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Club Super member

Product Disclosure Statement


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IMPORTANT INFORMATION

This *Product Disclosure Statement (PDS)* provides a summary of the key information you need to make a decision to open a superannuation account with Club Super. It includes links to *Additional Information* documents on Club Super's website that form part of this *PDS*. Directions to the *Additional Information* documents are shown at the end of each section (if applicable) and are marked with this logo: 

This is important information that should be considered before making a decision to invest in this financial product. If you do not have access to the internet and you would like a copy of this *PDS* or any of the *Additional Information* documents referenced within, please contact Club Super on 1300 369 330.

The information in this document is general information only and doesn't take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.

Contact us

If you have any questions or would like more information about Club Super, visit **www.clubsuper.com.au** or call **1300 369 330**.

1. About Club Super

Club Super began over 21 years ago. The Fund is designed for the sole benefit of employees working in the sporting and recreational clubs and associated industries. The fund works on a 'benefit for members' basis, that is, after investment taxes and costs are taken out of returns, all surplus is then returned to members.

As a member of Club Super you can take advantage of any of the following benefits:

- a choice of eight investment options (see page 4)
- automatic Death, Total and Permanent Disablement and Income Protection (SalarySafe) insurance cover (see page 7)
- financial planning services - initial single issue phone advice may be subsidised by Club Super*

- the choice between a Pre-Retirement or Post-Retirement Account Based Pension when you are ready to retire
- access to our experienced Client Services Managers who can visit you and help you with all things super related
- discounted banking products through Members Equity Bank
- free access to our easy-to-use Member Online system
- **superclub...reward yourself today...and tomorrow.**

*The fee for additional advice will be charged to you. Only initial single issue advice on superannuation or retirement may be subsidised by Club Super. If this advice relates solely to superannuation, this charge may be deducted from your super account (see 'Additional Information - Fees and costs' for further information).

2. How super works

Superannuation is an important means of saving for your retirement and includes a compulsory element through regular employer contributions on your behalf. The Government provides tax savings and other incentives to make super an effective way of saving for your future.

Choosing your super fund

Most people can choose which super fund they would like their super contributions paid into but in some cases, your super fund may be determined by the terms of your employment. If you don't have a choice about your super fund or don't tell your employer where to pay your super, your super will be sent to a fund chosen by your employer.

Growing your super

Different types of contributions can be made into your super account. These include:

- **Employer contributions:** This generally refers to the 9% Superannuation Guarantee (SG) contributions that your employer makes for you.
- **Salary Sacrifice contributions:** This is an arrangement between you and your employer where rather than receive part of your income as salary or wages, your employer will make a super contribution on your behalf from your before-tax pay.

- **Member Voluntary contributions:** You can make regular and/or one off lump sum contributions from your after-tax pay.
- **Government Co-contributions:** The Federal Government will also contribute to your super if you make after-tax contributions and meet the eligibility criteria.
- **Rollovers:** You can transfer other super accounts that you may have into Club Super.

Just keep in mind that the Government has placed limits on the amount of contributions that receive concessional tax treatment. Any contributions in excess of the concessional or non-concessional caps may be subject to extra tax.

As contributions are made to your account, deductions are made for tax, administration fees and insurance costs. Investment earnings (that may be positive or negative) are also applied to your account balance.

Withdrawing your super

Money contributed into superannuation is "preserved." This means that you cannot access it until you have retired and have reached preservation age (between 55 and 60 depending on when you were born). However, there are some special circumstances where you may be able to access your money earlier.



You should read important additional information about "How super works" before making a decision.

Go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Additional information – How super works**.

Please note: The additional information about "How super works" may change between the time when you read this Member Guide and the day you sign the Member Application Form.

3. Benefits of investing with Club Super

Club Super is right beside you to help maximise your retirement savings. As a member, you will benefit from the following features:

Investment choice

We know that many of our members are taking more interest in how their super is invested. That's why we've provided you with eight investment options to choose from. You don't have to put all your money into one option – you can mix and match them if you wish. With a total of eight investment options, you now have greater control over your super.

