

Product Disclosure Statement


ISSUED 13 AUGUST 2018



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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, contact us at: clubsuper.com.au or call **1300 369 330**.



1. About Club Super

Club Super began over 28 years ago and is designed for the 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 investment options (see page 4);
- Club MySuper is the default investment option for members in the accumulation phase and offers a Balanced portfolio;
- automatic Death, Total and Permanent Disablement and Income Protection (SalarySafe) insurance cover (see page 7);
- personal financial planning services (with costs outlined on page 6);

- access to Your Super Future - our online financial planning tool;
- the choice between a Transition to Retirement Income Stream account if you are approaching retirement or a Retirement Income Stream account if you have retired;
- access to our experienced Client Services Managers who can help you with all things super related;
- discounted banking products through Members Equity Bank;
- access to our easy-to-use Member Online system; and
- access to the SuperClub rewards program.

For transparency and governance information about Club Super, go to clubsuper.com.au/about-us/about-club-super/fund-governance

The Club MySuper product dashboard is available at clubsuper.com.au/members/what-we-offer/performance/mysuper-dashboard

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 contributions 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 Superannuation Guarantee (SG) contributions
- 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. From 1 July 2017, you may or may not choose to claim a tax deduction for these contributions.
- Government Co-contributions: The Federal Government will also contribute to your super if you make after-tax contributions and meet the eligibility criteria.
- Low Income Superannuation Tax Offset (LISTO): The LISTO is a Government super payment to help low income earners save for their retirement.

You can also rollover other Super accounts into Club Super.

If you have a super balance of \$1.6 million as at 30 June of any year, you cannot make any non-concessional contributions to super, nor are you eligible for the Co-contribution or LISTO.

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 limits may be subject to extra tax.

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

Spouse Contributions

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

You are able to make spouse 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, please complete the *Member Application* Form attached to this PDS. You will also need to complete a *Spouse Contribution* Form. You can download a copy of this form from our website or call us on **1300 369 330**.

For information on the insurance cover available to spouse members refer to *Additional Information - Insurance in your super* available at clubsuper.com.au/forms-and-resources/publications

Withdrawing your super

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 - How super works* before making a decision. Go to clubsuper.com.au/forms-and-resources/publications

Please note: The *Additional Information - How super works* may change between the time when you read this Club Super PDS 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:

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 a range of 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 have 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, fees and costs are taken out of returns, all profits are returned to our members.

Flexible insurance

When you join Club Super as an employed member, 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 support in the event of sickness, injury or death. See section 8 for more details.

Financial advice

As a Club Super member, you can access limited personal advice i.e. advice limited to your Club Super account which has regard to your objectives, financial situation or needs. This is available through the online tool YourSuperFuture¹. Comprehensive personal advice is available to Club Super members through Club Super Financial Planning², and may be subject to a fee (refer page 6). You can choose to meet with one of Club Super Financial Planning's financial advisers who are qualified to cover a wide range of issues which may include non-superannuation matters.

Services for retirees

Club Super offers a choice of two Income Stream accounts. For those nearing retirement, a Transition to Retirement account is available, or for retired members, Club Super offers a Retirement Income account. For eligibility requirements and full details, please read the *Club Income Stream PDS* before making a decision.

Communicating with you

If you provide Club Super with your e-mail/mobile phone number, we will primarily communicate with you electronically and will provide you with digital access to (or send you digital versions of):

- Compulsory communications – Annual Member Statements, Financial Services Guides updates, Significant Event Notices.
- Optional communications – emails, newsletters.
- Fund Marketing – Including such items as eBulletins, Event Invitations and Fund promotions.
- Third Party Products and Services.

Please note that although Club Super may have your e-mail/mobile phone number, while the fund is transitioning to digital communications, some Fund communications may still be issued via hard copy.

Club Super will also utilise e-mail/SMS notifications to advise you of progress of requests you have with the Fund and to advise you of important information.

If you wish to opt-out of digital communication for either compulsory or optional communications, or both or to advise your notification preferences, please contact Club Super, or complete the application form.

In future, Club Super may further utilise digital communications via Member Online.

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.

¹ YourSuperFuture advice is provided by My Super Future Pty. Ltd. (ABN 38 122 977 888) Australian Financial Services Licensee (AFSL no. 411440).

² Club Super Financial Planning advice is provided by My Super Future Pty. Ltd. (ABN 38 122 977 888) Australian Financial Services Licensee (AFSL no. 411440). The Trustee is not responsible for, and does not accept liability for the products or services or actions of My Super Future Pty. Ltd. You should use your own judgement before taking up any product or service offered by My Super Future Pty. Ltd.

4. Risks of 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 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;
- 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 time frame, where other parts of your wealth are invested, and how comfortable you are at the possibility of short term losses.

Club Super financial planning can help you understand investment risk and help design an investment strategy that is right for you.

You should read *Additional Information - How we invest your money* before making a decision. Go to clubsuper.com.au/forms-and-resources/publications

Please note: The *Additional Information - How we invest your money* may change between the time when you read this Club Super PDS 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 a range of investment options, including the Club MySuper option, for you to choose from, each with a level of risk and potential level of returns.

