

Product Disclosure Statement

YOU SHOULD ALSO READ PORTFOLIOCARE SUPER/PENSION SERVICE - INVESTMENT OPTIONS DOCUMENT

ISSUED 30 SEPTEMBER 2017

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PORTFOLIOCARE® SUPER/PENSION SERVICE

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

This is a supplementary product disclosure statement (SPDS) to the *Portfolio*Care – Super/Pension Service product disclosure statement (PDS) dated 30 September 2017. This SPDS replaces the SPDS's dated 1 April 2020 and 13 December 2020 and should be read together with this document.

This SPDS:

A. contains information on the transfer from "The Retirement Plan" to the "Wealth Personal Superannuation and Pension Fund".

B. Contains information on:

- the type of contributions that can be made to your account,
- changes to the Administration and trustee fees, which come into effect on 1 April 2021 and
- the removal of the Exit fee row in the At a glance table.
- C. contains information on the Eligible investment selection and Removing and closing investment options.
- D. contains a new section about Investment manager risk.
- E. contains updated information to the:
- preamble,
- Fees and cost table, which comes into effect on 1 April 2021,
- Adviser remuneration,
- Examples of annual fees and costs, which comes into effect on 1 April 2021 and
- Defined fees section.
- F. contains changes to applying for insurance cover.
- G. provides updated information on the insurance premiums and fees deducted from your account in the event we are notified of your death.
- H. contains changes to the Complaints process.

A.

Transfer from 'The Retirement Plan" to the "Wealth Personal Superannuation and Pension Fund"

On 30 June 2018, all members of The Retirement Plan were transferred to the Wealth Personal Superannuation and Pension Fund pursuant to a successor fund transfer. There will be no changes to the fees you are charged or the day-to-day operation of your product as a result of this transfer.

All references in the PDS to the Trustee of The Retirement Plan are replaced as per the table below:

REFERENCES TO THE FOLLOWING:	TO BE REPLACED WITH
The Retirement Plan ABN 40 236 806 679	Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598.

All references in the PDS to the Unique Superannuation Identifier (USI) are replaced as per the table below:

Issue date: 22 March 2021

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PortfolioCare Super/Pension Service is part of the Wealth Personal Superannuation and Pension Fund. The issuer of this SPDS and the Trustee of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 is N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFSL No. 234654.

The information provided in this SPDS is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on the information, you should consider the appropriateness of this information having regard to your individual objectives, financial situation and needs and consult a financial adviser.

REFERENCES TO THE FOLLOWING:	TO BE REPLACED WITH
Super (Employer Account): 40236806679009	Super (Employer Account): 92381911598009
Super (Personal Account): 40236806679006	Super (Personal Account): 92381911598010
Pension: 40236806679005	Pension: 92381911598008

All references in the PDS to the Registrable Superannuation Entity (RSE) are replaced as per the table below:

REFERENCES TO THE FOLLOWING:	TO BE REPLACED WITH
R1055610	R1071481

B.

PDS page reference: 4

PDS title reference: AT A GLANCE

Instructions: Replace the Contribution types row in the At a glance section to add downsizer contributions

so that it reads:

Contributions and withdrawals Super Pension Contribution types - Rollovers. - Concessional contributions. - Non-concessional contributions (including spouse contributions). - Superannuation Guarantee (SG) contributions. - Downsizer contributions.

PDS page reference: 5

PDS title reference: AT A GLANCE

Instructions: Effective 1 April 2021, replace the Administration fees and trustee fee rows in the At a glance

section so that it reads:

Fees ^{1,2}		
Administration fee	Amount invested	Fee
Calculated on your account balance, excluding amounts in your Cash Account ³ .	First \$100,000	0.9180% pa
	Next \$150,000	0.3480% pa
	Next \$500,000	0.1050% pa
	Next \$750,000	0.0170% pa
	Next \$1,500,000	0.0000% pa
Trustee fee	Amount invested	Fee
Calculated on your account balance, excluding amounts in your Cash Account.	Under \$1,5000,000	0.1000% pa
	Over \$1,500,000	Nil

 $^{1. \} All \ fees \ shown \ include \ GST \ and \ are \ net \ of \ any \ reduced \ input \ tax \ credit \ (RITC) \ unless \ otherwise \ stated.$

PDS page reference: 5

PDS title reference: AT A GLANCE

Instructions: Remove the Exit fee row in the **At a glance** section.

^{2.} Refer to pages 25 to 32 for details of all fees and costs that may apply.

^{3.} A minimum administration fee of \$5.72 a month applies to accounts with a balance (excluding funds in Cash Account) of less that \$7,466.

Page reference: 22

PDS title reference: HOW WE SELECT INVESTMENT OPTIONS

Instructions: Add the following wording immediately after this section.

ELIGIBLE INVESTMENT SELECTION PROCESS

The investment menu offers access to a range of investment options – refer to the *Portfolio*Care Super/Pension Service investment options document for available options.

The investment options are subject to ongoing review and due diligence. This is performed against a number of investment and client related criteria as well as risk considerations. These are aimed at assessing the ongoing suitability of the option for clients, and include but are not limited to factors relating to the fund manager (investment process, resourcing and support, implementation, and performance), and others specific to the investment options such as relative risk, costs and tax, market risk, liquidity risk, operational risk and credit risk.

All investment options are subject to the same review criteria, including investment options offered by related parties. From time to time, we'll add or remove investment options based upon the above investment, client and risk considerations. We recommend you consult your financial adviser before selecting the specific investment options for your investment strategy. NM Super is not responsible for the performance of underlying investment options.

For more information on the investment options available, refer to the *Portfolio*Care Super/Pension Service investment options document on amp.com.au/portfoliocare or contact the Customer Relations Team on 1800 646 234.

REMOVING OR CLOSING INVESTMENT OPTIONS

We may, from time to time, redeem or close certain investment options where the underlying investment is either terminating or being closed by the fund manager. We may also decide to redeem (terminate) or close certain investment options as part of our ongoing review and due diligence (refer to Eligible investment selection process within the same section above).

Where this occurs, we will normally provide you with at least 30 days' prior notice. Prior to receiving any new instructions for terminated investments, we will invest the proceeds of the redemptions in your cash account. Where we cannot provide you with at least 30 days' prior notice (due to circumstances outside of our control or in circumstances where we believe that there is immediate investment risk), we will provide you with notice as soon as practicable.

D.

Page reference: 23

PDS title reference: INVESTMENT MANAGER RISK

Instructions: Insert the below Investment manager risk information after the section Investment risk.

INVESTMENT MANAGER RISK

Investment manager risk is the risk that a particular investment manager will under-perform its stated objectives, peers or benchmarks. The performance of your managed funds is partly dependent on the performance of the investment managers, who may not achieve their investment objective. Changes in staff within the investment management team may also affect performance.

The degree of success of an investment manager's strategies and methodologies can vary according to economic and other conditions. We reserve the right to change investment managers, change the investment options offered by them, introduce new investment options or cease to offer investment options. In some cases this may mean that your investments may have to be sold. If this occurs, there is a risk that you may incur losses (including taxes and transaction costs), or miss out on potential gains.

PDS page reference: 25 and 26

PDS title reference: FEES AND OTHER COSTS Instructions: Replace the preamble so that it reads:

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. Entry fees and exit fees cannot be charged.

Taxes, insurance fees and other costs relating to insurance are set out in another part of this document.

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

The fees and costs for each investment option offered by the entity are set out in the underlying investment option's PDS.

PDS page reference: 25 and 26

PDS title reference: FEES AND OTHER COSTS

Instructions: Effective 1 April 2021, replace the table of fees and costs so that it reads:

Type of fee	Amount		How and when paid
investment fee ¹	Nil.		Not applicable.
Administration fee ¹			The administration fee ² is deducted from your Cash Account at the start of each month and is calculated based on the balance of your
	First \$100,000	0.9180	account at the end of the previous month excluding amounts in you Cash Account.
	Next \$150,000	0.3480	You will pay full fees in the month you open your account.
	Next \$500,000	0.1050	You may qualify for a family group linking fee reduction . ³
	Next \$750,000	0.0170	From 1 April 2021, we will rebate the portion of the administration
	Balance over 0 \$1,500,000	0.0000	fee that relates to the amount held in the Cash Account (Fee Rebate each month. You will receive the Fee Rebate if you have an open
	For accounts with an account b of less than \$7,466, a minimum administration fee of \$5.72 a me applies.		account at the time the Fee Rebate is processed by us. The Fee rebate will be paid to you at the beginning of every month after th administration fee is deducted.
	0.1000% pa for amounts under \$1,500,000.		The trustee fee² is deducted from your Cash Account at the start of each month and is calculated based on the balance of your account at the end of the previous month excluding amounts in your Cash Account. You will pay full fees in the month you open your account.
			Nil
Buy-sell spread	Nil. However, underlying buy/sell costs ⁴ may apply.		Not applicable.
Switching fee	Nil. However, underlying buy/sell costs ⁴ may apply.		Not applicable.
Advice fees relating to all members investing in a particular investment option	Nil.		Not applicable.
For each listed security trade according to the value of the trade: - \$30,000 or less - \$25. More than \$30,000 - 0.1025% of the value of the trade.			Brokerage fees are deducted from your Cash Account at the time the trade is settled. In relation to trades over \$30,000, the value of the trade will be determined at settlement.
	The maximum share brokerage charged to you is capped at \$50 This maximum share brokerage indexed annually on 30 June each in accordance with the Consumer Index.	0.33. e cap is ch year	
	Plus insurance fees will apply in have insurance cover.	f you	Deducted from your Cash Account (if applicable), in accordance with the terms of the insurance policy.
	Plus adviser fees as agreed bet you and your financial adviser.	ween	Deducted from your Cash Account as agreed between you and you financial adviser.
Indirect cost ratio ¹	Nil. However underlying manag costs ⁴ may apply.	ement	Not applicable.

- 1. If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of 30 June each year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% (after the benefit of any tax deduction passed on to you) of the account balance. Any amount charged in excess of that cap must be refunded.
- 2. Refer to administration fees on page 27 for more information.
- 3. Through Family Group Linking, you may be able to receive a reduction in administration fees. See additional fee and cost information on page 29 for more information.
- $4. \ Refer to \ \textbf{underlying fees and costs of investment options} \ on \ page \ 28 \ for \ more \ information.$
- 5. Refer to other fees and costs on page 27 for more information.

Page reference: 27

PDS title reference: ADVISER REMUNERATION

Instructions: Replace the first paragraph with the following.

The fees paid to your financial adviser are agreed to between you and your financial adviser and will be an additional cost to your account.

Before we will pay any fees to your adviser, we will need to receive consent from you including information about the advice services you are entitled to receive under the fee agreement and the fee amount.

You will need to provide your written consent annually. You can withdraw your consent at anytime and no fees will be paid following this.

One-off adviser fees

You may choose to pay your financial adviser a one-off flat dollar fee up to a maximum of \$5,500 (incl. GST) per member (across Super and Pension accounts) as a cumulative total of each 'one-off' fee over a rolling 5-year period. This is based on the members total balance as at the date of the advice fee deduction. Unless you specify a fee, it won't be charged.

Ongoing adviser fees

You may also choose to pay your financial adviser a regular, ongoing amount, paid monthly in arrears. This can be:

- a flat dollar amount, or
- a flat percentage between 0% and 2.2% pa (incl. GST) of the total account balance at the end of each month.

Fee caps may be applied to the combined balance of super and pension accounts. Advisers may submit a request to the trustee to charge amounts above the fees caps for balances \$50,000 and over. Advice fees must only be used for advice in respect of your super and/or pension account.

PDS page reference: 30

PDS title reference: EXAMPLE OF ANNUAL FEES AND COSTS

Instructions: Effective 1 April 2021, replace Example with the following.

Example - PortfolioCare Super/Pension Service		Balance of \$50,000
Investment fees	Nil	For every \$50,000 you have in the superannuation product, you will be charged \$0 each year.
Plus Administration fees	1.0180% pa	And , you will be charged $$509.00$ in administration fees 1 .
Plus Indirect costs for the superannuation product	0.00% pa	$\boldsymbol{And},$ indirect costs of \$0 each year will be deducted from your investment.
Equals ²		If your balance was \$50,000, then for that year you will be charged fees of \$509.00 for the superannuation product.

^{1.} This amount comprises the administration fee of 0.9180% pa and the trustee fee of 0.1000% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.

^{2.} Additional fees and costs may apply, including adviser fees as agreed with your financial adviser and underlying fees and costs for investment options - refer to the additional examples of total annual fees and costs.

PDS page reference: 30 and 31

PDS title reference: ADDITIONAL EXAMPLES OF TOTAL ANNUAL FEES AND COSTS

Instructions: Effective 1 April 2021, replacee Examples with the following.

Example 1 - Managed fund

Example - Experts' Choice Balanced investment option		Balance of \$50,000
Cost of <i>Portfolio</i> Care — Super/Pension Service product ¹	1.018% pa	For every \$50,000 you have in the superannuation product, you will be charged \$509.00 each year.
Plus Other costs for the investment option ²	1.20%pa	$\boldsymbol{And},$ other costs of \$600 each year will be deducted from your investment.
Equals Total fees and costs ³		If your balance was \$50,000, then for that year you will be charged total fees and costs of \$1,109.00 for holding the Experts' Choice Balanced investment option.

- 1. This amount comprises the administration fee of 0.9180% pa and the trustee fee of 0.1000% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.
- 2. This amount comprises estimates of the management, transactional and operational costs for the Experts' Choice Balanced investment option based on last financial year.
- 3. Additional fees and costs may apply, including adviser fees as agreed with your financial adviser. And, a buy/sell cost of 0.35% applies whenever you invest in the Experts' Choice Balanced investment option (this will equal \$17.50 for every \$5,000 you invest).

Example 2 - Term deposits

Example – St George Term Deposit		Balance of \$50,000
Cost of <i>Portfolio</i> Care – Super/Pension Service product ¹	1.0180% pa	For every \$50,000 you have in the superannuation product, you will be charged \$509.00 each year.
Plus Other costs for the investment option ²	Nil	And, other costs of \$0 each year will be deducted from your investment.
Equals Total fees and costs ³		If your balance was \$50,000, then for that year you will be charged total fees and costs of \$509.00 for holding the St George Term deposit option.

- 1. This amount comprises the administration fee of 0.9180% pa and the trustee fee of 0.1000% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.
- 2. There are no underlying fees and costs for Term Deposits.
- 3. Additional fees and costs may apply, including adviser fees as agreed with your financial adviser. Buy/sell costs do not apply to Term Deposits.

Example 3 - Listed securities

Example – Listed shares in the S&P/AS	X 300 index	Balance of \$50,000
Cost of <i>Portfolio</i> Care — Super/Pension Service product ¹	1.0180% pa	For every \$50,000 you have in the superannuation product, you will be charged \$509.00 each year.
Plus Other costs for the investment option ²	Nil	And, other costs of \$0 each year will be deducted from your investment.
Equals Total fees and costs ³		If your balance was \$50,000, then for that year you will be charged total fees and costs of \$509.00 for holding listed shares in the S&P/ASX 300 Index.

- 1. This amount comprises the administration fee of 0.9180% pa and the trustee fee of 0.1000% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.
- 2. There are no underlying fees and costs for listed shares, however underlying management, transactional and operational costs may apply for AREITS, ETFS, LICS and LITS.
- 3. Additional fees and costs may apply, including adviser fees as agreed with your financial adviser. And a brokerage fee will apply whenever you trade whenever you trade listed securities (this will equal \$25 for every \$5,000 you invest in a single trade).

PDS page reference: 32
PDS title reference: DEFINED FEES
Instructions: Replace all the Defined fees wording with the following table so that it reads:

DEFINED FEES

Fee	Definition
Activity fee	A fee is an activity fee if: - the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: - that is engaged in at the request, or with the consent, of a member; or - that relates to a member and is required by law; and - those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an advice fee or an insurance fee.
Administration fee	An administration fee is a fee that relates to the administration or operation of the superannuation entity and includes costs that relate to that administration or operation, other than: - borrowing costs; and - indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and - costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.
Advice fee	A fee is an advice fee if: - the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by: - a trustee of the entity; or - another person acting as an employee of, or under an arrangement with, the trustee of the entity; and - those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an activity fee or an insurance fee.
Buy-sell spread	A buy-sell spread is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.
Exit fee	An exit fee is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.
Indirect cost ratio	The indirect cost ratio (ICR), for a MySuper product or an investment option offered by a superannuation entity, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the superannuation entity attributed to the MySuper product or investment option. Note: A dollar-based fee deducted directly from a member's account is not included in the ICR.
Insurance fee	An insurance fee is a fee that relates to insurance premiums and costs incurred in providing insurance.
Investment fee	An investment fee is a fee that relates to the investment of the assets of a superannuation entity and includes: 1. fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and 2. costs that relate to the investments of assets of the entity, other than: i. borrowing costs; and ii. indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and iii. costs that are otherwise charged as an administration fee, a buy/sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.
Switching fee	A switching fee is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

PDS page reference: 33

PDS title reference: YOUR INSURANCE OPTIONS (PERSONAL ACCOUNT MEMBERS ONLY)

Instructions: Replace Applying for insurance cover with the following to read:

APPLYING FOR INSURANCE COVER

For most people, insurance is an important part of any financial plan. Without insurance you and your family may not be able to continue the lifestyle that you have worked hard to achieve. *Portfolio*Care gives you the option of applying for insurance from a number of insurers as part of your account. You can choose:

- Life insurance
- Total and permanent disability insurance
- Income insurance

Insurance cover is provided under the insurance policy issued by AIA and held by the Trustee being the AIA Priority Protection for Platform Investors (PPI) Insurance.

To apply for insurance cover you will need to obtain the applicable **AIA Priority Protection for Platform Investors** (**PPI) Insurance PDS** from your financial adviser. You should consider the insurer's PDS before deciding to acquire insurance. Your insurance can only be provided through your *Portfolio*Care Super Service - Personal account if your application is accepted by the insurer. On application for cover, the form has a provision to allow you to provide us with an election that you want to take out or maintain the insurance even if your account is, or becomes inactive (i.e. doesn't receive a contribution or rollover for 16 months), has a balance below \$6,000 or you are under age 25.

If you're accepted for cover, we'll deduct your insurance premiums from your *Portfolio*Care Super Service cash balance.

Payments of any super benefits are subject to you satisfying a condition of release under superannuation law. Any Life or TPD benefits that become payable from your insurance cover will be paid into your cash account prior to being released by the Trustee. Any Income insurance benefits will be paid to you directly by the Insurer on the Trustee's behalf.

For information on the insurance cover available refer to the AIA Priority Protection for Platform Investors (PPI)Insurance PDS or speak to your financial adviser.

G.

PDS page reference: 34

PDS title reference: WHAT HAPPENS TO YOUR INVESTMENTS? Instructions: Add the following wording immediately after this section.

WHAT HAPPENS TO INSURANCE PREMIUMS AND ADVISER FEES UPON DEATH?

Once we are notified of your death, all Insurance Premiums and Adviser Service Fee deductions will cease and will be reversed back to the date of death.

Product Administration and Investment Management Fees will continue whilst your account remains open and are charged in accordance with the PDS.

H.

PDS page reference: 40

PDS title reference: MAKING AN ENQUIRY OR COMPLAINT

Instructions: Replace the section with the following.

If you need any additional information about the operation or management of your account, or if you have a concern or complaint, then please contact:

- your financial adviser
- call the Customer Relations Team on 1800 646 234
- email us at portfoliocare.client.services@asgard.com.au, or
- write to us at:

PortfolioCare The Complaints Officer PO Box 7229 CLOISTERS SQUARE WA 6850

Our complaints officers are available to answer your enquiries and respond to your complaints. We will try to resolve your enquiry or complaint as quickly as possible. To help us do this, please give us as much information as possible about your complaint, including your name and account number.

We have established procedures to deal with any complaints. If you make a complaint, we will:

- acknowledge its receipt and ensure an appropriate person properly considers the complaint, and
- respond to you within 45 days.

If your complaint cannot be resolved at first contact, then we will keep you advised at regular intervals of the status of your complaint.

If we cannot resolve your complaint to your satisfaction or you have not had a response from us within 90 days, then you may have the right to lodge a complaint with the **Australian Financial Complaints Authority (AFCA)**.

AFCA will provide fair and independent financial services complaint resolution that is free to consumers and will accept customer complaints.

Contact details for AFCA are:

Web: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

PortfolioCare
Customer Relations Team
PO Box 7229
Cloisters Square WA 6000
Telephone: 1800 646 234

IMPORTANT INFORMATION

PortfolioCare Super/Pension Service is part of The Retirement Plan (the Fund). The Trustee of the Fund and issuer of this Product Disclosure Statement (PDS) is N.M. Superannuation Proprietary Limited (NM Super)(ABN 31 008 428 322), a member of the AMP group.

The Trustee is an RSE Licensee under the Superannuation Industry (Supervision) Act 1993 (SIS), which means that we have satisfied licensing conditions set by the Australian Prudential Regulation Authority (APRA). The Trustee is responsible for the monitoring and management of the Fund for the benefit of all members in accordance with the governing rules of the Fund and relevant legislation.

Unique Superannuation Identifier (USI)
Super (Employer Account): 40236806679009
Super (Personal Account):
40236806679006
Pension: 40236806679005
The Retirement Plan
Australian Business Number
(ABN) 40 236 806 679
NM Super, ABN 31 008 428 322,
Australian Financial Services Licence
(AFSL) No. 234654
Asgard Capital Management Limited (Asgard), ABN 92 009 279 592,
AFSL No. 240695, a subsidiary of
Westpac Banking Corporation
(Westpac),
ABN 33 007 457 141, AFSL No. 233714
AIA Australia Limited (AIA Australia) ABN 79 004 837 861, AFSL No. 230043

ABOUT THIS PDS

The information contained in this PDS is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on the information in this PDS, you should consider the appropriateness of this information having regard to your individual objectives, financial situation or needs and consult a financial adviser.

The *Portfolio*Care Super/Pension Service PDS contains general information about *Portfolio*Care Super/Pension Service. You will also find information on the managed investments available through *Portfolio*Care Super/Pension Service in the Investment Options document, which is not part of the PDS.

Before you make a decision to invest in *Portfolio*Care Super/Pension Service, including the investment options offered through *Portfolio*Care Super/Pension Service, you should read the *Portfolio*Care Super/Pension Service PDS, the *Portfolio*Care Super/Pension Service Investment Options document, and the relevant disclosure documents for your chosen investments (where

applicable). You can obtain up-to-date versions of these disclosure documents at no extra cost on request by contacting your financial adviser.

An investment in the investment options offered through *Portfolio*Care Super/Pension Service is subject to investment risk, including possible delays in repayment, and loss of income and capital invested. Neither NM Super, any other member of the AMP group, Asgard, nor the investment managers, fund managers or any member of the Westpac group guarantees the repayment of capital, payment of income or the performance of the investment options.

Apart from any interest investors may have in underlying bank accounts held at St. George bank and/or Westpac through their cash account, in other Westpac deposit products, or in Westpac securities acquired using *Portfolio*Care Super/Pension Service, an investment in or acquired using *Portfolio*Care Super/Pension Service is not an investment in, deposit with or any other liability of Westpac or any other company in the Westpac group, or of NM Super, AMP Bank Limited ABN 15 081 596 009, AFSL No. 234517 (AMP Bank), any other member of the AMP group or any of the investment managers. NM Super is not a bank. Neither AMP Bank nor Westpac stands behind the Trustee.

AMP companies receive fees and charges in relation to *Portfolio*Care Super/Pension Service as outlined in the PDS. AMP employees and directors receive salaries and/or benefits from the AMP group.

Asgard, Westpac, St. George Bank and any other companies in the Westpac group, any companies in the AMP group, and any other company that we use have given and have not withdrawn their consent to the statements in relation to themselves (including their names) being included in the PDS in the form and context in which they appear.

If you have received this document electronically, we will provide a printed copy at no extra cost upon your request. This document should not be construed as an offer to invest in *Portfolio*Care Super/Pension Service in any jurisdiction other than Australia. This offer is only available to persons receiving the PDS within Australia. We cannot accept cash or applications signed and mailed from outside of Australia. Monies must always be paid in Australian dollars.

We reserve the right to change this PDS subject to regulatory requirements. If we make an increase to fees we will give you written notice at least 30 days before the change takes effect. We may accept or refuse (without reason) any application.

ABOUT THIS DOCUMENT

This PDS is issued by NM Super, a member of the AMP group.

Asgard makes no statement in this PDS and has not authorised or caused the issue of it.

CHANGES TO THE PDS

Information in the PDS may change from time to time. If the change is not materially adverse to you, we may publish an update online at investoronline.info. You can also order a printed copy free of charge by contacting your adviser or calling our Customer Relations team on 1800 646 234.

DO YOU HAVE THE ADDITIONAL INFORMATION BOOKLET?

This PDS covers the key features and benefits of *Portfolio*Care Super/Pension Service. But you can find more detailed information on a number of topics in the Additional information booklet available at amp.com.au/*portfolio*care, or on request at no extra charge by contacting your financial adviser or the Customer Relations team on 1800 646 234. You should obtain and read an up-to-date copy of the PDS, the relevant disclosure documents for your chosen investments (where applicable), and the Additional information booklet before you make a decision to invest through *Portfolio*Care Super/Pension Service.

THROUGHOUT THIS PDS

References to	To be read as
Member or you	A member of <i>Portfolio</i> Care Super/ Pension Service, including any person you authorise to act on your behalf
Account balance	The value of the underlying investments (including your cash balance) held by the Trustee on the member's behalf.
Financial adviser	A financial adviser holding an AFSL or acting as an authorised representative of a licensee
AMP group	AMP Limited, ABN 49 079 354 519 and its subsidiary companies
Our, we or us	NM Super as Trustee of the Fund, or Asgard as the administrator and custodian, acting solely in its capacity as agent of the Trustee, as the context requires.
Investment Options document	PortfolioCare Super/Pension Service Investment Options document which lists the investment options available through PortfolioCare Super/Pension Service.

i Simply look for this symbol to find out which topics have extra information available.

Simply look for this symbol for online information.

This PDS is issued 30 September 2017.

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AT A GLANCE

Your quick and easy guide to the key features of *Portfolio*Care Super/Pension Service.

General features	Super	Pension
Investment options	 Cash. Managed investments – choose from over 290 managed investments. Fixed term deposits. Listed securities, including the top 300 shares on the Australian Securities Exchange (ASX), selected Australian real estate investment trusts (AREITs), exchange traded funds (ETFs), exchange traded commodities (ETCs), listed investment companies (LICs) and listed investment trusts (LITs). 	
Minimum account balance	None.	
Minimum cash balance	1% to 2% of total account balance.	
Contributions and withdrawals		
Contribution types	 Rollovers. Concessional contributions. Non-concessional contributions (including spouse contributions). Superannuation Guarantee (SG) contributions. 	Rollovers.
Depositing funds to your account	You or your spouse can make contributions into your account by regular direct debit, Bpay® or cheque at any time, subject to the relevant contributions caps. For employer contributions, your employer can make electronic contributions to your account using a SuperStream employer portal. See 'Payment options' section on page 13 for details.	sent to us.
Regular deposit plan	Minimum \$100 contribution (monthly, quarterly, half-yearly or annually).	Not available.
Accessing your money	You can withdraw unrestricted non-preserved benefits at any time. The withdrawal of other benefits is restricted by superannuation law.	You can choose to have your pension paid to you: Monthly quarterly, or annually. For an allocated pension, you can withdraw lump- sum amounts only in special circumstances. For pre-retirement pensions, you can only withdraw your unrestricted non-preserved funds until you meet a condition of release.
Minimum ad hoc withdrawal	None.	None.

