to you in September/October advising that your account balance has fallen below \$1,000, and invite you to make further contributions to keep your insurance in place. If we receive no reply from you we will cease your insurance cover.

Reinstatement of Cover

Where your cover has lapsed due to your account balance being insufficient (below \$1,000) to cover deduction of premiums, then cover may be reinstated if you make a contribution. It will be reinstated at 1 unit.

Extra insurance for when you need it

CLUB SUPER will offer members the option to take up one additional unit of cover without underwriting within 90 days of one of the following events:

- marriage;
- divorce;
- birth or adoption of a child; and
- a new mortgage.

This cover is provided at the same premium rate as any existing Death and TPD insurance cover you already have. If at the time of application, you have unit based insurance cover, you will receive an additional unit of Death and TPD cover. If you have fixed amount insurance cover, you will receive the equivalent value of 1 additional unit of cover as at your current age. To take advantage of this offer, you will need to apply to the Fund's insurer for the cover within 90 days of the event occurring, and provide evidence of the event. The table below outlines the information required to apply for this cover.

Event	Supporting Documents
Marriage	Marriage Certificate; or Notice of marriage in any newspaper which includes your name.
Birth or adoption of a child	Birth Certificate; or Notice of birth in the paper which includes the person/parent's name; or copy of adoption papers.
Divorce	Decree Absolute.
New Mortgage	Letter from the bank confirming the commencement of a new mortgage.

The cover is subject to certain conditions. If you would like more information about this cover or to apply, please contact CLUB SUPER.

What happens if you find out you have a terminal medical condition?

If you find out you have a terminal medical condition you may be eligible to claim an insurance benefit. If you have Death insurance cover this amount is payable on terminal illness to a maximum of \$2 million. You are eligible to claim a terminal medical condition insurance benefit if you have been diagnosed as suffering from an illness which:

- (a) One medical practitioner, who is a specialist in the condition from which you have been diagnosed, certify in writing that despite reasonable medical treatment, your illness is likely to lead to your death within 12 months of the date of certification; and
- (b) The insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment, your illness is likely to lead to your death within 12 months of the date of the certification referred to above.

Where the Terminal Illness Benefit is less than the Death and TPD Benefit, the Death and TPD benefits otherwise payable in respect of the Member will be reduced by the amount of the Terminal Illness Benefit paid. You will be required to pay premiums in respect to the reduced level of cover.

If you would like more information about making a claim for a terminal medical condition benefit please contact CLUB SUPER.

Total and Permanent Disablement (TPD) Insurance

All CLUB SUPER members that have Death insurance have Total and Permanent Disablement (TPD) insurance – at no extra cost. The benefit is a one-off payment in addition to your account balance, and depends upon your age as follows:

Age to next birthday	Insurance amount per unit
Up to 40	\$150,000
41-45	\$110,000
46-50	\$80,000
51-55	\$50,000
56-60	\$20,000
61-65	\$15,000
66-70	\$5,000

TPD insurance provides a benefit if you are unable to work and are unable to carry out basic daily living activities. You need to be off work for six consecutive months, and satisfy the Fund's insurance policy definition of TPD which is:

- (a) The Insured Member has a disability caused by Injury or Illness, and as a result, the Insured Member is completely incapacitated to such an extent to render the Insured Member totally and irreversibly unable to perform at least two of the five Activities of Daily Living.**

These circumstances must have existed continuously for at least 6 months.

**Activities of Daily Living means:

- 1.) Bathing - the inability to wash oneself either in the bath or shower or by a sponge bath. The Insured Member will be considered to be able to bathe even if the above tasks can only be performed by using equipment or adaptive devices
- 2.) Dressing - the inability to put on or take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them. The Insured Member will be considered able to dress even if the above tasks can only be performed by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.
- 3.) Toileting - the inability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene, and to care for clothing. The Insured Member will be considered able to toilet even if it involves the use and ability to empty a colostomy bag, and/or catheter, or an alternative means of bowel or urine elimination device, or use a commode, bedpan or urinal, and able to empty and clean it without the standby assistance of another person.
- 4.) Eating - the inability to get nourishment into the body by any means once it has been prepared and made available.
- 5.) Mobility - the inability to move from place to place. The Insured Member will be considered able to move even if it requires the use of equipment such as canes, quad canes, walkers, crutches, wheelchairs, including mechanical or motorised devices.

