

Club Super Additional Information – How super works

Product Disclosure Statement



The information in this document forms part of the *Club Super Product Disclosure Statement (PDS)* issued 14 October 2011. This document is called *Club Super Additional Information – How super works* and is not attached to the *Club Super PDS*. If you would like a copy of the *Club Super PDS*, go to our website to download a copy, or contact us.

About Club Super Additional Information – How super works

This *Additional Information* document provides you with detailed information about how super works. Club Super Additional Information – *How super works* was prepared and issued on 1 November 2011 by Club Plus QLD Pty. Ltd. (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298), also known as the Fund. If you want more information about Club Super you can contact us on 1300 369 330, or visit www.clubsuper.com.au.

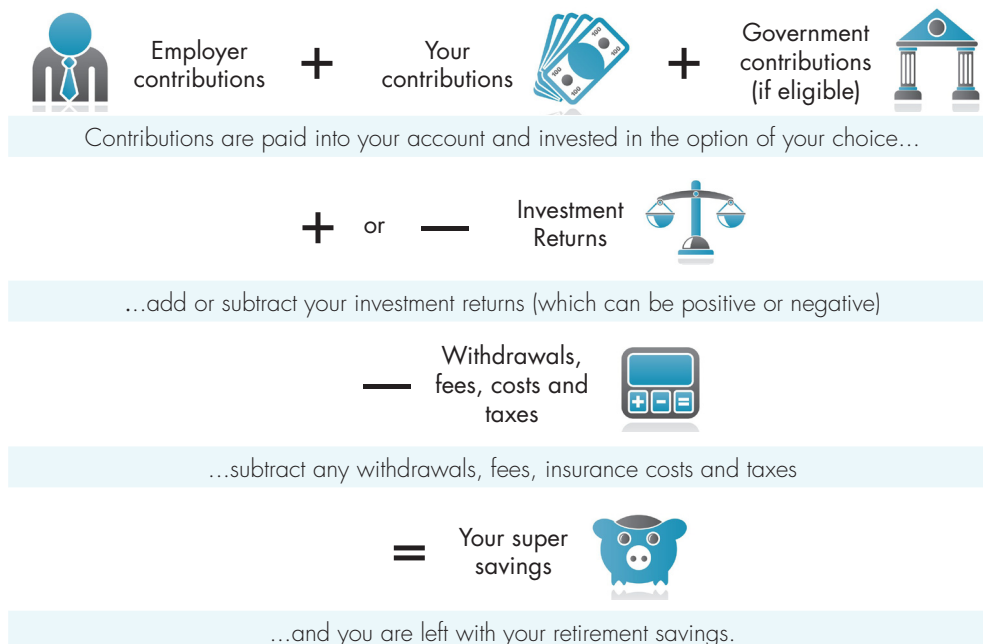
If you request further information, the Trustee of Club Super will provide all the information that it reasonably believes you may require to make an informed assessment of the management and financial condition of Club Super, including its investment performance. *Club Super Additional Information – How super works* contains general information only. It is not intended to contain any recommendations or statements of opinion or advice and it does not take into consideration your individual objectives, financial situation or particular needs. Therefore, before making a decision regarding your super benefits in Club Super, you should consider the appropriateness of any information provided in your *Club Super PDS* and this document.

What is super?

Superannuation is a tax effective and partly compulsory way of saving for your retirement. It works by having your employer pay an amount equal to 9% of your salary into a super account on your behalf. This is known as Superannuation Guarantee (SG) contributions.

You can also help boost your super by making extra contributions from either your before-tax or after-tax pay. The Government helps by providing certain tax savings that are available through investing in super.

Super in a nutshell:



For more information on the fees and taxes that may apply see the following *Additional Information* documents available at www.clubsuper.com.au and then selecting *Members* from the home page, then *Publications*, then *Product Disclosure*:

- Additional information – Fees and costs
- Additional information – How super is taxed

Employer compulsory contributions

Your employer is generally required to contribute an amount equal to 9% of your salary into a super account on your behalf if you're between 18 and 69 years old (inclusive) and paid \$450 or more (before tax) in a month. This is known as Superannuation Guarantee (SG) contributions. If you are eligible for SG contributions your employer must pay these into your super account at least every three months.