Value for money super fund

Club Super is committed to ensuring you are getting a value for money superannuation fund. We are a "benefit for members" fund, which means that after investment taxes and costs are taken out of returns, all profits are returned to our members.

Flexible insurance

When you join Club Super through your employer, you will receive automatic Death, Total and Permanent Disablement and Income Protection (SalarySafe) insurance cover. This insurance is designed to provide our members with peace of mind and financial security in the event of sickness, injury or death. It pays to set up your insurance cover as early as possible – it is an important part of your overall superannuation strategy.

Communicating with you

Club Super keeps you up-to-date with a range of communication material that is either sent to you or available for download from our website. Publications such as brochures, newsletters, guides and annual statements provide you with information to help you understand your super and help manage your wealth into retirement.

Financial advice

Club Super members have access to professional financial advisers. They can provide you with comprehensive personal advice on a wide range of financial matters or more limited advice on a single issue.

Face-to-face contact

Club Super has dedicated Client Services Managers to help our members and employers. They are available to conduct member information sessions in workplaces all over Queensland. These information sessions are designed to help members understand the benefits of being part of Club Super and to help members make the most of their super.

Services for retirees

For those nearing retirement, Club Super offers members the choice to start an Account Based Pension. It is designed to provide regular income for your retirement. You have the choice between a Pre-Retirement and Post-Retirement Pension.

4. Risks of investing in super

All investments have some level of risk. Super funds invest in a range of asset classes – for example, cash, bonds, property, alternatives and the share markets that have different levels of risk.

With Club Super you can choose from a range of investment options. The likely investment return and the level of risk of losing money is different for each investment option depending on the underlying mix of assets. Those assets with potentially the highest return over the longer term (such as shares) also have the highest risk of losing money in the short term.

When considering your investment in super, it is important to understand that:

- the value of investment options will go up and down;
- returns are not guaranteed;

- you may lose some of your money in the short-term;
- previous returns don't predict future performance;
- laws affecting your superannuation may change; and
- the amount of your superannuation savings (including contributions and investment returns) may not be enough to adequately provide for your retirement.

The appropriate level of risk for you will depend on your age, investment timeframe, where other parts of your wealth are invested, and how comfortable you are at the possibility of short-term losses.

We and/or your financial adviser can help you understand investment risk and help you design an investment strategy that is right for you.



You should read important additional information about "How we invest your money" before making a decision.

Go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Additional information – How we invest your money**.

Please note: The additional information about "How we invest your money" may change between the time when you read this Member Guide and the day you sign the Member Application Form.

5. How we invest your money

Any contributions received into your Club Super account are invested to get your money working as hard as possible to help you reach your dream retirement. Club Super has eight different investment options for you to choose from, each with a different level of risk and potential level of returns.

You should consider the likely investment return, risk and your investment timeframe when choosing which option to invest in.

- Balanced
- Cash
- Property
- Capital Stable
- Fixed Interest
- Growth
- Australian Shares
- International Shares.

You don't have to put all your money into one option - you can mix and match them if you want. If you don't make a choice, your super will be invested in the Balanced option, which is summarised in the table below.

Investment details for the Balanced option (the default investment option for all members)