Or

(b) The Insured Member suffered the permanent loss of the use of two limbs; or both feet; or one hand and one foot; or the sight of both eyes; or one hand and the sight of one eye; or one foot and the sight of one eye (where limb is defined as whole hand or whole foot).

Cooling Off Period

If you apply for additional units of Death insurance cover, and if you are accepted for the additional units, you will receive details of the policy terms and conditions from CLUB SUPER. From the time you receive those details, you have 14 days to review the policy terms and conditions to ensure they meet your needs. This is known as the “cooling off period”. If you find that the cover is not appropriate during the cooling off period, you may write to CLUB SUPER and cancel the cover. Once this is done, the cover is treated as if it never existed and any premium paid will be refunded to your superannuation account.

How much is your total Death or TPD benefit?

If you die or become totally and permanently disabled whilst a member of CLUB SUPER, the benefit payable from the Fund is made up of your account balance plus any insurance benefit payable. In the event of Death the benefit is payable to your dependants or Legal Personal Representative (see the section “Nominate a Beneficiary” in the PDS for more information).

Taxation in relation to Death and TPD insurance benefits

Because your insurance cover is part of a superannuation fund, any benefits payable are treated as superannuation Death or TPD benefits and are taxed accordingly (see the Taxation Fact Sheet at www.clubsuper.com.au for more information).

Dependant and Spouse Membership changes

Changes to government legislation from 1 July 2008, means that same sex partners now have the same status as opposite sex partners in marital or de facto relationships in relation to superannuation benefits. This means that:

- Same-sex partners are now included in the definition of ‘spouse’ (see next page); and
- Children of couples in a same sex relationship are now considered as dependents of both partners.

Spouse Membership

The following section replaces the ‘Spouse Membership’ section on page 16 of the CLUB SUPER Combined Product Disclosure Statement and Financial Services Guide 2008 (PDS).

If you are an existing member of CLUB SUPER living with your spouse on a bona fide domestic basis in a relationship as a couple, your spouse is eligible to apply for spouse membership. A spouse includes de facto couples and same-sex partners.

Spouse contributions

You are able to make contributions on behalf of your spouse if your spouse is:

- under age 65 (your spouse does not have to be working); or
- aged between 65 and 69 years and has worked at least 40 hours in a period of 30 consecutive days in the financial year.

You are not able to make spouse contributions if your spouse is:

- aged 70 or more; or
- employed by you.

For your spouse to apply for membership, both you and your spouse simply complete the CLUB SUPER Spouse Member Application. You will also need to complete a Spouse Contribution form. You can download a copy of the forms from the Fund’s website www.clubsuper.com.au or call 1300 369 330 for more information.

Tax Rebates for Contributing Spouse Contributions[^]

You may be entitled to a rebate of up to \$540 per annum for any superannuation contributions made on behalf of your spouse, if your spouse is a low-income or non-working spouse. The rebate is calculated as 18% of contributions, up to a maximum contribution of \$3,000. The \$3,000 limit reduces by \$1 for every \$1 that your spouse’s income* (plus reportable fringe benefits) exceeds \$10,800. Thus, the rebate phases out when your spouse’s income (plus reportable fringe benefits) is \$13,800 or more. Here is an example of how this rebate operates:

Receiving spouse's annual assessable income	Contribution paid by contributing spouse	Maximum contribution eligible for rebate	Tax rebate available to contributing spouse
\$9,000	\$5,000	\$3,000	\$540
\$10,800	\$5,000	\$3,000	\$540
\$10,800	\$2,000	\$2,000	\$360
\$12,000	\$5,000	\$1,800	\$324
\$12,000	\$2,000	\$1,800	\$324
\$13,000	\$5,000	\$,800	\$144
\$13,000	\$2,000	\$,800	\$144
\$13,800	\$5,000	Nil	Nil

[^] Spouse contributions made on behalf of same-sex partners in the 2008/2009 financial year do not qualify for a tax rebate. Tax rebates will apply to spouse contribution made in the 2009/2010 financial year onwards.