Your employer's obligation to make SG contributions ceases at age 70. Your employer may still make award contributions beyond age 70, if required by a relevant industrial award.

The Government has announced changes that, if passed by parliament, will mean that from 1 July 2013, the Superannuation Guarantee (SG) age limit will increase from 70 to 75. Workers aged 70 to 74 will be eligible to receive SG contributions made on their behalf for the first time, thus matching the age limit for voluntary and self-employed contributions. This proposal is yet to become legislation.

Choosing your fund

Selecting the right super fund is an important factor in ensuring you meet your retirement goals.

Most people can choose the fund their employer's super contributions will be paid into. However, some people who are covered by industrial agreements don't have this choice. If you don't make a choice or tell your employer where you would like your super paid, your employer will choose a fund for you.

To have your employer contribute into your Club Super account, simply complete a *Standard Choice Form* (available at www.clubsuper.com.au) and hand it to your employer.

For more information on choice visit www.moneysmart.gov.au.

How to join Club Super?

It only takes 3 easy steps

1. Read the *Product Disclosure Statement (PDS)* (available on our website at www.clubsuper.com.au).
2. Fill in and sign a *Member Application* form (available in the back of the PDS or at www.clubsuper.com.au).
3. Send the form back to Club Super and we'll do the rest!

Save the trees - go online!

If you register for Member Online you can:

- view your balance and previous Member Statements and Record of Contributions;
- view your contribution history;
- obtain your account balance;
- use the superannuation and pension calculators; and
- view and update your current member details.

You can access a demonstration system on our website where you can view and enter test data. Please use a Membership Number of 3 and a password of demo.

Every little bit helps – additional contributions

The contributions made by your employer will help your super balance. But will it be enough? Making personal contributions in addition to the contributions your employer makes will boost your balance significantly.

There are a number of ways you can help boost your super:

- Co-contribution
- Contribution splitting
- Salary Sacrifice
- Consolidate your super
- Spouse contributions

If you're self-employed or a contractor, you can also make self-employed contributions.

Co-contribution

The Government wants to help!

Making personal contributions from your after-tax pay may also entitle you to the Government co-contribution incentive. Subject to eligibility criteria, the Government may contribute a co-contribution of up to \$1 for every \$1 of your personal contributions.

How much will you be entitled to?

If your income* is \$31,920# or less in the 2011/12 financial year and you contribute \$1,000 (after tax) to superannuation, the Government will match your contribution by 100%. That's an additional \$1,000 into your superannuation account. Where your total income* is over \$31,920#, the co-contribution payable will reduce by 3.333 cents for each dollar the assessable income* is over \$31,920#. It will reduce to zero at an assessable income* of \$61,920#.

To receive the full benefit of this scheme, you must contribute \$1,000 from after tax income and earn less than the lower income threshold of \$31,920# in the 2011/12 financial year. It is worthwhile noting that any amount contributed up to \$1,000 may qualify for the co-contribution, which can be made in small regular amounts throughout the financial year, or a single contribution, whichever is most convenient.

To calculate the amount of the Government co-contribution you may be entitled to, use the super co-contribution calculator available on the ATO website: www.ato.gov.au or refer to the table below.

Maximum co-contribution payments:

Assessable Income and Reportable Fringe Benefits	Personal Contributions	Maximum Government co-contribution
\$31,920 or less	\$1,000	\$1,000
\$33,920	\$933	\$933
\$35,920	\$867	\$867
\$37,920	\$800	\$800
\$39,920	\$733	\$733
\$41,920	\$667	\$667
\$43,920	\$600	\$600
\$45,920	\$533	\$533
\$47,920	\$467	\$467
\$49,920	\$400	\$400
\$51,920	\$333	\$333
\$53,920	\$267	\$267
\$55,920	\$200	\$200
\$57,920	\$133	\$133
\$59,920	\$67	\$67
\$61,920+	\$0	\$0

Please note that the maximum Government co-contribution is payable to those who meet the eligibility conditions below and earn less than the lower income threshold and make an after-tax personal (non-concessional) contribution of \$1,000 or more.