- Club MySuper
- Cash
- Fixed Interest
- Capital Stable
- Property
- 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 Club MySuper option, which is summarised in the table below.

If you need help in selecting the right option for you, Club Super's online tool, YourSuperFuture can help.

Go to clubsuper.com.au/members/what-we-offer/advice/yoursuperfuture-advice-tool



You should consider the likely investment return, risk and your investment time frame when choosing which option/s to invest in.

Investment details for the Club MySuper option (the default investment option)

Investment return objectives	To achieve a rate of return equivalent to CPI + 3% over rolling 10 year periods (after fees and tax).
Description of investment return	Investments are diversified across a mix of asset classes with a bias more towards growth assets such as 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	<div style="display: flex; align-items: flex-start;"> <div style="flex: 1;"> <p>Growth 75%</p> <ul style="list-style-type: none"> ■ Australian Shares27 (10-40%) ■ International Shares28 (10-40%) ■ Property10 (5-20%) ■ Growth Alternatives10 (0-15%) ■ Defensive Alternatives10 (0-15%) ■ Fixed Interest12 (5-25%) ■ Cash3 (0-25%) <p>Defensive 25%</p> </div> <div style="flex: 1; text-align: center;"> </div> </div>
Minimum suggested time frame	At least 5 years
Risk Level¹	High. Estimated number of negative annual returns is 4.1 over any 20 year period.

¹ The risk level is based on a standard risk measure. Please read the *Additional information - How we invest your money* for further information.

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 when completing the *Member Application Form*. Subsequent changes can be made by completing a *Member Investment Choice Form* available at clubsuper.com.au. You can also change investment options through your Member Online account. Switches are processed in accordance with the weekly declared crediting rate policy as set out in *Additional Information - How we invest your money*, located at clubsuper.com.au/members/forms-and-resources/publications

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.

Club Super does not charge switching fees.



You should read *Additional Information - How we invest your money* before making a decision. Go to clubsuper.com.au/members/forms-and-resources/publications

Please note: The *Additional Information - How we invest your money* may change between the time when you read this Club Super PDS and the day you sign the *Member Application Form*.

6. Fees and costs

DID YOU KNOW?

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

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

You or your employer, as applicable, may be able to negotiate* to pay lower fees. Ask the Fund or your financial advisor.

TO FIND OUT MORE

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

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

Fees and other Costs

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

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

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

The fees and other costs for each investment option offered by Club Super, are set out in the document, *Additional Information – Fees and Costs* available at clubsuper.com.au/members/forms-and-resources/publications

Main fees and costs for the Club MySuper option

This section provides a summary of the main fees and costs for the Club MySuper investment option which is the Fund's default option for members who do not choose an option.

CLUB MYSUPER FEES AND COSTS		
Type of fee or cost	Amount	How and when paid
Investment fees		
Indirect investment fee	0.52%	Deducted from investment returns prior to the determination of crediting rates ¹ .
Administration fees		
Indirect administration fee	0.30%	Deducted from investment returns prior to the determination of crediting rates.
Fixed administration fee	\$1.75 per week	Deducted from your account Monthly
Buy-sell spread	Nil	Not Applicable
Switching fee	Nil	Not Applicable
Exit fee	\$55	Deducted from your account at the time of any lump sum payment
Advice fees.		
Limited personal advice. Relating to all members investing in a particular investment option/s	No extra cost	Included as a benefit of your membership. Advice from "Your Super Future" ² tool available through your member online account
Other fees and costs	Refer to Additional Information - Fees and Costs ³	
Indirect Cost Ratio	0.57% ^{3,4}	Deducted from investment returns prior to the determination of crediting rates.

¹ Includes performance based fee of 0.01%.

² The YourSuperFuture tool is provided by MySuper Future Pty Ltd (ABN 38 122 977 888). Australian Financial Services Licensee (AFSL 411440).

³ The indirect fees and costs outlined in the table do not include amounts for property operating costs or borrowing costs, which may apply. For details of these, and other fees and costs, including activity fees and advice fees, refer to the 'Additional Information – fees and costs' available at clubsuper.com.au/members/forms-and-resources/publications

⁴ This is the current Indirect Cost Ratio for the default Club MySuper investment option. This figure may change for each investment option each year.

⁵ These costs are an estimate, derived from the actual costs for the Club MySuper option for the year ended 30 June 2018.

Tax and Insurance

For information about tax, refer to Section 7 of this PDS. The Fund passes the benefit of any taxation deductions indirectly to members. For insurance fees, refer to Section 8 of this PDS and to *Additional Information - Insurance in your super*.

Fees and costs may be reviewed at any time by the Trustee. However, members will generally be notified in writing at least 30 days in advance of any increase to a fee charged by the Trustee. However, increases in costs beyond the control of the Trustee may be advised later.