* Note: The Government proposes from 1 July 2009, to include "reportable employer superannuation contributions" as income for the purposes of certain Government entitlements. These are employer contributions (including salary sacrifice contributions) that the employee has requested to be made in such a way that their assessable income is reduced.

Nominate a Beneficiary

The following section replaces the 'Nominate a Beneficiary' section on page 19 of the CLUB SUPER Combined Product Disclosure Statement and Financial Services Guide 2008.

It is important that you consider who you would like to nominate as a beneficiary of your superannuation in the event of your death. Death benefits can generally only be paid to your Dependants* or Legal Personal Representative.

To assist the Trustee in determining who receives your benefit in the event of your death, you may nominate your preferred beneficiaries on the Member Application form. You are encouraged to revise your nomination and advise the Fund in writing each time your circumstances change e.g. on marriage, divorce or bereavement.

If you do not have a dependant or legal personal representative, the Trustee may pay the benefit to another individual, subject to the provisions of the Fund's Trust Deed. Under the terms of the Trust Deed, the Trustee alone is responsible for deciding to whom, and in what proportion, your death benefit will be paid. However, in making this decision, the Trustee will naturally take into account your nomination of preferred beneficiaries and dependants. For your nomination to be effective, it is important that you keep it up to date, particularly if your family or marital circumstances change. Your nomination forms an important part of the Trustee's deliberations as to whom your death benefit will be paid; therefore, you are encouraged to make a Will and to keep it up to date.

*Dependant is defined as:

- A Spouse of the member (legal, de facto or same-sex partner – see explanation below); or
- A Child of the member (including an adopted child, step-child, ex-nuptial child, a child of the person's spouse, or someone who is a child of the person within the meaning of the Family Law Act 1975); or
- A person in an interdependency relationship with you; or
- Any other person the Trustee considers dependent on you for maintenance and support at the time of your death.

Spouse of a person includes:

(a) another person (whether of the same or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory; and

(b) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

An **interdependency relationship** is one in which two people:

- Have a close personal relationship; and
- Live together; and
- One or each of them provides the other with financial support; and
- One or each of them provides the other with domestic support and personal care

Interdependency can also arise between two people if they have a close personal relationship but are unable to satisfy the other requirements because either or both of them suffer from a physical, intellectual or psychiatric disability.

Temporary Resident changes

The following section is in addition to the existing content and appears after 'Eligible Rollover Fund' on page 28 of the CLUB SUPER Combined Product Disclosure Statement and Financial Services Guide 2008.

If you have worked in Australia as a temporary resident you may be eligible to claim your superannuation money.

You can do this if:

- you visited on an eligible temporary resident visa; and
- your visa has ceased to be in effect (that is, it has expired or been cancelled); and
- you have departed Australia.

This payment is called the Departing Australia Superannuation Payment (DASP). Please note that from 1 April 2009 a tax rate of 35% applies to DASP claims. CLUB SUPER has prepared a Claiming a Benefit Fact Sheet which provides more information. Please call 1300 369 330 for a copy or visit www.clubsuper.com.au.

If you do not claim your DASP benefit within six months of leaving Australia and your visa has ceased to be in effect, CLUBS SUPER may be required to transfer your money to the Australian Taxation Office (ATO) as unclaimed superannuation. In that case, you will have to claim your DASP benefit from the ATO. Eligibility and procedures for lodging a claim for superannuation benefits as an unclaimed superannuation payment are available from the ATO website www.ato.gov.au.

Unclaimed Benefits

The following section replaces the 'Unclaimed Benefits' section on page 28 of the 2008 CLUB SUPER Combined Product Disclosure Statement and Financial Services Guide 2008.

A superannuation benefit is unclaimed if:

- the member has reached eligibility age (currently 65 for both male and female), and
- the superannuation provider has not received an amount in respect of the member for at least two years, and
- after the end of a period of five years since the superannuation provider last had contact with the member, the provider has been unable to contact the member again after making reasonable efforts.

