CLUB SUPER Pension Supplementary Product Disclosure Statement

Date of Issue: 30 April 2009

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

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.

When can I start taking my superannuation?

This section replaces the 'When can I start taking my superannuation?' section on page 3 of the CLUB SUPER Pension Handbook 2008.

To be eligible to commence an Account Based Pension with CLUB SUPER in Pre-Retirement you must:

- Be aged between 55 and 65; and
- Have a minimum Account Balance of $10,000.

To be eligible to commence an Account Based Pension with CLUB SUPER in Post-Retirement you must:

- Have reached age 55 and permanently retired from the workforce; or
- Have reached age 60 and left your employer; or
- Have reached age 65; or
- Have been assessed as Totally and Permanently Disabled (TPD); and
- Have a minimum Account Balance of $10,000.

Effective from 18 December 2008, if you are a temporary resident, you are not eligible to commence a pension.

Changes to legislation prevent a temporary resident member from having an account based pension. If the ATO identifies an existing pension member to have temporary residency status, the Trustee will receive notification from the ATO to commute the member's pension and is required to pay the benefit to the ATO as an unclaimed benefit.

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.

Unclaimed benefits can be claimed later from:

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

If you are a temporary resident, CLUB SUPER has prepared a 'Claiming a Benefit' Fact Sheet, which explains other options available to you. Please call 1300 369 330 for a copy or visit www.clubsuper.com.au.

How do I calculate my minimum annual payment?

This section replaces the section on page 4 of the CLUB SUPER Pension Handbook 2008.

At commencement of the Pension and each subsequent 1 July, your minimum annual payment is calculated based on your age and Account Balance at the time. You have the choice as to the level of income you receive as long as it is equal to or above the minimum annual payment requirement and in the case of the Pre- Retirement option, no more that the maximum annual payment allowed.

Pensions commenced on a day other than 1 July are calculated on a pro-rata basis. Legislation was passed on 13 March 2009 which enables you to elect for the 2008/09 financial year only, your minimum annual payment amount to be reduced by 50%. If you would like to receive only 50% of the minimum pension, please write "50% of minimum" in the "Income Details" section of the application form.

Receiving a reduced pension for the remainder of 2008/09 is optional, so if you would like your full pro-rata minimum pension to be paid, or an amount above that, please cross the relevant box in the "Income Details" section of the application form.

What is my account balance?

This section replaces the section on page 4 of the CLUB SUPER Pension Handbook 2008.

Your Account Balance is the total value of your Pension account at the time it is commenced and at 1 July each year.

CLUB SUPER will advise you of your new minimum (and maximum if Pre-Retirement) annual payment as soon as possible after the annual crediting rates for each investment option have been determined (usually in October). Until this time, your Pension payments will continue unaltered from the previous financial year. The following table shows the minimum annual payment percentage for each age group.

Age	Minimum annual payment %
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95 or more	14%

The following are examples of how to calculate your minimum annual payment using the percentage table above.

EXAMPLE: George is 60 years old and commences his Account Based Pension on 1 April 2009 with $200,000.

To determine George's minimum annual payment we multiply his $200,000 account balance by the minimum annual payment percentage for a 60 year old, then multiply it by the number of days from 1 April 2009 to 30 June 2009 and divide by the number of days in that financial year (i.e. pro-rata). $200,000 * 4% *91/365 = $1,994.52. However, for 2008/09, George may elect to receive only 50% of the minimum payment. 50% * $1,994.52 = $997.26.

The payment amount is then rounded to the nearest $10. Where the amount ends in an exact $5 then it is rounded up to the next whole $10.

EXAMPLE: If George was to commence his Account Based Pension with an account balance of $200,000 on 1 July 2009, no pro-rata calculation is performed and the option does not exist to receive only 50% of the minimum annual pension payment. Therefore, assuming George remains 60 years of age, his minimum annual pension will be as follows. $200,000 * 4% = $8,000.

In the case of a pre-retirement pension, a maximum annual payment is calculated by multiplying your account balance by 10%.