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General features	Super Pension		
Insurance			
Insurance options	You can apply for: Not available. If protection total and permanent disablement (TPD) income protection. Premiums and any adviser remuneration will be deducted from your cash balance.		
Fees ^{1,2}			
Administration fee A minimum administration fee of \$6.95 a month applies to accounts with a balance of less than \$7,466.	Amount invested First \$100,000 Next \$400,000 Next \$500,000 Next \$4,000,000 Over \$5,000,000	Fee 1.1173% pa 0.5023% pa 0.2973% pa 0.1948% pa 0.1025% pa	
Switching fee	Nil.		
Underlying fees and costs for Investment options	These fees and costs apply to the investment options selected by you and your financial adviser. You can find an up-to-date list of the underlying investment option fees and costs reflecting the underlying investment option's PDS disclosure in the Investment Options document. For detailed information about the underlying fees and costs associated with any particular investment option you should refer to the underlying investment option's PDS.		
Brokerage fee The maximum brokerage fee that is charged to you is capped at \$50.33. This maximum share brokerage cap is indexed annually on 30 June each year in accordance with the Consumer Price Index.	Value of trade \$0 to \$30,000 Over \$30,000	Brokerage \$25 0.1025% of the value of the trade	
Trustee fees	0.1045% pa.		
Employer group discounts	all employee accounts in an employer Up to \$500,000 \$500,001 to \$1,000,000 \$1,000,001 to \$5,000,000 \$2,000,001 to \$10,000,000 \$20,000,001 to \$20,000,000 \$320,000,001 to \$30,000,000 \$3	nistration fee, depending on the total value of group. 0% 5% 15% 20% 15% 80% 15%	
Exit fee	Nil.		

All fees shown include GST and are net of any reduced input tax credit (RITC) unless otherwise stated. Refer to pages 25 to 32 for details of all fees and costs that may apply. 1 2

General features	Super	Pension
Keeping you up-to-date		
Reporting	Investor report.Annual report.	
Investor Online	You can access detailed information abou – 24 hours a day, seven days a week.	t your account online at investoronline.info
Additional reporting	Your financial adviser has access to additional tailored reports and account information, from our AdviserNET website. Speak to your adviser if you would like more information on your account.	 Annual Pension Review Letter – setting out your pension amount and tax information. Annual PAYG Payment Summary – if you receive a payment while less than 60 years of age.
Customer Relations team	Telephone: 1800 646 234 Email: portfoliocare.client.services@asgard.com.au Address: PO Box 7229, PERTH CLOISTERS SQUARE, WA 6000	

WELCOME TO PORTFOLIOCARE SUPER/PENSION SERVICE

*Portfolio*Care Super/Pension Service is a simple and convenient way to invest in superannuation for your retirement, and then access your super through a pension in retirement.

Using the *Portfolio*Care platform gives you the freedom to wrap a range of investments into a single, easy-to-use superannuation or pension account, including managed funds, shares, cash and more. So you'll enjoy the flexibility of choosing from a wide range of investments, letting you build a highly diversified portfolio.

You can use the super account to save for your retirement, and the pension account to earn a tax-effective income in retirement, all through the same flexible solution. You'll also benefit from simple, consolidated reporting across your portfolio, making it easier for you and your financial adviser to manage your financial affairs. And you can track your investments anytime, anywhere, through our convenient online investor portal.

THE BENEFITS OF SUPER

Australia's superannuation system has been designed to help you save for a financially comfortable and secure retirement in a carefully regulated environment with built-in tax concessions. Because super contributions, earnings and benefits are generally taxed more favourably than non-super investments, an investment in super may help you build a larger portfolio, faster than the same investment outside super. It is important to remember that superannuation is a long-term investment designed for retirement.

But Australia's superannuation and tax laws are complex, and everyone's situation is different, so it's important to consult a qualified financial adviser before you invest.

THE BENEFITS OF ALLOCATED PENSIONS

An allocated pension is designed to pay you a regular income in retirement. Depending on your individual circumstances, allocated pensions may help you enjoy the tax benefits of super while also potentially taking advantage of social security benefits.

You can only purchase allocated pensions with unrestricted non-preserved superannuation savings.

A pre-retirement pension allows you to commence a pension with preserved superannuation benefits. With a pre-retirement pension, you can access a regular income stream while still in the workforce and seeking to transition into retirement.

i For more information on unrestricted non-preserved benefits, see section 2 of the Additional information booklet

BRINGING YOUR STRATEGY TO LIFE

*Portfolio*Care Super/Pension Service provides an access point for a wide range of managed investments, while drawing on the specialist expertise of some of the world's leading fund managers.

You can choose from 3, 6, 12 months and 5 years fixed term deposits, and a range of ASX-listed securities including:

- a broad selection of shares in listed Australian companies
- shares in a selection of listed investment companies, and
- units in a selection of listed Australian and/or overseas property trusts.

For more information about our investment options, see Investment Options document. You can also ask your financial adviser for other disclosure documents about each of the managed funds.

For more information about listed securities investments, see Investing in listed securities on page 19.

Your financial adviser will work with you to agree on an investment strategy to achieve your retirement goals, and then use *Portfolio*Care Super/Pension Service to bring your strategy to life.

With your strategy in place, you can access portfolio information online at investoronline.info – 24 hours a day, seven days a week.

FEATURES TO MAKE INVESTING EASY

SUPER SERVICE

Choice of fund

Employers can choose the *Portfolio*Care Super Service – Employee account as their default fund. Employers can't choose *Portfolio*Care Super Service – Personal account as their default under Choice of Fund legislation, as it doesn't meet the legal requirements for default super insurance.

For more information see Registered employer groups on page 22.

Regular deposit plan

You can use a regular deposit plan as a disciplined approach to investing for retirement. You choose how much you want to invest, how often and for how long. Your financial adviser can set up and manage this facility for you online using AdviserNET. Once you've established your regular deposit plan, we'll take care of the rest.

Employer portal

Your employer can make deposits into your account by direct debit or Bpay using an employer portal. There's no minimum or maximum payment amount.

For more information about an employer portal, contact your financial adviser or call us on 1800 646 234.

Insurance

We offer a range of insurance options to help protect your lifestyle and investments in the event of a personal crisis, including life protection, total and permanent disablement protection, and income protection. See Your insurance options on page 33.

Transferring from super to pension

When you become eligible, you can transfer part or all of your benefit from an existing *Portfolio*Care Super Service account to a tax-effective *Portfolio*Care Pension Service account without selling your managed investments or fixed term deposits. As well as simplifying administration, that can help to cut transfer costs. After three months, if your consolidation is not complete, we will contact your financial adviser for further instructions.

For more information about transferring benefits, see Transferring investments from an existing *Portfolio*Care Super/Pension Service account to a new Super/Pension account on page 13.

PENSION SERVICE

Access to benefits

An allocated pension gives you access to flexible pension payments to suit your needs (subject to a legislated minimum limit). You can choose monthly, quarterly or annual pension payments, or access your benefits as a lump-sum payment at any time.

For more information, see Accessing your money on page 15.

Benefit from tax credits

Investment earnings in your pension account are tax-free. You should also receive the full value of any available franking credits.

i For more information about the implications of tax, see section 5 of the Additional information booklet.

Transferring from one pension to a new pension

If you choose to terminate your current pension and transfer to a new *Portfolio*Care Super Service account in order to start a new *Portfolio*Care Pension Service account, we can usually transfer your investments without selling them. See Transferring investments from an existing *Portfolio*Care Super/Pension Service account to a new Super/Pension account on page 13.

ALL ACCOUNTS

Wholesale funds

Enjoy access to a range of wholesale managed investment funds that are typically not available to retail investors directly, and which generally have lower investment fees than retail funds. We've also negotiated rebates on the fees charged by some investment managers, which will generally be credited each quarter.

For more information about investment costs, see Fees and other costs on pages 25 to 32.

Consolidated reporting for all your investments

The *Portfolio*Care Super Service or Pension Service account consolidates transaction reporting from all of the investment managers in your account, giving you and your financial adviser continuous, online access to account information. See Keeping you up-to-date on page 35 for details.

Auto-rebalancing

The auto-rebalancing feature maintains your investment profile either quarterly, half-yearly or annually. This means you don't need to constantly monitor your investment or send in manual investment instructions. Auto-rebalancing is only available if your financial adviser submits your account application form or an account amendment form online, using AdviserNET.

For more information about this feature, see Rebalancing your managed funds on page 18.

HOW PORTFOLIOCARE SUPER/PENSION SERVICE WORKS

With a portfolio of managed investments, fixed term deposits, shares and listed securities, consolidated reporting and other features, *Portfolio*Care Super/Pension Service makes it easy to manage your retirement funds.

HOW IT WORKS - AT A GLANCE



You can design your investment profile from the extensive list of managed investments in the Investment Options document. You can also include certain listed securities as part of your account.

YOUR FINANCIAL ADVISER

To open a *Portfolio*Care Super/Pension Service account, you need a financial adviser. Your financial adviser has access to up-to-date information and can give you further details on the underlying investments available through your account. They can also help you:

- maximise your investments, making the most of regulatory changes and available strategies
- invest tax effectively
- determine the right investment mix to make your money work harder for you
- ensure you have the right levels of insurance cover to secure any plans you put in place¹, and
- select investments and products to suit your needs and personal circumstances.

You can buy and sell listed securities and units in managed investments yourself or through your financial adviser. You cannot trade listed securities directly on your account.

If you change your financial adviser, you must tell us immediately. If you elect not to receive ongoing financial advice, you may remain invested in *Portfolio*Care Super/Pension Service; however, you will only be able to provide us with limited instructions, and most account features will not be available to you.

We strongly encourage that you have a financial adviser attached to your account at all times to ensure that your financial strategy is being maintained and that you have access to all the features and functionalities offered through *Portfolio*Care Super/Pension Service.

1 Insurance cover is only offered to super account members—no insurance cover is offered in a pension account.

GETTING STARTED

Getting started with *Portfolio*Care Super/Pension Service is easy. Your financial adviser can guide you through the process and help you select investments to reach your retirement goals.

BEFORE YOU START

This PDS includes important information about the *Portfolio*Care Super/Pension Service product. Please read it carefully together with the Additional information booklet, and seek advice from your financial adviser to decide if this product is right for you.

APPLYING FOR PORTFOLIOCARE SUPER/PENSION SERVICE

Your financial adviser will help you apply for PortfolioCare Super/Pension Service. To open an account we'll need:

- a completed application
- proof of your identity, and
- your initial contribution.

PROVING YOUR IDENTITY

To comply with the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (AML/CTF Act), you'll need to provide identification information and verification documents before your account can be set up. Your financial adviser can tell you which documents are needed. For more information see Verifying your identity on page 37.

CHOOSING YOUR OPTIONS

As part of the application process, your financial adviser will also help you to:

- choose your investment options and set up your account for share trading (if required)
- decide whether to reinvest your dividends (if you invest in shares) see page 20
- set up your pension payments (Pension only see page 15)
- decide on the level of authority they'll have to operate your account, and
- negotiate the fees they'll receive for opening and servicing your account.

SETTING YOUR ADVISER'S LEVEL OF AUTHORITY

You decide how much authority your financial adviser has to send us instructions for your *Portfolio*Care Super/Pension Service account. You may choose to give your adviser a limited authority to operate. This allows your financial adviser to:

- make investment profile changes electronically, on your behalf, using AdviserNET, and
- receive and acknowledge receipt of, on your behalf, any documentation required to be provided to you prior to making investment profile changes.

The limited authority to operate applies not only to this account, but also to any other accounts you hold that have exactly the same name and the same account number.

If you change your financial adviser or cancel your financial adviser's authority to operate, you must tell us immediately and we will cancel the limited authority. If you change your financial adviser and do not tell us, we will continue to act on your existing limited authority to operate.

CONFIRMING THAT YOUR NEW ACCOUNT IS OPEN

When we receive your application and set up your account, we'll send you:

- a welcome letter confirming your account details, and
- a Personal Identification Number (PIN) to access Investor Online. To keep your PIN safe, we'll send it separately to your welcome letter.

Your account consists of:

- your cash balance
- your investment profile (ie the managed investments you've chosen to invest in)
- any fixed term deposits you've chosen to invest in, and
- any listed securities you've chosen to buy.

Once we've received your first contribution, we'll purchase investments for you in line with your investment instructions or the instructions your financial adviser lodges electronically on AdviserNET. We'll also deduct any fees that are due.

NOMINATED BANK ACCOUNT

You need to provide us with details of an account you hold with a financial institution. We refer to this bank account as your 'nominated bank account'.

Any direct credit payment via electronic funds transfer (EFT) you make from your account will be paid into your nominated bank account.

You can amend your nominated bank account by completing the Nominated Bank Account addition or amendment form (available from your financial adviser or the Customer Relations team) and returning it to us.

MAKING CONTRIBUTIONS

With your account open, you're ready to start making contributions. Your options depend on whether you're investing in a super or a pension account, your age, and your individual circumstances.

SUPER ACCOUNTS

Depending on your personal situation, with *Portfolio*Care Super Service you can:

- make one-off and regular contributions to your account
- roll over money from another super fund, and
- move your existing investments from outside super, provided they're allowed under superannuation legislation.

i For more information on the types of contributions you can make, see section 1 of the Additional information booklet.

USING A REGULAR DEPOSIT PLAN

You can set up a regular deposit plan and make regular payments to your super account by direct debit from a bank account selected by you.

When you set up your regular deposit plan, you choose:

- how much you want to invest
- the frequency of your contributions (monthly, quarterly, half-yearly or annually), and
- the duration of your plan.

Where funds are not available for your regular deposit plan and we have bought managed investments on your behalf, we will reverse these transactions as soon as possible. Because of the difference in buying and selling prices, this may negatively affect your account balance. We are not liable for transactions that occur in these instances.

Changes to managed investments

It's important to note that the PDS for your selected investments may change, and there may be material changes to your investments that we're required to tell you about before you invest.

However, if you have selected Bpay or a regular deposit plan, you won't receive this information automatically, as we don't issue a new PDS every time we add to your investment. So by choosing these account features, you automatically acknowledge that you won't receive an updated PDS or other disclosure document from us. This information will be available on request, or by downloading from Investor *Online* at any time.

Download the latest version of your investment option's PDS from Investor *Online*.

PENSION ACCOUNTS

Under the rules for allocated pensions, you can start your *Portfolio*Care Pension Service using only one rollover from a super fund, whether a *Portfolio*Care Super/Pension Service or another super account. You cannot add extra funds to your pension once it's started, although you can start a new pension with the extra funds and roll your existing pension account over into your new account.

That means you'll need to combine your superannuation savings and any other money you want to contribute to your pension account in a single super fund. Your financial adviser can help you do this.

Unless you're applying for a pre-retirement pension, the rollover you use to open your pension account must consist only of unrestricted non-preserved benefits. For more information on pre-retirement pensions, see page 16

Unrestricted non-preserved benefits are superannuation savings which no longer need to be preserved because you have satisfied a condition of release where no cashing restrictions apply (eg retirement after reaching your preservation age).

Tax law places a cap on the total amount of superannuation that you can transfer into pension accounts. This is known as the pension transfer balance cap and is \$1.6 million as at 1 July 2017. The cap is indexed and may increase in the future.

i For more information on unrestricted non-preserved benefits, see section 2 of the Additional information booklet.

CONSOLIDATING YOUR ROLLOVERS AND CONTRIBUTIONS WITHOUT SELLING YOUR ASSETS

You can use a *Portfolio*Care Super Service account to consolidate multiple rollovers and contributions before starting your pension account. If you do not already have a *Portfolio*Care Super Service account, we'll open one on your behalf when you send us your *Portfolio*Care Pension Service account application. To give you time to complete the consolidation, you can delay your pension start date by up to three months.

We'll hold all rollovers and contributions in your *Portfolio*Care Super Service account, then transfer the combined funds as a single rollover to your *Portfolio*Care Pension Service account on the nominated pension start date. While your funds are being consolidated in your

PortfolioCare Super Service account, our standard fees and costs will apply. We cannot transfer the combined funds to your *Portfolio*Care Pension Service account if there is a pending transaction on your super account.

After three months, if your consolidation is not complete, we will contact your financial adviser for further instructions.

TRANSFERRING INVESTMENTS FROM AN EXISTING PORTFOLIOCARE SUPER/PENSION SERVICE ACCOUNT TO A NEW SUPER/ PENSION ACCOUNT

If you choose to terminate your current pension and transfer to a new *Portfolio*Care Super Service account or start a new *Portfolio*Care Pension Service account, we can usually transfer your investments without selling them. This means there is no disposal for capital gains tax (CGT) purposes (for funds previously invested in super), and no charges for buying and selling investments. For more information, please refer to Pension accounts on page 12.

You can choose to move all or some of your existing *Portfolio*Care Super/Pension Service assets:

Full asset transfer

Transfer all of your assets to a single pension account by completing the pension account section in the *Portfolio*Care Super/Pension Service Application booklet. Your financial adviser can also request the transfer online using AdviserNET.

Partial asset transfer

Transfer part of your assets to a single pension account.

This allows you and your financial adviser to choose which managed investments and listed securities you want to transfer.

You can nominate a dollar amount or an entire holding in a managed investment. For listed securities, you'll need to transfer the entire holding.

Your financial adviser will request a partial asset transfer for you on AdviserNET.

You may also be able to transfer to a new *Portfolio*Care Pension Service or *Portfolio*Care eWRAP – Pension account. *Portfolio*Care Pension Service and *Portfolio*Care eWRAP – Pension account are issued in the fund by the Trustee. You can obtain a copy of the PDS for *Portfolio*Care eWRAP – Pension from amp.com.au/*portfolio*care. To find out more about transferring managed funds and listed securities out of your account, speak to your financial adviser.

Terminating an existing pension and starting a new one may have social security and taxation implications. For more information, please contact your financial adviser.

PAYMENT OPTIONS

You can pay funds into your *Portfolio*Care Super/Pension Service account using:

Payment type	Pay by
Initial and ongoing contributions ¹	 Direct debit.² A regular deposit plan from a bank account selected by you (see Using a regular deposit plan on page 12 for details (personal contributions only). BPAY® (initial and additional contributions that are lodged by your adviser using AdviserNET).² Cheque.² Super Guarantee notifications or other notices of an entitlement to Superannuation Guarantee shortfall payments, forwarded to us.³ Via a SuperStream employer portal (for employer contributions only).⁴ We can also accept payments directly from the Australian Taxation Office (ATO), such as government co-contributions.
Rollovers	 Arranging to have your rollover cheque and documentation sent to us. Completing the transfer authority in the Application booklet. You can also roll over from an
	existing <i>Portfolio</i> Care Super/Pension Service account to a new <i>Portfolio</i> Care Pension Service account. Your financial adviser can help you do this.
Transfers of existing investments	Moving your existing investments across to PortfolioCare Super/Pension Service. See Consolidating your investments before you commence your pension account on page 14 for further details.

- 1 Ongoing contributions are applicable to a super account only
- 2 Legislative changes may place restriction on the use of these facilities by employers. Visit the ATO website at ato.gov.au for more information on ways employers can make contributions that comply with the data and payment standards.
- These types of contributions are credited to your nominated super account following processing by the ATO, which may take some time.
- 4 A SuperStream employer portal is an internet-based solution that enables employers to make electronic contributions directly into an employee's super account. For more information on SuperStream, please refer to ato.gov.au.

CONSOLIDATING YOUR INVESTMENTS BEFORE YOU COMMENCE YOUR PENSION ACCOUNT

Before starting your *Portfolio*Care Pension Service account, you can consolidate your contributions and rollover investments in a consolidation account.

While your contributions and rollover investments are held in the consolidation account, they'll be treated as preserved. When we receive the final Rollover Benefit Statement, we'll transfer the entire balance of the consolidation account to your *Portfolio*Care Pension Service account. We'll also update your account to reflect the correct tax and preservation components.

The consolidation account is like a standard PortfolioCare Super Service account, except that:

- you cannot make withdrawals or transact on it, and
- if the balance in the consolidation account falls below the minimum required, we won't sell investments to top it up.
 We recommend you deposit \$1,000 into your account to prevent the balance becoming negative when fees and costs are deducted.

If your cash balance does fall below zero, we'll charge interest on the negative amount at the same rate as we pay interest on positive cash balances. The cash balance must be positive before we'll transfer the account balance of the consolidation account to your *Portfolio*Care Pension Service account. The standard fees and other costs outlined in the PDS will apply while the investments are in the consolidation account.

You can monitor the balance of your consolidation account at any time using Investor *Online*.

ACCESSING YOUR MONEY

Under superannuation law, you can only access the funds in your account under certain conditions. Here's how to access your money from your *Portfolio*Care Super/Pension Service account.

Your options for accessing your money depend on whether you have a super or a pension account, your age, and your individual circumstances. Other legislation and Trust Deed requirements may also apply to withdrawals.

SUPER ACCOUNTS

Superannuation is designed as a long-term investment to help you save for retirement, so there are limitations on accessing your money before you retire.

Generally, you can access unrestricted non-preserved benefits at any time. But to access benefits that are classified as preserved or restricted non-preserved, you need to meet a condition of release.

If you do meet a condition of release, you can withdraw some or all of the money in your *Portfolio*Care Super Service account.

i For more information on preservation rules and conditions of release, see section 2 in the Additional information booklet, or speak to your financial adviser.

PENSION ACCOUNTS

Your *Portfolio*Care Pension Service account pays you a regular pension payment to help fund your expenses in retirement.

You can choose how much you would like these payments to be (subject to government minimums) and how often you would like us to pay you based on the following:

- monthly
- quarterly in March, June, September and December, or
- annually in June.

You can also adjust the amount or frequency of your payments at any time—simply contact your financial adviser.

We'll pay your pension directly into your bank account on or around the 20th of the month.

The taxation of your pension payments depends on your individual circumstances, so it's important to seek professional advice on the tax implications of different options before you make a decision.

i For more information on how pension payments are calculated, see section 3 of the Additional information booklet, or speak to your financial adviser.

MINIMUM PAYMENT

Each year we need to pay a minimum pension amount, based on a percentage of your account balance.

When you start your pension, we calculate your minimum for that year on a pro rata basis. If your pension starts between 1 June and 30 June, you may choose not to receive the full annual payment for that financial year if you've selected the minimum payment option. Otherwise, your pension minimum is calculated on 1 July each year.

We'll write to you each year to let you know your pension minimum. You can ask your financial adviser to help estimate your limit.

You can check your minimum on the Pension Details page on Investor *Online*.

MAXIMUM PAYMENT

Unless you have a pre-retirement pension, there is no maximum pension payment. For more information on pre-retirement pensions, see Pre-retirement pensions on page 16.

HOW PENSION PAYMENTS ARE FUNDED

Pension payments are paid from your cash balance in this order:

- 1. Unrestricted non-preserved benefits.
- 2. Restricted non-preserved benefits.
- 3. Preserved benefits.

If there's not enough money in your cash balance, we'll sell your investments to fund your pension payments. To do this, we'll use either the Priority Sell Method, if you have set up sell instructions, or the Default Sell Method see page 17.

If we need to sell more than 95% of an asset to meet a pension payment, we'll sell the entire asset.

LUMP-SUM WITHDRAWALS

If you have a pension, you can generally withdraw all or part of your pension benefits as a lump sum (commutation) at any time. However, this does not apply to pre-retirement pensions, which have special withdrawal restrictions.

When you make a lump-sum withdrawal, it doesn't affect the pension payments for that financial year, but there may be tax implications.

Talk to your financial adviser before deciding to take any part of your pension as a lump sum.

i For more information on tax and lump-sum payments, see section 5 in the Additional information booklet.

PRE-RETIREMENT PENSIONS

If you have reached your preservation age but you are still in the workforce and would like to transition into retirement, you can start a pension with preserved super benefits.

This type of allocated pension is known as a pre-retirement or non-commutable allocated pension (NCAP). An NCAP can be a flexible way to access your super benefits from your preservation age without having to choose between full-time employment and retirement, giving you greater flexibility on when and how you transition to retirement.

In addition to the standard minimum payment requirements, NCAPs have a maximum pension amount you can be paid. The maximum is initially calculated as 10% of your starting account balance, and re-calculated every 1 July using the total account balance. In the first year of your NCAP, you can choose to receive a pro rata or non-pro rata pension amount.

Once you turn 65 or meet another condition of release without cashing restrictions, the pre-retirement restrictions are lifted, and the maximum payment requirement will no longer apply. If you were receiving the maximum payment, we'll continue paying that amount, unless you ask us to change it.

i For more information on your preservation age, see section 2 of the Additional information booklet.

REQUESTING A WITHDRAWAL

To request a withdrawal, you can either:

- send us a completed payment request form (available by calling us on 1800 646 234 or from your financial adviser)¹, or
- ask your adviser to complete your withdrawal request in AdviserNET.

We'll generally process your request within five business days, provided you have enough money in your cash balance to cover the withdrawal and any transaction costs, and that we've received all the withdrawal requirements.

SELLING MANAGED FUNDS TO FUND WITHDRAWALS

If you don't have enough money in your cash balance for a withdrawal, pension payment or other deduction (like insurance premiums or fees), you'll need to tell us which of your investments you would like us to sell in order to fund the withdrawal. Remember, your managed investments will be sold at the market price at the time of sale.

You can monitor your cash balance by regularly checking the details of your account on Investor *Online*.

Selling your investments and processing your withdrawal will generally take around 7–10 business days, provided there are no withdrawal restrictions in place. To find out which investment options have withdrawal restrictions, see the Investment options document.

A withdrawal may also be delayed if a buy or sell has not been confirmed.

Refer to the underlying investment option's disclosure documents for further information relating to withdrawal conditions and restrictions associated with the underlying investment options.

If there is not enough money in your cash balance and you don't tell us which investments to sell, we will use the Default Sell Method. If you have given us sell instructions, we will use the Priority Sell Method as per your instructions. See Priority Sell Method and Default Sell Method sections on page 17 for further details.

If we need to sell more than 95% of a managed investment to fund either a partial withdrawal or a regular sell instruction, we'll sell the entire investment.

You can't specify which components of your benefits a withdrawal will come from (eg tax-free or taxed). All withdrawals will be spread proportionally across both components. If you have more than one account in the fund (even if they're in different products), these accounts will be aggregated.

You can view details of withdrawals on your account using the Transaction Details pages on Investor *Online*.

SELLING LISTED SECURITIES TO FUND WITHDRAWALS

If you hold listed securities, you can also sell holdings in one or more of them and, where permitted by law withdraw the proceeds from your share trading account.

You must instruct your financial adviser to arrange the sale of the listed securities before sending us your payment request form.

If you don't tell us you want your withdrawal made from your share trading account or which managed funds to sell, we'll withdraw funds from your cash balance and sell some of your managed investments to fund your payment.

For up-to-date information on your portfolio balance, visit Investor *Online*, or call the Customer Relations team on 1800 646 234.

1 Any direct credit payment via EFT you make from your account will be paid into your nominated bank account.

MANAGING YOUR INVESTMENTS

With an extensive range of managed investments, fixed term deposits and listed securities, plus a competitive rate for cash, *Portfolio*Care Super/Pension Service makes it easy to update your investment mix as your needs change.

With *Portfolio*Care Super/Pension Service, you can invest in a diversified range of investments, with over 290 managed funds, over 300 listed securities, and a choice of term deposit periods.

You can find out more about the available investment options in the Investment Options document.

i For further information on choosing between investments in different asset classes, see section 6 of the Additional information booklet.

YOUR CASH BALANCE

When you make a contribution to your *Portfolio*Care Super/Pension Service account, we credit it to your cash balance, which is held in an interest-bearing account with Westpac or St. George Bank (a division of Westpac).

All your investment purchases are funded from your cash balance, together with any fees and costs (including taxes and government charges).

If you sell investments or receive distributions or other payments, the proceeds will be credited to your cash balance.

You can monitor your cash balance by regularly checking the details of your account on Investor *Online*.

MANAGING EXCESS CASH

When your cash balance is \$100 or more than the required amount, we use the excess to buy managed funds. However, you can instruct us not to invest excess cash or nominate an amount higher than \$100. Your adviser must give us instructions to do so through AdviserNET.

Changes to your investment profile and auto-rebalancing will result in your cash balance being returned to either the minimum cash account amount, or a higher amount you have nominated. This occurs even if you instruct us not to invest excess cash.

MAINTAINING A MINIMUM CASH BALANCE

To cover your ongoing fee payments and other costs, you need to keep a minimum balance in your cash balance. The minimum is set at between 1% and 2% of your total account balance.

If your cash balance falls below 1%, we'll sell some of your managed funds, subject to any withdrawal restrictions, using either the Priority Sell Method or the Default Sell Method, to bring your cash balance back to the minimum.

You may nominate to hold a higher cash balance in your account either as a dollar or a percentage value. This instruction must be submitted to us by your financial adviser using AdviserNET.