Effective from 18 December 2008, if the member is a temporary resident, a superannuation benefit is unclaimed if the member has not claimed a DASP within six months since the visa ceased to be in effect and they have left Australia. If your account balance is transferred to the ATO, you will cease to be a member of CLUB SUPER and you will no longer have any rights against the Trustee of CLUB SUPER. Any insurance cover you have with the Fund will cease.

In the event that a member has died, an amount is payable as unclaimed superannuation benefits if:

- the superannuation provider determines that, under the governing rules of the Fund or by operation of law, a benefit (other than a pension or annuity) is immediately payable in respect of the member, and
- the superannuation provider has not received an amount in respect of the member for at least two years, and
- after making reasonable efforts and after a reasonable period has passed, the superannuation provider is unable to ensure that the benefit is received by the person who is entitled to receive the benefit.

Unclaimed monies are transferred to the ATO. If you believe you have unclaimed superannuation money, you can write to:

*Unclaimed Super Money
Australian Taxation Office
PO Box 1417
ALBURY NSW 2640*

Forms

There are three forms attached to this SPDS:

1. Insurance Cover Form (this is a new form and does not replace any form in the Combined Annual Report, Member Handbook and Financial Services Guide 2008).
2. Change to Member Investment Choice form - (this form replaces the Change to Member Investment Choice form on pages 29 and 30 of the Combined Annual Report, Member Handbook and Financial Services Guide 2008).
3. Member Application Form - (this form replaces the Member Application form on pages 25 and 26 of the Combined Annual Report, Member Handbook and Financial Services Guide 2008).

Insurance cover form



Guide to completing this application:

1. Read all the sections on this form.
2. Choose the number of units or select the level of cover you wish to have from the Scale of Insured Benefits Table. If you wish to select 4 or more units of insurance complete pages 1 and 2 and contact CLUB SUPER as you need to complete a full personal statement and declaration of health.
3. If you:
 - a) wish to increase your current insurance cover;
 - b) currently have no cover, joined CLUB SUPER 6 months ago and would like cover;
 - c) wish to convert from unit based to fixed insurance cover (Insurance section on page 2);
 - d) wish to apply for an additional unit of cover based on Key Life Events (Key Life Events section on page 2)

please complete the following form.

4. When you have read the duty of disclosure and declaration on page 4, please sign and date it. The application must then be mailed to:

CLUB SUPER
PO BOX 2239
MILTON QLD 4064

Conditions for increasing your level of cover:

You may increase your level of cover under CLUB SUPER (refer table below) to a maximum of \$5 million for Death and \$2 million for TPD at a cost of \$1.30 per week per unit at any time, provided:

- you provide satisfactory health evidence;
- you are not restricted by injury or illness from carrying out all of the duties of your usual occupation on a full-time basis; and
- your completed application for increased insurance cover is accepted by the insurer.

When you join CLUB SUPER, you are automatically given 1 unit of cover. You can have up to three units of cover if you apply for them within 6 months of joining CLUB SUPER without needing to provide any health evidence.

Use this form if:

- (1) you are applying for more than 3 units of cover; and
- (2) you require cover of less than \$450,000.

If you need more than 3 units, and your cover required is more than \$450,000, we will need more information from you. Please contact CLUB SUPER and we will send you a Full Personal Statement.

Scale of Insured Benefits Table										
Cost per unit	1 Unit \$1.30 pw	2 Units \$2.60 pw	3 Units \$3.90 pw	4 Units \$5.20 pw	5 Units \$6.50 pw	6 Units \$7.80 pw	7 Units \$9.10 pw	8 Units \$10.40 pw	9 Units \$11.70 pw	10 Units \$13.00 pw
Age next birthday	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Up to age 40	150,000	300,000	450,000	600,000	750,000	900,000	1,050,000	1,200,000	1,350,000	1,500,000
41 - 45	110,000	220,000	330,000	440,000	550,000	660,000	770,000	880,000	990,000	1,100,000
46 - 50	80,000	160,000	240,000	320,000	400,000	480,000	560,000	640,000	720,000	800,000
51 - 55	50,000	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
56 - 60	20,000	40,000	60,000	80,000	100,000	120,000	140,000	160,000	180,000	200,000
61 - 65	15,000	30,000	45,000	60,000	75,000	90,000	105,000	120,000	135,000	150,000
66 - 70	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000