Example of annual fees and costs for a MySuper product

This table gives an example of how the fees and costs for the MySuper option for this superannuation 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 Club MySuper Option		Balance of \$50,000
Investment fees		For every \$50 000 you have in the Club MySuper option, indirect investment fees of \$260 ¹ will be deducted from your investment each year
Indirect investment fee	0.52%	
PLUS Administration fees		And , you will be charged \$150 each year as an indirect administration fee which will be deducted from your investment, plus \$91 in fixed administration fees regardless of your balance
Indirect administration fee	0.30%	
Fixed administration fee	\$91 (\$1.75 per week)	
PLUS Indirect costs for the Club MySuper option	0.57%	And , indirect costs of \$285 each year will be deducted from your investment
EQUALS		If your balance was \$50,000, then for that year you will be charged fees and costs of \$786 for the Club MySuper option.
Cost of product	\$786	

¹ Includes performance based fee of 0.01%.

Note additional fees may apply. And, if you leave the superannuation entity, you may be charged an exit fee of \$55 for withdrawals made from your account, other than transfers to a Club Super Income Stream.

For definitions of different fees and costs you should read *Additional Information - Fees and costs* before making a decision, available at clubsuper.com.au/members/forms-and-resources/publications

Please note: The fees and costs may change between the time when you read this *Club Super PDS* and the day you sign the *Member Application Form*.

Where fee and cost information in this PDS changes, but the changes are not materially adverse, Club Super may not update this PDS. Instead, the updated information will be available at any time at clubsuper.com.au/members/forms-and-resources/publications. You may request a copy of such updated information be sent to you, free of charge.

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 deduct any tax required from your account and pay it directly to the Australian Taxation Office.

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 concessional or non-concessional contribution caps.

You should read *Additional Information - How super is taxed* before making a decision. Go to clubsuper.com.au/members/forms-and-resources/publications

Please note: The *Additional Information - How super is taxed* may change between the time when you read this *Club Super PDS* 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 help 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*.

Please note: Spousal Members are only eligible for Death and TPD Insurance with Club Super, upon application and acceptance by the insurer.

DEATH AND TPD COVER

As long as an employer contribution is received on your behalf within 6 months of commencing employment, when you join Club Super you will automatically be provided with the following cover, unless you decline to have insurance. You can decline insurance by checking the box on the *Membership Application Form* on page 10 of this *PDS*.

Up to age 24:

You will receive 1 unit of Death cover and 2 units of TPD cover at a total fee of \$5.09 per week. You will automatically be provided with another unit of Death cover on your 25th birthday, bringing your total number of units of Death cover to 2.

Ages 25 to 69:

You will receive 2 units of Death cover and 2 units of TPD cover at a total fee of \$7.10 per week.

You can vary your cover and choose up to 3 additional units of Death and TPD cover subject to the successful completion of five (5) short health questions, and completion of a *Member Application Form*, provided you join the Fund within 6 months of commencing employment.

Amount of insurance per unit of cover

Age	Insurance amount per unit
Up to 39	\$150,000
40-44	\$110,000
45-49	\$80,000
50-54	\$50,000
55-59	\$20,000
60-64	\$15,000
65-69	\$5,000

Note: The fee for one unit of Death and TPD insurance cover is \$3.55 per week. This is split between Death (\$2.01) and TPD (\$1.54).

You have two options with your cover:

- Unit based insurance cover (the default arrangement) – You elect the number of units of cover you would like. Your insured amount reduces with your age and your fee 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 fee increases each year to a certain age. After this TPD insurance reduces gradually.



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 amount 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 balance.

INCOME PROTECTION COVER

When you join Club Super you automatically receive Income Protection (SalarySafe) insurance cover. SalarySafe provides you with 24 hours a day, 7 days a week Income Protection cover.

It pays a benefit of up to 90% of your income, for the first 26 weeks of your claim (tapering applies thereafter), if you are unable to work in your usual occupation due to sickness or injury.

In addition, SalarySafe pays 10% SG contributions on your Income Protection benefit into Club Super on your behalf. You are not required to provide any evidence of health to receive this insurance cover. In addition, SalarySafe fees are based on your employer SG contribution, multiplied by 10.16%.

SalarySafe benefits are payable for a maximum period of two years. You will automatically be subject to a 28 day waiting period unless you select another waiting period.

Refer to the *Additional Information – Insurance in your super* document for full terms and conditions.

Changing insurance cover

You can apply for additional cover at any time after joining Club Super by completing an *Insurance Cover Form*. All eligible members of Club Super are eligible to apply for up to a maximum of \$5 million of Death insurance cover and \$2.5 million of TPD insurance cover. If you have Death insurance cover and are otherwise eligible, a Terminal Illness benefit may be payable up to \$2 million (with any balance in excess of \$2 million being paid upon death).

You can cancel your Death and TPD cover at any time by completing a *Request to cancel insurance cover Form*. To reduce your Death and TPD cover please complete the *Insurance Cover Form*. To cancel your Income Protection insurance please notify us in writing.



Unless you decline insurance cover on the member application when joining, or 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.