PRIORITY SELL METHOD

You can give us a standing Priority Sell instruction for your managed funds, telling us the order in which you would like your managed funds to be sold to top up your cash balance. You can nominate your Priority Sell order in the the Investment Options document.

DEFAULT SELL METHOD

If you haven't set up a Priority Sell instruction or if the net value of the managed funds you nominated under the Priority Sell instruction is insufficient, we'll use the Default Sell Method.

We'll try to sell your managed funds in proportion to their estimated current value, subject to price and market changes that may occur during the selling process.

If we have sold all your managed funds and your cash balance is still less than the required level, we will sell your listed securities, starting with the shareholding of the highest value, until we have released enough cash.

NEGATIVE CASH BALANCE

If your cash balance falls below zero at any time, we'll charge interest on the negative balance at the same rate as we pay interest on positive cash balances.

Your cash balance could become negative due to fees, taxes and withdrawals. Switching between investment options could also cause your balance to fall. For that reason, it's important for you or your financial adviser to regularly check your cash balance online.

INVESTING IN MANAGED FUNDS

With *Portfolio*Care Super/Pension Service you have more than 290 wholesale managed funds not generally available to direct retail investors.

i For information about the managed funds you can choose from and how to set up your investment profile, see Investment Options document. For more information about the shares offered in the *Portfolio*Care Super/Pension Service, please contact your financial adviser.

CHOOSE YOUR INVESTMENT PROFILE – WE'LL DO THE REST

With the help of your financial adviser, you choose your managed funds and the percentage to be allocated to each one. This is known as your 'investment profile'.

Once your account is opened, we'll invest your money according to your investment profile and pay any fees from your account.

If you are a member of *Portfolio*Care Super Service – Personal account or have a *Portfolio*Care Pension Service account and we don't receive an Investment Options document – Investment Switch form from you when setting up your profile, your funds will remain in the cash balance.

CHANGING MANAGED FUNDS

You can change investments (or the percentages allocated to them) at any time by:

- rebalancing
- changing your investment profile, or
- switching to other investments.

Be aware that any of these actions will affect an existing request to buy or sell any of your investments.

Rebalancing, changing your investment profile or switching will all result in the sale of some or all of your managed funds. This may result in a capital gain or loss that will affect the tax on your account.

You may also be charged transaction costs known as 'buy/sell differentials' using the above methods. See Buy/Sell costs on page 28 for further information.

Before you decide to rebalance, change your investment profile or switch managed funds, you must receive a copy of the PDS or other disclosure document for any new underlying managed funds, unless you can get this information online such as through Investor *Online*, or from your financial adviser. You can obtain current disclosure documents free of charge from your financial adviser.

You should always talk to your financial adviser before making any decision about your investment choices.

REBALANCING YOUR MANAGED FUNDS

Over time, the weighting towards the managed funds you choose will change due to the performance of those investments. Rebalancing, by buying and selling managed funds, is a way to restore the investment percentages to the levels you've chosen for your investment profile.

Auto-rebalancing

You can set up your account to regularly rebalance your portfolio. If you choose this option, your account will be rebalanced:

- quarterly (between 15 and 24 February, May, August and November)
- half-yearly (between 15 and 24 February and August), or
- annually (between 15 and 24 August).

If you choose the auto-rebalancing facility, you should be aware that:

- At the time of auto-rebalancing, we'll check your cash balance and, if necessary, restore it to the required level without letting you know.
- Sales from auto-rebalancing could mean you will have to pay CGT. This only applies to non-tax paid managed funds in your super account.
- If any of the managed funds in your investment profile are closed to further investment or have sales restrictions such as closed products, they won't be included in the auto-rebalance, although the rest of your managed funds will be.
- No auto-rebalancing will occur if your account is in the process of being closed or if the transactions are otherwise impeded.
- The auto-rebalancing facility is not available if you're a *Portfolio*Care Pension Service member and you choose to have your pension paid from a single nominated managed fund.

Auto-rebalancing is only available if your financial adviser submits your account application or a subsequent account amendment online using AdviserNET. Your financial adviser must also use AdviserNET to change or cancel the facility.

One-off rebalancing

You can rebalance your account on a one-off basis by re-submitting your original Investment Options document to us. Your financial adviser can do this for you online using AdviserNET.

CHANGING YOUR INVESTMENT PROFILE

You can change your investment profile by completing and returning to us the Investment Options document. Your financial adviser can do this for you online using AdviserNET.

We'll then buy and sell managed funds according to your new instructions, so that your current holdings are rebalanced to match your new investment profile. We'll also invest any additional funds deposited to your account according to your new investment profile.

SWITCHING

You can switch between investment options at any time. Buy and sell instructions can be submitted on the same day, but please note that if there is insufficient cash in your cash balance to cover the purchase, we will wait for the proceeds from the sell instruction, or another deposit amount, to be received before we submit the buy. The entire purchase amount will need to be available in your cash balance before we act on the buy instruction.

Buying and selling on the same day significantly reduces the time taken to complete your switch and gives you greater exposure to investment markets. You should note that some managed funds may take an extended timeframe to pay sale proceeds. Read the PDS for the investment you are selling for further information relating to withdrawal timeframes.

You can switch your partial or total holding in any one managed fund into another managed fund by completing the form in the Investment Options document and returning it to us. Your financial adviser can also complete the form online using AdviserNET. For full details, please refer to Partial switching in the Investment Options document.

When you switch from one managed fund to another, your new managed fund will be allocated with the same profile percentage as the one you have switched from, and your account will not be rebalanced. So the other managed funds in your investment profile won't be affected.

VALUATIONS

The managed funds in your account are generally valued daily, based on valuations provided by investment managers. Refer to the PDSs for the investments you've chosen for details on unit pricing.

To see the most current valuations on your account portfolio, see the Valuation page on Investor *Online*.

INCOME DISTRIBUTIONS

Income distributions from managed funds are credited to your cash balance.

Your financial adviser can set up and change your income distribution option using AdviserNET.

i For more information, see section 7 in the Additional information booklet.

INFORMATION FROM INVESTMENT MANAGERS

Managed funds are held in Asgard's name as custodian for you—Asgard is therefore the legal owner.

Because you are not the legal owner, you won't be able to exercise any unit holder rights, such as the right to attend meetings, the right to vote and the right to participate in any corporate actions.

In addition, you won't receive communications such as newsletters and investment reports that would be sent to you if you held these managed funds directly.

INVESTING IN LISTED SECURITIES

Through your account, you can access more than 300 ASX-listed securities, including a selection of:

- listed securities in listed Australian companies
- listed securities in listed investment companies, and
- units in listed property trusts.

We regularly review our range of listed securities and may add or remove listed securities at any time. Ask your financial adviser for the current list of our approved securities.

While listed securities can offer the potential for higher investment returns, they can also be more volatile than other investment options. This is why it's important to discuss your needs and situation with your financial adviser before you decide to buy listed securities. If a security is removed, you won't be able to invest additional funds in that investment—although you can keep your existing investment and continue participating in any dividend reinvestment plan available for that security.

You can sell your listed securities at any time. To buy or sell listed securities, your financial adviser places orders through the broker. The costs or proceeds of these trades are settled through your cash balance.

SETTING UP YOUR ACCOUNT FOR LISTED SECURITY TRADING

To trade listed securities through your *Portfolio*Care Super/Pension Service account, simply ask your financial adviser to:

- nominate listed security trading on your application or account amendment, and
- make a dividend election.

We'll set up a listed security trading account as part of your account. You'll need to deposit money into your listed security trading account to buy listed securities. You can do this by:

- making a deposit to your account by cheque or electronic transfer, and sending us a contribution remittance advice form which shows the deposit is for investment into your listed security trading account, or
- instructing your financial adviser to transfer funds from your cash balance to your listed security trading account.

YOUR HOLDER IDENTIFICATION NUMBER (HIN)

When we set up your account for listed security trading, you'll be assigned a new Holder Identification Number (HIN).

Your HIN is unique to your account, and you can only have one HIN per account.

When transferring listed securities from an existing account to a new super or pension account, a new HIN will be generated for your new account.

You can't use an existing HIN with your *Portfolio*Care Super/Pension Service account.

OUR BROKER

Asgard has appointed Australian Investment Exchange Limited (AUSIEX) as broker and settlement agent for *Portfolio*Care Super/Pension Service. AUSIEX performs broker and settlement services for Asgard.

BUYING LISTED SECURITIES

We don't set any minimum buy amount for listed securities purchases, but broker limits and market rules may apply.

To buy listed securities, your financial adviser sends your buy instructions to the broker through us. The broker will then place your order with the ASX. We'll withdraw money from your listed security trading account to settle the purchase and pay for brokerage.

You can only buy listed securities that are on our approved securities list. Please note that we do not facilitate the trading of listed securities if they are trading on a deferred settlement basis.

FUNDING LISTED SECURITIES PURCHASES

When you buy listed securities through your account, you're responsible for paying the purchase prices and listed security trading fees (eg brokerage).

To cover these costs, make sure you have enough money in your listed security trading account or in pending proceeds from unsettled listed security trades you've previously placed (or both).

Your financial adviser can set an expiry date for buys sent to the broker. The expiry date can be either good for a day (for both 'at market' and 'at limit' orders) or good until cancelled, up to 28 days later ('at limit' orders only). If sufficient funds for the trade become available before the expiry date, we'll automatically place your buy order with the broker.

SELLING LISTED SECURITIES

We don't place a limit on the minimum sell amount for listed securities, but broker limits and market rules may apply.

To sell listed securities, your financial adviser submits your sell instructions to the broker, who will place your trade with the ASX.

Once the listed securities are sold, we'll deposit the net proceeds in your cash balance, after deducting brokerage. Please note that we do not facilitate the trading of listed securities if they are trading on a deferred settlement basis.

SHARE DIVIDENDS

Depending on the shares you hold, you may be able to choose to receive dividends as cash (deposited to your share trading account) or as extra securities as part of a Dividend Reinvestment Plan (DRP). If you choose to participate in DRPs, we'll apply your decision to all your share holdings, wherever a DRP is available. You can't choose to receive dividends as cash for one shareholding while participating in a DRP for another.

If a DRP is not available for a particular shareholding, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited in your share trading account.

Generally, it takes around 13 business days to apply a dividend instruction (three business days for us to send your instruction to the relevant share registry, and around 10 business days for the registry to process your instruction). So allow plenty of time when setting or changing your instruction to make sure your dividends can be processed as you wish.

VALUATIONS

Listed security investments are generally valued daily for reporting purposes, using the ASX closing price data from the previous day.

RESTRICTIONS ON SHAREHOLDINGS

To help reduce the risk of inadequate diversification, we've introduced limits on your exposure to shares.

At the point of purchase, we'll aim to ensure that no more than 30% of the total value of your account (including cash held in your cash balance) is invested in a single company. However, we may allow you to invest up to 90% of the total value of your account in certain ETFs. Please contact us for more information on the ETFs available for investing through *Portfolio*Care Super/Pension Service, and the limits and restrictions that apply.

We recommend that you and your financial adviser regularly monitor your account to ensure the value of your shares stays within the required limit.

We'll review your account every six months to ensure that the values of your shares stay within the limit. If the value of a share rises above the limit, we'll generally email your financial adviser to let them know. If your account isn't adjusted after we've notified your adviser, we may make this adjustment ourselves by selling your shares to reduce their value to meet the required limit.

CORPORATE ACTIONS

Corporate actions are events that affect your share holdings, including bonus issues, rights issues, distributions, buy backs, takeovers and call payments. Corporate actions can be:

- Voluntary: Actions where investors have one or more options, allowing each investor to choose the option they believe is best suited to their personal circumstances.
- Mandatory: Actions that simply happen, with no choices available.

You won't receive any communications about corporate actions from the share registries, as all listed securities in *Portfolio*Care Super/Pension Service are held in the name of Asgard as the custodian. Instead, we will respond on your behalf.

When a corporate action is announced, we'll decide whether you should participate in all, some or none of the options offered under that corporate action. If you're not allowed to participate in a corporate action, the default option (if any) will apply.

Where we've given you the ability to participate in a corporate action, you can make your election to us online through your financial adviser.

PARTICIPATING IN CORPORATE ACTIONS

All listed securities are held in the name of Asgard as the custodian. This means you won't receive any communications relating to corporate actions from the share registries. We've got control over all corporate actions. When a corporate action is announced, we'll make a decision on whether to allow you to participate in all, some or none of the options offered under that corporate action. If you're not allowed to participate in a corporate action, the default option (if any) will apply. The types of voluntary corporate actions we may make available to you, and the way you can participate in them, are outlined in the below table:

What types of corporate actions can I participate in?	Provided the corporate action is approved by us, we'll allow you to participate in that corporate action through your financial adviser (please note you will not have access to shareholder rights including voting and general meetings).
Who receives correspondence regarding corporate actions?	Corporate action notices are sent to us. We'll aim to notify your financial adviser of these events. No corporate action notices will be sent to you.
How do I lodge an election for a corporate action?	We participate in corporate actions on your behalf. Where we've given you the ability to make an election, you can submit your election to us online through your financial adviser.
When do corporate action elections need to be made by?	Your financial adviser will need to submit your election to us by our cut-off time, which may be earlier than the cut-off time advised by the share registry. (This is to ensure we have sufficient time to submit your election with the relevant share registry.)
	Your financial adviser can advise you of our cut-off times.
	If an election is not made prior to our cut-off time, you'll be assumed to have made no election, and the corporate action default (as outlined in the relevant documentation relating to the corporate action) will apply.
How are corporate actions funded?	If cash is required to fund a corporate action, we'll draw funds from your cash balance upon receiving your election.
	If there are insufficient funds, we'll continue to check your cash balance each day up until our cut-off time. If there are no funds by this date, your corporate action election will lapse.
How do I receive proceeds from corporate actions?	Proceeds from corporate actions (where applicable) are deposited into your cash balance

REGISTERED EMPLOYER GROUPS

If you're a *Portfolio*Care Super Service – Employee account member, your *Portfolio*Care Super Service account will be linked to your employer.

When you become a *Portfolio*Care Super Service – Employee account member, you must complete an Investment Options document - Investment Switch form. You should always talk to your financial adviser before making any decisions about your investment choice.

 \emph{i} For more information about investment options, see Investment Options document.

You may also choose to buy listed securities on the Direct Shares list. Once you've chosen them, your financial adviser must send a purchase request electronically using AdviserNET (see Buying listed securities on page 20).

Please be aware that you're not able to transfer listed securities or units in managed funds that you already own into your *Portfolio*Care Super Service account.

HOW WE SELECT INVESTMENT OPTIONS

As the Trustee, we do not consider labour standards, or environmental, social or ethical issues when making investment decisions.

The Trustee does not invest directly in derivatives, although underlying fund managers may do so. Derivatives are securities that derive their value from other assets or indices (eg futures and options). An investment in derivatives may be more volatile than an equivalent investment in the underlying asset, so it's important to consult your financial adviser before deciding to invest in a fund that uses derivatives.

For any available managed funds, these policies will be included in the PDS or other disclosure documents for these investments. You can obtain a copy of these disclosure documents without charge from your financial adviser or us.

i For more information about investment options, see Investment Options document.

THE RISKS OF INVESTING IN SUPERANNUATION AND PENSIONS

While the superannuation and pension system is carefully regulated, it is not risk-free. Here is an overview of significant risks you may face.

CHANGES TO LEGISLATION AND TRUST DEEDS

Investments in superannuation and pensions are subject to government legislation. Legislation changes frequently and may affect who can invest, the tax they need to pay, and when and how they can access their investments.

Superannuation and pension funds are also governed by a Trust Deed. The Trustee can amend rules in the fund's Trust Deed that affect how the fund operates, although the Trustee is prevented by law from making changes adverse to members' entitlements without their consent except as necessary to comply with government changes.

INVESTMENT RISK

An investment in *Portfolio*Care Super/Pension Service is subject to investment risk, including possible delays in repayments, and loss of income and capital invested. This risk can include market risk, company risk, currency risk, interest rate risk and inflation risk.

Except as expressly disclosed, neither Asgard, nor the Trustee, nor any other member of AMP group or the investment managers, guarantees the payment of income or the performance of the investment options.

LIQUIDITY RISK

Liquidity risk is the risk that your investment cannot be bought, sold, cashed, transferred or rolled over as quickly as you might wish. Different investments have different transaction processing times and thus different levels of liquidity risk.

Investment transactions, withdrawals, rollovers and transfers from your superannuation account are normally processed within 30 days of us receiving all the necessary information. Some investments, referred to as 'illiquid assets', require a longer period to be redeemed. This longer redemption period is imposed by the underlying investment manager because some or all of the assets within the investment are illiquid. Account fees will continue to be charged while invested in illiquid investment options. We have labelled these investments as 'illiquid investments' in the Investment Options document which also shows the maximum redemption period for each option.

For more information, you should read the PDS for your chosen managed investment funds.

OTHER RISKS

Other risks include:

- increases in fees
- changes in investment managers, and
- the performance of investment managers.

The Trustee uses adherence to the law and the fund's Trust Deed, and ongoing monitoring of the performance of investment managers to reduce these risks.

i There are other risks that may affect the performance of investments. For more information, see section 6 in the Additional information booklet.

STANDARD RISK MEASURE

The Standard Risk Measure is based on industry guidance to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

The table below sets out the Standard Risk Measure bands/labels.

Risk band	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very Low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to Medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to High	3 to less than 4
6	High	4 to less than 6
7	Very High	6 or greater

The Standard Risk Measure is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

Members should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s).

i For the Standard Risk Measure for each of the investment options available through *Portfolio*Care Super/Pension Service and for information on the methodology used to calculate the Standard Risk Measure, please go amp.com.au/portfoliocare or call the Customer Relations team on 1800 646 234.

MANAGING RISK

CHOOSING AN INVESTMENT STRATEGY

Your investment strategy will be highly dependent on your attitude towards risk—the possibility that the investment will not return its original capital or expected income, and that the level of return will be volatile during a given time period.

Investments with a low risk profile will usually provide lower, though more consistent, returns than those with a higher risk profile. For example, investing cash into bank accounts is considered low risk and low return, while the share market has historically provided higher returns over the longer term with higher volatility.

DIVERSIFICATION

Diversification is a basic strategy used to reduce some of the risks associated with investing. By spreading your investments across a number of assets, you are not reliant on the performance of, and are not exposed to the risks of, a single investment. Investing in only one or a few specific assets or direct securities can increase your risk.

SEEK PROFESSIONAL ADVICE

It is very important that you understand and are aware of the risks and mitigating strategies, such as diversification, that are available to you. For more information on what risks apply to investing, speak to your financial adviser.

FEES AND OTHER COSTS

The total fees and costs you pay include the fees of *Portfolio*Care Super/Pension Service as well as the underlying fees and costs of any investment option(s) you choose.

It is important that you understand the fees and costs of any investment options you choose and that those fees and costs are in addition to the fees we charge.

For detailed information about the underlying fees and costs associated with any particular investment option, refer to the underlying investment option's PDS.

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 fees¹. Ask the fund or your financial adviser.

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 fee calculator to help you check out different fee options.

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 of the information about fees and other costs because it is important to understand their impact on your investment.

The fees and costs for each investment option offered by the entity are set out in the underlying investment option's PDS.

PortfolioCare Su	per/Pension Service		
Type of fee	Amount		How and when paid
Investment fee	Nil.		Not applicable.
Administration fee	Account balance First \$100,000 Next \$400,000	% pa 1.1173 0.5023	The administration fee ¹ is deducted from your Cash Account at the start of each month and is calculated based on the balance of your account at the end of the previous month excluding amounts in your Cash Account.

1 The statement that your employer may be able to negotiate to pay lower fees is prescribed by law and is not applicable to this product.

PortfolioCare Super/Pension Service			
Type of fee	Amount		How and when paid
	Next \$500,000 Next \$4,000,000 Balance over \$5,000,000	0.1948	Where your account is opened during the month, the administration fee charged to your account will be pro-rated based on the number of days your account was open in that month.
	For accounts with an account balance of less than \$7,466, a minimum administration fee \$6.95 a month applies.	a.	You may qualify for a family group linking fee reduction. ²
	0.1045% pa of your account b	alance.	The trustee fee ¹ is deducted from your Cash Account at the start of each month and is calculated based on the balance of your account at the end of the previous month excluding amounts in your Cash Account.
			Where your account is opened during the month, the trustee fee charged to your account will be pro-rated based on the number of days your account was open in that month.
Buy-sell spread	Nil. However, underlying bu	y/sell	Not applicable.
Switching fee	Nil. However, underlying but costs ³ may apply.	y/sell	Not applicable.
Exit fee	Nil.		Not applicable.
Advice fees relating to all members investing in a particular investment option	Nil.		Not applicable.
Other fees and costs ⁴	For each listed security trad according to the value of the \$30,000 or less - \$25. • More than \$30,000 - 0.1 of the value of the trad The maximum share brokera is charged to you is capped \$50.33. This maximum share brokerage cap is indexed an on 30 June each year in accowith the Consumer Price Inc.	e trade: 1025% e. ge that at nually rdance	Brokerage fees are deducted from your Cash Account at the time the trade is settled. In relation to trades over \$30,000, the value of the trade will be determined at settlement.
	Plus insurance fees will appl have insurance cover.	y if you	Deducted from your Cash Account (if applicable), in accordance with the terms of the insurance policy.
	Plus adviser fees as agreed be you and your financial advis		Deducted from your Cash Account as agreed between you and your financial adviser.
Indirect cost ratio	Nil. However underlying management cos apply.	ts ³ may	Not applicable.

- 1
- Refer to administration fees on page 27 for more information.

 Through Family Group Linking, you may be able to receive a reduction in administration fees. See additional fee and cost 2 information on page 29 for more information.
- Refer to underlying fees and costs of investment options on page 28 for more information. 3
- Refer to other fees and costs on page 27 for more information.

ADDITIONAL EXPLANATION OF FEES AND COSTS

ADMINISTRATION FEES

ADMINISTRATION FEE

This fee is for our services in overseeing your account's operations, and for providing access to your account's investment options.

Fee discounts for employer groups

Registered employer groups may qualify for a group discount on the combined administration fee.

If eligible, you'll receive a discount depending on the monthly total value of all employee accounts in the group that your account is linked to. The discount applies to the administration fee. It doesn't apply to adviser remuneration, the trustee fee or any investment fees. The discount won't reduce the charges below any minimums

These are the employer group discounts that apply:

Total value of employer group accounts	Discount for all employees in the group
Up to \$500,000	0%
\$500,001 to \$1,000,000	5%
\$1,000,001 to \$5,000,000	15%
\$5,000,001 to \$10,000,000	20%
\$10,000,001 to \$20,000,000	25%
\$20,000,001 to \$30,000,000	30%
Over \$30,000,000	35%

Fee discounts for employer groups referred to in this section do not apply to Personal members of the Super Service – Employee account.

TRUSTEE FEE

This fee is for our services in overseeing your account's operations, and for providing access to your account's investment options.

OTHER FEES AND COSTS

BROKERAGE FEES

When you trade listed securities, the broker charges a brokerage fee. This is an additional cost to you.

INSURANCE FEES (PERSONAL SUPER ONLY)

If you have insurance cover through your account, the premiums will be deducted monthly from your cash balance. If there are not enough funds in your cash balance to pay these premiums, we'll need to sell investments to top up your account, using the Priority Sell Method or Default Sell Method. See Maintaining a minimum cash balance on page 17 for details.

If the balance in your account isn't enough to cover the premium, you'll need to make a deposit to your account or your cover will lapse.

For information on insurance fees (premiums) and charges, refer to AIA Australia's Priority Protection for Platform Investors (PPPI) insurance PDS or speak to your financial adviser.

Further information about the available insurance options is set out at page 33 of this PDS.

ADVISER REMUNERATION

You and your financial adviser must agree on the remuneration that your financial adviser receives for the advice they give you about your *Portfolio*Care Super/Pension Service account. This is an additional cost to you.

The full amount of these fees (adjusted for GST) is paid to your financial adviser.

Contribution fees

The contribution fee is an optional one-off fee that can be applied to your initial contribution(s) to your *Portfolio*Care Super/Pension Service account.

Any contribution fee is negotiable between you and your financial adviser—between nil and 4.10%. If you prefer, you can nominate a dollar amount, provided it doesn't exceed 4.10% of the contribution.

The full amount of this fee (adjusted for GST) is paid to your financial adviser.

One-off adviser fees

You may choose to pay your financial adviser a one-off flat dollar fee, charged to your account. Unless you specify a fee, it won't be charged.

The one-off adviser fee can be charged more than once during the life of your account each time you agree this fee with your financial adviser, but is limited to once a month. It is deducted from your cash balance in arrears at the beginning of the next month after you specify this fee or, if applicable, at the time your account is closed. In each case, the one-off adviser fee will only be charged if your total account balance as at the end of the previous month was sufficient to cover the fee amount.

Ongoing adviser fees

You may also choose to pay your adviser a regular, ongoing amount, paid monthly in arrears. This can be either:

- a flat percentage between 0% and 5% of your total account balance each month, or
- a flat dollar amount each month, which can be increased annually in line with the Consumer Price Index (CPI).

In addition, you can choose to combine the one-off flat dollar amount option with any one of the other ongoing options above.

UNDERLYING FEES AND COSTS FOR INVESTMENT OPTIONS

The fees and costs of any investment options selected by you and your financial adviser are in addition to the fees we charge for accessing these investment options.

Details of the various types of fees and costs charged by the underlying investment managers are set out below.

You can find an up-to-date list of the underlying investment option fees and costs reflecting the underlying investment option's PDS disclosure in the Investment Options document.

For more detailed information about fees and costs of a particular investment option, refer to the underlying investment option's PDS. Visit investoronline.info or call the Customer Relations team on 1800 646 234 or your financial adviser to obtain up-to-date copies.

MANAGEMENT COSTS

Management costs are the ongoing fees and expenses of investing in an investment option and include management fees, expense recoveries, performance fees (if applicable) and indirect costs.

Managers of the investment options generally express management costs as a percentage per annum of the net asset value of the investment option.

Term deposits and most listed securities do not have management costs, however they may apply for Australian real estate investment trusts (AREITs), exchange traded funds (ETFs), listed investment companies (LICs) and listed investment trusts (LITs).

TRANSACTIONAL AND OPERATIONAL COSTS

In addition to management costs, transactional and operational costs will generally be incurred when dealing with the underlying assets of an investment option. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property.

Transactional and operational costs will differ according to the types of assets held by the investment option and whether they are traded in Australia or overseas. Transactional costs vary based on relative costs of investing with a particular fund manager and/or a particular type of investment.

Term deposits and most listed securities do not have transactional and operational costs, however they may apply for Australian real estate investment trusts (AREITs), exchange traded funds (ETFs), listed investment companies (LICs) and listed investment trusts (LITs).

BUY/SELL COSTS

Most investment options, excluding listed securities and term deposits, have buy/sell spreads. This is the difference between the buy unit price and the sell unit price and is the fund manager's estimates of the costs of buying and selling assets of the investment option due to investments and withdrawals from the fund.

When you invest in a managed fund we purchase the equivalent units for you at the buy price. When determining your account value, we then value these units using the sell price, which is generally lower than the buy price. The buy/sell cost represents this reduction in value.

Buy/sell costs are additional costs to the investor and are reflected in the unit price and are not charged separately. They are not paid to us, they are used by the fund manager to meet transaction costs.

ADDITIONAL FEE AND COST INFORMATION

TAXATION AND FEES

For superannuation accounts and pre-retirement allocated pension accounts, the actual amount of fees and costs you pay may be reduced by up to 15%. This is because superannuation funds currently receive a 15% tax deduction for deductible expenses. The benefit of this tax deduction is passed on to you. The fees and costs shown in the above table are before the 15% tax deduction. There is no such reduction for allocated pension accounts.

The fees described in the table of fees and other costs section include, if applicable, GST less any reduced input tax credits (RITC) where relevant.

There may be tax consequences in investing in *Portfolio*Care Super/Pension Service. We recommend you check with your financial adviser or tax professional, as individual circumstances may differ and tax information may change in the future.

For more information about tax and your superannuation, please refer to the Understanding how your super and pension payments are taxed section on page 38, and section 5 of the Additional information booklet.