Investment return objectives	To achieve a competitive rate of return through investment in a diversified range of assets, in order to optimise members' eventual retirement benefits.																															
Description of investment return	Investments are diversified across a mix of asset classes with a bias more towards shares and property than defensive assets. This option is suited to an investor with a long term investment horizon of at least 5 years. Investors are seeking exposure mainly to growth assets, but with some defensive exposure to reduce volatility. Investors are prepared to accept negative returns on average once every five years.																															
Mix of asset classes	<table border="0"> <thead> <tr> <th>Asset Class</th> <th>Benchmark%</th> <th>Range%</th> </tr> </thead> <tbody> <tr> <td>■ Australian Shares.....</td> <td>35</td> <td>25 - 45</td> </tr> <tr> <td>■ International Shares.....</td> <td>25</td> <td>10 - 30</td> </tr> <tr> <td>■ Property.....</td> <td>10</td> <td>5 - 15</td> </tr> <tr> <td>■ Growth Alternatives.....</td> <td>5</td> <td>0 - 15</td> </tr> <tr> <td>Growth Assets Total.....</td> <td>75</td> <td></td> </tr> <tr> <td>■ Defensive Alternatives.....</td> <td>10</td> <td>0 - 15</td> </tr> <tr> <td>■ Fixed Interest.....</td> <td>10</td> <td>0 - 20</td> </tr> <tr> <td>■ Cash.....</td> <td>5</td> <td>(Balance)</td> </tr> <tr> <td>Defensive Assets Total.....</td> <td>25</td> <td></td> </tr> </tbody> </table>	Asset Class	Benchmark%	Range%	■ Australian Shares.....	35	25 - 45	■ International Shares.....	25	10 - 30	■ Property.....	10	5 - 15	■ Growth Alternatives.....	5	0 - 15	Growth Assets Total.....	75		■ Defensive Alternatives.....	10	0 - 15	■ Fixed Interest.....	10	0 - 20	■ Cash.....	5	(Balance)	Defensive Assets Total.....	25		
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■ Fixed Interest.....	10	0 - 20																														
■ Cash.....	5	(Balance)																														
Defensive Assets Total.....	25																															
Minimum suggested time frame	3 to 5 years																															
Summary of the level of risk	Medium to high risk. Chance of a negative return is 1 in every 5 years.																															

Please note: Information about the performance of Club Super's investment options is available on the Fund's website. However, past performance is not a reliable indicator of future performance.

Labour standards or environmental, social or ethical considerations are not taken into account in selecting, retaining or realising the investments of the Fund.

You can allocate your money to one or more of the available investment options at any time by completing a *Member Investment Choice Form* available at the back of this PDS or at www.clubsuper.com.au. We may change the types of investments included in each investment option or add or remove one of our investment options at any stage. We will tell you if we make significant changes to the investment options.



You should read important additional information about "How we invest your money" before making a decision.

Go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Additional information – How we invest your money**.

Please note: The additional information about "How we invest your money" may change between the time when you read this Member Guide and the day you sign the Member Application Form.

6. Fees and costs

Did you know?

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

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether investment features such as superior investment performance or the provision of better member services justify higher fees and costs.

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

To find out more

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

*Club Super does not negotiate fees and other costs with members.

Main fees and costs for Balanced Option

This section provides a summary of the main fees and costs for Club Super's Balanced investment option which is the default option for most members. Similar information is included in other super funds' Product Disclosure Statements so you can compare Club Super's fees and costs with those funds.

These fees and costs are maximum amounts. You may pay less in some cases.

Type of fee or cost	Amount
Fees when your money moves in or out of the Fund	
Establishment fee The fee to open your account.	Nil
Contribution fee The fee on each amount contributed to your account – either by you or by your employer.	Nil
Withdrawal fee The fee on each amount you take out of your account.	Nil
Termination fee The fee to close your account.	Nil
Management costs*	
The fees and costs for managing your investment.	\$1.50 per week fixed administration fee (\$78 p.a. per member account).
The amount you pay for specific investment options is shown in <i>Club Super Additional Information – Fees and costs</i> (directions at the end of this section).	Plus 0.30% p.a. of your account balance (percentage-based administration fee).
	Plus 0.66% p.a. (estimated) This cost is for the Balanced investment option only and changes depending on the investment option you have chosen.
Service fee**	
Investment switching fee The fee for changing your investment options.	Your first switch each financial year is free. Any additional switches cost you \$50.

*Updated estimates are posted on our website from time-to-time, when updated information about fees and expenses becomes available.

**See *Club Super Additional Information - Fees and costs* (directions at the end of this section) for more information about other service fees.

Other fees and costs

The fees and costs for our other investment options are different. There are also other fees and costs associated with your superannuation account that are disclosed in *Additional Information* documentation available on our website (directions at the end of this section).