You should read *Additional Information - Insurance in your super* before making a decision. Go to clubsuper.com.au/members/forms-and-resources/publications

Please note: The *Additional Information - Insurance in your super* may change between the time when you read this Club Super PDS 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, or
4. If you have your TFN and have obtained the Employer Number from your employer, you can go to the following link and complete an online application. <https://secure.clubsuper.com.au/memberOnline/onlineRegistration>

Club Super Member Online

If you register for Member Online, you can:

- access the YourSuperFuture online advice tool;
- view your 30 June balance history from previous financial years;
- view your member statements;
- make investment choice switches;
- view your contribution history - contributions made by either employers or personal contributions since the last statement;
- obtain an account balance;
- view your current member details and update changes; and
- search for and consolidate any super you have elsewhere.

To register for Member Online simply go to **clubsuper.com.au** and click "Login" and follow the instructions.

Confused? Call our Client Contact Centre on **1300 369 330** and a friendly representative will guide you through the process.

Spouse accounts

Spouse and Family Law members are eligible to join the fund. Please refer to this *PDS* and *Additional Information* documents relating to your terms and benefits. Spouse and Family Law members have access to a 14 day cooling off period.

For access to the *Member Application Form*, go to page 9.



Enquiries and complaints

If you are not happy with any aspect of your contact with Club Super and wish to make a complaint, please contact the call centre on **1300 369 330** or lodge a complaint in writing to:

The Complaints Officer

PO Box 10726

Brisbane Adelaide Street Qld 4000

Ph: 1300 369 330

Email: info@clubsuper.com.au

Complaints can also be made in person at the Club Super administration office, via mail or email. Club Super will address your concerns and try to quickly resolve them. The Trustee aims to resolve all complaints as soon as possible, but no longer than 90 days from the date of receipt. If you are dissatisfied with our handling of your complaint or the Trustee's decision or if the complaint is not resolved within 90 days, you may contact the Superannuation Complaints Tribunal (SCT) on 1300 884 114 or info@sct.gov.au. The SCT will only consider your complaint once you have exhausted our internal complaint resolution procedures.

The SCT will be replaced by the Australian Financial Complaints Authority (AFCA) from 1 November 2018. From that date, if an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA, who will provide a fair and independent complaint resolution service that is free to consumers. Further details on the operation of AFCA will be available on the Fund website before that date.

AFCA's contact details are:

GPO Box 3

Melbourne Vic 3001

Ph: 1800 931 678

Email: info@afca.org.au

website: www.afca.org.au

Contact us

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

By phone: 1300 369 330

By email: info@clubsuper.com.au

By fax: (07) 3236 0555

By mail: Club Super
PO Box 10726
Brisbane Adelaide Street Qld 4000

In person: Level 2 - West Tower
410 Ann Street
Brisbane Qld 4000

Accessing more information about Club Super membership

We have tried to keep this *PDS* short, but we have a lot of other important information which we have to tell you.

Directions to find much of this *Additional Information* has already been provided at the end of sections in this *PDS*. There are however two *Additional Information* documents (see directions below) that contain information about other superannuation matters such as fund compliance, who manages Club Super, how to make an enquiry or complaint and privacy and the Transfer Balance Cap.

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

You should read *Additional Information - Privacy, Enquiries and Complaints*, and *Lost Members and Unclaimed Money* and *Additional Information - Nominating a beneficiary* and *Additional Information - Transfer Balance Cap* before making a decision. Go to clubsuper.com.au/forms-and-resources/publications

Please note: The *Additional Information* documents may change between the time when you read this *Club Super PDS* and the day you sign the *Member Application Form*.



Member Application Form

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



This form should be used to open a Club Super Accumulation account for yourself or your spouse. Sections to complete differ depending on the type of membership. These are outlined to the right. Please complete and sign ALL relevant sections.

ARE YOU JOINING CLUB SUPER AS A:

- ☐ **NEW MEMBER**
(Complete sections A, B, C, D, E & F)
- ☐ **SPOUSAL MEMBER**
(Complete sections A, C, D, G, H & I)

ARE YOU A MEMBER OF CLUB SUPER?

☐ YES ☐ NO

If YES, Member No:

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.

SECTION A: PERSONAL DETAILS

PERSONAL DETAILS

DATE OF BIRTH / / GENDER ☐ MALE ☐ FEMALE

TITLE ☐ MR ☐ MRS ☐ MISS ☐ OTHER SPECIFY IF OTHER

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 BOX SUBURB/TOWN

STATE POSTCODE

CONTACT DETAILS

When you provide Club Super with your e-mail/mobile phone number, you will automatically be provided with digital access to key Fund communications.

EMAIL ADDRESS

YOUR TELEPHONE NUMBER

MOBILE NUMBER

Keeping your details up-to-date is important to us so if you wish to change your communication preferences at any time, please telephone us on **1300 369 330**.

SECTION A: PERSONAL DETAILS (continued)

COMMUNICATION PREFERENCES

When you provide Club Super with your email/mobile phone number, you will automatically be provided with digital access to key Fund communications.