Insurance Cover Form



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

INSURANCE

UNIT BASED COVER

Please cross a box below and write details of the insurance you would like:

Death and TPD cover

Total number of Death and TPD units required

--	--

OR

FIXED AMOUNT COVER

Death and TPD cover

I would like to fix the amount of my Death and TPD cover at an amount of

\$

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 .00

(must be at least the value of 1 unit based on your current age)

Please note that the maximum amount of Death insurance cover available is \$5,000,000. The maximum amount of TPD insurance cover available is \$2,000,000. If you require more than \$2,000,000 in Death insurance cover, your TPD insurance cover will be limited to \$2,000,000, subject to approval by the insurer.

KEY LIFE EVENTS

I would like to apply for 1 unit of additional Death & TPD insurance, as a result of one of the following events:

Event	Supporting documents to be attached
<input type="checkbox"/> Marriage	Certified photocopy of a Marriage Certificate; or Notice of marriage in any newspaper which includes your name.
<input type="checkbox"/> Divorce	Decree Absolute.
<input type="checkbox"/> Birth or adoption of a child	Certified photocopy of a Birth Certificate; or Notice of birth in the paper which includes the person/parent's name
<input type="checkbox"/> First Mortgage	Letter from the bank confirming the commencement of a first mortgage

I have attached evidence of the event by providing a certified photocopy or other supporting documentation.

USE OF INFORMATION AND DECLARATION

In signing this application, I:

- acknowledge I have read and understood the terms of the CLUB SUPER Combined Annual Report, Member Handbook and Financial Services Guide 2008; including the section on Insurance, and acknowledge it does not constitute personal advice;
- agree to be bound by the terms and conditions contained in the trust deed and Combined Annual Report, Member Handbook and Financial Services Guide 2008;
- declare that the information in this form is true and correct to the best of my knowledge and belief;
- acknowledge I have read the section on Privacy and consent to the collection and use of my personal information for the purposes outlined.

SIGNATURE

--

DATE

		/			/				
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PLEASE COMPLETE ALL RELEVANT PARTS OF THIS FORM

2

Insurance Cover Form



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

C - DUTY OF DISCLOSURE

What you must tell us...

Your Duty of Disclosure

Before you enter into a contract of life insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of life insurance.

Your duty, however, does not require a disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know; or
- which your duty of compliance is waived by the insurer.

Your Duty of Disclosure continues until we accept your application and issue you with insurance cover. It also applies if you seek to extend, vary or reinstate the contract.

Non-disclosure

If you fail to comply with your Duty of Disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

An insurer who is entitled to avoid a contract of life insurance may, within three years of entering into it, elect not to avoid it but reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.

D - DECLARATION

I have read the Duty of disclosure in this Personal Statement and I am aware of the consequences of non-disclosure.

I understand that the Duty of disclosure continues after I have completed this statement until my application for cover has been accepted by MLC Limited (ABN 90 000 000 402) in writing.

I understand and agree that:

- I have read the Duty of Disclosure set out above. I understand that, until MLC accepts this application for insurance, I have a duty to disclose every matter which I know, or could reasonably be expected to know, is relevant to MLC's acceptance of this application and that if I fail to comply with my duty of disclosure MLC may (as permitted by law) cancel this contract or reduce the benefits under it;
- the answers to the questions in this application and any other relevant personal statement(s) and questionnaires are true and complete, and the answers given form the basis of the contract;
- if any answers to the application questions are not in my own handwriting I certify that I have checked them and they are correct;
- where this application is for insurance cover under a superannuation fund, I will provide MLC or the Trustee with any information which relates to my membership of that fund which they may request;
- no additional insurance is effective until MLC accepts this application.

I authorise MLC to provide my personal, financial and medical information (whether provided in this application or otherwise subsequently collected by MLC with my consent) to any medical professional, medical facility, reinsurer, assessor, adviser or any other confidential service provider, now or at any time in the future, for the purpose of issuing or administering this insurance, and assessing any claim made in respect of this insurance.