FUND MANAGER PAYMENTS

Members of the AMP group may receive payments of up to 0.30% per annum (plus GST) from investment managers for amounts invested in particular investment options within the *Portfolio*Care Super/Pension Service, including the cash balance. The amount received (if any) may be based on the amount invested with that manager, or on other factors. These payments may change and are not an additional charge to you.

NEGATIVE CASH BALANCE INTEREST

If the balance of your cash balance falls below zero at any time, we charge interest on the negative balance at the same rate as interest paid on positive cash balances. See Negative cash balance in the PDS for more information.

FAMILY GROUP LINKING FEE REDUCTION

Our Family Group Linking facility recognises and rewards you for consolidating your investments with us.

Through Family Group Linking, you may be able to receive a reduced administration fee for accounts held with the same financial adviser.

You can link up to four accounts in the *Portfolio*Care Super Personal account, *Portfolio*Care Pension Service and *Portfolio*Care Investment Service. You can link your account with:

- other accounts that you hold
- accounts held by your immediate family (your spouse, parents, children, brother or sister)
- accounts that you or your immediate family members may have an interest in as beneficiary of a trust or member of a self-managed super fund (SMSF), and
- accounts that you or your immediate family members hold as trustee or indirectly through a holding company.

Once accounts are linked, we calculate the administration fee on the total combined balance of the linked accounts.

We then proportionately allocate to each account the administration fee on the total combined balance, and the total of those fees for individual accounts as a reduction in those fees.

Therefore, the fee reduction for each linked account will vary depending on its balance, and the balances of all linked accounts. Linked accounts will still need to pay a minimum administration fee.

To participate in Family Group Linking, you and any other eligible family members must read and complete an application available from your financial adviser, who must submit the application to us using AdviserNET.

SHARE TRADE SERVICE FEE

Asgard may receive from their settlement agent/broker a service fee of up to 100% of the brokerage for the introduction of your business and for performing client service activities and transaction reporting in relation to your account/share trading. It is not an additional charge to you.

DISCLOSURE OF FEES, COSTS AND BENEFITS BY YOUR FINANCIAL ADVISER

Your financial adviser must disclose to you any benefits they receive regarding your investment, including all fees and costs that you've negotiated with them. Please see your financial adviser's Financial Services Guide and/or Statement of Advice for further information on these benefits.

EMPLOYER RELATED DISCOUNTS

If you leave your employer and become a Personal member of the Super Service – Employee account, you generally will not be eligible for the employer group administration fee discount so the costs associated with your account may increase.

If you hold an account as a spouse or as family of an employee member of the Super Service – Employee Account and the employee member has left their employer plan, the fees and other costs associated with your account may increase.

CHANGES TO FEES

Under the Trust Deed, we can change the fees and charges in this PDS, including increasing fees or adding new fees, without your consent. If we do this, we'll give you at least 30 days written notice of the change.

Investment fees may be varied at any time by an investment manager, without notice to you. You can find the current fees and costs for your investment options in the investment option's PDS.

Download the latest version of your investment option's PDS from Investor *Online*.

FEE MAXIMUMS

We're entitled to charge the following maximum fees:

- contribution fee 6.1500%
- administration fee 2.3575%
- adviser remuneration 0.5125% ongoing (there is no maximum for agreed amounts) or 6.1500% on contributions
- trustee fee 0.1045%
- brokerage fee \$50.33 (indexed annually on 30 June each year in accordance with the Consumer Price Index).

SERVICES WE DON'T CHARGE FOR

There are some services that are currently at no extra cost to you, but which may incur fees in the future:

- expense recovery all authorised expenses, including registry costs, audit fees, the cost of reports, government duties, various other disbursements and net GST expenses
- super and family law super splitting
- splitting your contributions with your spouse, and
- privacy information requests.

i For more information on these services, see section 7 of the Additional information booklet.

EXAMPLE OF ANNUAL FEES AND COSTS

This table gives an example of how the fees and costs for *Portfolio*Care Super/Pension Service can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

Example - <i>Portfolio</i> Ca Super/Pension Servic	Balance of \$50,000	
Investment fees	Nil	For every \$50,000 you have in the superannuation product, you will be charged \$0 each year.
Plus Administration fees	1.2218% pa	And, you will be charged \$610.90 in administration fees ¹ .
Plus Indirect costs for the superannuation product	0.00% pa	And, indirect costs of \$0 each year will be deducted from your investment.
Equals ²		If your balance was \$50,000, then for that year you will be charged fees of \$610.90 for the superannuation product.

- This amount comprises the administration fee of 1.1173% pa and the trustee fee of 0.1045% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.
- Cost of product Additional fees and costs may apply, including adviser fees as agreed with your financial adviser and underlying fees and costs for investment options - refer to the additional examples of total annual fees and costs.

ADDITIONAL EXAMPLES OF TOTAL ANNUAL FEES AND COSTS

The following examples illustrate how the cumulative effect of the fees and costs of *Portfolio*Care Super/Pension Service, as well as the underlying fees and costs of certain types of investment options, can affect your superannuation investment over a one-year period, and how they can vary depending on the investment options you select.

The actual fees and costs that you will be charged will depend on your total account value, the investment options you choose and the transactions you carry out, and these tables are produced for illustrative purposes only

Example 1 - Managed fund

Example – Exper Balanced investr option		Balance of \$50,000		
Cost of <i>Portfolio</i> Care – Super/Pension Service product ¹	1.2218% pa	For every \$50,000 you have in the superannuation product, you will be charged \$610.90 each year.		
Plus Other costs for the investment option ²	1.11%pa	And, other costs of \$555 each year will be deducted from your investment.		
Equals Total fees and costs ³		If your balance was \$50,000, then for that year you will be charged total fees and costs of \$1,165.90 for holding the Experts' Choice Balanced investment option.		

- This amount comprises the administration fee of 1.1173% pa and the trustee fee of 0.1045% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.
- 2 This amount comprises estimates of the management, transactional and operational costs for the Experts' Choice Balanced investment option based on last financial year.
- 3 Additional fees and costs may apply, including adviser fees as agreed with your financial adviser. And, a buy/sell cost of 0.49% applies whenever you invest in the Experts' Choice Balanced investment option (this will equal \$24.50 for every \$5,000 you invest).

Example 2 - Term deposits

Example – St Geo Deposit	orge Term	Balance of \$50,000		
Cost of <i>Portfolio</i> Care – Super/Pension Service product ¹	1.2218% pa	For every \$50,000 you have in the superannuation product, you will be charged \$610.90 each year.		
Plus Other costs for the investment option ²	Nil	And, other costs of \$0 each year will be deducted from your investment.		
Equals Total fees and costs ³		If your balance was \$50,000, then for that year you will be charged total fees and costs of \$610.90 for holding a St George Term Deposit.		

- 1 This amount comprises the administration fee of 1.1173% pa and the trustee fee of 0.1045% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.
- 2 There are no underlying fees and costs for Term Deposits.
- 3 Additional fees and costs may apply, including adviser fees as agreed with your financial adviser. Buy/sell costs do not apply to Term Deposits

Example 3 - Listed securities

Example – Listed shares in t S&P/ASX 300 ind		Balance of \$50,000
Cost of <i>Portfolio</i> Care – Super/Pension Service product ¹	1.2218% pa	For every \$50,000 you have in the superannuation product, you will be charged \$610.90 each year.
Plus Other costs for the investment option ²	Nil	And, other costs of \$0 each year will be deducted from your investment.
Equals Total fees and costs ³		If your balance was \$50,000, then for that year you will be charged total fees and costs of \$610.90 for holding listed shares in the S&P/ASX 300 Index.

- 1 This amount comprises the administration fee of 1.1173% pa and the trustee fee of 0.1045% pa based on an account balance of \$50,000. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure.
- There are no underlying fees and costs for listed shares, however underlying management, transactional and operational costs may apply for AREITS, ETFS, LICS and LITS.
- 3 Additional fees and costs may apply, including adviser fees as agreed with your financial adviser. And, a brokerage fee will apply whenever you trade listed securities (this will equal \$25 for every \$5,000 you invest in a single trade).

DEFINED FEES

Activity fees

A fee is an activity fee if:

- the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
 - that is engaged in at the request, or with the consent, of a member; or
 - that relates to a member and is required by law; and
- those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.

Administration fees

An administration fee is a fee that relates to the administration or operation of the superannuation entity and includes costs that relate to that administration or operation, other than:

- 1. borrowing costs; and
- indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
- costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Advice fees

A fee is an advice fee if:

- the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
 - 1. a trustee of the entity; or
 - another person acting as an employee of, or under an arrangement with, the trustee of the entity; and
- 2. those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.

Buy-sell spreads

A buy-sell spread is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Exit fees

An exit fee is a fee to recover the costs of disposing of all or part of members' interests in the superannuation entity.

Indirect cost ratio

The indirect cost ratio (ICR), for a MySuper product or an investment option offered by a superannuation entity, is the ratio of the total of the indirect costs for the MySuper product or investment option, to the total average net assets of the superannuation entity attributed to the MySuper product or investment option.

Note: A fee deducted from a member's account or paid out of the superannuation entity is not an indirect cost.

Investment fees

An investment fee is a fee that relates to the investment of the assets of a superannuation entity and includes:

- fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- costs that relate to the investment of assets of the entity, other than:
 - 1. borrowing costs; and
 - indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
 - 3. costs that are otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee. ²

Switching fees

A switching fee for a superannuation products other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

2



YOUR INSURANCE OPTIONS (PERSONAL ACCOUNT MEMBERS ONLY)

Your *Portfolio*Care Super Service account also offers a range of insurance options to help protect your financial security and give you added peace of mind.

Insurance is an important part of any financial plan, helping to provide security for your family's lifestyle if you should become seriously sick or injured, temporarily unable to work, or even die.

*Portfolio*Care Super Service gives you the option of applying for insurance cover as part of your account. You can choose from:

- life protection: pays a lump-sum to your beneficiaries if you die
- total and permanent disablement (TPD) protection: pays a lump-sum in the event of a disabling injury or illness, or
- income protection: pays a regular income if you're temporarily unable to work due to serious illness or injury.

Taking out insurance through super may be a cost-effective choice because your premiums are paid from your super contributions, rather than from after-tax personal income. Your financial adviser can help you decide whether insurance suits your situation, and what level of cover you may need.

Please note: Insurance cover isn't available with pension accounts.

APPLYING FOR INSURANCE COVER

Insurance cover is available through AIA Australia's Priority Protection for Platform Investors (PPPI)¹ (*Portfolio*Care Super Service – Personal account members only).

To apply for insurance cover, you'll need to obtain the relevant insurance PDS, available from your financial adviser or from pppi.aia.com.au. Please read it carefully and consider your circumstances when deciding if this cover is right for you.

If you're accepted for cover, we'll deduct your insurance premiums from your *Portfolio*Care Super Service cash balance.

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INSURANCE BENEFIT PAYMENTS

Insurance cover is provided under insurance policies issued by AIA Australia and is held by the Trustee.

Insurance benefits that are payable from your insurance cover will be paid into your *Portfolio*Care Super Service cash balance prior to being released by the Trustee. To receive the benefit, you'll need to meet a condition of release under superannuation law.

Download the latest version of AIA Australia's PPPI PDS from pppi.aia.com.au.

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HOW WILL THE BENEFIT BE PAID UPON DEATH?

We all want to make sure the people we care about will be looked after when we're gone. Here's some information on what happens to your investments if you die, and how to make sure benefits are distributed the way you choose.

With PortfolioCare Super/Pension Service, you can nominate who you would like to receive your superannuation benefits, including any insurance payout, if you die. Generally, you can choose to pay the balance of your PortfolioCare Super/Pension Service to one or more dependants, or to your estate. If you have a PortfolioCare Pension Service account, you can also opt to continue pension payments to a dependant you choose.

TYPES OF BENEFICIARY NOMINATIONS

You can make a:

- Binding death benefit nomination: The Trustee must pay your benefit to whoever you have nominated, as long as your nomination is valid.
- Discretionary death benefit nomination (discretionary): The Trustee will consider the nomination provided by you, but has discretion to pay your benefit to one or more of your dependants and/or your legal personal representative in whatever proportions the Trustee determines.
- Reversionary death benefit nomination (PortfolioCare Pension Service only): The reversionary nomination you select (automatic reversionary pension or discretionary reversionary pension) will determine whether the Trustee is bound to pay your benefit as a pension to whoever you've nominated.

Whichever option you choose, the Trustee must generally ensure that the benefits are paid to your dependants (as defined in the Fund's Trust Deed and applicable superannuation law) or your legal personal representative.

If you don't nominate a beneficiary, the Trustee will decide who receives your benefits.

You can make or change a death benefit nomination at any time after opening your account by contacting the Customer Relations team on 1800 646 234, or by talking to your financial adviser.

Where you do not have a binding death benefit nomination, you should consider making a will.

REVERSIONARY PENSIONS

If you have a pension account, you can request that we continue to pay your pension to your beneficiary after your death. We call this a 'reversionary pension'.

Generally, we can only pay a reversionary pension to your spouse or, in some circumstances, your child. A reversionary pension will stop after the child reaches 25 and will be paid as a lump sum, unless the child is permanently disabled within the meaning of the *Disability Services Act 1986*.

Tax law places a cap on the total amount of superannuation that you can transfer into pension accounts. This is known as the pension transfer balance cap and is \$1.6 million as at 1 July 2017. The cap is indexed and may increase in the future. Reversionary pensions will be counted towards the transfer balance cap.

i For more information on how your benefit will be paid if you die, including definitions of 'dependant' and 'spouse', refer to section 4 of the Additional information booklet.

WHAT HAPPENS TO YOUR INVESTMENTS?

If we're notified of your death, all of your assets will remain invested according to your investment instructions until such time as instructions are received by the Trustee in relation to your death benefit from a valid beneficiary/ies or your legal personal representative, as determined by the Trustee.

The Trustee will then pay the value of these investments (subject to any withdrawal restrictions) and any insurance benefits you have as outlined above. If you have money invested in term deposits, it will remain invested until it reaches the maturity date.

KEEPING YOU UP-TO-DATE

*Portfolio*Care Super/Pension Service makes it easy to keep track of your investments, with 24-hour online access and detailed investment reports.

With *Portfolio*Care Super/Pension Service, you'll have access to consolidated information on all your investments. Here's how we keep you up-to-date:

Investor Online	Access your account information anywhere, anytime, at investoronline.info.
	We'll send you your log-on details when we open your account. Use them to log on and view your account details, access documents, read investor communications, download forms and PDSs, and manage your account details.
Investor report	We'll send you an annual investor report, providing a clear picture of all your investments. This includes your opening and closing balance, transaction history, net earnings, and investment performance.
Annual report	The annual report for each financial year (to 30 June), with important information for members and fund financial statements, will also be available on Investor Online.
Annual Pension Review letter and PAYG Payment Summary	Your Annual Pension Review letter advises your pension limits for the coming year, and provides details of pension payments from the previous year.
(pension accounts only)	If you receive a payment while less than 60 years of age during that year, we'll also send you a PAYG Payment Summary to help you complete your income tax return.

INVESTOR ONLINE

Investor *Online* is our online investor service, providing secure access to a range of information about your account – 24 hours a day, seven days a week.

Using Investor Online

View account information anytime, anywhere	Manage your account
View detailed account and investment information, including: your account balance and transaction history at any point in time a list and value of investments held at any point in time your pension details and a Centrelink Schedule (if applicable) your insurance details account activity tax and distribution information PDSs for your underlying investments periodic reports, including your annual report notifications of material changes and significant events affecting your account, and notices of any changes to fees, including the introduction of new fees or increases to current fees or costs.	Update account details in moments, including: changing your address, contact and email details changing your PIN adding your Tax File Number (TFN), and downloading forms.

ELECTRONIC NOTIFICATIONS, ESTATEMENTS AND ONLINE COMMUNICATIONS

ESTATEMENTS AND ONLINE COMMUNICATION

You can view your correspondence, including reports, account actions and most letters, in the one secure location on Investor *Online* via investoronline.info.

If you choose to receive your correspondence online, instead of via mail, you can:

- save time receive an eStatement notification email when something new is available
- reduce paper cut back on storage, clutter and help the environment
- enjoy peace of mind knowing your reports are stored securely online
- easily access your correspondence view, download or print anywhere, anytime, and
- switch back to paper correspondence, at no extra cost at any time.

You can make the choice to receive correspondence online when completing your application, by notifying your financial adviser, registering on Investor *Online* or calling us. As important information about your *Portfolio*Care Super/Pension Service account may be sent to the email address you nominate in your application, it's important that you nominate your own current and active email address, and notify us immediately if your email address changes.

Refer to the Investor declarations, conditions and acknowledgments section for the terms and conditions applying to eStatements and online communications.

ELECTRONIC NOTIFICATIONS AND UPDATED INFORMATION

We may provide you with all information, including without limitation any notification, disclosure documents or any other documents for underlying managed investments (Information), required or permitted to be given to you under the SIS laws, the Corporations Act or any other relevant law:

- where it is or may become permissible under SIS laws, the Corporations Act or any other relevant law, via your financial adviser in writing or notice by email or other electronic communication (including by making it available at Investor Online), and
- directly:
 - by email (including emails containing a hypertext link), and
 - by other electronic communication (including documents containing a hypertext link or by making it available online at Investor Online).

If you're:

- a new investor, by making an application to open a PortfolioCare Super/Pension Service account, or
- an existing member, by giving an investment direction or switching request, using the Regular Buy feature, or by you (or someone on your behalf) making further contributions, on or after the date of this PDS you agree that information can be provided to you in any of these ways.

WHEN WE SEND YOU DOCUMENTS

You agree we may give you documents and other communications by any of the methods specified below, including by sending them to any address for you, your financial adviser or your representative provided by you, or that the administrator reasonably believes is correct.

In this case, those documents and other communications are taken to be given if:

- online, when available
- sent by post (including a letter containing a reference to a website where the relevant document or other communication can be found), three business days after posting
- sent by fax, on production of a transmission report
- sent by email (including an email containing a hypertext link to one or more documents), one business day after the email is sent, or
- given personally, when received.

You will also have access to the above information through your financial adviser, and we may choose to send some or all of this information to you.

ADVISERNET REPORTS FROM YOUR ADVISER

Through AdviserNET, our comprehensive online service for financial advisers, your adviser can give you extensive information about your account, including unrealised capital gains estimates on *Portfolio*Care Super Service account assets.

COMMUNICATIONS FROM INVESTMENT MANAGERS

Managed investments are held in Asgard's name as custodian for you—Asgard is therefore the legal owner.

Because you are not the legal owner, you won't be able to exercise any unit holder rights, such as the right to attend meetings, the right to vote and the right to participate in any corporate actions.

In addition, you won't receive communications such as newsletters and investment reports that would be sent to you if you held these managed investments directly.

CONTACTING US

If you have any questions or need more information, please call us on 1800 646 234, or email us at portfoliocare.client.services@asgard.com.au.

OTHER THINGS YOU NEED TO KNOW

Your privacy, your Tax File Number and other important things you need to know.

VERIFYING YOUR IDENTITY

Under superannuation law, we must comply with the AML/CTF Act.

This means before we can accept you as a member, or pay you a pension or any other benefits from your account, we need to confirm your identity. So, when you apply for a *Portfolio*Care Super/Pension Service, we'll ask you to provide certain identification information, including documents that verify your identity. If you have an authorised representative to act on your behalf, we'll also need to identify them.

Under the legislation, we'll also need to confirm the identity of your beneficiaries, anyone involved with your estate, or anyone receiving a reversionary pension from you if you die.

We have the discretion to delay or refuse any transaction request if we think it may cause us to breach our obligations under the AML/CTF Act, or cause us to commit or participate in any offence. If we do this, you can't hold us liable for any inconvenience or loss you incur

YOUR PRIVACY

We may collect personal information directly from you or your financial adviser.

The main purpose in collecting personal information from you is so that we can establish and manage your account. If you do not provide the required information, we may not be able to process your application or provide you with the products and services you have applied for.

We may collect personal information if it is required or authorised by law including the *Superannuation Industry* (Supervision) Act 1993, the Corporations Act 2001 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

We may use your information for related purposes – for example, providing you with ongoing information about financial services that may be useful for your financial needs through direct marketing. These services may include investment, retirement, financial planning, banking, credit, life and general insurance products and enhanced customer services that may be made available by us, other members of the AMP group, or by your financial adviser. Please contact us on 1800 646 234 if you do not want your personal information used for direct marketing purposes.

We may need to disclose your personal information to other parties, such as:

- other members of the AMP group
- your financial adviser
- your parent or guardian, if you are under age 18
- external service suppliers who may be located in Australia or overseas, who supply administrative, financial or other services to assist the AMP group in providing you with AMP financial services. A list of countries where these providers are located can be accessed via our Privacy Policy
- The Australian Taxation Office (ATO) to conduct searches on the ATO's Lost Member Register for lost super
- your spouse or another person who intends to enter into an agreement with you about splitting your super as part of a marriage separation or a de facto (including same sex) separation (the law prevents us from telling you if we received one of these requests for information about your account)
- anyone you have authorised or if required by law.

Where you provide any information about one or more other persons, you agree to obtain any such person's consent to the disclosure and to inform them of our identity and contact details as well as the information set out in the Your privacy section, including:

- the fact that we will collect, or have collected, their information and the circumstances of that collection
- why their information is collected by us and how it will be used and to whom it may be disclosed by us and
- that our privacy policy contains information about:
 - how the person may access their personal information and seek correction of such information
 - how the person may make privacy complaints about us and how we will deal with such a complaint.

Under the current AMP Privacy Policy you may access personal information about you held by the AMP group. The AMP Privacy Policy sets out the AMP group's policies on management of personal information, including information about how you can access your personal information, seek to have any corrections made on inaccurate, incomplete or out-of-date information, how you can make a complaint about privacy and information about how AMP deals with such complaints. The AMP Privacy Policy can be obtained online at amp.com.au or by contacting us on 1800 646 234.

TEMPORARY RESIDENTS LEAVING AUSTRALIA

If you've entered Australia on an eligible temporary resident visa, you can claim your super benefits once you have permanently left Australia. This option is not available to holders of subclass 405 and 410 visas, Australian and New Zealand citizens, or Australian permanent residents.

If you don't claim your benefit within six months of leaving Australia, your benefit may be paid as unclaimed super to the ATO. If this happens, we won't send you a notification or exit statement, but you can claim your money directly from the ATO. Visit ato.gov.au for details.

Relying on relief provided by the Australian Securities and Investments Commission (ASIC), the Trustee is not obliged to notify or give an exit statement to a member who was a temporary resident when we transfer their super to the ATO following their departure from Australia.

YOUR TAX FILE NUMBER

Your TFN is confidential. So before you give us your TFN, we are required to tell you how we'll use it and keep it secure.

TAX FILE NUMBER NOTIFICATION

Under the Superannuation Industry (Supervision) Act 1993, the Trustee of your super 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 Trustee of your super fund may disclose your TFN to another super provider when your benefits are being transferred, unless you request the Trustee of your super fund in writing that your TFN not be disclosed to any other super provider.

It is not an offence not to quote your TFN. However, if you don't give us your TFN, you won't have access to many of the benefits of your account.

Giving us your TFN will have the following advantages, which may not otherwise apply:

- Your superannuation fund will be able to accept all types of contributions to your account/s
- The tax on contributions to your superannuation account/s will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits, and
- It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

i For more information on your TFN, see section 5 of the Additional information booklet.

UNDERSTANDING HOW YOUR SUPER AND PENSION PAYMENTS ARE TAXED

As an incentive to save for your retirement, the super system offers some attractive tax advantages, including a low tax on earnings while invested in super, no tax on earnings in an allocated pension after retirement, and a low tax rate on contributions, depending on your individual circumstances.

Generally, you'll pay tax on:

- contributions to your super account
- investment earnings while invested in a super account (to a maximum of 15%), and
- withdrawals from your super account before you turn 60.

Tax laws are complex and everyone's situation is different, so it's important to consult your financial adviser or a taxation professional to understand the tax implications of your *Portfolio*Care Super/Pension Service account.

Depending on the account you hold, you'll need to be aware of:

Super	Pension
 contributions tax contribution limits contribution surcharge tax on investment earnings tax deductions untaxed elements lump-sum withdrawals. 	 tax payable when starting a pension tax on pension payments tax on investment earnings (pre-retirement allocated pensions) tax on investment earnings untaxed elements lump-sum
	withdrawals.

i For more information on tax and your *Portfolio*Care Super/Pension Service account, see the Additional information booklet.

PAYMENTS TO AN ELIGIBLE ROLLOVER FUND

An Eligible Rollover Fund (ERF) is a special type of super fund that is able to accept benefits that are transferred from another super fund without a member's consent.

We may transfer your benefits to this fund if the value of your account is less than \$2,000. Once your benefit is transferred into an ERF, you will no longer have access to the *Portfolio*Care Super/Pension Service product.

i For more information on ERF transfers, please see section 7 of the Additional information booklet.

CONSOLIDATION OF MULTIPLE ACCOUNTS

Each year the Trustee will identify and review members who have multiple accounts within the Fund. Where the Trustee reasonably determines that it is in the best interest of the member, the member's accounts will be consolidated and the member will receive an exit statement. Members may be provided the opportunity to choose not to consolidate their accounts.

COOLING-OFF PERIOD

A 14-day cooling-off period applies to your initial investment in *Portfolio*Care Super/Pension Service. During this period, if you decide that this product does not meet your needs, you can simply tell us in writing and we'll refund your investment.

The amount we refund will be reduced or increased for market movements in your chosen investment options. We'll also deduct any tax or duty incurred, and a reasonable amount for transaction and administration costs. As a result, the amount returned to you may be less than your original investment.

If the underlying fund manager has imposed redemption restrictions on a selected investment option, there may be a delay in returning your funds to you.

The cooling-off period starts either when you receive confirmation of your membership or five business days after your application is accepted—whichever is earlier.

If you have rolled over or transferred funds into *Portfolio*Care Super/Pension Service from another super fund, retirement savings account (RSA) or approved deposit fund (ADF), we can't directly refund any preserved or restricted non-preserved funds to you. Instead, we'll need to roll over or transfer these amounts to a super fund, RSA or ADF nominated by you.

You cannot apply for a refund of your investment in *Portfolio*Care Super/Pension Service if you have exercised any rights or powers available under the terms of this product.

MEMBERS OF AN EMPLOYER GROUP

If you or your employer makes the first contribution to your account, which is the first employee's contribution in that employer group, your employer has 19 days from the date of the contribution to ask for a refund. In this instance, there is no cooling-off period.

If your employer chooses to ask for a refund, they must do so in writing. If they don't, your benefit may be transferred to the *Portfolio*Care Super Service – Personal account or our nominated ERF. This means you'll no longer be a member of *Portfolio*Care Super/Pension Service and you won't be able to receive further contributions.

For more information, please call 131 267 or write to:

AMP Eligible Rollover Fund PO Box 300 PARRAMATTA NSW 2124

IF YOU HAVE A SUPER SERVICE – EMPLOYEE ACCOUNT, WHAT HAPPENS IF YOU LEAVE YOUR EMPLOYER?

If you leave your employer and your new employer is also a member of the Super Service – Employee account, you can keep your existing account. Otherwise, if you do not roll over your benefits to another superannuation fund, retirement savings account or approved deposit fund, you will stay in the Super Service – Employee account and you will automatically become a Personal member of the Super Service – Employee account. If your account balance is under \$2,000, we may transfer your benefits to the nominated ERF.

If you become a Personal member of the Super Service – Employee account, you will keep the same investment options and financial adviser. However, generally you will not be eligible for the administration fee discount (see page 27), so the costs associated with your account may increase. If you hold an account as a spouse or as a family member of an employee member of the Super Service – Employee account and the employee member leaves their employer plan, you will stay in the Super Service – Employee account and you will automatically become a Personal member. However, the fees and other costs associated with your account may increase.

Further information on the fees and costs which apply when you become a Personal member of the Super Service – Employee account will be provided to you as part of your Personal member welcome kit.

MAKING AN ENOUIRY OR COMPLAINT

If you have an enquiry, please contact your financial adviser, or call us on 1800 646 234. Alternatively, you can email us at portfoliocare.client.services@asgard.com.au.

If you have a complaint, we'll do our best to resolve it. Please let us know by writing to:

The Complaints Officer PO Box 7229 PERTH CLOISTERS SQUARE WA 6000

In your letter, please explain the exact nature of your complaint, and remember to include your name and *Portfolio*Care Super/Pension Service member number. We'll address your complaint within 90 days of receiving your letter.