Are you eligible for the co-contribution?

You will be entitled to a Federal Government co-contribution if you satisfy all of the following conditions:

- you make personal (voluntary) contributions to your super fund out of your after-tax income in the financial year (i.e. the contribution is to be made on or before 30 June);
- your total income* is less than the higher income threshold# for the relevant financial year;
- you are not a temporary resident (i.e. you are a permanent Australian citizen or New Zealand citizen. Please note that some holders of temporary resident visa's may still be eligible. Contact the ATO on 13 10 20 for more information);
- you are under age 71 at the end of the financial year in which the contribution/s is/are made;
- your eligible employment income^ is greater than 10% of your total assessable income^^; and
- you lodge an income tax return for the financial year in question.

* Income is defined as assessable income plus reportable fringe benefits (RFB) plus, from 1/07/2009, reportable employer superannuation contributions (RESA). RESA is generally superannuation contributions which you have asked your employer to make as salary sacrifice (before tax) or additional employer contributions (in addition to Superannuation Guarantee or award contributions) paid on your behalf as part of a remuneration package. Consult your employer to identify if you have any RFB or RESA for the financial year.

The lower and higher income threshold values are indexed each year in line with AVOTE.

^ Eligible employment income is defined as income from running a business, eligible employment or a combination of both.

^^ Assessable income is defined as income that can be taxed and includes salary and wages and income from investments.

How is the Government co-contribution treated for tax purposes?

The Government co-contribution will be treated as a non-concessional contribution (but will not count towards the non-concessional contributions cap), and classified as tax free in your super. This means there is no tax to pay on these contributions. The interest earned by these contributions will be taxed like any other earnings in a superannuation account.

When will the co-contribution be paid?

The Australian Taxation Office (ATO) determines the amount of the co-contribution to pay after it receives your annual tax return and the details of superannuation contributions from the superannuation funds. The ATO will automatically credit the co-contribution amount to the super fund to which you made your voluntary payments and will advise you by letter of this payment.

Reminder: To be eligible to receive the Government co-contribution, you must make your personal (after-tax) contribution(s) to Club Super before 30 June each financial year. Have you provided your Tax File Number (TFN) to Club Super? We cannot accept your personal (after-tax) contribution(s) or the Government co-contribution from the ATO without your TFN.

Contribution splitting

Members may apply to Club Super at the end of the financial year, to have certain superannuation contributions that were made to their own account in the previous financial year, 'split' to their spouse's account. This provides an opportunity to even up the account balances and may provide a tax incentive, particularly if you or your spouse intend retiring before age 60. The 'split' amount may be invested in your spouse's Club Super account, or with their account in another fund. The maximum amount that can be split is the lesser of 85% of the concessional contributions made to your account, and the concessional contributions cap. For more information, please visit www.ato.gov.au/super or see the *Contribution Splitting Application Form* available at www.clubsuper.com.au.

Salary Sacrifice

Salary Sacrifice is when you have your employer pay part of your before-tax salary into your super. Topping up your superannuation with salary sacrifice contributions rewards you with extra money in the future, but also provides tax savings right now! That is because Salary Sacrifice contributions are taxed at 15% when received by Club Super, instead of your marginal tax rates.

Salary Sacrifice potentially lowers your taxable income and depending on your income level, employer and workplace agreement, you can begin to Salary Sacrifice at any age.

You can Salary Sacrifice in 3 easy steps:

1. Talk to your payroll manager about whether they allow Salary Sacrifice and the process of making Salary Sacrifice contributions.
2. Check if Salary Sacrifice will impact on other benefits you receive, like overtime and leave loading. It is a good idea to seek professional advice at this point.
3. Decide how much you want to Salary Sacrifice and notify your employer.

Please note that Salary Sacrifice contributions count towards your concessional contributions cap. Contributions in excess of the cap may be subject to extra tax. All Salary Sacrifice contributions are preserved in your super. See the *Claiming a Benefit* section for more information.