*If you commence your Pension at any date other than 1 July, your minimum annual payment for the year will be pro-rata based on the number of days in that ye ar. Except if you commence your Pension in June, in which case the first payment can be deferred until after 1 July.

Nominating a Beneficiary

This section replaces the 'Nominating a Beneficiary' section on page 6 of the CLUB SUPER Pension Handbook 2008.

You will be asked to nominate a beneficiary when you join CLUB SUPER - to provide the Fund with details as to who you wish to receive your superannuation benefits in the event of your death. Death benefits can generally only be paid to your Dependants or Legal Personal Representative.

You can choose from two types of beneficiary

1. Reversionary beneficiary
2. Preferred Nomination of beneficiary

If you elect not to nominate a beneficiary, the Trustee of the fund will exercise their discretion as to who will receive your benefits in the event of your death.

1. Reversionary beneficiary

A reversionary beneficiary will continue to receive your pension payments after your death or they can commute their pension and be paid a lump sum benefit. A reversionary beneficiary must be a dependant (see Definition of Dependant).

You can only nominate a reversionary beneficiary when you commence your CLUB SUPER Account Based Pension. If you want to change your reversionary beneficiary at a later date you will need to cancel this pension and purchase a new pension. However, your nomination will lapse on divorce or death of the reversionary beneficiary.

Definition of Dependant

For superannuation purposes, the following definition applies:

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. In the case of a reversionary beneficiary the child must be less than 18, or financially dependent and less than 25, or disabled); 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.

2. Preferred Nomination of beneficiary

Where a Preferred Nomination of beneficiary has been made, the Trustee of the Fund will consider your nomination of preferred beneficiaries, your Will, and other factors relevant at the time of your death in deciding how to distribute your benefits.

You can change your Preferred Nomination of beneficiaries at any time.

If you are having difficulties in deciding on a beneficiary you should speak to a financial adviser who can help you to make an informed choice.

How do I nominate a Reversionary beneficiary?

Complete the beneficiary details in the Pension Application Form provided in this Handbook.

How do I nominate a Preferred beneficiary?

Complete the beneficiary details in the Pension Application Form provided in this Handbook.

What happens if I die?

In the event of your death, there are two options as to how your Pension benefits are treated.

Option 1:
Pension payments continue to be made to a Reversionary beneficiary after your death. Your Reversionary beneficiary will have the choice to continue receiving Pension payments or to withdraw the account balance as a lump sum.

Option 2:
A lump sum payment is made to your Nominated beneficiaries after your death.

Tax on lump sum death benefit

This section replaces the 'Tax on lump sum death benefit' section on page 8 of the CLUB SUPER Pension Handbook 2008.

A lump sum death benefit will be tax free if paid to a person who is a dependant. A dependant for tax purposes is:

- A spouse or former spouse (including a defacto spouse and same-sex partner)
- A child less than 18 years of age
- A person with whom you had an interdependency relationship just before you died (see page 15)
- Or any other person who was financially dependent on you just before you died.

If the lump sum is paid to a non-dependant, the taxable component will be taxed at 15% plus Medicare Levy, except where the beneficiary has not supplied their TFN in which case the taxable component will be taxed at the top marginal rate plus Medicare Levy.

Member Investment Choice

Additional Investment options from 1 January 2009

This information replaces the information in the table on pages 10 and 11 of the CLUB SUPER Pension Handbook.

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

- Property
- Fixed Interest
- Australian Shares
- International Shares

CLUB SUPER wants your super to work for you. 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

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

How do I make an Investment Choice?

1. Read pages 5 to 8 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 'Change to 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

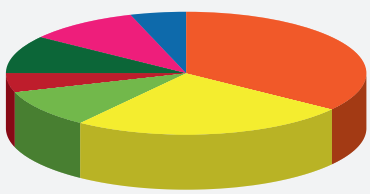
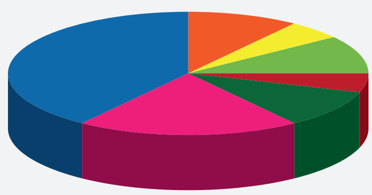
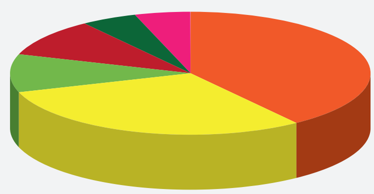
All CLUB SUPER investment options do not use an investment reserve.