If you are not satisfied with the outcome, you may contact the Superannuation Complaints Tribunal (SCT). The SCT is an independent body set up by the Federal Government to help members or their dependants resolve super complaints. The SCT will only deal with your complaint after you have been through our internal complaint procedure. Time limits apply to certain complaints to the SCT. If you have a complaint, you should contact the SCT immediately to find out if a time limit applies.

The SCT can be contacted via:

Mail: Superannuation Complaints Tribunal

Locked Bag 3060 MELBOURNE VIC 3001

Phone: 1300 884 114 Online: sct.gov.au

ADDITIONAL INFORMATION BOOKLET

Our Additional information booklet offers more information about:

- family law and super
- supply of member information to the ATO
- the Trust Deed
- disclosure documents for underlying managed investments
- our relationship with some companies in which we will invest, and
- our relationship with some service providers.

REGULATED SUPER FUND CERTIFICATION FROM THE TRUSTEE (TO BE SHOWN TO ANY CONTRIBUTING EMPLOYER)

The Trustee has been granted a Registrable Superannuation Entity (RSE) Licence by the APRA. The RSE Licence number is L0002523.

The Trustee has registered the fund as an RSE with APRA. The registration number for the fund is R1055610.

The fund is:

- a resident regulated super fund within the meaning of SIS laws
- not subject to a direction under section 63 of SIS laws, and
- has never previously been subject to a direction under section 63 of SIS laws.

The Trustee therefore confirms that the fund is a complying super fund under Part 3-30 of the *Income Tax Assessment Act 1997*.

INVESTOR DECLARATIONS, CONDITIONS AND ACKNOWLEDGEMENTS

BY COMPLETING AND SIGNING THE APPLICATION YOU:

Acknowledge that:

- We will effect investment transactions, within our capacity to do so, as part of the investment process.
- We reserve the right to reject deposits at our discretion.
- All withdrawals are subject to any investment managers' withdrawal restrictions.
- Except as expressly disclosed, we do not guarantee the capital amount invested or the performance of the investments which have been selected.
- We retain the right to establish and change any procedures we consider necessary or desirable to best manage
 your *Portfolio*Care Super/Pension Service account. We will normally provide you with at least 30 days notice of
 any such establishment or change if it is likely to have a material, adverse impact on you.
- You have instructed your financial adviser to lodge investment and other instructions with us on your behalf
 electronically via AdviserNET (an online e-commerce facility), using the AdviserNET Online Transactions Facility
 (Online Transactions).

By instructing your financial adviser to do so, you agree to the following terms and conditions:

- Despite anything else in this section, your adviser may have remedies under either the Australian Securities
 and Investments Commission Act 2001 or the Australian Consumer Law if the services provided to you in
 connection with the Online Transactions are not of the appropriate standard.
- 2. Except to the extent required by law or as set out in paragraph (1) above, we make no representations or warranties express or implied that Online Transactions is fault free or as to the continuity, functionality, reliability or efficiency of Online Transactions or the suitability of Online Transactions to you. You agree to your financial adviser lodging instructions in this manner at your own risk and solely in reliance on your own judgement and not upon any warranty or representation made by us.
- 3. Except to the extent required by law or as set out in paragraph (4) below, we will not be liable to you in contract, tort or otherwise (whether negligent or not) and you will not have any cause of action against or right to claim or recover from us for or concerning any loss or damage of any kind at all (including consequential loss or damage and including but not limited to loss of profits and business interruption) caused directly or arising indirectly out of:
 - a. your financial adviser's use of Online Transactions or any part of it,
 - b. any inaccuracy, defect, unintended inclusion, malfunction, default, error, omission, loss, delay or breakdown in Online Transactions,
 - c. any suspension of Online Transactions or your financial adviser's access to Online Transactions,
 - d. any delay in the lodgement of, or execution of instructions submitted electronically by your financial adviser due to systems faults, communication failures or any other circumstance outside our reasonable control relating to the use of or ability to operate Online Transactions,
 - e. any delay in the execution of instructions arising from us following our standard procedures in the usual course of business including, without limitation, ensuring the instructions do not contravene any investment or other requirements.
 - f. any breach of the AdviserNET Online Transactions Agreement by your financial adviser or any error or omission made by your financial adviser with respect to the use of Online Transactions, including, but not limited to, the completion of instructions and their submission and the order in which your financial adviser submits them.
 - g. the order in which we process instructions submitted by your financial adviser,
 - h. the processing of an instruction submitted by your financial adviser electronically using AdviserNET which contradicts an instruction lodged in paper format with us,
 - i. any failure by your adviser or you to provide, update or correct any information about you displayed on AdviserNET, and as a result, any delay or error by us in processing, updating or correcting any information about you that is provided to us,
 - j. your financial adviser's failure to comply with reasonable instructions, documented practices relating to the electronic submission of instructions or training material provided by us from time to time,
 - k. the execution of transactions by or involving third parties,
 - l. Online Transactions not functioning in the manner contemplated by your financial adviser where the instruction is complex or your account is complex,

- m. our rejecting or returning an instruction submitted via Online Transactions and may at any time require your financial adviser to lodge the instructions in paper format,
- n. any breach by your financial adviser of the Corporations Act 2001, or
- o. any other act, matter, thing or condition beyond our reasonable control relating to the use of or ability to operate Online Transactions

except where caused by our gross negligence, fraud or wilful misconduct.

- 4. Where liability may not be excluded at law (for example, as mentioned under paragraph (1) above, our liability is limited, in our discretion:
 - a. in the case of the supply of services to the re-supply of those services or to payment of the cost of re-supplying those services.
- We need not act on instructions if:
 - in our reasonable opinion they are invalid or otherwise cannot be given effect under these terms and conditions,
 - 2. we reasonably doubt their authenticity,
 - 3. acting on them would in our opinion be impracticable,
 - 4. we suspect that they do not comply with any relevant security or administrative requirement,
 - 5. your account is suspended, or
 - 6. they were received after we had decided to terminate your account,

and we will not be liable for failing to act or for acting despite one of the above circumstances existing.

- We may provide confirmations of transactions on a transaction-by-transaction basis or by means of a standing facility, and may change from one means to another. You agree that confirmations may be provided by either means.
- We are not aware of your investment objectives, financial position and particular needs. Accordingly, the provision
 of products available through the account should not be taken as the giving of investment advice by us.
- There may be changes to the investment options or other changes within *Portfolio*Care Super/ Pension Service, including the addition, removal or withdrawal of investment options. In the case of significant changes, we will notify you electronically (see Electronic notifications, estatements and online communications on page 36 for more information about electronic notification) or via your financial adviser (where it is or may become permissible under superannuation law).
- At the time further investments are made by us on your behalf into a managed investment in which you already
 have an investment, you may not have received:
 - the current PDS for the managed investment, or
 - information about material changes and significant events that affect the managed investment (that the
 responsible entity of the managed investment is required to give a person who acquired an interest in the
 managed investment directly, unless exceptions apply).
- You have read and understood the Important information on the inside front cover of this PDS.
- You have read and understood the Privacy statement on page 37 of this PDS, and you consent to the collection, maintenance, use and disclosure of personal information in accordance with the privacy statement. When you provide information about another individual, you declare that the individual has been made aware of that fact and the contents of the privacy statement. You also declare you have the authority of each principal, company officer or partner that you purport to represent.
- If your employer subscribes to a SuperStream employer portal (eg to pay contributions), they may lodge certain instructions on your behalf electronically. You agree to your employer lodging instructions in this manner, and acknowledge we bear no liability, nor are we in anyway responsible for the conduct of your employer. This facility is only provided to your employer on the condition that the information they provide (and payments made) are to give effect to them meeting their superannuation obligations on your behalf. We are not liable for any loss arising from the use of this facility.
- Your rights in relation to your account are governed by the terms of the Trust Deed dated 13 November 1995, as amended from time to time (a copy is available free from us) governing the operation of the *Portfolio*Care Super Service and *Portfolio*Care Pension Service, and you agree to be bound by such terms.
- You're aware of the following details:
 - We can collect your TFN under the SIS laws.
 - When you or your employer provide your TFN to us, it will only be used for legal purposes. This includes
 finding or identifying your superannuation benefits where other information is insufficient, calculating
 tax on any eligible termination payment you may be entitled to, and providing information to the
 Commissioner of Taxation (amongst other things to enable the Commissioner of Taxation to assess any
 surcharge payable on superannuation contributions made by or for you). These purposes may change in
 the future.
 - It is not an offence if you choose not to quote your TFN. However if you or your employer don't provide us
 with your TFN, either now or later, you may pay more tax on your benefits than you have to, AND a surcharge

(which may not have been payable if you had provided your TFN) may be payable on contributions made by or for you. In some circumstances, the surcharge may be reclaimed through the ATO. It may also be more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to. Also, we will not be able to accept all types of contributions to your account if we do not have your TFN. These consequences may change in the future.

• If you or your employer supply us with your TFN, we may provide it to the trustee of another superannuation fund or to a retirement savings account provider that will receive your transferred benefits in the future. However, we will not give your TFN to such a trustee or retirement savings account provider if you tell us in writing that you don't want us to do so. We may also give your TFN to the Commissioner of Taxation. Otherwise your TFN will be treated as confidential.

Confirm that:

- If you're making a deposit to your account in the PortfolioCare Super Service, including a deposit to be converted into a rollover and deposited into an account in PortfolioCare Pension Service, you are eligible to do so under superannuation law as set out in the table in section 1 of the Additional information booklet.
- If an eligible spouse contribution has been made to your account, you are either in a de facto relationship with your spouse and are legally married or living together on a bona fide domestic basis, and your spouse is not entitled to a tax deduction for the contribution.
- You authorise us to give information relating to your account and investments in your account (including
 disclosure documents for those investments) to your financial adviser, and acknowledge that your financial
 adviser is your agent for the purpose of receipt of this information.
- Your use of the services we provide will not breach any law of Australia or any other country.
- We will not be liable to you or any other person for any loss or damage of any kind that may be suffered as a result of us exercising any of these rights, and
- Adviser fees you instruct us to deduct from your account and pay to your financial adviser are for advice and services provided by your financial adviser in relation to your Super/Pension Service account.

Agree:

- To provide us with any information we may request which relates to your membership of the account, and you
 further undertake that, should any information you provide change, you will notify us of this change as soon as
 reasonably possible.
- That if accessing Investor *Online*, to be bound by the Investor *Online* terms and conditions, as amended from time to time. You will accept those terms and conditions when you use the service.
- That if accessing an employer portal, to be bound by the employer portal terms and conditions, as amended from time to time. You will accept those terms and conditions when you use this service.
- That changes to fees and costs, including fees and costs for underlying investments, may be accessed by you through Investor *Online*, and that you should only make an investment decision after accessing that information.
- That it is a condition of your participation PortfolioCare Super/Pension Service, including our acceptance of
 contributions or instructions by or for you relating to your participation in PortfolioCare Super/Pension Service,
 that:
 - we may rely on any information ('Information') given to us by or for you, including information in relation to your contributions or your TFN, and
 - we are not required to inform you of your capacity to contribute to *Portfolio*Care Super/Pension Service or the consequences (including adverse consequences) to you, if you:
 - make or do not make contributions to PortfolioCare Super/Pension Service
 - do not provide information, or
 - provide incomplete information
 - you comply with any other conditions which are notified to you by us which we reasonably believe
 are necessary or desirable for compliance with the new tax laws (super simplification tax changes),
 and
 - you consent to the Trustee and Asgard deducting and paying adviser fees to your financial adviser (or to their dealer group who will receive the payment on behalf of your financial adviser) from your account on your behalf, as a remuneration for financial advice and related services that your financial adviser provides in relation to your account.

TAX FILE NUMBER

We are required to provide you with the following information before you supply your TFN. Your TFN is confidential, and you should be aware of the following details before you decide to provide it:

- We can collect your TFN under the SIS laws.
- If you do provide your TFN to us, it will only be used for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any rollover you may be entitled to, and providing information to the Commissioner of Taxation. These purposes may change in the future. We may use your TFN and other relevant information to undertake searches of the lost members register and other records held by the ATO and obtain information about superannuation benefits you may have with other superannuation providers.
- It is not an offence if you choose not to quote your TFN. However, if you do not provide us with your TFN, either now or later, you may pay more tax on your benefits than you have to. You may also pay the highest marginal tax rate on employer contributions and the taxable component of withdrawals. You will also be unable to make personal contributions to your account. It may also be more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to. These consequences may change in the future. Where the contribution has been made in respect of insurance cover, and we are obliged to return the contribution, then your insurance cover will automatically lapse without further notification to you.
- If you supply us with your TFN, we may provide it to the trustee of another superannuation fund or to a retirement savings account provider, where that retirement savings account provider or trustee is to receive your transferred benefits in the future. However, we will not pass your TFN to such a trustee or retirement savings account provider if you tell us in writing that you don't want us to. We may also give your TFN to the Commissioner of Taxation. Otherwise your TFN will be treated as confidential.

TERMS AND CONDITIONS FOR ESTATEMENTS AND ONLINE COMMUNICATIONS

Where you elect to receive communications from us online via Investor Online, you agree:

- to receive the communications you have requested electronically by regularly accessing them using Investor Online
- that registration, access to, and delivery of eStatements and online communications via Investor Online is at no extra cost
- to register or be registered and remain registered as a user of Investor Online
- any communication given to you online by making it available to you to access via Investor Online will be taken
 to be delivery of the communication to you one business day after the email has been sent to your nominated
 email address that the communication is available
- we will send an eStatement notification email to your nominated email address when a communication is available for you to access via Investor Online
- you have provided your nominated email address in your application, through your adviser or via Investor Online
 and you (or your financial adviser, on your behalf) are responsible for notifying us of any change to your nominated
 email address
- the nominated email address you have provided is your own
- to ensure we can deliver your eStatements, any change to your email address must be submitted before the
 effective end date of the upcoming report (eg 30 June)
- we'll automatically cancel your request for eStatements and online communications and switch you back to
 paper communications sent via mail if we're unable to successfully deliver emails to your nominated email
 address because it is not valid
- to resume eStatements after being switched back to paper communications, you will need to opt-in to online communications again and provide us with a valid email address
- you will be able to access such communications at any time while your account is open and you have access to Investor Online
- to keep your nominated email address current and active to ensure your mailbox can receive email notifications from us (eg there must be sufficient storage space available in your inbox)
- to ensure your mailbox junk mail and spam filters allow emails to be received from us
- to tell us as soon as possible if you are unable to access your email, Investor Online or your eStatements for any reason
- to regularly check for delivery of your eStatements regardless of whether or not you have received an email notification
- to take reasonable and appropriate security measures in relation to your computer and email access
- you can download a copy of any such communication free of charge
- we will send you a free paper copy of any such communication, at your request
- we may give you any communication in any other method permitted by law
- you may cancel your request to receive online communications at any time, however, you acknowledge that it
 may take up to two days for us to process your cancellation request and recommence sending you paper
 communications via mail
- we may at any time vary, suspend or cancel your access to eStatements and online communications via Investor
 Online. If we do this, we will provide notice to your nominated email address as soon as is reasonably practicable
 and will resume sending you paper communications via mail
- we will notify you of any change to these terms and conditions either by email to your nominated email address, via Investor *Online* or by mail
- we are not responsible for any losses whatsoever (including consequential loss) arising from unauthorised access
 to your email account, your inability to access your email account or because we have had to cancel your access
 to eStatements and online communications and resume sending you paper communications via mail, and
- we are not responsible for any costs associated with updating, modifying or terminating your software or hardware to enable you to access eStatements or Investor Online.

Distributed by

Hillross Financial Services Limited ABN 77 003 323 055 Level 11, 33 Alfred Street SYDNEY NSW 2000 Telephone: 1800 445 767 Facsimile: 02 9257 9281

Administrator and custodian

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL No. 240695

Trustee

N.M. Superannuation Proprietary Limited Registered office 33 Alfred Street SYDNEY NSW 2000

Correspondence to PortfolioCare

Customer Relations team PortfolioCare PO Box 7229 Perth Cloisters Square WA 6000

Customer Relations team Telephone: 1800 646 234

PORTFOLIOCARE® SUPER/PENSION SERVICE

ADDITIONAL INFORMATION BOOKLET

Issue No.5, 1 July 2020

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This booklet provides additional information and forms part of the *Portfolio*Care Super/Pension Service
Product Disclosure Statement (PDS). You should read this document in conjunction with the PDS before making decisions about *Portfolio*Care Super/Pension Service.

You can access and print this document and the PDS from amp.com.au/portfoliocare. You can also obtain a paper copy at no extra cost by contacting your financial adviser or the Customer Relations Team on 1800 646 234.

THROUGHOUT THIS BOOKLET

References to	To be read as
Member or you	A member of <i>Portfolio</i> Care Super/Pension Service, and anyone you authorise to act on your behalf.
Account balance	In respect of a member, the value of the underlying investments (including cash) held by the trustee on the member's behalf.
Financial adviser	A financial adviser holding an Australian Financial Services (AFS) Licence or acting as an authorised representative of a licensee.
Fund	Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 of which <i>Portfolio</i> Care Super/Pension Service are a part.
AMP, our, we or us	AMP Limited ABN 49 079 354 519 and its Australian subsidiary companies, NMMT Limited ABN 42 058 835 573, AFS Licence No. 234653 and N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFS Licence No. 234654., or Asgard Capital Management Limited (Asgard), ABN 92 009 279 592, AFS Licence No. 240695, as the administrator and custodian, acting solely in its capacity as agent of the Trustee, as the context requires.
Investment Options document	PortfolioCare Super/Pension Service Investment Options document, lists the investment options available through PortfolioCare Super/Pension Service.

SECTION 1 – WHAT KIND OF CONTRIBUTIONS DO WE ACCEPT?

CONTRIBUTING TO YOUR SUPER ACCOUNT

PortfolioCare Super Service account accepts all contributions allowed by law, subject to product minimums, age and working requirements and other factors:

Type of Special form TFN required? Contribution required?		Your age			
			Under age 67	67 to 74	Age 75 and older ¹
Super guarantee	No	No ²	Yes	Yes	Yes
Award	No	No ²	Yes	Yes	Yes
Salary sacrifice	No	No ²	Yes	Yes, if requirements met ³	No
Employer Voluntary	No	No ²	Yes	Yes, if requirements met. ³	No
Personal	No	Yes	Yes	Yes, if requirements met. ³	No
Spouse	No	Yes	Yes	Yes, if requirements met. ³	No
Personal injury	Yes - Contributions for personal injury form ⁴	Yes	Yes	Yes, if requirements met. ³	No
CGT Small business	Yes - Capital gains tax cap election form ⁴	Yes	Yes	Yes, if requirements met. ³	No
Downsizer	Yes - Downsizer contribution into super form ⁴	Yes	No ⁵	Yes	Yes
Co-Contributions	No	Yes	Yes	Yes ⁶	No ⁶
Low Income Super Tax Offset	No	Yes	Yes	Yes	Yes
Rollovers	No	No	Yes	Yes	Yes

¹ Certain contributions can be accepted up until 28 days after the month in which you turn 75, provided you meet the gainful employment requirements (explained on the following page).

While the fund doesn't need your TFN to accept this type of contribution, an additional 32% tax will apply to the contribution if we do not hold a valid TFN.

³ Refer to the following page for more information on gainful employment requirements.

⁴ The form needs to be lodged with or prior to the contribution. The form and further details on this contribution type are available at ato.gov.au

⁵ Downsizer contributions can be accepted from age 65.

While the fund can accept a Government Co-Contribution at any age, to be eligible to receive a Co-Contribution you need to be aged less than 71 at the end of the financial year in which your personal contribution was made.

THE GAINFUL EMPLOYMENT REQUIREMENTS

To contribute to super between the ages of 67 and 74 you must generally meet gainful employment requirements (more commonly known as the work test), or you met the requirements of the work test exemption.

- You are gainfully employed if, at the time of the contribution, you have worked for gain or reward for at least 40 hours within a period of 30 consecutive days in that financial year
- You meet the requirements of the work test exemption:
 - You aren't gainfully employed in the financial year you make the contribution, and
 - You were gainfully employed in the previous financial year, and
 - Your Total Super Balance was below \$300,000 on 30 June of the previous financial year, and
 - You have not previously made contributions to super under the work test exemption.

ALL ABOUT CONTRIBUTIONS TYPES OF CONTRIBUTIONS

Your *Portfolio*Care Super Service account can accept contributions from:

- you
- your employer
- your spouse, and
- the government.

CONTRIBUTIONS FROM YOU

You can make personal or member contributions to your account directly. Contributions from your **pre-tax** salary (salary sacrifice contributions) are treated as employer contributions (see "Contributions from your employer" below). The Australian Tax Office (ATO) treats all personal contributions, in the first instance, as non-concessional contributions and adjusts the contributions to concessional if a tax deduction is successfully claimed in your income tax return. Refer to the **What about taxation** section for further information on claiming a tax deduction on your personal contributions.

CONTRIBUTIONS FROM YOUR EMPLOYER

Employer contributions include Superannuation Guarantee (SG), award, salary sacrifice and voluntary employer contributions. All employer contributions will count against your concessional contributions cap.

You can generally choose your own super fund for SG contributions. You should seek advice from your payroll area or your financial adviser to see whether choice of fund applies to you.

If choice of fund does apply to you, and you'd like your employer to make all future SG contributions to your *Portfolio*Care Service account, then complete the standard choice form and return it to your employer. You can obtain a standard choice form from your adviser or you can use

the form you would have received from your employer. Alternatively you can contact the Customer Relations Team on 1800 646 234

If you choose to direct contributions away from your *Portfolio*Care Super Service account, your insurance cover may be affected.

CONTRIBUTIONS FROM YOUR SPOUSE

These are contributions paid by your spouse into your account. Your spouse does not need to be a member of the Fund to make spouse contributions. Spouse contributions are counted against your non-concessional contributions cap.

CONTRIBUTIONS FROM THE GOVERNMENT

If you are eligible, the government may make certain contributions to your account. For full details on government contributions such as the co-contribution and low income superannuation tax offset, visit **ato.gov.au**.

OTHER CONTRIBUTIONS

'Special' personal contributions

There are three types of contributions that you can make which will not be counted against your non-concessional cap or concessional cap provided you meet the eligibility requirements, and don't exceed any limits that apply. Each contribution type has a unique set of eligibility requirements, and you can make these contributions into your account:

- Capital Gains tax (CGT) exempt contributions (lifetime limit of \$1,565,000 in 2020/21)
- Contributions from the proceeds of personal injury payments (no cap or limit)
- Downsizer contributions (currently a lifetime limit of \$300,000).

If you wish to make these types of contributions, you need to provide the fund with a special form before or at the time of making the contribution. For eligibility details and for the required forms visit **ato.gov.au**. If the form has not been received by the time the contribution is accepted, the contribution will be assessed against your non-concessional contributions cap.

Third party contributions

Your *Portfolio*Care Super Service account can accept contributions from third parties (anyone who is not you, your employer, your spouse or the ATO). These contributions will count against your concessional contributions cap.

SUPERANNUATION CONTRIBUTIONS SPLITTING

As a member of the Fund, you may elect to split contributions with your spouse. The maximum amount of contributions that can be split is the lesser of 85% of your concessional contributions (which includes SG and salary sacrifice contributions) and your concessional contributions cap.

The following types of contributions can be split:

- SG
- salary sacrifice
- deductible personal contributions
- voluntary employer contributions.

Generally, you can split contributions with your partner if they are under their preservation age, or between their preservation age and age 64 and not retired under superannuation law and if:

- you are married
- you are in a relationship that is registered under certain state or territory laws, including same sex relationships, or
- you are of the same or of a different sex, and that person lives with you on a genuine domestic basis in a relationship as a couple (known as a 'de facto spouse').

You have until 30 June of each year to split contributions for the previous financial year. You can also split contributions for the present financial year, only if your entire benefit is being withdrawn before the end of that financial year as a rollover, transfer, lump-sum benefit or combination of these.

Full details about how to split contributions with your spouse are available on the Super Contributions Splitting Application form, which is available from your financial adviser or the Customer Relations team on 1800 646 234. Alternatively, you can visit ato.gov.au.

HOW TO DEPOSIT FUNDS INTO YOUR SUPER ACCOUNT

Type	How	
Contribution ¹	•	Direct debit – one-off or by setting up a regular deposit plan from a bank account selected by you BPAY® Cheque Forwarding to us your super guarantee notification or other notice of entitlement to superannuation guarantee shortfall payments ² Superstream online portal (employer contributions only) ³ Receipt of payments directly from the ATO (for example, Government contributions)

Туре	How
Rollover from a complying super fund	 Cheque Electronic funds transfer (EFT) from another superannuation fund In-specie transfer of managed investments and/or listed securities held through a non-PortfolioCare super/pension account Transferring investments held through an existing super account held through PortfolioCare (also referred to as an internal transfer) If you would like us to facilitate the rollover on your behalf, we will need you to complete the Transfer Authority form in the application booklet.

- All employers need to pay super contributions through a method that meets the SuperStream rules. Visit the ATO website at ato.gov.au for more information on ways employers can make contributions that comply with the Superstream requirements.
- 2 These types of contributions are credited to your Super Service account after they are processed by the ATO, which may take some time.
- 3 A Superstream online portal is an internet based solution that enables employers to make electronic contributions directly into an employee's super account.

CONTRIBUTION METHODS

You can make a contribution into your account by direct debit (one off or regular), BPAY® or cheque.

By cheque

Make the cheque payable to 'PortfolioCare Super Service Account (Name of investor)' and cross them 'Not negotiable'.' - for example 'PortfolioCare Super Service Account (John Smith)'.

The cheque must be accompanied by an application form (if the cheque relates to an initial deposit) or a Contribution Remittance Advice form.

You need to mail the cheque and the relevant form to: *Portfolio*Care, PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000.

By one off direct debit

If you wish to make your initial deposit by way of direct debit, you need to complete the relevant section of the application form along with the Direct Debit Request form. You can send these forms to us or your financial adviser can submit them for you online using AdviserNET. Your financial adviser can also submit additional one-off direct debit requests on your behalf on AdviserNET. Each direct debit must be for an amount of at least \$100.

Regular direct debit or deposit plan

You can set up a regular deposit plan and make regular payments from a bank account selected by you by direct debit. Your financial adviser can establish and manage this for you online using AdviserNET.

With the regular deposit plan you choose:

- how much you want to deposit on a regular basis
- the frequency of your deposits (monthly, quarterly, half yearly or annually), and
- the duration of your plan.

You can view the details of your regular deposit plan on the Account Details screen on Investor Online.

Where funds are not available for your regular deposit plan and we have bought managed investments on your behalf, we will reverse these transactions within a reasonable amount of time. This may result in a buy-sell spread that may negatively affect your account balance. We will not be held liable for transactions that occur in these instances.

You can only have one external bank account registered for all direct debits (including one-off and regular direct debits) at any time. You can have a one-off direct debit and a regular direct debit scheduled for the same day as long as you use the same external bank account for both debits.

BPAY

To make a deposit using BPAY, you need to know:

- your Customer Reference Number (CRN)
- the correct Biller Code

You can find your CRN and the list of Biller Codes on InvestorOnline or by contacting us or your financial adviser.

Please note, you cannot make rollovers via BPAY.

EMPLOYER CONTRIBUTIONS

Your employer is generally required to pay super contributions (superannuation guarantee) every three months. Your employer can also pay additional employer contributions (from your pre-tax salary). This also applies if you are an employee of your own company. Under SuperStream, the government's legislation for electronic super payments, all employers need to pay super contributions through a method that meets the SuperStream rules.

Employers can do this by using:

- their own software solution that complies with SuperStream
- a solution by an outsourced payroll or other service provider that complies with SuperStream
- a clearing house such as the Small Business Superannuation Clearing House

More information about SuperStream is available at ato.gov.au/Super/SuperStream

CONTRIBUTIONS WE RECEIVE AFTER YOUR PENSION HAS STARTED

Under current legislation, you cannot add contributions to an existing pension account after your pension has started, so there are special rules for contributions we receive after your pension start date.