Consolidate your super

It may be a good idea to consolidate your super into one account so you can keep track of it. And, you won't have to pay unnecessary fees. So if you have multiple super accounts, have a think about consolidating them into Club Super. Remember, Club Super does not charge any fees for rolling money into the fund. It's really easy. Fill out a Rollover Authorisation form available at www.clubsuper.com.au and send it to Club Super. (Note, each super fund you rollover needs a separate rollover form. Before transferring your superannuation benefits from your previous superannuation fund to your Club Super account, we recommend asking 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.)

Spouse contributions

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

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.

If you want your spouse to join Club Super, both you and your spouse must complete the *Spouse Member Application Form*. You will also need to complete a *Spouse Contribution Form*. You can download a copy of the forms from our website or call us for more information. Spouse members are not able to obtain insurance cover through Club Super.

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 total plus RESC) exceeds \$10,800. Thus, the rebate phases out when your spouse's income (plus reportable fringe benefits total plus RESC) is \$13,800 or more.

Receiving spouse's annual assessable income (plus reportable fringe benefits total plus RESC)	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

* Income is defined as assessable income plus reportable fringe benefits plus, from 1/7/09, 'Reportable Employer Superannuation Contributions (RESC)'. RESC is generally superannuation contributions which you have asked your employer to make as salary sacrifice (before tax) or additional employer contributions (in addition to Superannuation Guarantee or award contributions), which are paid on your behalf as part of a remuneration package. Consult your employer to identify the likely RESC for the financial year.
[^]Spouse contributions made on behalf of same sex partners qualify for a tax rebate.

Tax treatment of different contributions

There are two types of contributions: Concessional and Non-concessional.

Concessional contributions

Certain types of contributions to super receive concessional tax rates. These are called concessional contributions and are taxed at 15%. They include:

- Employer contributions – including Super Guarantee contributions, Super Guarantee shortfall payments made by the ATO, contributions made under an industrial award, and voluntary employer contributions (if any);
- Salary Sacrifice contributions – which is when you have your employer pay part of your salary directly into your super, rather than your take-home pay (before tax is deducted); and
- Self employed contributions for which a deduction is claimed.

The amount of concessional contributions that are taxed at 15% is capped at a maximum amount per individual per financial year. For the 2011/12 year the cap is \$25,000 (and will be subject to indexation in future years).

For people aged 50 or over during the five years between 1 July 2007 and 30 June 2012, a transitional concessional contributions cap applies as follows:

- \$100,000 for 2007/08 and 2008/09 financial years; and
- \$50,000 for the 2009/10, 2010/11 and 2011/12 financial years.

The Government has proposed that from July 2012, a permanent \$50,000 concessional contributions cap (which will be subject to indexation in future years) will apply for eligible members aged 50 and over, who have less than \$500,000 accrued in their super. Members aged 50 and over, with \$500,000 or more in their super, will continue to have the \$25,000 concessional contributions cap applied. This proposal is yet to be legislated.

What if the concessional contribution limits are exceeded?

Any concessional contributions in excess of \$25,000 (indexed) per financial year to June 30 will be taxed at an additional 31.5% on top of the current 15% tax on contributions.

Refund of excess concessional contributions

In the 2011 Federal Budget, the Government proposed that in respect of the 2011-12 and later financial years, an individual who has made excess concessional contributions, above the concessional contributions limit, but less than \$10,000 over the limit, will have the ability to have those excess contributions taken out of their super fund and taxed at their marginal tax rate, rather than at the excess concessional contributions tax rate of 46.5% (i.e. 15% contributions tax + 31.5% excess tax). This proposal is yet to be legislated.

The following criteria applies:

- This measure is only available from 1 July 2011, for the 2011/12 financial year and later financial years;
- Excess concessional contributions in previous financial years are not eligible;
- It is a one-off offer to remove excess contributions. Once an individual has used this refund (or been offered this refund but refused), they are unable to claim further refunds of excess contributions;
- It is only available where an individual has exceeded their concessional contributions limit by less than \$10,000;
- If an individual exceeds their concessional contributions limit by more than \$10,000, they cannot have the excess amount refunded.

Tax deductibility of contributions

Self employed people can claim a full tax deduction for contributions made before age 75. They may also qualify for the Government co-contribution on personal contributions if they are not claimed as a tax deduction. Please note that certain contribution limits and eligibility criteria apply. For more information and a *Self Employed Tax Deduction* Form please visit www.clubsuper.com.au and click on *Members*, then *Grow Your Super*, then *Self Employed Contractors*.