Please advise your notification preferences

☐ Email ☐ SMS ☐ None

To opt-out of digital access for compulsory or optional communication, or both, please cross the appropriate box/es.

- ☐ Compulsory communications – Annual Member Statements, Financial Services Guides updates and Significant Event Notices.
- ☐ Optional communications – emails and newsletters.

To unsubscribe from either of the following forms of communication, please cross the appropriate box/es.

- ☐ Fund Marketing – Including such items as, eBulletins, Event Invitations and Fund promotions.
- ☐ Third Party Products and Services.

TAX FILE NUMBER (TFN)

I have read the information concerning Tax File Numbers (TFN) and understand a failure to provide my TFN will result in tax implications on my Concessional Contributions and the inability of the Fund to receive any Non-Concessional Contributions. I further understand the Fund will only use my TFN for the approved purposes.

MY TAX FILE NUMBER IS

– –

FINDING OTHER SUPER

The ATO offers a Super Match facility, which allows Club Super to use your TFN to search for any superannuation you may have in other Funds, or held by the ATO. However, Club Super requires your consent to use your TFN for this purpose.

- ☐ I consent to allow Club Super to
- (a) use my TFN to search the Australian Taxation Office's (ATO) SuperMatch service for any super I may have;
 - (b) transfer any super-related monies held by the ATO to my Club Super account and to notify me; and
 - (c) advise me of any other super found and give me the opportunity to transfer it into my Club Super account.

This consent is ongoing until I revoke it with the Fund in writing or by calling **1300 369 330**. For further information on the collection and use of TFNs please refer to *Additional Information How super is taxed* available at clubsuper.com.au

MEMBER ONLINE:

To register for Member Online simply go to clubsuper.com.au and click the "Login" and follow the instructions.

Confused? Call our Client Contact Centre on **1300 369 330** and a friendly representative will guide you through the process.

PLEASE COMPLETE DETAILS ON THE NEXT PAGE

Member Application Form

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



SECTION B: INSURANCE (NEW MEMBER)

NOTE: FOR SPOUSAL MEMBER INSURANCE GO TO SECTION H)

Club Super automatically provides you with Income Protection insurance for when you join the Fund. If you're aged 24 or under, you automatically receive 1 unit of Death cover and 2 units of Total Permanent Disablement (TPD) cover. If you're aged 25 or over you automatically receive 2 units of Death cover and 2 units of TPD cover. This is the 'default' number of units.

If eligible, you can elect to have up to 3 additional units of Death and TPD cover. To receive up to 3 additional units of Death and TPD cover, please complete the *Short Form Underwriting Form* available at clubsuper.com.au/members/forms-and-resources/forms

If you require more than 3 additional units, Club Super will send you an *Insurance Cover Form*, that includes a personal statement section, to complete. The value of unit based cover decreases as you get older. As an alternative, you may apply for fixed cover (with premiums then increasing as you get older). The minimum amount of 'fixed' cover you must have is equivalent to the value of 1 unit (based on your current age).

NOTE: Fixed TPD cover tapers at older ages. Additionally, you cannot hold more TPD than Death cover, except in relation to default cover for members aged 24 or under.

Please refer to the Club Super *Additional Information - Insurance in your super* available at clubsuper.com.au

IMPORTANT: IF YOU DO NOT COMPLETE THIS SECTION YOU WILL AUTOMATICALLY RECEIVE THE DEFAULT LEVEL OF DEATH AND TPD COVER ACCORDING TO YOUR AGE AND INCOME PROTECTION COVER. THE COST OF THE INSURANCE COVER WILL BE DEDUCTED FROM YOUR ACCOUNT.

The maximum amount of Death insurance cover available is \$5,000,000. The maximum amount of TPD insurance cover available is \$2,500,000. If you require more than \$2,500,000 in Death insurance cover, your TPD insurance cover will be limited to \$2,500,000, subject to approval by the insurer.

WORK STATUS Are you currently working and actively performing your normal duties? ☐ YES ☐ NO

ADDITIONAL DEATH AND TPD INSURANCE

UNIT BASED COVER

Death and TPD cover

I would like the following units of Death and TPD cover:

Total number of Death units required

Total number of TPD units required

OR

FIXED AMOUNT COVER

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

Death and TPD cover

I would like to fix my Death cover at an amount of \$.00

I would like to fix my TPD cover at an amount of \$.00

INCOME PROTECTION INSURANCE

Income Protection waiting period required

☐ 28 days* ☐ 30 days ☐ 60 days ☐ 90 days

* If you do not make a selection, the default waiting period is 28 days

OPT OUT OF INSURANCE

You may elect NOT to take up this cover under Club Super. If so, please cross the appropriate box:

- ☐ I do not wish to be covered for Death and TPD insurance.
☐ I do not wish to be covered for TPD insurance.
☐ I do not wish to be covered for SalarySafe benefits (Income Protection).

Please note that if you cancel your Death cover, you will also cancel your TPD cover.