AMOUNTS OVER \$500

If you have rollovers and credits over \$500 (or another amount that we decide), you authorise us to take instructions from your financial adviser on what to do with it. We can:

- pay the credit amount to you (unless you have a pre-retirement pension in which case you can instruct us to deposit the funds into your super account).
- transfer the credit amount to a new pension account, which means you will receive more than one pension, or
- consolidate it with your current balance by transferring both to a new pension account, using the single pension commutation process. If you choose this option, we will:
 - Transfer your current pension account balance to a new pension account.
 - 2. Add any other money (either rollovers or contributions) to the new pension account on the same day as the transfer. If the additional money is a contribution which you are eligible to make, we will consolidate the funds in your super account first.
 - 3. Commence your new pension account.

Please note that the commencement of a new Pension account may have social security implications.

AMOUNTS UNDER \$500

If another superannuation provider sends us a rollover for less than \$500 (or another amount that we determine), and you don't give us other instructions, you authorise us to return it to the super fund that paid it. You will then need to contact that super fund to access your money.

If we receive an amount under \$500 for your super account from investment income or some other source, and you have already closed your super account and opened a pension account, you authorise us to pay that amount to you (unless you have a pre-retirement pension, in which case we will ask your financial adviser what to do with the money).

STARTING A NEW PENSION ACCOUNT

If we need to open a new pension account for you, you authorise us to use information on your existing pension account, as long as this meets the current laws. Our standard fees and other charges will apply to your new account

SECTION 2 – WHEN CAN YOU ACCESS YOUR SUPERANNUATION?

Your superannuation benefit is the total of all contributions made, benefits rolled over or transferred in, plus investment earnings, insurance proceeds (if any), less fees, taxes, lump-sum withdrawals, insurance premiums (if any) and other charges.

Most superannuation benefits are preserved and superannuation law dictates that preserved benefits can only be paid in any of the following circumstances: ¹

- when you reach age 65
- if you cease employment after age 60
- when you reach your preservation age (refer to preservation age table) and are not retired, your superannuation benefit can be used to commence a pre-retirement pension
- when you permanently retire, after attaining the preservation age applicable to you (refer to preservation age table)
- if you suffer permanent incapacity as defined by the Superannuation Industry (Supervision) Act 1993
- if you satisfy the criteria for early release of part or all of your benefit on the grounds of severe financial hardship to the satisfaction of the Trustee
- if the Australian Taxation Office approves the release on specified compassionate grounds
- if you satisfy the criteria of terminal medical condition as specified by superannuation law
- when you have been a lost member and are subsequently found, and your account value is \$200 or less
- if you were a temporary resident of Australia, when you permanently leave Australia. You can request the release of all of your super under Departing Australia Superannuation Payments (DASP) via the ATO online at ATO DASP applications.
- If you qualify for an amount to be released under the First Home Saver Super Scheme, or
- on complying with any other condition of release specified by superannuation law.

If you suffer prolonged illness or disability, you may be eligible to claim a temporary incapacity benefit. Only insurance proceeds received by the trustee can be released to you under this condition of release.

If you die before receiving any or all of your superannuation benefits, your remaining superannuation investments will be paid to your beneficiaries. Please refer to **How will we pay your beneficiaries?** for details.

PRESERVATION RULES

All superannuation contributions plus any investment earnings are preserved.

Date of birth	Preservation age is
Before 1 July 1960	55
From 1 July 1960 to 30 June 1961	56
From 1 July 1961 to 30 June 1962	57
From 1 July 1962 to 30 June 1963	58
From 1 July 1963 to 30 June 1964	59
On 1 July 1964 or after	60

Some or all of a benefit you roll over to the Fund may be preserved, restricted non-preserved or unrestricted non-preserved. The benefits you roll over will retain this status.

Unrestricted non-preserved benefits can be withdrawn at any time. Restricted non-preserved benefits can be withdrawn when you cease employment with the employer who made the contributions to which they relate.

Preserved benefits can be rolled into another complying super fund, retirement savings account, deferred annuity or approved deposit fund. They may (and in some cases must) be used to pay any excess contributions tax liability you may have. If you have such a liability you will be provided with a notice from ATO and you can elect to release excess amounts from your super.

Speak to your financial adviser if you require further information.

WITHDRAWALS

If you meet a condition of release under superannuation law or have unrestricted non-preserved benefits, you may be able to withdraw this as a lump sum or as an income stream by transferring your benefit to a pension account, subject to eligibility.

Speak to your financial adviser for more information about restricted non-preserved and unrestricted non-preserved benefits.

If you have any queries please contact the Customer Relations team on 1800 646 234, or speak to your financial adviser.

The conditions of release may not be available to you if you are or were a temporary resident. If you are or were a temporary resident – and aren't now an Australian citizen, a permanent resident of Australia, a New Zealand citizen, or a holder of a retirement visa (Subclass 405 or 410) – you can generally only access your preserved super benefits if you become permanently incapacitated, have a terminal medical condition, or have departed Australia permanently and your visa has ceased, or your beneficiaries may access your benefits if you die.

SECTION 3 – WHAT ABOUT PENSION PAYMENTS?

PENSION ACCOUNTS

Pensions require payments of a minimum amount to be made at least annually. There is no restriction on how much you can withdraw from your pension above the minimum level other than your total account value, unless you choose a pre-retirement pension. This may include cashing out the whole amount.

PRE-RETIREMENT PENSION

If your pension is a pre-retirement pension, your funds may consist of three preservation components.

Income payments will be made from your preservation components in the following order (if applicable):

- unrestricted non-preserved
- restricted non-preserved
- preserved.

Pre-retirement pensions require payments of a minimum amount to be made at least annually. A maximum annual payment also applies to a pre-retirement pension. In the first year of the pre-retirement pension, the maximum is 10% of your initial investment. In subsequent years, the maximum annual income payment is 10% of your account balance as at 1 July.

In the first year of a pre-retirement pension or pension account, the amount you choose to receive as income will be distributed pro rata across the remaining days in the financial year, unless you instruct us otherwise.

ANNUAL MINIMUM INCOME PAYMENT AMOUNTS

The minimum amount of income that must be paid in a year is calculated based on your account balance at the date you first invested multiplied by the applicable percentage factor prescribed by government legislation, then recalculated each subsequent 1 July based on the account balance at that date. This applies to both pensions and pre-retirement pensions The following table sets out the minimum annual income payments.

The minimum pension factor for the 2020/21 financial year is half of the standard pension factor displayed in the table below.

Age at 1 July	% of account balance
Less than 65	4
65–74	5
75–79	6
80–84	7
85–89	9
90–94	11

Age at 1 July	% of account balance
95+	14

PENSION PAYMENTS

Your pension payments must satisfy the following rules:

- You must receive at least one payment each financial year, unless you invest during June, in which case no pension payment is required in that financial year.
- Your gross annual payment must be at least the prescribed minimum amount. You can choose to receive the minimum pension or any amount above this (a maximum annual payment applies to a pre-retirement pension). The prescribed minimum pension amount is determined at the time of your first investment for that year and each subsequent 1 July. If your pension commences on any day other than 1 July, your first year's minimum payment will be calculated pro rata for the number of days until the next 1 July, unless you instruct us otherwise.

HOW LONG WILL PENSION PAYMENTS CONTINUE?

We will continue to make pension payments from your account until the withdrawal value of your account is nil.

The length of time your pension payments continue depends on the size of your investment, the amount of pension you take each year, and any lump-sum commutations, fees and the investment earnings generated from the investment option or options you choose. There is no guarantee that your pension payments will continue for life.

CHANGING YOUR PENSION PAYMENTS

Your minimum income payment is calculated by applying the relevant age-based percentage (as prescribed by the government), for the first financial year, to your initial investment and in subsequent financial years, to your account balance on 1 July. The result is rounded to the nearest \$10.

You will be informed of your new minimum limit at the start of each financial year. If you do not request an alteration, you will continue to receive the same payments at the same frequency as the previous year (adjusted to satisfy the government limit).

FLEXIBLE PAYMENT OPTIONS

You can choose to receive your pension payments:

- monthly
- quarterly in March, June, September and December
- annually in June

You can change the frequency of your pension payments at any time – simply contact your financial adviser.

We'll pay your pension directly into your bank account on or around the 20th of the month.

FUNDING PENSION PAYMENTS

Pension payments from your Pension account will be funded from your Cash Account. If there is not enough money in your Cash Account, we may sell managed investments held through your account using either the Priority Sell method, (if instructions exist) or Default Sell method. Alternatively, we may force your Cash Account balance to become negative in which case you will incur negative interest charges.

If we need to sell more than 95% of an investment to meet a pension payment, we will sell the entire asset.

PENSION ACCOUNT WITHDRAWALS

Withdrawals (being those other than regular pension payments) can be made at any time from your pension account. For pensioners aged 60 or over, lump-sum benefits and income stream payments are tax free.

For pensioners under age 60, withdrawals can be:

- ad hoc pension payments, which may be taxed at marginal tax rates, or
- lump-sum withdrawals (called commutations), which are treated as superannuation lump-sum benefits and may be subject to lump-sum tax.

If you do not specify whether you would like your additional withdrawals as an ad hoc pension payment or a commutation, we will treat them as a commutation.

If you make a full lump-sum withdrawal from your pension, we are legally required to first pay your minimum pension amount for the relevant portion of that financial year. If you have already received more than this amount, no additional pension payment is required. If you make a partial lump-sum withdrawal, you need sufficient funds in your account to meet minimum pension payments for the remaining portion of the financial year.

TRANSFER BALANCE CAP

Tax law places a cap on the total amount that you can transfer into pension accounts where earnings are tax exempt. This is known as the transfer balance cap. The standard transfer balance cap is \$1.6 million for the 2020/21 financial year and may increase in the future due to indexation. Your personal transfer balance cap could differ from the standard cap due to timing and indexation impacts. Modifications to your transfer balance cap may also apply in certain circumstances including if you have made personal injury contributions or if you are a child death benefit beneficiary.

The amount that you transfer into your pension account (excluding pre-retirement pension accounts where earnings are taxed) will count towards your transfer balance cap. Any amounts in excess of your cap will need to be removed from your pension account and you will need to pay, directly to the ATO, tax on the notional earnings related to the excess. Amounts in excess of the cap can be transferred into your super account where earnings will be taxed at 15%. Alternatively, it can be withdrawn from the superannuation environment completely.

If you exceed your transfer balance cap, you may receive a notice from the ATO requiring you to remove excess funds, including a notional earnings amount. If you do not act on the notice within 60 days of the notice issue date, we may receive a Commutation Authority notice from the ATO requiring us to remove the excess amount from your *Portfolio*Care Pension Service account.

If we receive a Commutation Authority relating to your account, we will make all reasonable efforts to contact you for payment instructions.

If we do not receive a valid instruction from you or your adviser within 30 days' of the date of issue of the notice, we will commute the amount from your account using your default or priority sell-down method as per your account settings and transfer it into a new *PortfolioCare Super Service* account that we will open on your behalf. If we do this you will receive a welcome pack in the mail.

In the case that there are insufficient funds to meet the Commissioner's Commutation Authority, we will action the authority with available funds and close your *PortfolioCare Pension Service* account.

For further information about the transfer balance cap and how it applies in your circumstances speak with a financial adviser or visit **ato.gov.au**.

PRE-RETIREMENT PENSION WITHDRAWALS

If your pension is a pre-retirement pension, withdrawals other than pension payments are only allowed in the following circumstances:

- to withdraw any unrestricted non-preserved benefit
- to pay a superannuation surcharge liability
- to effect a superannuation split under Family Law
- where a condition of release (eg retirement or reaching age 65) has been met after the pension commenced
- to roll back to superannuation (eg if the income stream from the pre-retirement pension is no longer required)
- to roll over to another pre-retirement income stream, or
- to pay for non-concessional contributions tax liability.

Transferring from a pre-retirement pension to pension

Once you turn 65 or notify us that you have retired after reaching preservation age, are permanently incapacitated or are suffering from a terminal medical condition, your pension will become a retirement phase pension. To facilitate this the trustee will provide you with a new account number.

On transfer to your new account:

- your minimum and selected pension amounts will remain the same until the next 1 July;
- your death benefit nomination cover will be carried over to your new pension account;
- the opening balance of your new pension account will be counted towards your transfer balance cap;
 and
- a maximum annual payment limit will no longer apply to your account and you will not have any cashing restrictions.

If you do not want your pre-retirement pension to be transferred to a new retirement phase pension, or you only want a portion to be transferred. For example if transferring the full balance in your pre-retirement pension, will result in you exceeding your transfer balance cap, you will need to provide us with instructions to:

- rollover your benefits (in part or full) to a Super account or another complying super fund; or
- take a lump sum withdrawal when you satisfy a condition of release.

These instructions will need to be provided to us in advance of you turning 65 or notifying us that you have retired after reaching preservation age, are permanently

incapacitated or are suffering from a terminal medical condition to provide us with sufficient time to process your instructions.

WITHDRAWAL PAYMENT OPTIONS

Withdrawal payment options include:

- direct credit to your nominated bank account held in your name, or
- transfer to another complying superannuation fund.

When you withdraw, we may ask you to supply copies of certain proof of identity documents, for example a copy of your driver's licence or passport.

SECTION 4 – HOW WILL WE PAY YOUR BENEFICIARIES?

You may choose one of the following options for nominating how a death benefit would be paid in the event of your death:

- Binding death benefit nomination: the Trustee is bound to pay your benefit to the person(s) you have nominated, as long as your nomination is valid.
- Discretionary death benefit nomination: the Trustee will consider the nomination provided by you but has discretion to pay your benefit to one or more of your dependants and/or your legal personal representative in proportions it determines.
- Reversionary pension: If you've got a PortfolioCare Pension Service account, you can request for your pension to continue to be paid to your eligible dependant after you die by nominating them as a reversionary pensioner (PortfolioCare Pension Service only).

To nominate beneficiaries, complete the Nominated beneficiaries section of the application form or talk to your financial adviser.

PAYMENT OF SUPER AND PENSION ASSETS

If a death benefit becomes payable it will consist of your account balance and the proceeds of any insurance claim paid by the Insurer, if applicable.

A death benefit dependant can ask to receive payment as a lump sum or pension or a combination of both. For pension accounts – where a reversionary beneficiary has been nominated the pension will continue to be paid as a reversionary pension.

No tax is paid on lump-sum death benefits paid to a death benefit dependant (as defined in tax legislation). A pension payable to your death benefit dependant, including a reversionary pensioner, may be tax free depending on, for example, your age when you die and the age of the recipient dependant beneficiary. If the pension is taxable, the taxed element of the taxable component will be taxed as assessable income and subject to a 15% tax offset.

A beneficiary who is not a death benefit dependant can only be paid a lump sum. The taxed element of the taxable component of a lump sum paid to a non-tax dependant (including children 18 and over) is taxed at 15% plus Medicare levy.

In the case of a child death benefit dependant, a death benefit income stream may be paid only where, at the time of the member's death, the child dependant is:

- under 18 years of age²
- between 18 and less than 25 years of age and financially dependent on the member, or
- disabled as defined in disability services legislation.

A death benefit income stream paid to a child dependant must be commuted when the child reaches age 25 and paid as a tax free amount, unless the child is disabled within the meaning of the Disability Services Act 1986.

Contact your financial adviser for further details.

DEPENDANT

A dependant under superannuation law includes:

- Your spouse, including a de facto spouse, and including of the same or opposite sex. Refer to the spouse section below
- your children (an adopted child, a stepchild, or ex-nuptial child)
- any person who is financially dependent on you, and
- any person with whom you have an interdependency relationship.

An interdependency relationship is where two persons (whether or not related by family) have:

- a close personal relationship, and
- they live together, and
- one or each of them provides the other with financial support, and
- one or each of them provides the other with domestic support and personal care.

An interdependency relationship also includes two persons (whether or not related by family):

- who have a close personal relationship, and
- who do not meet the other criteria listed in the paragraph above because either or both of them suffer from a physical, intellectual or psychiatric disability.

A person must be a dependant on the date of your death to be a beneficiary.

SPOUSE

Spouse of a person includes:

- the person's husband or wife
- another person (whether of the same sex or a different sex) on the relationship registry of a state or territory (which at the date of this document are Queensland, Victoria, Tasmania, the Australian Capital Territory, South Australia and New South Wales)
- another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

2 Complete a child pension nomination (available from your financial adviser), which sets out the conditions that apply to these pensions.

LEGAL PERSONAL REPRESENTATIVE?

Your legal personal representative is either:

- the executor of your will
- the administrator of your estate
- the Trustee of your estate if you have a legal disability, or
- a person who you have given enduring power of attorney.

If you nominate your legal personal representative as your beneficiary, please make sure that you have a valid and current will. Payment to a legal personal representative may also take longer to effect as it is necessary for a Grant of Probate or Letters of Administration to be issued before the benefit can be paid.

You should note that by directing payment to your legal personal representative you may be exposing the benefit to claims by any creditors of your estate.

MAKING A BINDING DEATH BENEFIT NOMINATION

You can choose how you want your benefit paid. You have a choice of:

BINDING NOMINATION

In most circumstances we must pay your benefit to the beneficiaries you have nominated and in the proportions you have specified. A binding nomination is valid for up to three years and must be renewed on expiry.

For a binding nomination to be valid:

- the total allocation must equal 100% and must be in whole numbers
- you can only nominate a dependant and/or your Estate/Legal Personal Representative (LPR)
- your nomination must be signed and dated in the presence of two witnesses who are over age 18 and who are not nominated beneficiaries.

You can nominate a person or persons under a Power of Attorney to operate your account. To do so, send us a certified copy of a valid Power of Attorney together with a declaration that the appointment has not been revoked. The legislation in relation to what is required is different for each state and further information can be found online at australia.gov.au/content/powers-of-attorney.

It is critical to explicitly state in the Power of Attorney document that you allow the person you have nominated as your Attorney to nominate themselves as a beneficiary of your superannuation if this is your desire. If it is not explicitly stated that the appointed Attorney can nominate themselves as a beneficiary the Trustee will not implement any direction from the Attorney to do so.

When we receive your nomination we will not check if your nominated beneficiaries are your dependants or your legal personal representative.

Accordingly, we will automatically treat your nomination as though it was a non-binding nomination if:

- you and/or your witnesses do not sign or complete the binding nomination correctly,
- three years have passed from the date you signed the nomination of beneficiaries form (you will need to reconfirm your nomination every three years if you want to continue to have a binding nomination),
- any nominated beneficiary dies before you die,
- any nominated beneficiary (other than the LPR) is not a dependant at the date of your death, or
- your relationship changes after signing the binding nomination form eg you get married (unless you marry your nominated de facto), enter into a de facto relationship, get divorced or your de facto relationship ends

If you cancel your binding nomination without making another nomination, then we must pay your death benefit in accordance with the No nomination option.

DISCRETIONARY DEATH BENEFIT NOMINATION

With a discretionary (non-binding or preferred) nomination, the Trustee will consider the nomination provided by you but has discretion to pay your death benefit to one or more dependants or Legal Personal Representative in proportions that the Trustee determines. If no dependant or Legal Personal Representative is appointed within a reasonable time, the Trustee must pay your death benefit to any other person or persons in proportions which the Trustee determines.

A non-binding nomination will continue to apply until you cancel an existing nomination or make a new one.

NO NOMINATION

In the event that no nomination is made or you cancel your existing nomination and do not make a new nomination, your benefit will be paid at the discretion of the Trustee to one or more of your dependants and/or your legal personal representative.

If there are no dependants and no legal personal representative, the Trustee may pay the benefit to another suitable person.

If you do not have a death benefit nomination, you should consider making a will.

It is important to review your nomination regularly and update it if your circumstances change.

REVERSIONARY PENSION

Applicable to pension only

You can request that your benefit continue after your death by nominating your spouse or your child as a reversionary pensioner. 3

When you die, the nominated person will continue to receive the income payments until the benefit is exhausted. If you have nominated your spouse as the reversionary pensioner, they must be your spouse at the time of your death. If the nominated person is not a dependant at the time of your death, the Trustee will use its discretion to determine how the benefit will be paid.

The taxation of a death benefit paid as a reversionary pension will depend on the age of the primary and reversionary beneficiary:

- if the primary beneficiary was aged 60 or over at the time of death of the primary, then payments to the reversionary beneficiary will be tax exempt.
- if the primary beneficiary was under age 60 at the time of death, the pension will continue to be taxed at the reversionary beneficiary's marginal tax rate (less any tax free amount and applicable tax offset) unless, or until, the reversionary beneficiary is aged 60 or over, in which case it will be tax exempt.
- death benefits will be able to be paid as a pension to a dependant child, although when the child turns 25 they will be paid as a lump sum (tax free) unless the child was permanently disabled within the meaning of the Disability Services Act 1986, in which case they may continue to receive the pension
- The amount paid to the reversionary beneficiary counts towards the beneficiary's transfer balance cap.

INVESTED ASSETS UPON DEATH

Upon receipt of written notification of the member's death, all assets will remain invested as per the investment instructions of the deceased member until alternative instructions are received by a valid beneficiary/ies or legal personal representative. This amount and any insurance benefits (if applicable) will then be made available to the Trustee for distribution to beneficiaries. Members invested in term deposits will continue to be invested based on terms associated with the asset until maturity date.

ACCOUNT INSTRUCTIONS, INSURANCE PREMIUMS AND FEES UPON DEATH

Once we are notified of a member's death, all Insurance premiums and Adviser Service Fee deductions will cease and will be reversed back to the date of death. Any existing investment instructions, regular savings plans, pension payments and online authorities may also be cancelled upon notification of the member's death.

Product Administration and Investment Management Fees will continue whilst the member's account remains open and are charged in accordance with the PDS.

3

SECTION 5 – WHAT ABOUT TAXATION?

TAXATION INFORMATION FOR SUPER

CONTRIBUTIONS TAX

All concessional contributions (including salary sacrifice and SG contributions and any personal contributions for which you have indicated you intend to claim a tax deduction) paid to superannuation are currently taxed at a rate of 15%.

This amount of tax you pay may be reduced by deductions for items such as life insurance premiums and fees. This is subject to the provision of your tax file number (TFN).

Tax may be deducted from your account through monthly PAYG installments (if required) with the balance payable annually.

If your income exceeds a threshold (\$250,000 p.a.), the lesser of the excess over the threshold and your concessional contributions up to the cap is taxed at an additional 15%. This is on top of the 15% contribution tax. The ATO will notify you after the end of the financial year if you are liable to pay this additional tax.

Income for this purpose includes concessional contributions that are within your concessional contributions cap.

CONTRIBUTION LIMITS

All contributions made into a superannuation fund receive certain tax concessions. There are limits (referred to as contributions caps) on the amount of contributions you can make in a financial year that qualify for these concessions.

Contributions caps apply to concessional and non-concessional contributions received by us in a financial year.

CONCESSIONAL CONTRIBUTIONS CAP

A cap of \$25,000 a year (normally indexed annually) applies to concessional contributions. You may be able to carry-forward unused concessional contributions cap amounts for up to five years (accruing from 1 July 2018) to allow you to make contributions above the standard cap in later years. To be eligible, your total superannuation balance at 30 June of the previous financial year must be less than \$500,000. Excess concessional contributions will be automatically included in your assessable income and taxed at your marginal rate (plus Medicare levy less a 15% tax offset). In addition an interest charge will be levied by the ATO. Excess concessional contributions are also counted towards your non-concessional contributions cap.

These caps are subject to change. Please refer to **ato.gov.au** for up-to-date information.

Please note the Trustee is not required to monitor the combined value of multiple contributions made into your account. It is your responsibility to monitor the contributions made into your account, and any other accounts you may hold in any other super funds, to ensure you don't exceed the contributions caps.

For more information on the concessional contributions caps contact your financial adviser or refer to **ato.gov.au**.

NON-CONCESSIONAL CONTRIBUTIONS CAP

The annual non-concessional contribution cap is \$100,000 per year, and will increase in line with the indexation of the concessional contributions cap.

If you are under age 65 on 1 July of the financial year, you may be able to bring forward up to two additional years of contributions allowing you to contribute up to \$300,000 over a period of three years. There are restrictions on the ability to trigger bring forward rules for certain people with large total superannuation balances (more than \$1.4 million as at 30 June 2020).

If you have a total superannuation balance of \$1.6 million or more as at 30 June of the previous financial year you will not be able to make contributions towards the non-concessional cap without resulting in an excess. The \$1.6 million limit applies for 2020/21 and is subject to indexation for future financial years.

TAX DEDUCTIONS

If your employer makes a contribution on your behalf (including salary sacrifice contributions) then, generally, that contribution is fully tax deductible to the employer.

You may be able to claim a tax deduction for your personal member contributions (i.e. those contributions you make from your after-tax income). Generally, to be eligible to make a contribution, you will need to be under age 75 at the time of making the contribution. Limits apply on contributions made by you or on your behalf. For more information, contact your financial adviser or visit ato.gov.au.

TAX ON TAXABLE CONTRIBUTIONS, ALLOWABLE DEDUCTIONS, INVESTMENT INCOME AND CAPITAL GAINS

Tax on taxable contributions, allowable deductions, investment income and capital gains (before loss offset) is provided for within your account at a rate of up to 15%. Certain capital gains may be taxed at 10%. The provisional balance remains invested into your account for your benefit until it's required to be paid to the ATO, or when your account is closed.

Tax is deducted from the cash balance of your account when the Fund is required to make monthly PAYG Tax Installments or the annual tax return payment, and may result in a sell down of investments if your cash balance is insufficient at the time of payment. Tax installments will vary depending on the Fund's total tax position.

Tax payments reduce the remaining tax provision balance owing on your account or increase the tax provision refund due on your account. Any remaining balance for a particular financial year is deducted or refunded, as applicable, through an annual payment or when you close your account.

ANNUAL TAX ADJUSTMENTS (INCLUDING CAPITAL LOSSES AND FRANKING CREDITS)

If eligible, you may receive an annual tax adjustment if the actual rate of tax on investment income is determined to be less than 15% (including franking credit adjustments) or if you have capital losses which can be offset against capital gains.

If you close your account before the end of a particular financial year, other than by transferring to an PortfolioCare Pension, you will not receive the benefit of any tax adjustments relating to that financial year.

TAX ON CLOSURE OF YOUR ACCOUNT

If you close your account, other than by transferring to a pension, all investments will be sold and tax will be applied at 15%, or 10% on the capital gains without offsetting any capital losses. All tax provisions owing, including capital gains tax on the realisation, will be deducted from your account prior to closure.

If you close your account before we have finalised the annual tax payment for the prior financial year, you may still be eligible for tax adjustments, including the offset of capital losses that were realised in the previous financial year. These tax adjustments will be allocated to your closed account when the annual tax payment is finalised and you may be contacted for instructions in relation to payment of the balance.

You will not be eligible for any tax credits adjustments which relate to the financial year in which your account is closed, including franking credits, capital losses carried forward or capital losses realised on the closure of the account.

If you close your account by transferring to a pension account, any taxes owing at the time of transfer will be deducted from your account, but you will still be eligible to receive any annual tax adjustment which relate to the current or prior financial years, provided that the pension account remains open. These tax adjustments will be allocated to your closed account when the annual tax payment is finalised, and you may be contacted for instructions in relation to payment of the balance.

NO TFN CONTRIBUTION RULES

The Trustee is required by law to refund any contributions, other than employer contributions, received if a TFN has not been provided within 30 days, unless those contributions have been received from an employer. The Trustee is entitled to deduct an administration fee and any transaction costs and premiums that have been paid in relation to insurance cover for a specific period.

Employer contributions

You do not commit an offence if you choose not to provide the Trustee with your TFN, and you are not otherwise required by law to provide your TFN. However, if you fail to do so, a no TFN contributions tax rate of 32% applies to your employer contributions. It applies in addition to the standard contributions tax at 15% and there is no reduction to the taxable amount for insurance premiums that you might pay.

You may be eligible for a refund of no-TFN tax paid if you provide us with your TFN within four financial years from the start of the financial year when the contribution was made. Any refund will be added to your super benefit and will be subject to the usual cashing restrictions and tax rules

TAXATION INFORMATION FOR PENSION

TAX PAYABLE WHEN STARTING A PENSION

When you roll your superannuation benefit to start a pension, you won't have to pay any lump sum tax on the rollover amount. This means that from the start, you will have more of your money working for your and your future. If you have an element untaxed of the taxable component, we deduct 15% contributions tax at the time you rollover this component.