Employers can claim a full tax deduction for contributions to super on behalf of employees up to age 75.

Non-concessional contributions

Non-concessional contributions are not taxed when received by the Fund. Non-concessional contributions include:

- Member personal contributions (from after-tax pay);
- Spouse contributions; and
- Excess concessional contributions.

Government co-contributions are not counted as non-concessional contributions.

What if the non-concessional contribution limits are exceeded?

The cap on the amount of non-concessional contributions that are tax free is six times the cap applying to concessional contributions. It is currently \$150,000. Any non-concessional contributions made over the limit are taxed at the top marginal rate (46.5%). This amount must be withdrawn from your superannuation account. This process involves presenting a 'release authority' to your Fund.

If you are aged under 65, you can bring forward two years of non-concessional contributions, giving you a cap of \$450,000 over three years. The bring forward option is available for members aged under 65. Making contributions in excess of the non-concessional contributions cap will automatically trigger the bring forward rule and no additional contributions will be able to be made for the next two years.

Eligibility to make contributions

In relation to:

- non-concessional contributions;
- salary sacrifice contributions; and
- self employed contributions

There are no eligibility requirements for making contributions up to age 65. Between ages 65-74, you must be gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in that financial year to make such a contribution. Such contributions cannot be made on or after attaining age 75.

Quotation of Tax File Number

If you do not supply your Tax File Number to the Fund, concessional contributions made by you or on your behalf may be subject to additional tax of 31.5%, in addition to the 15% tax already applied to concessional superannuation contributions. The Fund will also not be able to accept any non-concessional contributions on your behalf.

Claiming a benefit

Superannuation is intended for retirement. That's why the Government generally only allows you to take your super in cash when you retire. Most benefits are "preserved" – meaning that you must leave your benefit in a superannuation fund until you reach preservation age and are retired from the workforce.

You may be able to claim some or all of your super balance in the following circumstances:

- Leaving your employer
- Retiring, or partially retiring
- Portability transfer
- Severe financial hardship
- Specified grounds
- Death or Total and Permanent Disablement
- Departing Australia
- Family law payments
- Permanent incapacity
- Terminal medical condition.

Your preservation age depends on when you were born, as follows:

Date of birth	Preservation Age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 1 July 1964	60

Once you reach age 65, you can access your super at any time, regardless of whether or not you are working.

If you are a temporary resident, please refer to the temporary resident section.

Leaving your employer

If you cease employment with your current employer, you can remain a member of Club Super. Your account will continue to receive investment earnings, and you will regularly receive member statements. The account keeping fee, currently \$1.50 per week, will continue to apply.

With the Government's choice of fund laws, you may be able to ask your new employer to send your superannuation contributions to Club Super. You would need to nominate Club Super on your *Standard Choice Form* and ask your new employer if they are willing to become a contributing employer with Club Super.

If your total preserved benefit is less than \$200, you can take your benefit in cash. On ceasing employment, any restricted non-preserved benefit you have immediately becomes an unrestricted non-preserved benefit. Your last 30 June Member Statement will tell you if you have a restricted non-preserved benefit. You can claim an unrestricted non-preserved benefit at any time.

Retiring

There are a number of options open to you if you've reached retirement age and are thinking of retiring. You can:

- Simply leave your money in Club Super and draw down on your benefit as you need to (note that withdrawal fees may apply);
- Commence a Club Super Post-Retirement Account Based Pension. This allows you to keep your benefit in Club Super and receive a regular income until your total account balance has run out. Your money is not locked away – you can make a lump sum withdrawal if (for example) an unexpected expense arises.
- Commence a Club Super Pre-Retirement Account Based Pension. This allows you to scale back on your working hours without retiring completely – and receive a regular pension payment from Club Super to supplement your income.

Portability transfer

A portability transfer is a full or partial transfer of your account to another superannuation fund whilst you are still employed, and whilst contributions are continuing to be directed to the original Fund.