Signature of life to be insured

SIGNATURE

DATE

 / /

HAVE YOU COMPLETED ALL SECTIONS?

HAVE YOU COMPLETED THE RELEVANT SECTIONS ON THE PERSONAL STATEMENT IF APPLICABLE?

HAVE YOU ATTACHED ANY SUPPORTING DOCUMENTATION, IF APPLICABLE?

RETURN COMPLETED FORM TO: CLUB SUPER PO BOX 2239 MILTON QLD 4064

4

Change to Member Investment Choice



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

ARE YOU A CURRENT MEMBER OF CLUB SUPER?

YES NO

CLUB SUPER MEMBER NUMBER

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Note: if you have changed your name since first becoming a member please attach a Certified copy of your Marriage Certificate, Deed Poll or a Statutory Declaration as proof.

PERSONAL DETAILS

DATE OF BIRTH

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TITLE

<input type="checkbox"/>	MR	<input type="checkbox"/>	MS	<input type="checkbox"/>	MRS	<input type="checkbox"/>	MISS
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GENDER

<input type="checkbox"/>	MALE	<input type="checkbox"/>	FEMALE
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FIRST NAME

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MIDDLE NAME

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FAMILY NAME

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STREET NUMBER

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STREET NAME

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SUBURB/TOWN

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STATE

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POSTCODE

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EMAIL ADDRESS

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YOUR TELEPHONE NUMBER

()																
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MOBILE NUMBER

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MEMBER INVESTMENT CHOICE

Diversified options				%
Balanced				%
Capital Stable				%
Growth (High Risk)				%
Single asset class options				%
Cash				%
Property				%
Fixed Interest				%
Australian Shares				%
International Shares				%
Must be whole numbers and add up to TOTAL				100%

You are able to choose one or more investment options in which your existing account balance and future contributions / rollovers will be invested (in multiples of 5%). Separate accounts are not maintained for each investment option. Instead, the interest crediting rates from each investment option are combined and applied to your account.

Please nominate, on the left, your chosen combination of investment options. Refer to the Investment choice section of the PDS for further information.

You can switch your nominated investment options effective from the first day of the following month, with the first switch each financial year being free, and subsequent switches being charged at \$50 each. Please invest my current superannuation account balance (if any) and my future contributions / roll-ins in the investment option(s) outlined below. I understand that if I do not complete this section, my current account balance and future contributions will be invested in the default Balanced option, unless I select otherwise.

If you choose more than one investment option, your nominated percentage for each option must be in multiples of 5% and must total 100%.

For example:	
Balanced	60%
Fixed Interest	40%
Total	100%

SIGNATURE

In signing this form, I:

- acknowledge I have read and understood the terms of the Combined Annual Report, Member Handbook and Financial Services Guide and Supplementary Product Disclosure Statement and acknowledge it does not constitute personal advice;
- acknowledge that all conditions relating to Member Investment Choice, including the cost of switching, are subject to change from time to time at the discretion of the Trustee;
- agree to be bound by the terms and conditions contained in the trust deed and Combined Annual Report, Member Handbook and Financial Services Guide;
- acknowledge that the Trustee has advised me that I may wish to seek independent financial advice;
- declare that the information in this application form is true and correct to the best of my knowledge and belief;
- acknowledge I have read the section on Privacy and consent to the collection and use of my personal information for the purposes outlined

SIGNATURE:

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DATE

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Return completed form to: CLUB SUPER PO Box 2239 Milton Qld 4064

Club Plus Qld Pty Ltd (ABN 30 010 892 396) is the Trustee company of CLUB SUPER (ABN: 12 737 334 298)
 Authorised Representative Number 268814 under AFS licence 238507.

0202081210

HOW DOES MEMBER INVESTMENT CHOICE WORK?

You can choose:

- A pre-mixed diversified option, or
- A single asset class option, or
- You can make your own mix of options.