SECTION C: MEMBER INVESTMENT CHOICE

Club MySuper	%
Growth	%
Capital Stable	%
Cash	%
Australian Shares	%
International Shares	%
Property	%
Fixed Interest	%
TOTAL	100%

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

Please nominate your chosen combination of investment options. Refer to How we invest your money section of the *PDS* and *Additional Information - How we invest your money* available at clubsuper.com.au for further information.

Club Super does not charge a fee if you wish to switch your option/s. For more information surrounding processing times and effective dates of switches, see *Club Super Additional Information - How we invest your money* (as above).

You should be aware that if you do not complete this section, your current account balance (if any) and future contributions will be invested in the default Club MySuper option, unless you select otherwise.

If you choose more than one investment option, your nominated percentage for each option can include up to 2 decimal places and must total 100%.

FOR EXAMPLE:

Club MySuper	50%
Cash	20%
Property	10%
Australian Shares	20%
Total	100%

**NEW MEMBER APPLICANTS PLEASE COMPLETE DETAILS ON THE NEXT PAGE.
SPOUSAL MEMBER APPLICANTS PLEASE COMPLETE DETAILS ON PAGE 4.**

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 AFSL No. 238507.
Club MySuper Product Unique Identifier 12737334298988.

0002MAF1808MEM

Member Application Form

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



SECTION D: PREFERRED BENEFICIARIES

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

Surname	Given Name	Relationship	% Allocation

Please note: the total must equal 100% or this nomination will not be valid. This nomination is not binding upon the Trustee of the Fund. The final decision as to who a benefit will be paid rests with the Trustee.

100%

BINDING AND NON-LAPSING DEATH BENEFIT NOMINATIONS

Club Super allows Binding Death Benefit nominations, including Non-Lapsing nominations, which means that if you nominate an eligible dependent/s, the Trustee will be bound by your nomination. To make a binding or non-lapsing binding nomination please complete the relevant form located at clubsuper.com.au/members/forms-and-resources/forms.

NEW MEMBER APPLICANTS
PLEASE COMPLETE SECTIONS E and F
(BELOW).

SPOUSAL MEMBER APPLICANTS
PLEASE GO TO SECTION G (PAGE 4).

SECTION E: CONTRIBUTIONS (NEW MEMBER)

PERSONAL CONTRIBUTIONS AND TRANSFERS

If you wish to make personal contributions, please see *Additional Information - How super works* located at clubsuper.com.au/forms-and-resources/publications. Alternatively, give us a call on 1300 369 330.

If you wish to complete a rollover, please complete a *Member Rollover Authorisation* form at the back of this PDS or download a copy from clubsuper.com.au/members/forms-and-resources/forms.

EMPLOYER DETAILS

Does your employer currently contribute to Club Super? ☐ YES ☐ NO

If YES, please write EMPLOYER NUMBER

EMPLOYER NAME

PO BOX

SUBURB/TOWN

STATE

POSTCODE

DATE COMMENCED WITH EMPLOYER

EMPLOYER PHONE NUMBER

EMPLOYER EMAIL ADDRESS

SECTION F: USE OF INFORMATION AND DECLARATION

In signing this application, I:

- acknowledge I have read and understood the terms of the most recent Club Super PDS
 - 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, 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 Club Super PDS
- 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
- agree that Club Super may communicate information regarding Club Super benefits and services to me from time to time via email or mobile phone
- declare that the information in this application form is true and correct to the best of my knowledge and belief

Your privacy is important to us

When your personal details are provided to Club Super, they are securely stored and accessible only to authorised personnel and third parties for the purpose of administering your account. If you would like to see Club Super's Privacy Policy visit clubsuper.com.au or call us on 1300 369 330 for a copy of the Privacy Policy.

SIGNATURE (NEW MEMBER APPLICANT)

DATE

IF YOU ARE A **NEW MEMBER APPLICANT** YOUR APPLICATION PROCESS HAS FINISHED.

PLEASE ENSURE YOU HAVE COMPLETED ALL RELEVANT SECTIONS OF THIS FORM.

RETURN COMPLETED FORM TO: CLUB SUPER PO BOX 10726 BRISBANE ADELAIDE STREET QLD 4000

OR EMAIL A SCANNED COPY OF THE COMPLETED FORM TO: info@clubsuper.com.au

Member Application Form

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



SECTION G: CONTRIBUTING SPOUSE (SPOUSAL MEMBER)

Please provide information about your contributing spouse.

MEMBER NO.

DATE OF BIRTH

TITLE SPECIFY IF OTHER

☐ MR ☐ MRS ☐ MISS ☐ OTHER

FIRST NAME/S

FAMILY NAME

STREET NUMBER

STREET NAME

SUBURB/TOWN

STATE

POSTCODE

CONTRIBUTING SPOUSE DECLARATION

I declare that I meet the definition of 'Spouse' as stated below:

☐ YES ☐ NO

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 (whether of the same or a different sex) who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

If you answered 'no' to this question, this person cannot become a member of the Fund.