How fees and costs are charged to your account

Fees and costs related to managing your investments are deducted from your investment earnings before the earnings are added to your account. Fees and costs related to the administration of your account are deducted directly from your account and the amounts will be shown in your *Annual Statement*.

Example of fees and costs

This table gives an example of how fees and costs in the Balanced investment option can affect your superannuation investment over a one-year period. You should use this table to compare this product with other superannuation products.

Example – the Balanced investment option	Amount	Balance of \$50,000 with contributions of \$5,000 during the year
Contribution fees	Nil.	For every \$5,000 you put in you will be charged \$0.
Plus Management costs	0.66%* + 0.054% + 0.30% + \$78 (\$1.50 per week)	And, for every \$50,000 you have in the Fund you will be charged \$507 each year, plus \$78 per account in account-keeping fees regardless of your balance.
Equals Cost of Fund	\$585*	If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged a total of \$585*. What it costs you will depend on the investment option you choose.

* Additional fees may apply. Please refer to the Additional Information - Fees and costs.

Additional explanation of fees and costs

Fees paid to a financial advisor

Club Super does not pay commissions to financial advisers. Where financial advice is provided to you, you will be issued with a Statement of Advice (SOA) document which will include the specific details of the fees that are applicable for that particular advice.

The cost of your financial advice is agreed with you before the advice is provided to you. For more information about financial advice, please read the *Club Super Financial Services Guide (FSG)* available on the web at www.clubsuper.com.au.

Changes to fees and costs

Club Super has the right to change fees and costs. We will let you know at least 30 days prior if we plan to increase fees.



You should read important additional information about “Fees and costs” before making a decision.

Go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Additional information – Fees and costs**.

Please note: The additional information about “Fees and costs” may change between the time when you read this Member Guide and the day you sign the Member Application Form.

7. How super is taxed

Super can be a tax effective way to help you build investments to fund your retirement. An understanding of these taxes will help you make the most of your super.

The following is a summary of taxes on your super:

- Employer contributions, salary sacrifice and personal contributions made from your before-tax money are taxed at 15%.
- Contributions into your super made from your after-tax savings are not taxed.
- Withdrawals from your account may be taxed if you are aged less than 60. Once you turn 60, generally no tax will apply to withdrawals.
- Investment earnings are generally taxed at 15%.

Club Super will pay the tax applying to your account directly to the Australian Taxation Office and deduct this tax from your account balance.

You should supply Club Super with your Tax File Number (TFN). If you don't tell us your TFN, you may pay extra tax on both contributions and any benefits paid and you may not be able to make voluntary after-tax contributions. It will also be more difficult to locate any lost super you may have.

When making contributions it's important to remember that you may be liable for extra tax if you exceed the before-tax or after-tax contribution caps.



You should read important additional information about “How super is taxed” before making a decision.

Go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Additional information – How super is taxed**.

Please note: The additional information about “How super is taxed” may change between the time when you read this Member Guide and the day you sign the Member Application Form.

8. Insurance in your super

Even the most carefully made financial plans can fail due to unexpected circumstances. So it makes sense to have a safety net in place. Having the right insurance cover can ensure a tragedy will not be made worse by financial burden.

Club Super gives you the opportunity to protect yourself, your family and your lifestyle if something happens to take away your earning power by providing eligible members with access to Death and Total & Permanent Disablement (TPD) and Income Protection insurance cover.

A summary of the insurance cover you get when you first join Club Super is listed below. For information on the amount of cover available, eligibility criteria, exclusions and when a benefit may be payable, please read *Additional information – Insurance in your super*.

Death and TPD cover

When you join Club Super you will automatically be provided with the following cover, provided an up-to-date employer contribution is received on your behalf within 6 months of commencing employment.

Up to age 24:

1 unit Death cover and 2 units TPD cover at a total cost of \$2.60 per week. You will automatically be provided with 2 units of Death cover on your 25th birthday.