Diversified options

The Trustee has selected a mix of different asset classes to provide you with a choice of pre-mixed diversified investment options:

- Balanced
- Capital Stable
- Growth (High Risk)

Single asset class options

The Trustee also offers single asset class options for those members who prefer an exposure to a single investment sector:

- Cash
- Property
- Fixed Interest
- Australian Shares
- International Shares

Mixing your own option

You can either choose to invest in a single asset class option or you can mix the asset class options to make your own mixed option. For example, you could choose a mix of 80% Australian Shares and 20% Cash.

You can also choose to mix the single asset class options with the pre-mixed diversified options. For example, if you wanted to make your own option with a higher exposure to cash than is offered by the Trustee in the Balanced option, you could mix the Balanced option with the Cash option by choosing a percentage of each option.

You could also choose to mix the diversified options with each other.

How are investment returns applied to your account?

The Trustee determines an interest crediting rate for each of the options available. These rates are combined for the options and percentages you have chosen and a single interest amount is applied to your account. Please note that separate accounts are not held for each investment option you choose. Interest credited to your account can also be negative.

Club Plus Qld Pty. Ltd. (ABN 30 010 892 396) is the Trustee of CLUB SUPER (ABN 12 737 334 298), is a Corporate Authorised Representative number 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation. The information provided by CLUB SUPER is of a general nature and does not take into account your individual.

Member Application Form



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

PREFERRED BENEFICIARIES

If more space is required please attach an additional sheet. Please note: This nomination is not binding on the Trustee of the Fund.

① FIRST NAME AND INITIAL(S) RELATIONSHIP (eg. son, spouse, etc)

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FAMILY NAME % SHARE

--	--

② FIRST NAME AND INITIAL(S) RELATIONSHIP (eg. son, spouse, etc)

--	--

FAMILY NAME % SHARE

--	--

③ FIRST NAME AND INITIAL(S) RELATIONSHIP (eg. son, spouse, etc)

--	--

FAMILY NAME % SHARE

--	--

Please note: the total must equal 100% or this nomination will not be valid.
Please note: that the final decision as to whom a benefit will be paid rests with the Trustee

TOTAL MUST =

1	0	0
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PERSONAL CONTRIBUTIONS AND TRANSFERS

Do you wish to make personal contributions? YES NO
If so, we will forward you details on methods of payment.

Do you have money in other superannuation funds and wish to roll it over to CLUB SUPER? YES NO;

If so please complete the Member Rollover Authorisation Form attached to latest Combined Annual Report, Member Handbook and Financial Services Guide or available on www.clubsuper.com.au

EMPLOYER DETAILS

Does your employer currently contribute to CLUB SUPER? YES NO

If YES, please write EMPLOYER NUMBER

--	--	--	--	--	--	--	--	--	--

EMPLOYER NAME

--

PO BOX SUBURB/TOWN POSTCODE

--	--	--

DATE COMMENCED WITH EMPLOYER EMPLOYER'S PHONE NUMBER

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

EMPLOYER EMAIL ADDRESS

--

INDUSTRY SECTOR

Within the Club Industry

Associated with the Club Industry

OTHER (please specify in this box):

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PLEASE COMPLETE DETAILS ON THE NEXT PAGE

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quick ways to make super simpler for you and your employees

CLUB SUPER has teamed up with Money Solutions* to make super simpler for you and your employees.

Money Solutions is a commission-free, financial advisory service that gives simple, clear and effective advice to everyday people who want to make more of their super and their savings.

More and more employers are turning to Money Solutions to help their employees get the right advice about managing their money.

Here's how Money Solutions is helping employers and employees around Australia.

Seminars

Money Solutions talks to employees about how to manage their money and make good super choices.

Money Coaching

Qualified Money Coaches can show employees how to put super in one spot and save on tax.

Financial Advice

Financial Advisers offer advice and strategies to maximise retirement income.

The workplace is traditionally where people think about their money. Taking the stress out of super makes everyone's job easier.

CLUB SUPER will also pay for each member's first money question. All they have to do is phone the fund and ask to speak with a Money Solutions Money Coach.

Contact CLUB SUPER today to find out more about Money Solutions seminars.

Call 1300 369 330

www.clubsuper.com.au

It's about giving employees access to valuable information that will help them make better money choices!



**MONEY
SOLUTIONS**