SIGNATURE (CONTRIBUTING SPOUSE)

DATE

SECTION H: INSURANCE (SPOUSAL MEMBER)

As a benefit of Club Super membership, you can apply for Death and TPD insurance on the Club Super Insurance Cover Form available at clubsuper.com.au

Please note that any application for insurance is subject to approval by the insurer. Until such approval is obtained from the insurer, you do not have insurance cover in the Fund. In relation to Death and TPD insurance, the insurer will require completion of a personal statement.

In relation to Death and TPD insurance, you may apply for 'unit based cover' (where the value of each unit decreases as you get older) or 'fixed cover' (where fees increase as you get older). Please refer to the *Club Super Additional Information - Insurance in your super* for further information.

☐ I have completed and enclosed the *Insurance Cover Form* including *Personal Statement*

☐ I do not require any insurance cover in the Fund.

Important:

If you do not complete the insurance form(s), you will have no insurance cover in the Fund.

Spouse members who become employed with a Club Super employer and receive a qualifying contribution will be eligible to apply for other insurance products with Club Super.

SECTION I: USE OF INFORMATION AND DECLARATION

In signing this application, I:

- acknowledge I have read and understood the terms of the *Product Disclosure Statement (PDS)* including the section on How we invest your money, *Additional Information - How we invest your money*, *Additional Information - How super works*, *Additional Information - Insurance in your super* and acknowledge it does not constitute personal advice;
- 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 Club Super *PDS*;
- 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;
- acknowledge that the information in this application form is true and correct to the best of my knowledge and belief; and
- acknowledge that spouse and family law members have access to a 14 day cooling off period.

Your privacy is important to us

When your personal details are provided to Club Super, they are securely stored and accessible only to authorised personnel and third parties for the purpose of administering your account. If you would like to see Club Super's Privacy Policy visit clubsuper.com.au or call us on 1300 369 330 for a copy of the Privacy Policy.

SIGNATURE (NEW SPOUSAL MEMBER APPLICANT)

DATE

IF YOU ARE A **SPOUSAL MEMBER APPLICANT** YOUR APPLICATION PROCESS HAS FINISHED.

PLEASE ENSURE YOU HAVE COMPLETED ALL RELEVANT SECTIONS OF THIS FORM.

RETURN COMPLETED FORM TO: CLUB SUPER PO BOX 10726 BRISBANE ADELAIDE STREET QLD 4000

OR EMAIL A SCANNED COPY OF THE COMPLETED FORM TO: info@clubsuper.com.au

4 of 4

Choice of Super Fund (Nomination Form)

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



PERSONAL DETAILS

Date Of Birth

Gender

☐

Male

☐

Female

☐

Other

Title

☐

Mr

☐

Mrs

☐

Miss

☐

Other

Specify if Other

First Name

Middle Name

Family Name

Home Address

Street Number

Street Name

Suburb/Town

State

Postcode

Postal Address (If Same As Above, Write "As Above")

PO Box

Suburb / Town

State

Postcode

SOME IMPORTANT THINGS TO KEEP IN MIND

You do not have to choose a fund. If you don't make a choice, your employer's super contributions will be paid into a fund chosen by your employer. Your employer is not liable for the performance of the super fund you choose or the employer fund they choose on your behalf.

Do not seek financial advice from your employer unless they are licensed to provide it. You can choose a different fund later if you like.

Any money you have in existing funds will remain there unless you arrange to transfer it (or roll it over) to another fund. Check the impact of any exit fees, or benefits you may lose, before leaving the fund. Your employer cannot do this for you.

SOME IMPORTANT THINGS TO KEEP IN MIND (CONTINUED)

Your employer is only required to accept one Standard choice form from you every 12 months.

Your employer has two months after you return this form to them to action your request.

Your employer does not have to accept your choice of fund if you have not provided the appropriate documents.

Your employer is obliged to provide your TFN to the Fund within 14 days of receiving your *TFN declaration form*, or when the first payment is made to the fund after receiving the TFN, whichever occurs last. This only applies if a super payment has to be made.

TAX FILE NUMBER*

*You do not have to quote your TFN, however, if you do not provide it, your super contributions and benefits may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make after tax personal contributions to your account.

SUPER FUND DETAILS

Fund Name

Your Account Name

Club Super Member Number

Fund ABN

Unique Superannuation Identifier (USI)

Fund Phone Number

DECLARATION

I wish to nominate Club Super as the eligible fund for my super contributions.

Signature



Date

PLEASE NOTE:

Once you have signed this form, please give it your employer.

Do not send it to Club Super.

HAVE YOU COMPLETED ALL RELEVANT SECTIONS?

PLEASE SEE OVERLEAF FOR CLUB SUPER'S COMPLIANCE LETTER

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 AFSL No. 238507. Club MySuper Product Unique Identifier 12737334298988.