How is the crediting rate calculated?

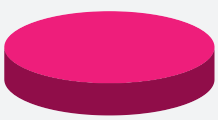
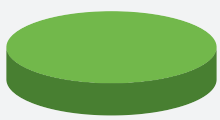
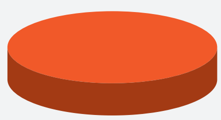
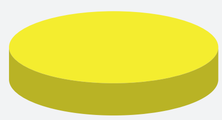
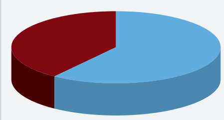
The Trustee will credit members with the earnings from the underlying investment, net of taxes and investment expenses.

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 30 June 2007 30 June 2006 30 June 2005 4 year average**	-8.4% 18.5% 16.0% 15.7% 9.9%	1.4% 10.0% 8.0% 12.3% 7.9%	-11.2% 19.5% 10.0% 16.2% 10.1%
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	Growth 75% Defensive 25% Australian Shares ....35% International Shares ....25% Property ....10% Growth Alternatives....................5% Defensive Alternatives............10% Fixed Interest.............................10% Cash ....5% 	Growth 30% Defensive 70% Australian Shares ....10% International Shares ....5% Property ....10% Growth Alternatives....................5% Defensive Alternatives............10% Fixed Interest.............................20% Cash ....40% 	Growth 90% Defensive 10% Australian Shares ....40% International Shares ....30% Property ....10% Growth Alternatives..................10% Fixed Interest...............................5% Cash ....5% 
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 4 year average**	7.3% 6.3% 6.0% 5.5% 6.3%	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

* No information exists prior to 30 June 2005 as CLUB SUPER first offered this product from 1 July 2004.

** 'Average' is the compound average of the Annual returns for each investment option for the past 4 years. C.P.I. over the same 4 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.

Form

There is one form attached to this SPDS:

Pension Application form - (this form replaces the Pension Application form on pages 15 to 18 of the CLUB SUPER Pension Handbook 2008).

Fees & costs

The 'Fees and other costs' table on page 12 of the CLUB SUPER Pension Handbook, 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 $156.00 p.a. ($3.00 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 $3.00 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 13 of the CLUB SUPER Pension Handbook. 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% $156.00 p.a. ($3.00 p.w.)	And, for every $50,000 you have in the fund you will be charged $677.00 each year plus $156.00 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: $833.00* 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 $100,000 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% $156.00 p.a. ($3.00 p.w.)	And, for every $100,000 you have in the fund you will be charged $1,354.00 each year plus $156.00 in administration fees.
EQUALS Cost of fund		If you put $5,000 in during a year and your balance was $100,000. Then for that year you will be charged fees of: $1,510.00* 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 13 of the CLUB SUPER Pension Handbook.

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%#

Pension Application Form

ALL SECTIONS MUST BE COMPLETED PLEASE ☒ NOT ☑ PLEASE USE BLOCK LETTERS

Please complete this form if you wish to commence a CLUB SUPER Account Based Pension. Please note you will require a minimum deposit of $10,000 to commence this Pension.

CLUB SUPER MEMBER NUMBER

☐ I wish to commence a Post-Retirement Account Based Pension

☐ I wish to commence a Pre-Retirement Account Based Pension

☐ I am not a temporary resident (From 18 December 2008 temporary residents are not eligible to commence a pension)

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 / /

TITLE ☐ MR ☐ MS ☐ MRS ☐ MISS

GENDER ☐ MALE ☐ FEMALE

FIRST NAME

MIDDLE NAME

FAMILY NAME

RESIDENTIAL ADDRESS

STREET NUMBER

STREET NAME

SUBURB/TOWN

STATE

POSTCODE

POSTAL ADDRESS (If same as above, write "as above")