You are able to undertake one portability transfer in any 12 month period. Where a partial transfer is requested, and employer contributions are continuing to be made, a balance of \$5,000 is required to be retained in the Fund. This amount is to cover impending expenses, such as insurance premiums and administration fees. It also ensures continuity of any insurance cover.

Other benefits...

The Government also acknowledges that, in certain circumstances, some members may need to access their super before they retire. So, you may be able to take some or all of your super in cash on the following grounds:

Severe Financial Hardship

You may be able to access your preserved and restricted non-preserved benefits on the grounds of Severe Financial Hardship.

If you are:

- Under age 55 years and 39 weeks, and in receipt of a Commonwealth Government Income Support Payment for a continuous period of 26 weeks (and still in receipt of the payment at the date of application); or
- Aged 55 years and 39 weeks or over, and in receipt of a Commonwealth Government Income Support Payment for a cumulative period of 39 weeks since turning age 55 (and not gainfully employed on a full or part time basis at the date of application) you may be eligible to access your superannuation benefit on the grounds of financial hardship.

In order to verify that you are in receipt of a Commonwealth Government Income Support Payment, you need to ask Centrelink to provide a letter confirming that. The letter should be provided to Club Super within 21 days of the date on the letter. You must be able to demonstrate that you have a shortfall between your income and your reasonable family expenses, and that you are unable to meet everyday living expenses that are immediately due and payable.

If you satisfy these conditions, you may receive one lump sum payment in any 12 month period. The minimum gross payment is \$1,000 (or your account balance if you have less than \$1,000), and the maximum gross payment is \$10,000 in any 12 month period. There is no maximum for those aged over 55 years and 39 weeks.

Specified Grounds

There are limited circumstances where benefits may be released on specified grounds. These payments can only be approved by the Department of Human Services (DHS). You may be eligible to have some of your super released if you need funds to pay for:

- Medical treatment for you or your dependent where the treatment is needed to treat a life threatening illness or injury, or to alleviate acute or chronic pain or acute or chronic mental disturbance, and where such treatment is not readily available through the public health system;
- Medical transport for you or your dependent to access treatment necessary to treat a life threatening illness or injury, or to alleviate acute or chronic pain or acute or chronic mental disturbance;
- Modifications to your family home and/or vehicle to meet any special needs if you or your dependent are disabled; or
- Palliative care or death or funeral expenses for you or your dependent.
- It is also possible to have an amount released to prevent foreclosure of a mortgage or to prevent the exercise of a power of sale over your principal place of residence.

This payment can only be assessed and approved by the DHS. To get the forms required, call the DHS on 1300 131 060 or visit their website at www.humanservices.gov.au.

Death and Total and Permanent Disablement (TPD)

In the event of death or total and permanent disablement, a benefit of your account balance plus any applicable insurance cover will become payable. The insurance cover part of the benefit is usually taxed in the same way as the rest of the superannuation benefit. The tax treatment of a TPD benefit depends on your age, length of service, and the amount of the benefit.

Departing Australia Superannuation Payments

If you have entered Australia on an eligible temporary resident visa, you may be able to claim all superannuation benefits (less any tax) you have accumulated while here, once you have permanently departed Australia and your visa has expired. New Zealand and Australian permanent residents are not eligible to receive these payments. If you are a temporary resident, please refer to the temporary resident section.

Family Law Payments

Your benefit may be divided on marriage or relationship breakdown, with your spouse receiving a share of your benefit. The share of the benefit which your spouse receives depends on the terms of the relevant superannuation agreement or court order. This legislation enables superannuation interests to be treated as assets that can be divided on marriage or relationship breakdown. A spouse includes a de-facto and same sex partner if living together on a genuine domestic basis in a relationship as a couple.

Permanent Incapacity

If you meet the definition of permanent incapacity under the Superannuation Industry (Supervision) Act, and the definition of invalidity under the Income Tax Assessment Act, you may be able to access your account as an invalidity benefit. There is no insurance component with this benefit.

Terminal Medical Condition

If you meet the definition of "terminal medical condition", you can receive your entire account balance, free of tax. To meet this definition, a certification is required from two medical practitioners (at least one of whom is a specialist) that you are suffering from an illness that, in the normal course of events, will result in death within 12 months.