To Whom It May Concern Compliance of Club Super

USI: 12737334298001 ABN: 12 737 334 298

Club MySuper Product Unique Identifier: 12737334298988

I hereby confirm that under the Trust Deed governing Club Super, including any amendments to it:

- (a) The fund complies with requirements under the Superannuation Industry (Supervision) Act 1993 ("the Act"), and is not subject to a direction under section 63 of that Act.
- (b) Club Super offers an authorised MySuper product and therefore is able to accept default Superannuation Guarantee contributions on behalf of employees.
- (c) Rollover benefits can be accepted from other Funds and there is no minimum amount,
- (d) Preserved monies can be paid to a member in the following circumstances:
 - (i) Retirement on or after preservation age, in accordance with the Act, or
 - (ii) Death or total and permanent disablement, or
 - (iii) Other circumstances, as provided under the Act,
- (e) Transferred benefits are fully vested in the member, and
- (f) Members cannot borrow from the Fund.

Club Super may accept contributions from any employer on behalf of any employee. For employers wishing to use Club Super as a default fund for employees, Club Super offers a My Super option. New employers must complete an application form and provide contact details which can be provided on the form contained in the Employer Handbook.

Making contributions to Club Super is simple with Club Super easy payment options.

You can pay your contributions:

- Using our Clearing House (QuickSuper);
- Using Employer Online;
- By B-Pay; or
- E.F.T. (by arrangement).

For further information on payment options offered by the Fund, please contact Club Super Administration on 1300 369 330.

Yours faithfully



Club Super **Administration**



Address: Level 2 - West Tower 410 Ann Street Brisbane QLD 4000

Postal: PO Box 10726 Brisbane Adelaide Street QLD 4000

Telephone: 1300 369 330 **Fascimile:** (07) 3236 0555 **Email:** info@clubsuper.com.au

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 AFS Licence No. 238507

0002COL1604EMP

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 exit or other fees, insurance cover and amounts and the available investment options) that you need to understand the effects of transferring those benefits.

ARE YOU A MEMBER OF CLUB SUPER?

☐ YES ☐ NO If YES, Member No:

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.

Previous Fund Details

Name Of Previous Fund

Address Of Previous Fund

Previous Fund Membership Number

Previous Employer Name

Approx Value Of My Previous Fund

Telephone

ABN

Unique Superannuation Identifier (USI) Of Other Fund Or SPIN

Personal Details

Date Of Birth

Gender

☐

Male

☐

Female

Title

☐

Mr

☐

Mrs

☐

Ms

☐

Dr

☐

Specify If Other

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 Box

Suburb/Town

State

Postcode

Your Previous Address

If the address held by your other super fund is different to your current address please supply your previous address details below.

Street Number

Street Name

Suburb/Town

State

Postcode

Other/previous name?

If the name held by your other super fund is different to your name with Club Super you will need to change your name with your other fund before you submit this form.

Tax File Number (TFN) & Other Super

The ATO offers a Super Match facility, which allows Club Super to use your TFN to search for any superannuation you may have in other Funds, or held by the ATO. However, Club Super requires your consent to use your TFN for this purpose.

☐ I consent to allow Club Super to

- (a) use my TFN to search the Australian Taxation Office's (ATO) Super-Match service for any super I may have;
- (b) transfer any super-related monies held by the ATO to my Club Super account and to notify me; and
- (c) advise me of any other super found and give me the opportunity to transfer it into my Club Super account.

This consent is ongoing until I revoke it with the Fund in writing or by calling **1300 369 330**. For further information on the collection and use of TFNs please refer to Additional Information How super is taxed available at **clubsuper.com.au**

MY TAX FILE NUMBER IS

Member Rollover Authorisation Form

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



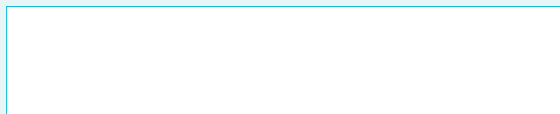
Declaration and Authorisation

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 the Trustee of my previous superannuation fund 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 understand that any insurance benefit I had in my previous fund may cease upon transfer and that my previous fund may charge fees to effect this transfer;
- I discharge the Trustee of my previous superannuation 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



SIGN HERE

Date

 / /

Additional Information

Your privacy is important to us

When your personal details are provided to Club Super, they are securely stored and are accessible only to authorised personnel and third parties for the purpose of administering your account. If you would like to see Club Super's Privacy Policy, visit clubsuper.com.au or call us on **1300 369 330** for a copy of the Privacy Policy.

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.

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.

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.

Before completing this form, you should contact your other fund to find out if rolling over your super will result in the loss of any benefits, including insurance.

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 after-tax 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.

Checklist

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

- ☐ Have you considered where your future employer contributions will be paid?
- ☐ Have you completed all of the relevant fields on the form?
- ☐ Have you signed and dated the form?
- ☐ Have you supplied your Tax File Number?

Have you completed all sections of this form?

Return completed form and relevant documents to: **Club Super PO Box 10726 Brisbane Adelaide Street QLD 4000**

Or email a scanned copy of the completed form and relevant documents to: **info@clubsuper.com.au**