25 and to age 69:

2 units Death cover and 2 units TPD cover at a total cost of \$3.80 per week.

Amount of insurance per unit of cover

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

You have two options with your cover:

- 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.

Income Protection cover

When you join Club Super you automatically receive Income Protection (SalarySafe) insurance cover. SalarySafe provides you with 24 hours, 7 days a week income protection cover. It pays a benefit of up to **100%** of your income if you are unable to work in your usual occupation due to sickness or injury. SalarySafe also pays SG contributions into Club Super on your behalf. You are not required to provide any evidence of health to receive this insurance cover. SalarySafe premiums are based on your employer SG contribution, multiplied by 10.636%.

SalarySafe benefits are payable for a maximum period of two years or to the date you turn 65 years (or subject to other reasons set out in *Additional Information - Insurance in your super*), whichever occurs first, commencing after the 21 day waiting period. The waiting period starts on the date you first see a legally qualified medical practitioner for the condition. If you turn age 65 while in receipt of a SalarySafe benefit, the remaining payment period depends on whether you are off work due to sickness or injury.

Cost of insurance cover

The cost of your insurance cover depends on the amount of cover you receive automatically or apply for, your age and whether your cover is unit-based or fixed-dollar cover (in the case of Death and TPD cover). The cost of your insurance (including default cover) will be deducted monthly from your Club Super account.

Changing insurance cover

You can apply for insurance cover in addition to your automatic cover on your *Member Application Form* when you first join Club Super. You can also apply for additional cover at any time after joining Club Super by completing an *Insurance Cover Form*. All members of Club Super are eligible to apply for up to a maximum of \$10 million Death insurance cover. TPD insurance is limited to \$3 million.

You can reduce or cancel your Death and TPD cover (including default cover) at any time by completing an *Insurance Cover Form*.

You can cancel your IP insurance cover by notifying us in writing.

Unless you cancel your default insurance cover by advising Club Super in writing, the cost of the default cover applicable to you will be deducted from your account balance on a monthly basis.



You should read important additional information about "Insurance in your super" before making a decision.

Go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Additional information – Insurance in your super**.

Please note: The additional information about "Insurance in your super" may change between the time when you read this Member Guide and the day you sign the Member Application Form.

9. How to open an account

1. Read the information in this *PDS* and the *Additional Information* documents referred to within (which form part of the *PDS*)
2. Complete the *Member Application Form* (at the back of this *PDS*), and
3. Send it back to us, either directly or via your employer.



For access to the *Member Application Form*, go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Member Application Form**.

Enquiries and complaints

If you have an enquiry or complaint, please contact us:

By phone: 1300 369 330

By email: info@clubsuper.com.au

By fax: (07) 3226 0555

By mail: Club Super
PO Box 2239
Brisbane Qld 4064

In person: Level 3,
424 Upper Roma Street,
Brisbane, Qld 4000

Accessing more information about Club Super membership

Because the information in this *PDS* is controlled by regulations limiting its size, we have a lot of important information to tell you. Directions to find much of this *Additional Information* has already been provided at the end of sections in this *PDS*. There is however one *Additional Information* document (see directions below) that contains information about other superannuation matters such as fund compliance, who manages Club Super, how to make an enquiry or complaint and privacy.

Please read all the *Additional Information* documents to gain a better understanding of your membership with Club Super.



You should read important additional information about "Privacy, Enquiries and Complaints" before making a decision.

Go to clubsuper.com.au. On the home page click on **Members**, then **Publications**, then **Product Disclosure** and then **Additional information – Privacy, Enquiries and Complaints**.

Please note: The additional information about "Privacy, Enquiries and Complaints" may change between the time when you read this *Member Guide* and the day you sign the *Member Application Form*.

clubsuper

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Member Rollover Authorisation Form



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

Before signing this form to transfer your superannuation benefits from your previous superannuation fund to your Club Super account, you may ask your previous superannuation fund for all information about your benefits in that fund (including transfer, exit, withdrawal or other fees, insurance cover and amounts and the available investment options) that you need to understand the effects of transferring those benefits.