TAX ON PENSION PAYMENTS AGED UNDER 60

If you are aged under 60, we are generally required to deduct some tax from your pension payments. Accordingly, any difference between your calculated pension amount and the amount you receive represents PAYG tax that has been withheld.

Your pension payments have two components—the taxable component and the tax-free component. The taxable component forms part of your assessable income and is taxed at your marginal tax rate (plus Medicare levy if applicable).

However, you may be entitled to a tax offset on your income payments relating to the taxable component from your plan of up to 15% of the taxable amount if you are under the age of 60 but have reached your preservation age.

Your financial adviser can assist you to calculate the likely tax payable in your circumstances.

TAX ON PENSION PAYMENTS AGED 60 AND OVER

For pensioners aged 60 or over, lump-sum benefits and income stream payments are tax-free.

TAX ON INVESTMENT FARNINGS

Earnings on your pension investment are currently exempt from tax, unless you're invested in a pre-retirement pension and have not satisfied a prescribed condition of release in which case earnings are taxed at 15% and capital gains on some assets that are held for at least 12 months are taxed at an effective rate of up to 10%, otherwise they are taxed at 15%.

If you meet any of the following criteria, you will be transitioned to a pension account and earnings in your pension will be tax free and the balance will be assessed against your transfer balance cap;

- when you reach age 65 or
- notify us that you have retired after reaching preservation age or
- are permanently incapacitated or
- are suffering from a terminal medical condition

Tax payable may be reduced by deductions for items such as insurance premiums and by franking credits and tax offsets.

ADDITIONAL TAXATION INFORMATION

LUMP-SUM BENEFITS

The way lump-sum benefits are taxed depends on your age and the components of your lump sum.

For members under age 60, the taxable component is determined by factors such as the source of the contributions and whether a tax deduction has been claimed for the contribution. If tax is payable on your lump sum, the Trustee is required to withhold tax from your benefit. You will be provided with a PAYG payment summary – superannuation lump sum to include in your next tax return. All benefits paid from your account are paid from a taxed source.

For members aged 60 and over, superannuation benefits paid from a taxed source, whether in the form of a superannuation lump-sum benefit or pension payments, are tax free and are not required to be declared on your tax return.

The actual tax rates and the levels at which they apply are determined by the ATO and can change each year. The amount of tax withheld represents an estimate of the tax you will need to pay. When you lodge your tax return, you may receive a refund of some or all of tax withheld, or may need to pay additional tax. As you may not be making a withdrawal for a number of years this material is provided for general information only and you should check with your financial adviser, the Trustee or the ATO at the time you make a withdrawal. Further information on current rates and thresholds is available from ato.gov.au.

The following is a summary of how your lump-sum withdrawal and pension payments are taxed depending on your age at the time of payment.

Age ¹	Superannuation lump sum	Superannuation income stream
Aged 60 and above	Tax-free (non-assessable, non-exempt income)	Tax-free (non-assessable, non-exempt income)
Preservation age to 59	0% tax up to the low rate cap ² Any amount of the taxed element of the taxable component above low rate cap is subject to 17% tax (including Medicare levy).	Marginal tax rates (including Medicare levy) and 15% tax offset ³ may apply to the taxed element of the taxable component.
Below preservation age	The taxed element of the taxable component is subject to 22% tax (including Medicare levy).	Marginal tax rates (including Medicare levy) ³ apply to the taxed element of the taxable component (no tax offset).

- For information on your preservation age, see Your preservation age on page 7.
- 2 Low rate cap of \$215,000 in 2020/21 (indexed annually). As a low cap is applied at an account level, additional tax may be payable by you when you lodge your income tax return.
- A disability superannuation income stream or a reversionary income stream may also receive a 15% offset.

The following is a summary of the different components and how they are taxed when paid as a lump sum as at the issue date of this additional information booklet.

Component	Taxation
Taxable component – taxed element	If you are under preservation age, all of this amount is subject to tax at 22% (including Medicare levy).
eiemem	If you are between preservation age and 59, an amount up to the low rate cap threshold will be tax free and the amount over this will be subject to tax at 17% (including Medicare levy).
	If you are aged 60 years or over, any superannuation benefits paid to you are tax-free.
Taxable component – untaxed element	Any taxable component – untaxed element rolled over to this Fund will be subject to contributions tax upon receipt and will then convert to a taxable component – taxed element.
	Other tax rates apply if a taxable component – untaxed element is paid to you in the form of a lump sum or a pension. As this Fund is a taxed fund, these tax rates will not be relevant to you when your superannuation benefits are paid to you.
Tax-free component	Not taxed

TAX ON DEATH BENEFITS

In the event of your death, a pension or income stream paid to your dependants may also be entitled to tax concessions depending on a number of factors, including their age and your age at the date of your death. For more information speak to your financial adviser.

SECTION 6 – WHAT ARE THE RISKS?

CURRENCY RISK

Currency risk is the risk that the Australian dollar value of overseas assets may fall because of currency fluctuations. Currency changes can also work in your favour, increasing the value of offshore assets.

INVESTMENT MANAGER RISK

Investment manager risk is the risk that a particular investment manager will under-perform its stated objectives, peers or benchmarks. The performance of your managed funds is partly dependent on the performance of the investment managers, who may not achieve their investment objective. Changes in staff within the investment management team may also affect performance.

The degree of success of an investment manager's strategies and methodologies can vary according to economic and other conditions. We reserve the right to change investment managers, change the investment options offered by them, introduce new investment options or cease to offer investment options. In some cases this may mean that your investments may have to be sold. If this occurs, there is a risk that you may incur losses (including taxes and transaction costs), or miss out on potential gains.

DERIVATIVES RISK

Derivatives are securities such as options or warrants that derive their value from an underlying asset or index. Depending on the investments you select, your fund manager may actively use derivatives to manage risk or increase returns. But derivatives can also result in more volatile returns, increasing the risk of gains and losses.

GEARING RISK

Some investment options may be geared using loans or derivatives. While gearing can multiply returns when your investments rise in value, it can also multiply losses if your investments fall. As a result, gearing can increase risk and make investment returns more volatile.

LEGISLATIVE RISK

Changes to superannuation legislation can affect:

- who can invest
- the amount of tax you need to pay, and
- when and how you can withdraw money.

LIQUIDITY RISK

This is the risk that an investment may not be easily converted into cash with little or no loss of capital and minimum delay, because of inadequate market depth or disruptions in the market place. Investment switches, withdrawals, rollovers and transfers from your superannuation or pension account are normally processed within 30 days of us receiving all the necessary information. There is an exception to this requirement where particular

investments have redemption restrictions imposed by the underlying investment manager that prevent us from paying the benefit within this period.

These are referred to as 'illiquid investments'.

MARKET RISK

Market risk is the risk that the price of the assets you have invested in may fall. For example, your investments can be affected by changes in:

- interest or inflation rates
- government legislation or taxation, and
- market sentiment.

RISK OF DELAY

Generally, fund managers receive instructions to buy and sell investments each day. But sometimes these instructions can be delayed, potentially affecting the amount you receive when the transaction takes place. For example, a transaction may be delayed if:

- your transaction request does not have enough detail for us to act on it
- the request isn't signed
- the instructions are illegible or incomplete
- the transaction does not meet the minimum investment or withdrawal requirements set by us or the fund manager
- a system failure occurs when processing the transaction to your account (by us or the fund manager), or
- the investment option has restricted withdrawal or redemption periods.

STANDARD RISK MEASURE

The Standard Risk Measure (SRM) is a common risk descriptor used by superannuation funds.

It is based on guidance from the Australian Prudential Regulation Authority (APRA) to allow investors to compare investment options that are expected to deliver a similar number of negative annual returns over any 20-year period.

We have introduced the SRM in accordance with the recommendations from the Financial Services Council (FSC) and Association of Superannuation Funds of Australia (ASFA).

SRM descriptors

Each investment option listed in the *Portfolio*Care Super Service investment options document has been assigned a SRM.

The table below sets out the SRM labels used for each investment option based on the estimated number of negative annual returns that an investment option may experience over any 20-year period.

Risk band	Risk label	Estimated number of negative annual returns over any 20-year period
1	Very Low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to Medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to High	3 to less than 4
6	High	4 to less than 6
7	Very High	6 or greater

For example, investment options with a risk band of 5 have a medium to high risk label and may experience between 3 to less than 4 years of negative annual returns over any 20-year period.

LIMITATIONS

The SRM is not a complete assessment of all forms of investment risk and does not replace the need for financial advice when constructing an investment option portfolio. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

The SRM is not a comprehensive account of the risks of investing and investors should consider these risk labels in conjunction with the different risks of investing that apply to their investments. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen investment option(s).

METHODOLOGY

The methodology used for calculating the SRM follows the FSC/ASFA recommendations and is in line with market adopted practices.

For each investment option, the process determines a set of forward looking capital market assumptions by forecasting expected yield and growth outcomes for each asset class.

The assumed return outcomes are gross of administration fees, net of investment management fees, and gross of tax.

Generally, alpha (outperformance) has been assumed to offset investment management fees, however for some asset classes (where appropriate) a small amount of alpha in excess of investment management fees is assumed.

For multi sector (or diversified) investment options, a correlation matrix between the asset classes has also been determined using long term historic data. Both the assumptions and correlations are then used to determine a multi sector investment option's expected risk and return by combining them with its long term strategic asset allocation.

For each investment option, the SRM is calculated by determining the probability of a negative return based on an expected normal distribution of returns multiplied by 20.

CHANGES TO THE SRM

For each investment option, any significant changes to market conditions may alter the SRM from time to time. In addition, any changes to the methodology used (including any regulatory changes) may also alter the SRM results. We will generally review the SRM each year.

DIFFERENCES BETWEEN EACH PROVIDER'S SRM

Investors should be aware that the SRM labels used for each investment option are based on our assessment and may differ to those assigned by other providers. The differences are generally due to the methodology used in calculating the SRM.

MORE ABOUT SRMS

If you have any questions, please contact your financial adviser or the Customer Relations Team on 1800 646 234.

DIVERSIFYING YOUR INVESTMENT

Diversification can be an effective strategy for reducing risk and smoothing out investment returns. Spreading your investments across a range of assets helps to ensure that you are less exposed to the risks of a single investment. Because one asset class may perform well when another is performing poorly, diversification can help you earn more consistent returns across a range of market conditions.

Your financial adviser can help you create a diversified portfolio designed to achieve your investment goals. Broadly speaking, your adviser will choose a mix of investments from five main asset classes:

- cash
- international and Australian fixed interest
- international and Australian property
- international and Australian equities, and
- alternative investments.

Historically, each asset class has the ability to produce different levels of risk and return. Here is a summary of these risks and returns:

Asset class risk and return profiles

Asset class	Definition	Time horizon	Expected risk	Expected return
Cash	Bank deposits and short-dated debt issued by governments and corporations	Generally 1–3 years	Low	Low
Fixed interest	Includes income-producing assets (government bonds, fixed term deposits, mortgage trusts)	Generally 2–4 years	Low-medium to Medium	Medium
Property	Includes residential, office, retail or industrial property. Property may be listed (traded on the stock exchange similar to shares) or unlisted	Generally 3–5 years	High to Very high	Medium to High
Equities	Equities are individual holdings in companies that are listed on a stock exchange (eg ASX). The value of equities may rise or fall due to market cycles, the profitability of the underlying companies, etc	Generally 5–7 years	High	Medium to High
Alternatives	Hedge funds, commodities, private market instruments, and other alternative investments	Generally 5–7 years	High	High

SECTION 7 – WHAT ELSE DO YOU NEED TO KNOW?

THE TRUST DEED

PortfolioCare Super/Pension Service is part of Wealth Personal Superannuation and Pension Fund (the Fund) and is governed by the Fund's Trust Deed. The Trustee must operate the Fund according to the Trust Deed and superannuation law, which determine the members' entitlements.

The Trustee holds the Fund's investments on behalf of all of its members and must administer the Fund in all their interests. No member is entitled to any individual asset within the Fund.

While it has the power to amend the Trust Deed, the Trustee cannot change it in a way that is adverse to members' entitlements without their consent, with the exception of any changes to comply with government legislation. A copy of the Trust Deed can be obtained by contacting us or by visiting amp.com.au/trusteedetails.

RELATIONSHIP BETWEEN THE TRUSTEE AND INVESTMENT FUNDS

The Trustee invests in a wide range of managed investment funds. The entities responsible for a number of these funds are:

- AMP Capital Funds Management Limited (AMPCFM),
 ABN 15 159 557 721, AFS Licence No. 426455
- National Mutual Funds Management Limited (NMFM), ABN 32 006 787 720, AFS Licence No. 234652, and
- ipac asset management limited (ipac), ABN 22 003 257 225, AFS Licence No. 234655.
- AMP Capital Investors Limited ABN 59 001 777 591 AFS Licence No.232497 (AMPCI)

AMPCFM, AMPCI, NMFM and ipac are members of the AMP group.

For a full list of these investment funds, see the Investment Options document.

Under the law, when the Trustee invests the Fund's money, it must deal with the other party to the transaction at arm's length or on arm's length terms.

RELATIONSHIP BETWEEN THE TRUSTEE AND SERVICE PROVIDERS

Asgard Capital Management Limited (Asgard) is the custodian of the Fund and holds all its assets. The Trustee reserves the right to change the custodian without letting members know beforehand.

The Trustee offers members insurance cover through insurance policies it holds through AIA Australia Limited, ABN 79 004 837 861, AFS Licence No. 230043.

Please note that the Trustee doesn't favour any of the Fund's service providers which are its associates over independent service providers.

INVESTMENT MANAGER DISTRIBUTIONS

After the end of the December, March and September quarters, investment managers generally distribute fund income to their investors. After the end of the financial year on 30 June, investment managers generally distribute both fund income and capital gains to investors.

As a result, you may notice a drop in the value of your managed investments at the end of each quarter, as the fund manager withdraws a portion of the fund's assets to pay distributions. The size of the fall generally depends on the amount that the investment manager distributes to unit holders

Because it can take a number of weeks for us to receive the distribution and pass it on to you, it may appear that your account has dropped in value. So it's important to understand that this may only be temporary and that your account will likely recover when we credit the distribution to you.

FEES WE DON'T CHARGE

Currently, we don't charge a fee for the following services and activities, although this may change in the future. If we do introduce a new fee, we will give you at least 30 days notice.

EXPENSE RECOVERY

While administering your account, we will incur administrative expenses including:

- registry costs
- audit fees
- government duties, and
- any expenses associated with changes in government legislation.

If we introduce a fee to cover these expenses, it will replace our unrestricted right to seek reimbursement for them.

FAMILY LAW AND SUPERANNUATION

If you separate or divorce from your spouse, then your interest in your super may be split. Currently, in all states and territories (apart from Western Australia), an interest in a super account may also be split if a de facto relationship (including a same sex relationship) breaks down. Your account can also be flagged as part of a separation or divorce – this prevents us from making most types of payments. The law sets down how super interests will be valued and split for these purposes. Splitting or flagging can be achieved by agreement between the separating or divorcing couple or by a court order.

If your *Portfolio*Care Super and Pension Service account is split, then your spouse will not automatically have a *Portfolio*Care Super and Pension Service account of their own. Your spouse can apply to have a personal super account with *Portfolio*Care or to transfer the benefit to another super fund or take the benefit in cash if they satisfy a condition of release.

If your interest is split, then your spouse's interest may be transferred to the AMP Eligible Rollover Fund. As the laws regarding splitting your account on separation are complex, we recommend that you seek legal advice.

PRIVACY INFORMATION REQUESTS

You may ask to access personal information that we hold about you at any time. There are currently no fees for access requests, although we may charge you the reasonable costs of processing your request.

UNCLAIMED SUPER MONEY

If an amount is payable to you or your dependant(s) and we are unable to ensure that you or your dependant(s) will receive it, we may be obliged to transfer the amount to the ATO.

We may also be required to transfer your account balance to the ATO if you become a 'lost member', or an 'inactive low-balance member".

If your superannuation is transferred to the ATO, you, or your dependants where relevant, will be able to reclaim it from the ATO. The ATO may also transfer money it holds into your 'active' superannuation accounts.

For more information on unclaimed super money, including lost members and inactive low balance members please refer to **ato.gov.au** or speak with your financial adviser.

TEMPORARY RESIDENTS LEAVING AUSTRALIA

The following does not apply to New Zealand residents and is limited to eligible visa holders. If you have entered Australia on an eligible temporary resident visa, you may claim your super benefits once you have permanently departed Australia.

Under super legislation if you do not claim your benefit within six months of departing Australia, your benefit may be paid as unclaimed super to the ATO.

You will not receive notification or an exit statement from your super fund. If this has occurred, you can claim your super money from the ATO. For more information visit **ato.gov.au**.

TRANSFERRING YOUR BENEFITS TO AN ELIGIBLE ROLLOVER FUND

An Eligible Rollover Fund (ERF) is a special type of superannuation fund that accepts benefits from other superannuation funds when a member no longer meets the conditions for investing in their current fund. Typically, an ERF has a conservative investment strategy with administration fees that can't exceed the fund's earnings.

The ERF for *Portfolio*Care Super/Pension Service is:

Email	askamp@amp.com.au,
Telephone	131 267
Address	PO Box 300 PARRAMATTA NSW 2124
Name	AMP Eligible Rollover Fund (AMP ERF)

WHEN WE MAY TRANSFER YOUR BENEFITS

We may transfer your benefit in *Portfolio*Care Super/Pension Service to an ERF if the value of your account falls below \$2,000 and we are not obliged to forward your balance to the ATO under the unclaimed money laws.

AFTER YOUR BENEFITS HAVE BEEN TRANSFERRED

If we transfer your benefits to the AMP ERF and we're able to make contact with you, we will send you an exit statement. You will also receive the AMP ERF PDS with details of the fund and information about your options. Regardless of the size of your benefit, the Fund's Trustee is obliged to follow the governing rules of both the Fund and superannuation law.

Because you will no longer be a member of *Portfolio*Care Super/Pension Service:

- we will not accept any further contributions made to your account
- you will no longer receive regular reports from us,
- any insurance cover you may have held through your account will finish.

If we receive monies relevant to you when you are no longer a member of *Portfolio*Care Super/Pension Service, we will pay it to the applicable regulatory authority in accordance with the current law.

IMPORTANT INFORMATION

Information regarding *Portfolio*Care Super Service (USI 92381911598010) and Pension Service (USI 92381911598008) is contained in the Product Disclosure Statement (PDS) and the Additional Information Booklet This document is the Additional Information Booklet and should be read in conjunction with the *Portfolio*Care Super and Pension Service PDS. You will also find information on the managed investments available through *Portfolio*Care SUper and Pension Service in the Investment Options document, which is not part of the PDS.

Optional insurance cover is available to members of *Portfolio*Care Super and Pension Service through insurance arranged with AIA Australia Limited, ABN 79 004 837 861, AFS Licence No. 230043. Please refer to the latest version of AIA Australia's PPPI PDS from **pppi.aia.com.au**.

The information in this document is of a general nature only and is not based on your personal objectives, financial situation or needs. You should consider whether the information in this document is appropriate for you in accordance with your objectives, financial situation and needs. You should read the PDS, Additional Information Booklet and *Portfolio*Care Service investments options document before before making any decision about whether to acquire or continue to hold your account.

CHANGES TO THE PDS

Information in the PDS and Additional Information Booklet may change from time to time. If the change is not materially adverse to you, we may publish an update online. You can obtain a PDS Update by:

- visiting investoronline.info,
- contacting the Customer Relations Team to request a free paper copy of the PDS Update at portfoliocare.client.service@asgard.com.au or 1800 646 234.
- asking your financial adviser.

NM SUPER AND OTHER PROVIDERS

NM Super is the Trustee of the Wealth Personal Superannuation and Pension Fund and is referred to as NM Super, Trustee, we or us in this Additional Information Booklet.

No other company in the AMP group of companies (AMP group) or any of the investment managers of the investment ontions:

- is responsible for any statements or representations made in the PDS, Additional Information Booklet and *Portfolio*Care Service investments options document before,
- guarantees the performance of NM Super's obligations to members nor assumes any liability to members in connection with *Portfolio*Care Super and Pension.

The Trustee is an RSE Licensee under the Superannuation Industry (Supervision) Act 1993 (SIS), which means that we have satisfied licensing conditions set by the Australian Prudential Regulation Authority (APRA). The Trustee is responsible for the monitoring and management of the Fund for the benefit of all members in accordance with the governing rules of the Fund and relevant legislation.

Except as expressly disclosed in the PDS or the PortfolioCare Super and Pension Service investment options document, investments in the investment options are not deposits or liabilities of NM Super, AMP Bank Limited ABN 15 081 596 009 AFSL No 234 517 (AMP Bank), any other member of the AMP group or any of the investment managers. NM Super is not a bank. AMP Bank does not stand behind NM Super. The investment options are subject to investment risks, which could include delays in repayment and loss of income and capital invested Neither NM Super, nor any other member of the AMP group, Asgard or the investment managers or fund managers, guarantees the repayment of capital (unless expressly stated), payment of income or the performance of the investment options. AMP companies receive fees and charges in relation to *Portfolio*Care Super and Pension Service outlined in the PDS. AMP employees and directors receive salaries and / benefits from the AMP group.

Asgard, the companies in the AMP group we use and any other company that we use have given and not withdrawn their consent to the statements in relation to themselves (including their names) being included in the PDS and in this document in the form and context in which they appear.

This offer is available only to persons receiving (including electronically) the PDS within Australia. We cannot accept cash or applications signed and mailed from outside Australia. Monies must always be paid in Australian dollars. We may accept or refuse (without reason) any application.

We reserve the right to change the features of *Portfolio*Care Super and Pension Service with, in case of an increase in fees, at least 30 days' notice, otherwise notice of material changes will be provided before or as soon as practicable after the change occurs.

This document is issued by NM Superannuation Proprietary Limited ABN 31 008 428 322 AFSL No 234 654, the trustee of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598.

HILROSS

PORTFOLIOCARESUPER/PENSION SERVICE

APPLICATION BOOKLET ISSUE DATE: 14 DECEMBER 2020

HOW TO PROCEED

The table below outlines the forms included in this application booklet and when you need to complete them.

Forms	When to complete?
PortfolioCare – Super Service application	This form needs to be completed if you wish to open a <i>Portfolio</i> Care – Super Service Account.
PortfolioCare – Pension application	This form needs to be completed if you wish to open a <i>Portfolio</i> Care – Pension Service Account.
Transfer authority	You need to complete this form if you wish to roll over benefits from other superannuation fund(s) into your new account. Note: If you have elected not to provide your TFN, a separate certified copy of proof of identification documents must be provided for each requested transfer. Multiple people cannot be certified on the one document.
Advice Fee Client Consent	Provide your consent to pay advice related fees. This includes ongoing advice fees and/or a one-off advice fee and/or contribution fee for advice related services to be provided to you in relation to your <i>Portfolio</i> Care account.
Choosing your super fund	You need to use this form to provide information to your employer on how to make superannuation guarantee contributions into your new super account. This form should be provided to your employer. Do not send this form to us or the tax office.
Tax file number declaration	You need to complete this form if you completed the <i>Portfolio</i> Care – Pension Service application and you are under the age of 60. Please attach this form to your application and send it to us.
Direct debit request	You need to complete this form if in your application you elected to make a one-off or regular deposit into your account via direct debit.
Binding death benefit nomination	You can use this form to make a death benefit nomination that is binding on us. You can nominate one or more eligible dependants or your estate to be paid the balance in your account (including any insured benefit) when you die.
PortfolioCare – Super/ Pension Employer application	This form needs to be completed if you wish to open a <i>Portfolio</i> Care – Super Employer plan.

GUIDE TO COMPLETING THE SUPER SERVICE APPLICATION

If you would like to invest in the *Portfolio*Care – Super Service you need to complete each relevant section of the application.

1. TYPE OF ACCOUNT

Please indicate whether you are applying for a Super Service – Personal Account or a Super Service – Employee Account.

2. EXISTING ACCOUNT DETAILS

If you have an existing *Portfolio*Care account that is in exactly the same name as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 3, New account details. If your details have changed, mark these changes in Section 3 and we will apply these changes to your new account. If you wish to amend details in your existing account, please speak to your financial adviser.

3. NEW ACCOUNT DETAILS

Provide all details requested, unless you have completed section 2.

Note: If you have elected not to provide your TFN, a separate certified copy of proof of identification documents must be provided for each requested transfer. Multiple people cannot be certified on the one document.

4. TAX FILE NUMBER

Provide your tax file number. For further information, refer to Your tax file number in the PDS.

5. RESIDENCY DETAILS

Provide all residency details. If you are not an Australian resident for tax purposes, you must state your country of residence.

6. EMPLOYMENT DETAILS

Indicate your employment status and the name of your employer (if applicable).

7. INVESTMENT PROFILE SELECTION

Indicate whether you want to establish an investment profile and/or allocate any funds into the Share Trading Account. Complete an Investment Options – Investment Switch form to establish your investment profile. If we do not receive an Investment Options – Investment Switch form, your funds will remain in your cash balance (apart from any funds you wish to invest in shares).

Share trading

This section must be completed in order to trade shares through your account. You will need to nominate whether you wish to receive dividends as cash or have them reinvested under a Dividend Reinvestment Plan (DRP).

Please note that your dividend election will apply across all shares held in your account.

8. REPORTS AND INFORMATION

Indicate whether your preference for receiving reports and correspondence is online or by mail.

9. INITIAL DEPOSITS AND CONTRIBUTIONS

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Where a cheque is enclosed with the application, please note the amount of the cheque. You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

10. REGULAR DEPOSIT PLAN

If you wish to make regular direct debit deposits from your nominated financial institution, please complete this section. You must specify the amount you wish to deposit and the frequency of the required deposit. The minimum deposit is \$100. You must also complete the direct debit request in the application booklet and forward the original with your application.

11. NOMINATED BANK ACCOUNT DETAILS

Provide us with details of your nominated bank account. These nominated bank account details will be required before any direct credit payment requests via electronic funds transfer (EFT) can be processed on your account.

12. NOMINATED BENEFICIARIES

You can nominate a beneficiary for your account. The nomination can be either discretionary or binding. See How will the benefit be paid upon death? in the PDS for information on the effect of making a nomination. The nomination can be either discretionary, binding or you have the choice of requesting a reversionary pension to be paid to your eligible beneficiary/ies. If you would like to make a binding nomination, complete the binding death benefit nomination in the attached application booklet.

13. ADVISER'S DETAILS AND DECLARATION

Your financial adviser completes this section. Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, your financial adviser is required to verify your identity. The verification procedure is outlined in this booklet.

Note: If you do not have an adviser, complete and attach your Identification details.

14. DECLARATION

Read the Investor declarations, conditions and acknowledgements section in the PDS carefully and sign the application. Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

GUIDE TO COMPLETING THE PENSION SERVICE APPLICATION

If you would like to open a *Portfolio*Care – Pension Service, you need to complete each relevant section of the relevant application.

1. EXISTING ACCOUNT DETAILS

If you have an existing *Portfolio*Care account that is in exactly the same name as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 2, New account details. If your details have changed, mark these changes in Section 2 and we will apply these changes to your new account. If you wish to amend details in your existing account, please speak to your financial adviser.

2. NEW ACCOUNT DETAILS

Provide all details requested, unless you have completed section 1.

3. TAX FILE NUMBER

You must complete the tax file number declaration in the application booklet and submit it with your pension application, even if you don't provide your tax file number.

Note: If you have elected not to provide your TFN, a separate certified copy of proof of identification documents must be provided for each requested transfer. Multiple people cannot be certified on the one document.

4. RESIDENCY DETAILS

Provide all residency details. If you are not an Australian resident, for tax purposes, you must state your country of residence.

5. PENSION ELIGIBILITY

You must complete this section for preserved benefits to be released. Tick the condition that applies to you.

6. INVESTMENT PROFILE SELECTION

Indicate whether you want to establish an investment profile and/or allocate any funds into the Share Trading Account. Complete an Investment Options – Investment Switch form to establish your investment profile. If we do not receive an Investment Options – Investment Switch form, your funds will remain in your cash balance (apart from any funds you wish to invest in shares).

Share trading

This section must be completed in order to trade shares through your account. You will need to nominate whether you wish to receive dividends as cash or have them reinvested under a Dividend Reinvestment Plan (DRP). Please note that your dividend election will apply across all shares held in your account.