PO NUMBER

SUBURB/TOWN

STATE

POSTCODE

EMAIL AND PHONE NUMBER

EMAIL ADDRESS

YOUR TELEPHONE NUMBER ( ) -

MOBILE NUMBER

PROOF OF IDENTITY (See over for details)

☐ I have attached a certified copy of my driver's licence or passport or 18+ card **OR** ☐ Birth Certificate Certified or Centrelink Pension Card **AND** Centrelink payment letter (<12 months old) or Government or local council notice (<3 months old) with name and address

TAX FILE NUMBER (TFN)

I have read the Taxation section of the PDS and understand that I have the choice of supplying my TFN, and the consequences of not supplying it. I further understand that the Fund will only use my TFN for the correct purposes as stated.

MY TAX FILE NUMBER IS

ROLLOVER DETAILS

You can elect to use benefits in other superannuation funds to commence your CLUB SUPER Pension. If you wish to do this please complete the 'Member Rollover Authorisation' form attached to this Handbook, prior to commencing your pension.

Do you intend to rollover benefits from other funds before commencing your CLUB SUPER Pension? ☐ YES ☐ NO

If yes, how many superannuation accounts are you rolling into CLUB SUPER?

What is the total approximate value of all benefits you are rolling over into your CLUB SUPER Pension? $

PLEASE COMPLETE DETAILS ON REVERSE SIDE

Pension Application Form

ALL SECTIONS MUST BE COMPLETED   PLEASE ☒ NOT ☒   PLEASE USE BLOCK LETTERS

PREFERRED BENEFICIARIES

Please select the type of nomination you wish to make: ☐ Reversionary Beneficiary ☐ Preferred Beneficiary

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

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

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

TOTAL MUST = 1 0 0

MEMBER INVESTMENT CHOICE

Diversified options	
Balanced	%
Capital Stable	%
Growth	%
Single asset class options	
Cash	%
Fixed Interest	%
Property	%
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 account balance and future contributions / rollovers will be invested (in multiples of 5%). Please nominate below your chosen combination of investment options. Refer to the Investment choice section of the Supplementary Product Disclosure Statement 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. If you decide to later switch your chosen investment option(s), please complete the 'Member Investment Choice switch form', which can be downloaded from www.clubsuper.com.au Please invest my current superannuation account balance (if any) and my future contributions / roll-ins in the investment option(s) outlined. 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:

International Shares	40%
Australian Shares	60%
Total	100%

PENSION OPTION

Please send me a superannuation quotation so that I can withdraw a lump sum of from my superannuation before my pension commences $ .00

Please indicate the total amount to be invested in your CLUB SUPER Pension

☐ Total CLUB SUPER Superannuation account balance. APPROXIMATE ACCOUNT BALANCE $ .00

☐ Specific amount of your CLUB SUPER Superannuation account balance. $ OR % TO BE TRANSFERRED $ .00

PLEASE COMPLETE ALL RELEVANT SECTIONS

Pension Application Form

ALL SECTIONS MUST BE COMPLETED   PLEASE ☒ NOT ☑   PLEASE USE BLOCK LETTERS

CLUB SUPER Growing with you

INCOME DETAILS

Post-Retirement Option The Pension payments you receive in Post-Retirement must be equal to or above a minimum annual payment value. Please Note: In Post-Retirement there is no maximum other than the balance of your account. Please indicate whether you wish to receive the minimum annual payment or a Nominated Amount you have chosen between this value and the balance of your account.

☐ Minimum
☐ Nominated Annual Amount
$ _ _ _ _ _ _ _ _ .00

Pre-Retirement Option The Pension payments you receive in Pre-Retirement must be between the minimum annual payment and maximum annual payment values each year to ensure your capital is generally drawn down over time. Please indicate whether you wish to receive the minimum annual payment, the maximum annual payment, or a Nominated Amount between these values.

☐ Minimum ☐ Maximum
☐ Nominated Annual Amount
$ _ _ _ _ _ _ _ _ .00

PENSION PAYMENT DETAILS

How frequently do you wish to receive your Account Based Pension payments

☐ Monthly ☐ Quarterly ☐ Six-Monthly ☐ Annual

DATE OF FIRST PAYMENT

1 4 / _ _ / _ _ _ _

Your Pension payments will automatically be credited to your nominated Bank, Building Society or Credit Union Account

BANK OR FINANCIAL INSTITUTION

BSB

_ _ _ - _ _ _

ACCOUNT NUMBER

ACCOUNT NAME

NOTE: To enable us to commence your pension please enclose a header of a current bank statement.