CLUB SUPER MEMBER NUMBER

* Denotes mandatory field

PERSONAL DETAILS

*DATE OF BIRTH / / TITLE MR MS MRS MISS GENDER MALE FEMALE

*FIRST NAME *MIDDLE NAME

*FAMILY NAME TAX FILE NUMBER (SEE NOTE OVERLEAF)

*YOUR TELEPHONE NUMBER () - MOBILE NUMBER

PREVIOUS FUND DETAILS MY PERSONAL DETAILS IN THE PREVIOUS FUND ARE:

NAME OF PREVIOUS FUND ABN

ADDRESS OF PREVIOUS FUND PREVIOUS FUND MEMBERSHIP NUMBER

PREVIOUS EMPLOYER NAME APPROX VALUE OF MY PREVIOUS FUND \$

DATE OF LAST CONTRIBUTION TO PREVIOUS FUND / / TELEPHONE NUMBER OF PREVIOUS FUND () -

RESIDENTIAL ADDRESS

*STREET NUMBER *STREET NAME

*SUBURB/TOWN *STATE *POSTCODE

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

PO BOX SUBURB/TOWN STATE POSTCODE

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 or Citizenship Certificate or Centrelink Pension Card AND Centrelink payment letter or Government or local council notice (<3 months old) with name and address

SIGNATURE

By signing this form I am making the following statements:

- I declare that I have fully read this form and the information completed is true and correct;
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information;
- I discharge the superannuation provider of my PREVIOUS fund of all further liability in respect of the benefits paid and transferred to Club Super.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

SIGNATURE

DATE / /

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

1 of 2

To ensure we can assist you in rolling your other superannuation accounts into Club Super, please complete the checklist below.

Checklist

- Have you considered where your future employer contributions will be paid?
- Have you completed all of the mandatory fields on the form overleaf (denoted by *)?
- Have you 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
- Current Passport (or expired within the last 2 years)
- 18+ Card

OR

Two of the following documents (one from each column)

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

One of the following documents:

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, Decree Nisi, Deed Poll or change of name certificate from the Births, Deaths & Marriages Registration Office. Please note that a Ceremonial Certificate is not acceptable.

Enduring Power of Attorney

If an Enduring Power of Attorney is in place, you will need to provide a copy of: Enduring Power of Attorney and Identification documents for both parties.

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 is a list of people who are most commonly used to certify copies of the originals as true and correct copies:

- A permanent employee of Australia Post with 2 or more years of continuous service or employed in an office supplying postal services to the public;
- An officer with 2 or more continuous years service with one or more financial institutions;
- 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;
- Teacher employed on a full-time basis at a school or tertiary institution
- A police officer;
- A Justice of the Peace or Commissioner for Declarations;
- Dentist;
- Pharmacist;
- A magistrate; or
- Medical practitioner.

To see the full list of persons who can certify identification documents, please read *Additional Information - How super works* available on our website, www.clubsuper.com.au under the Publications and then Product Disclosure tab.

Club Super will contact your previous fund

Completing this form authorises Club Super to contact your previous fund/s. Club Super will arrange for your money to be rolled over.

What if you have more than one previous super fund?

If you have more than one fund to rollover into Club Super, please complete a separate form for each fund.

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 benefit 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 your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

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 a decision. If you require specific advice, you should contact a licensed financial adviser. Club Plus Qld Pty Ltd (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298) is Corporate Authorised representative No 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation.

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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: / /

TITLE: MR MS MRS MISS

GENDER: MALE FEMALE

FIRST NAME:

MIDDLE NAME:

FAMILY NAME:

STREET NUMBER:

STREET NAME:

SUBURB/TOWN:

STATE:

POSTCODE:

EMAIL ADDRESS:

YOUR TELEPHONE NUMBER: () -

MOBILE NUMBER:

MEMBER INVESTMENT CHOICE

Diversified options	
Balanced	<input type="text"/> %
Capital Stable	<input type="text"/> %
Growth (High Risk)	<input type="text"/> %
Single asset class options	
Cash	<input type="text"/> %
Property	<input type="text"/> %
Fixed Interest	<input type="text"/> %
Australian Shares	<input type="text"/> %
International Shares	<input type="text"/> %
Must be multiples of 5% and add up to TOTAL	100%

You are able to choose one or a mix of different options.