Temporary Residents

If you have worked in Australia as a temporary resident and have now left the country, you may be eligible to claim your superannuation benefit (less any tax) you have accumulated while here.

This payment is called the Departing Australia Superannuation Payment (DASP). Australian and New Zealand residents are not eligible to claim a DASP. You can claim your DASP if:

- You visited on an eligible temporary resident visa; and
- Your visa has ceased to be in effect (i.e. has expired or been cancelled); and
- You have departed Australia.

Please contact Club Super on +61 1300 369 330 or email info@clubsuper.com.au if you are eligible or think you may be eligible for a DASP. We will endeavor to give you the information you reasonably require to claim your DASP.

As a temporary resident you are not eligible to commence an account based pension, nor are you able to claim the following benefits:

- Retirement
- Financial hardship
- Specified grounds
- Leaving your employer
- Less than \$200

However, if before 1 April 2009, you were aged 60 or more and ceased employment, retired on or after your preservation age or turned age 65, you may still be able to claim your benefit as a retirement benefit.

Effective from 18 December 2008, if you are a temporary resident and do not claim your DASP benefit within six (6) months of departing Australia and your visa has ceased to be in effect, Club Super may be required to transfer your superannuation benefit to the Australian Taxation Office (ATO) as unclaimed money. In that case you will have to claim your DASP benefit from the ATO.

If Club Super transfers your DASP benefit to the ATO, then in accordance with relief provided by the Australian Securities and Investments Commission (ASIC), Club Super will not notify you of the transfer or issue you with an exit statement.

If your DASP benefit is transferred to the ATO by Club Super, you may then claim your benefit directly from the ATO. The Trustee is required to provide you with information to assist you with this, and will endeavor to do so as soon as practicable after you contact us, and in any event within 1 month from that date.

You can contact the ATO on +61 2 6216 1111 between 8am to 5pm Australian Eastern Standard Time, Monday to Friday or you can obtain further information by visiting www.ato.gov.au/superfunds.

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.

EITHER:

One of the following documents only:

- Driver's licence issued under State or Territory law (current and must not have expired)
- Passport (must be current, however we can still accept if it has expired within the last 2 years)
- 18+ Card (must be current)

OR:

Two of the following documents (one from each column)

<p>One of the following documents:</p> <ul style="list-style-type: none">■ Birth certificate or birth extract■ Citizenship certificate issued by the Commonwealth■ Pension card issued by Centrelink that entitles the person to financial benefits.	<p>AND</p>	<p>One of the following documents:</p> <p>Notice that contains your name & residential address that was issued by:</p> <ul style="list-style-type: none">■ 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.
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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 person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- a judge of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a notary public
- a police officer
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- A permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- a finance company officer with 2 or more years of continuous service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants
- a chiropractor
- a dentist
- a legal practitioner
- a medical practitioner
- a nurse
- an optometrist
- a patent attorney
- a pharmacist
- a physiotherapist
- a psychologist
- a trade marks attorney
- a veterinary surgeon
- a bailiff
- a clerk of a court
- a commissioner for Affidavits
- a commissioner for Declarations
- an employee of the Australian Trade Commission who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- an employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- a fellow of the National Tax Accountants' Association
- a holder of a statutory office not already specified in one of the other items listed
- a marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- a master of a court
- a member of Chartered Secretaries Australia
- a member of Engineers Australia, other than at the grade of student

- a member of the Association of Taxation and Management Accountants
- a member of the Australian Defence Force who is:
 - an officer; or
 - a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 5 or more years of continuous service; or
- a warrant officer within the meaning of that Act
- a member of:
 - the Parliament of the Commonwealth; or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory
- a minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- a permanent employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority; or
- a local government authority;
- with 2 or more years of continuous service who is not already specified in one of the other items listed
- a person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- a senior Executive Service employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority
- a sheriff
- a sheriff's officer
- a teacher employed on a full-time basis at a school or tertiary education institution
- a member of the Australasian Institute of Mining and Metallurgy
- an officer or authorised representatives of an Australian credit licence holder.

General Advice Warning

This information is of a general nature and does not take into account your individual financial situation, objectives or needs. Because of this, you should before acting on this advice 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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