USE OF INFORMATION AND DECLARATION

In signing this application (which was attached to the Product Disclosure Statement), I:
· acknowledge I have read and understood the terms of the CLUB Pension Product Disclosure Statement:
  · including the sections on Investment Choice and Insurance, and acknowledge it does not constitute personal advice; and
  · accept 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 Board;
· agree to be bound by the terms and conditions contained in the trust deed and Product Disclosure Statement;
· declare I have obtained financial advice from a qualified advisor concerning my investment in CLUB SUPER, or have consciously decided not to obtain 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 sectlon on Privacy and consent to the collection and use of my personal information for the purposes outlined.

SIGNATURE

DATE

_ _ / _ _ / _ _ _ _

RETIREMENT DECLARATION Please indicate the appropriate declaration:

PRE-RETIREMENT OPTION

☐ I declare I am over the age of 55 and still working. I wish to commence a Pre-Retirement Pension. I have read the Account Based Pension Handbook and understand I cannot commute this Pension to a lump sum until I satisfy a condition of release.

POST-RETIREMENT OPTION

☐ I declare I am aged 55 to 59 and have permanently retired from the workforce. I have no intention of resuming gainful employment in the future.

☐ I declare I am over the age of 60 and have ceased gainful employment since reaching the age of 60.

HAVE YOU COMPLETED ALL SECTIONS?

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

1-PAF-APR 2009
0201081010

To ensure we can commence your CLUB SUPER Account Based Pension in a timely manner, please complete the checklist below.

Checklist

- ☐ Have you completed, signed and dated the form?
- ☐ Have you attached your certified identification?
- ☐ Have you supplied your Tax File Number?

Identification requirements

We are required by law to obtain proof of your identity before paying any benefit. We must obtain certified copies of the following to prove your identity. If you have international identification documents or are unable to provide the documents sought, please contact us.

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.

The following documents may be used:

EITHER:

One of the following documents:

- Current Driver's licence issued under State or Territory law (can't be expired)
- Current Passport (or expired within the last 2 years)
- 18+ Card (must be current)

OR

Two of the following documents (one from each column)

One of the following documents:		One of the following documents:
• Birth certificate or birth extract, or • Citizenship certificate issued by the Commonwealth, or • Pension card issued by Centrelink that entitles the person to financial benefits.	AND	Notice that contains your name & residential address that was issued by: • Commonwealth, State or Territory Government within the past 12 months that records the provision of a financial benefit, for example: Letter from Centrelink regarding a Government assistance payment, or • Australian Taxation Office within the past 12 months that records a debt or refund payable, for example: Tax Office notice of Assessment, or • Notice issued by Local Council or Utilities Provider within the past 3 months that records the provision of services for example: Rates Notice, Electricity or Phone Bill.

Have you changed your name?

If you have changed your name, you will need to provide a certified copy of: Marriage Certificate from the Births, Deaths & Marriages Registration Office, Decree Nisi, Deed Poll or change of name certificate from the Births, Deaths & Marriages Registration Office.

Certification of Documents

All copied pages of ORIGINAL proof of identity documents must 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 2 or more years of continuous service;
- An agent of Australia Post who is in charge of an office supplying postal services to the public;
- An officer with 2 or more continuous years of service with one or more financial institutions;
- A finance company officer with 2 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 2 or more years of continuous service with one or more licensees;
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National institute of Accountants with 2 or more years of continuous membership;
- A notary public officer;
- A registrar or deputy registrar of a court;
- A police officer;
- A Justice of the Peace or Commissioner for Declarations;
- 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.

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 employer and salary sacrifice 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 you 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.

CLUB SUPER
Growing with you

Send the completed form and relevant documents to:

CLUB SUPER PO Box 2239 Milton Qld 4064 Phone: 1300 369 330