Please nominate your chosen combination of investment options. Refer to the How we invest your money section of this PDS and Additional Information - How we invest your money available on the website (www.clubsuper.com.au) for further information.

You are entitled to one free switch each financial year. Each additional switch will incur a \$50 switch fee. Each change will be effective from the first day of the following calendar month.

I understand that if I do not complete this section, my current account balance (if any) 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:	
Australian Shares	60%
International Shares	40%
Total	100%

SIGNATURE

In signing this form, I:

- acknowledge I have read and understood the terms of the most recent Product Disclosure Statement (PDS) and Financial Services Guide (FSG) 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 Product Disclosure Statement 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 Additional Information - Privacy, Enquiries and Complaints (available at www.clubsuper.com.au) and consent to the collection and use of my personal information for the purposes outlined

SIGNATURE:

DATE: / /

RETURN COMPLETED FORM TO: CLUB SUPER PO BOX 2239 MILTON QLD 4064 1 of 2

Selecting the best investment option for you can be a difficult task. Club Super offers a choice of eight investment options, they are:

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

These options offer different exposures to the various asset classes.

HELPING YOU UNDERSTAND THE ASSET CLASSES

Shares (or “Equities”): Investing in shares means that you effectively own part of a company. You’re then entitled to income from both the dividends paid by the company and capital growth from changes in the share value.

Club Super invests in shares listed on the Australian and overseas share markets. Over the long term, shares will generally provide a higher rate of return than other asset classes, but they also involve a higher level of volatility than other asset classes.

For example, for the financial years ending 30 June 2006 and 2007, the Australian Share Market (measured by the Standard & Poores ASX 300 index) returned 24% and 29.2% respectively. However, the year ending 30 June 2008 saw a return of -13.7%. So you can expect good returns over the long term, but you need to be prepared to accept an occasional bad year.

Property: Property investments include residential, industrial, commercial, retail and rural property held either directly or indirectly with other investors through property trusts.

Property investments can generate rental income as well as an increase (or decrease) in capital value over time. Property investments will generally provide a higher return than cash and fixed interest. However, they are also subject to higher levels of risk.

Alternatives: Alternative investments are a relatively new asset class, used by investors who are looking for alternatives to shares, property, fixed interest and cash. They can include:

- **Private equity** – investments in listed or unlisted companies that are in the developmental stage, or which are looking to expand.
- **Infrastructure** – investments in facilities or services for the community – for example, toll roads, electricity and water services, health facilities etc.
- **Hedge funds** – managers of these funds use a number of short term trading techniques. They may borrow money (“leverage”) to buy other investments in order to make gains.

Alternative investments provide investors with access to new asset classes. There are opportunities for high returns, but usually accompanied with increased risk. Growth Alternatives generally offer higher returns with higher risk; while Defensive Alternatives are more conservative, with lower risk and lower returns expected.

Fixed Interest: Fixed interest investments include government bonds, debentures, mortgage trusts and fixed term deposits. They earn interest at a fixed rate that is set at the time of the investment. Club Super invests in these type of assets in both Australia and overseas. They have a moderate level of risk and produce a rate of return a little higher than cash over the medium term.

Cash: Cash investments include funds held in bank accounts and in the short-term money market, such as bank bills and cash management trusts. They are generally a secure way to invest, with low levels of risk. Cash investments tend to earn comparatively low rates of return in the longer term.

Still not sure which option to choose? Club Super can refer you to a qualified financial planner for help. Simply ring Club Super on 1300 369 330. We may also be able to help you with planning for retirement and death and disablement insurance cover.

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