7 & 8. PENSION DETAILS

Nominate how much you would like to receive, the frequency of payment and provide details of the account your pension is to be paid into.

Note: If you are under 60, make sure you complete the tax file number declaration in the application booklet.

9. NOMINATED BANK ACCOUNT DETAILS

Provide us with details of your nominated bank account. These nominated bank account details will be required before any direct credit payment requests via electronic funds transfer (EFT) can be processed on your account.

10. REPORTS AND INFORMATION

Indicate whether your Investor Reports should be sent to you or to your financial planner.

11. INITIAL DEPOSITS AND CONTRIBUTIONS

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Where a cheque is enclosed with the application, please note the amount of the cheque. You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

12. TRANSFER DETAILS

Complete these details if you are transferring funds from your existing Super Service Account to this Pension Service Account.

13. NOMINATED ASSET

If you want to fund your pension payment from one specific managed investment shown on your Investment Options – Investment Switch form, state the details here.

14. NOMINATED BENEFICIARIES

You can nominate a beneficiary for your account or request that your pension continue after your death by nominating a reversionary pensioner. See How will the benefit be paid upon death in the PDS for information on the effect of making a nomination. The nomination can be either discretionary, binding or you have the choice of requesting a reversionary pension to be paid to your eligible beneficiary/ies. If you would like to make a binding nomination, complete the binding death benefit nomination in the attached application booklet.

15. ADVISER'S DETAILS AND DECLARATION

Provide all details requested. Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, your financial adviser is required to verify your identity. The verification procedure is outlined in this booklet.

Note: If you do not have an adviser, complete and attach your Identification details.

16. DECLARATION

Read the Investor declarations, conditions and acknowledgements in the PDS carefully and sign the application. Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. A copy of a relevant Power of Attorney form can be obtained from us. Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

VERIFICATION PROCEDURE

Identification details

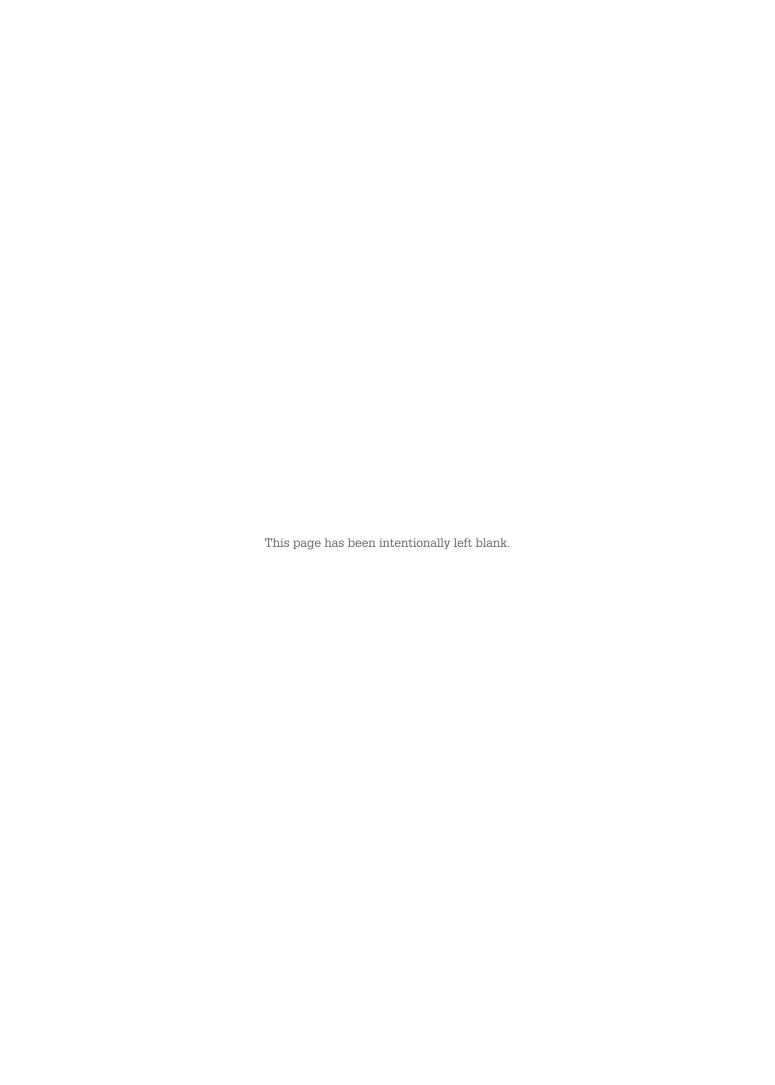
Verify the individual's full name and either their date of birth or residential address.

- Complete Part I (or if the individual does not own a document from Part I, then complete Part II or Part III).
- Contact your licensee if the individual is unable to provide the required documents.

Part I – Acceptable primary ID documents
Select ONE valid option from this section only.
Australian State/Territory driver's licence that contains a photo and signature
Australian passport (a passport that has expired within the preceding two years is acceptable)
Card issued under the law of an Australian State or Territory
Foreign passport or similar travel document containing a photograph and the signature of the person. ¹
Part II – Acceptable secondary ID documents
Only needs to be completed if the individual does not own a document from Part I.
Select ONE valid option from this section.
Australian birth certificate Australian citizenship certificate
Pension Concession Card issued by Department of Human Services (previously known as Centrelink)
And ONE valid option from this section.
A document issued by the Commonwealth or a State or Territory within the last 12 months showing provision of financial benefits to the individual and which contains the individual's name and residential address.
A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. Block out the TFN before scanning, copying or storing this document.
A document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).
Part III – Acceptable foreign ID documents
Only needs to be completed if the individual does not have a document from Part I.
EITHER document from this section must be presented.
Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth. 1
National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued. ¹

1 Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

Please note: If you do not have a financial adviser, you need to complete a separate identification form available from our Customer Relations team.



PORTFOLIOCARE – SUPER SERVICE

APPLICATION

Effective date: 14 December 2020 1 This symbol indicates you need to give us Instructions on how to complete this application are more information. contained in this booklet. Before completing, please read This symbol indicates a required field/section. the Privacy statement in the PortfolioCare Super/Pension Questions? Call the Contact Centre on 1800 004 594 or Service Product Disclosure Statement (PDS) carefully. It email portfoliocare.client.services@asgard.com.au sets out important information you should know about how we handle personal information about you. **CHECKLIST** Please complete this application in BLOCK LETTERS Have you: (using black ink): Your financial adviser may submit signed the declaration and dated this form? this application online using AdviserNET, or you attached the identification form including certified can post it to PortfolioCare PO Box 7229, PERTH, identification documentation CLOISTERS SQUARE WA 6000. attached all your supporting documents if required, Make cheques payable to *Portfolio*Care – Super Service eg Power of Attorney, Guardianship, Trust Deed, etc -(Name of investor) and cross them 'Not negotiable'. original certified copies are required We cannot accept faxes or photocopies of this supplied your tax file number application. ☐ supplied your email address? Additional information is required if your financial adviser has not completed the record of proof of identity section: Know Your Client (KYC) form certified identification. 1. TYPE OF ACCOUNT - MANDATORY SECTION Please tick the account you are applying for: ☐ Super Service – Personal Account OR ☐ Super Service – Employee Account If you do not nominate an account type, we will open a Super Service - Personal Account. 2. EXISTING ACCOUNT DETAILS If you have an existing PortfolioCare account that is in exactly the same name as this account, provide the account number and name below, mark any changes in section 3, and go to section 4. We will only apply the amended account details to your new account. Existing account number Existing account name Go to section 4 3. NEW ACCOUNT DETAILS – MANDATORY SECTION IF SECTION 2 IS NOT COMPLETED Title Surname Given name(s) Alternative name(s), ie any other names that you are known as: 1. 2. 3. 4.

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4. TAX FILE NUMBER														
Tax file number (TFN) Note: You are under no obligation to provide your TFN. However, if you don't provide your TFN, tax may be charged on your account at a higher rate than would otherwise apply and we may be required to return certain to you. See 'Tax file number' under the 'Investor declarations conditions and acknowledgements' section of the PDS for more information.														
1 5. RESIDENCY DETAILS – MANDATORY SECTION														
Are you an Australian resident for taxation purposes? Yes No If No, indicate your country of residence for tax purposes														
Date since														
① 6. EMPLOYMENT DETAILS – MANDATORY SECTION														
Employment status: Self-employed Employed Not applicable (as other circumstances apply)														
Employer's/business name														
Date commenced work														
You need to complete the below 'Work test declaration' or 'Work test exemption declaration' if you are 67 or over, but not yet 75 and want to make a contribution (other than a mandatory employer contribution) into your account.														
Work test declaration:														
☐ I declare that I am 67 or over but not yet 75 and have been gainfully employed for at least 40 hours in 30 consecutive days in the current financial year.														
Work test exemption declaration:														
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I do not meet the conditions of the work test in the current financial year; and														
 I met the conditions of the work test in the previous financial year; and 														
■ I had a total superannuation balance1 below \$300,000 on 30 June of the previous financial year; and														
I have not previously relied on the work test exemption. Note:														
1 For more information on Total Superannuation Balance, refer to ato.gov.au.														
1 7. INVESTMENT SELECTION – MANDATORY SECTION														
Invest my funds in:														
AND/OR														
Share trading														
☐ I wish to trade shares through my super account														
Please allocate \$, X X into my share trading account. Your financial adviser will submit your share request online.														
Dividend election														
☐ Cash ☐ Reinvest (DRP)														
Note:														

- If no dividend election is made, the default election of cash will be applied.
- The dividend election will be applied across all share holdings in your account. Where reinvesting (DRP) is not available for a share or there is a residual cash portion on the DRP, the dividend will be paid into the Cash Account.



6. REPORTS AND INFORMAT	IOIV																				
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1 Your adviser and you are require		-			-				_		Ca	ın.									
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 $financial\ year\ (or\ earlier\ if\ you\ are\ starting\ a\ pension,\ requesting\ a\ full\ or\ partial\ transfer\ or\ lump-sum\ withdrawal).$

5 This type of contribution counts towards your non concessional contribution cap.

4 We are unable to accept one-off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN.



Set up my regular deposit plan via direct debit as follows (minimum \$100): The regular deposit amount will be \$	10. REGULAR DEPOSIT PLA	AN		
Note: If no start date is specified, the direct debit will start immediately after this application has been processed. Frequency: Monthly Quarterly Half-yearly Annually Date of final payment (optional) Date of fin	☐ Set up my regular deposit	plan via direct debit as foll	lows (minimum \$100):	
Date of final payment (optional) This contribution is made up of: Personal deducted Personal undeducted contribution ^{4,5} \$ \$ \$ \$ \$ 1 Your adviser and you are required to monitor your contributions towards your concessional contribution cap. 2 This type of contribution counts towards your concessional contribution cap. 3 If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump-sum withdrawal). 4 We are unable to accept one-off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN. 5 This type of contribution counts towards your non concessional contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO after the end of the financial year. It is your or your adviser's responsibility to monitor your contribution caps. The Administrator will not be held responsible for ensuring that you do not exceed your contribution caps. 6 Complete the direct debit request in this application booklet. 11. NOMINATED BANK ACCOUNT DETAILS Note: The nominated bank account must be held in your name or, if it's a joint account, a bank account where you are one of the bank account holders. Name(s) bank account is held in	0 1	,	. Commencing on	ı.
This contribution is made up of: Personal deducted contribution ^{4,5} contribution ^{4,5} \$ \$ \$ 1 Your adviser and you are required to monitor your contributions towards your concessional contribution cap. 2 This type of contribution counts towards your concessional contribution cap. 3 If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump-sum withdrawal). 4 We are unable to accept one-off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN. 5 This type of contribution counts towards your non concessional contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO after the end of the financial year. It is your or your adviser's responsibility to monitor your contribution caps. 1 Complete the direct debit request in this application booklet. 11. NOMINATED BANK ACCOUNT DETAILS Note: The nominated bank account must be held in your name or, if it's a joint account, a bank account where you are one of the bank account holders. Name(s) bank account is held in	Frequency:	Quarterly Half-yearly [Annually	
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account holders. Name(s) bank account is held in BSB number Bank account number	11. NOMINATED BANK AC	COUNT DETAILS		
BSB number Bank account number		t must be held in your name or, if i	t's a joint account, a bank account where you	u are one of the bank
	Name(s) bank account is held	lin		
Financial institution and branch name	BSB number	Bank account number		
Financial institution and branch name				
	Financial institution and bran	ich name		

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12. NOMINATED BENEFICIARIES

You can nominate one or more dependants and/or your Legal Personal Representative to be paid the balance in your account (including any insured benefit) if you die. For information on who you can nominate and the effect of making a nomination, see How will the benefit be paid upon death? in the PDS.

If you wish to make a discretionary nomination, please complete the below section. If you would like to make a binding nomination, complete the binding death benefit nomination in the attached application booklet.

Discretionary nomination	
Legal Personal Representative/Dependant(s)	Allocation
☐ Legal Personal Representative	%
AND/OR	
Dependant 1	
Full name	%
Address	
State Postcode	
Date of birth Relationship (please select only one option)	
Spouse Child ¹ Financial dependant	
Interdependency relationship	
Dependant 2	
Full name	
Address	
Address	
State Postcode	
Date of birth Relationship (please select only one option)	
Spouse Child¹ Financial dependant Interdependency relationship	
Dependant 3 Full name	%
Address	
State Postcode	
Date of birth Relationship (please select only one option) Spouse Child¹ Financial dependant	
Spouse Cinia Financial dependant Interdependency relationship	

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13. ADVISER'S DETAILS AND DECLARATION (YOUR FINANCIAL ADVISER WILL COMPLETE THIS SECTION) - MANDATORY SECTION (CONTINUED)

Record of verification procedure	ID document 1	ID Document 2
Verified from	☐ Original ☐ Certified copy	☐ Original ☐ Certified copy
Document type		
Document issuer		
Issue date		
Expiry date		
Document number		
Accredited English translation	□ N/A □ Sighted	□ N/A □ Sighted
Date verified		
Signature (financial adviser)		
X		
Date		
		Dealer stamp
14. DECLARATION – MANDA	TORY SECTION	
PDS, the Additional Information	cation was signed by me, I was given a con Booklet and the Investment Options doc (as confirmed by my financial adviser), w	cument) and any Supplementary Product
	nportant information contained in the PDS	
•	eclarations, conditions and acknowledgen	nents contained in the PDS.
changes and significant events (including PDS and other discle the Trustee is required or pern or any other electronic means of	ications (including any confirmation of an and other information I may request) det osure documents for underlying managed nitted to give, or has agreed to give, to me	y transaction or dealing, notice of material ails of illiquid investments and documents investments and periodic reports) which relating to my account via Investor <i>Online</i> , oses, I agree I will be taken to have received
from, nor any repayment of car		estment options nor any particular return ion Service are guaranteed by NM Super, gers, fund managers or any member of the
Signature		
Y		Date

Trustee: N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654 Fund: Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598. Member of the AMP group. Administered by: Asgard Capital Management Limited ABN 92 009 279 592 AFS Licence No. 240695 Correspondence to: *Portfolio*Care PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000 Telephone: 1800 646 234



PORTFOLIOCARE - PENSION SERVICE

APPLICATION

Instructions on how to complete this application are contained in this booklet. Before completing, please read the Privacy statement in the <i>Portfolio</i> Care Super/Pension Service Product Disclosure Statement (PDS) carefully. It sets out important information you should know about how we handle personal information about you. Please complete this application in BLOCK LETTERS (using black ink): Your financial adviser may submit this application online using AdviserNET, or you can post it to <i>Portfolio</i> Care PO Box 7229, PERTH,							5	Q en	n T. ues mai HE ave	his stic d po	e in syn ns? orti LL! u: ed t	mbo mbo ? Ca folio ST the	mainell to can decorate in the interest in the	tion ndiche re.d	n. Cat Con clie	es antac nt.: n an	a rect Coservand	qui cent vice	ired tre es@	on ase	eld/ 180 gar	00 0 cd.c	s 004 s om.	594 .au													
CLOISTERS SQUARE WA 6000. ■ Make cheques payable to <i>Portfolio</i> Care – Super Service (Name of investor) and cross them 'Not negotiable'.								e	identification documentation attached all your supporting documents if required, eg Power of Attorney, Guardianship, Trust Deed, etc — original certified copies are required supplied your tax file number supplied your email address? Additional information is required if your financial adviser has not completed the record of proof of identity section:													c —															
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1. EXISTING ACCOUNT DETAILS										_																											
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. 1 2. NEW ACCOUNT DETA	ILS – MANDATOR	RY SECTION IF	SECTION	1 IS NOT	COMP	LETED ((CONTINU	JED)	
Residential address (must not	be a PO Box)								
				Sta	te 🔲		Postcode		
Postal address (if different fro	m residential addre	ess)							
				Sta	te 🔲		Postcode		
Phone (Home)	I	Phone (Busines	s)						
Phone (Mobile)	I	Facsimile							
Email									
Occupation									
	e Part time cecurity recipient [nome duties/work o		Depen	al Te	_	-	etired ependent	Stude	
Source of Funds (mandator	77								
What is the source of your commore than one response appli	ntributions? Source						ansfer of t	he fur	nds. If
 ☐ Business income/earnings ☐ Commission ☐ Compensation payment ☐ Gift/Donation ☐ Government benefits 	☐ Insurance payn ☐ Investment inco ☐ Loan ☐ Redundancy ☐ Rental income		Sale of a Superar Pension Tax refu	nnuation/ n und					
Source of Wealth (mandato	ry)								
What is the source of your we standing or total net worth (ie If more than one response app	e how you have ge	nerated your w	realth).		s to the	e origin (of your fin	ancia:	l
 ☐ Business income/earnings ☐ Compensation payment ☐ Employment income/earnings ☐ Gift/Donation ☐ Government benefits 	☐ Inheritance ☐ Insurance payn ☐ Investment inco ☐ Owns real estate ☐ Redundancy	ome/earnings	Rental i Sale of a Superar Pension Windfal	assets nnuation/ 1		ther (lis	t below)		
3. TAX FILE NUMBER									
Tax file number (TFN) Note: You are under no obligation ta higher rate than would otherwise	OR OPPORTED OR OF THE OR O								

'Investor declarations, conditions and acknowledgements' section of the PDS for more information.

1 If you are over 60, you do not need to complete the 'Tax file number declaration'



1 4. RESIDENCY DETAILS – MANDATORY SECTION
Are you an Australian resident for taxation purposes?
If No, indicate your country of residence for tax purposes
Date since
1 5. PENSION ELIGIBILITY – MANDATORY SECTION
Tick the condition that applies to you:
Transition to Retirement Pension
☐ I am between my preservation age and age 64.
Account Based Pension
My pension account is comprised entirely of Death Benefit Income Stream benefits ¹ .
My pension account is comprised of unrestricted non-preserved superannuation benefits
I am between age 60 and 64 and have ceased an employment arrangement since turning 60°.
Date ceased employment:
☐ I am between my preservation age and age 64 and have permanently ceased employment and
do not intend to be gainfully employed again for 10 hours or more per week.
☐ I am age 65 or over.
Note: For more information on your preservation age, please refer to the relevant disclosure document for your product or visit the ATO's website, www.ato.gov.au.
Permanent incapacity
1 To access preserved benefits on the grounds of permanent incapacity, you need to provide certificates from two legally qualified medical practitioners stating that, in their opinion, because of your ill-health (whether physical or mental), it is unlikely that you can engage in gainful employment for which you are reasonably qualified by education, training or experience. To enable us to consider whether to classify your benefit payment as a 'disability superannuation benefit' and calculate any applicable tax free component, in addition to the need for the certificates from two doctors, please:
1. Confirm that you are requesting payment of your benefits because you suffer from ill-health (whether physical or mental).
Yes No
2. Advise that date on which you stopped being capable of being gainfully employed (if you were employed, we would
expect this date to be the date on which your employment terminated).
3. If you were employed at the time you began to suffer ill health and your employment contract specified a retirement
date prior to your 65th birthday, provide details of the earlier retirement date below. If no date is specified in your
employment contract, leave the field below blank, and your 65th birthday will be used. Please note that providing an
earlier date may have taxation consequences.
(if no date is specified, the date on which you turn 65 will be used)
1 Death Renefit Income Stream benefits cannot be combined with other superannuation or pension monies to retain the death benefit

- 1. Death Benefit Income Stream benefits cannot be combined with other superannuation or pension monies to retain the death benefit entitlements.
- ^ Important note: For clients that have ceased an employment arrangement on or after age 60, only unrestricted non-preserved benefits can be used to commence the pension. Any additional rollovers and contributions need to first be consolidated into Super, a condition or release

① 6. INVESTMENT SELECTION – MANDATORY SECTION							
Invest my funds in: Managed investment Please complete the Investment Options – Investment Switch form							
AND/OR							
Share trading							
☐ I wish to trade shares through my super account							
Please allocate \$ X X into my share trading account.							
Your financial adviser will submit your share request online.							
Dividend election							
Cash Reinvest (DRP)							
Note:							
 If no dividend election is made, the default election of cash will be applied. The dividend election will be applied across all share holdings in your account. Where reinvesting (DRP) is not available for a share or there is a residual cash portion on the DRP, the dividend will be paid into the Cash Account. 							
① 7. PENSION PAYMENT DETAILS – MANDATORY SECTION							
Complete the pre-retirement pension nomination section if you have nominated the pre-retirement pension condition of							
release in Section 5, that is, you have reached your preservation age. Otherwise, complete the other pension section. ☐ Other pension							
☐ Minimum allowable pension¹							
OR VVV							
Pay me \$, X X gross amount (before tax) to be received each pension payment.							
Pre-retirement pension Winimum ellowable pension							
☐ Minimum allowable pension¹ OR							
☐ Maximum allowable pension (for pre-retirement pensions only)¹							
OR CT TT TT							
Pay me \$							
the 20th of each month. This amount must be within your pension limits prescribed by legislation. 1 If your pension account commences on or after 1 June no minimum will be paid for that year. To receive a payment during this period a gross amount							
will need to be nominated.							
Make my pension payments Monthly OR Quarterly in March, June, September and December OR Annually in June							
Note: If no pension payment frequency is made, the default Monthly frequency will be applied.							
i Ensure you complete the tax file number declaration in this application booklet and attach it to this application.							
Pay my pension to the following account:							
Note:							
 We can only make pension payments to an account that is held in your name or a joint account where you are one of the joint holders. We will use this bank account as your nominated bank account unless you provide us with an alternative bank account in nominated bank 							
account section below.							
Branch name							
Dropph addrops							
Branch address							
State Postcode Postcode							
Bank account name							
DCD mumbers							
BSB number Bank account number							



8.	COM	MEN	CEM	ENT I	DAT	E OF	PENS	ION																					
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9.	NOM	INAT	ED I	BANK	ACC	COUN	T DET	'AIL	S																				
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Note: If you are rolling over an internal account and you have included this account in section 12 'Transfer details' then you do not need to complete this section with the same account.

ΑN	ID/OR			
	Deposit details			
	Amount \$,			
	Deposit type Cheque	☐ Direct Deposit		
	The deposit is made up of:			
	Personal deducted contribution ^{2,3,4}		Spouse contribution ^{4,5}	
	\$	\$	\$	
0	If depositing via direct debit, contributions to your account	complete the direct debit requality an employer portal.	nest in this booklet or your em	ployer can make electronic
	determined by the ATO at the end for personal super contributions wi of intent to claim or vary a deduction you will not be able to claim a tax of a You are required to monitor your. This type of contribution counts If you're making a personal deduction intention to claim a tax deduction financial year (or earlier if you are 4. We are unable to accept one-off notice, personal undeducted and	ach financial year's contributions. Co of the financial year's contribution, year th your application form to confirm you for personal super contributions in deduction. • contributions towards your concess towards your concessional contribution actible contribution, you will also nee in for this contribution. The Personal e starting a pension, requesting a furnember contributions (personal ded al spouse contributions) where it exceptions and the contributions (personal ded al spouse contributions) where it exceptions are contributions.	you should provide a valid Notice of your intention to claim a tax deducting the seeds to be provided to us before the sional contribution cap. Tax Deduction Notice needs to be pull or partial transfer or lump-sum with the contributions that are not covered the allowable cap or you have the	intent to claim or vary a deduction on for this contribution. The Notice e pension commences, otherwise eduction Notice to confirm your provided to us by the end of the (thdrawal).
C		ged 67 years or over but unde		
		section if you are 67 or over, l on) when setting up a new per		ike a contribution other than a
		but not yet 75 and have work		secutive days in the current
	financial year.			
		oility to monitor your contribution ca caps.	ps. The Administrator will not be h	eld responsible for ensuring that
13	2. TRANSFER DETAILS			
T	ransfer type			
	Full Asset Transfer			
		ments from my existing super	/pension account (held with F	PortfolioCare)
		to my PortfolioC of the investments held in your supe on your pension account online using		hem down or are transferring
OR	1			
	Partial \$ selldown			
	Transfer \$	X X from my oxisting s	uper/pension account (held w	gith PortfolioCaro
			apen pension account (neid w	itii i oi iioliooarej
		-	are – Pension Account	
	Note: If you nominate to transfer p your <i>Portfolio</i> Care – Pension Account	eart of your existing super and/or pe ant.	nsion account, your investments wi	ill be sold and transferred as cash to
OR	l			
	Full \$ selldown			
	Close my existing super/pens	sion account (held with <i>Portfo</i>	olioCare) and transfer the total	balance.
		to my <i>Portfolio</i> C	are – Pension Account	
	Note: If you nominate to transfer a <i>Portfolio</i> Care – Pension Account.	ll of your existing super/pension acc	count, your investments will be sold	l and transferred as cash to your



You have the option to nominate one managed investment (selected on the Investment Options – Investment Switch form) to fund your pension payments. Fund my pension payments from the following managed investment: Product code (located in the Investment Options document) Managed investment name Note: You cannot assign a priority sell method to the managed investment you have selected to fund your pension payments. When the funds are depleted in the managed investment listed above, your pension payments will thereafter be funded using either the default sell method or priority sell method. See the PDS for further details.

You can nominate one or more dependants and/or your Legal Personal Representative to be paid the balance in your account when you die. For more information, refer to How will the benefit be paid upon death? in the PDS. If you wish to make a reversionary pension option or a discretionary nomination, please complete the below section. If you would like to make a binding nomination, complete the binding death benefit nomination in the attached application booklet.

PART A – Reversionary pension option Only complete this section if you wish to nominate a dependant to receive your death benefit in the form of a pension. Type of reversionary nomination (please select one option only) ☐ Binding nomination – complete Discretionary nomination Auto-reversionary nominations Reversionary pension option the Binding death benefit - complete the Automatic OR OR **Reversionary Nomination** complete Part A nomination form in this booklet. Form in this booklet. Note: We cannot accept binding Nominated dependants option reversionary nominations. - complete Part B In the event of my death, I request that the pension be paid to my dependant: Full name Date of birth Gender Male Female Relationship (please indicate only one) Spouse Child Interdependency relationship Financial dependent

14. NOMINATED BENEFICIARIES

PART B – Discretionary nomination							
Legal Personal Representative/Dependant(s)							
☐ Legal Personal Representative							
AND/OR							
☐ Dependant 1							
Full name							
Address							
State Postcode							
Date of birth Relationship (please select only one option)							
☐ Spouse ☐ Child¹ ☐ Financial dependant☐ Interdependency relationship							
Dependant 2							
Full name	%						
Address							
State Postcode							
Date of birth Relationship (please select only one option)							
☐ Spouse ☐ Child¹ ☐ Financial dependant ☐ Interdependency relationship							
Dependant 3							
Full name							
Address							
State Postcode							
Date of birth Relationship (please select only one option)							
☐ Spouse ☐ Child¹ ☐ Financial dependant ☐ Interdependency relationship							
Dependant 4							
Full name							
Address							
State Postcode							
Date of birth Relationship (please select only one option)							
Spouse Child¹ Financial dependant Interdependency relationship							
Vour total allocation must total 100%	100%						

¹ If one or more of your nominated dependants is a child under 18 years of age and you would like them to be paid a child pension, you need to complete a child pension nomination which must accompany this application. Your financial adviser can download this form from AdviserNET.



15. ADVISER'S DETAILS AND DECLARATION (YOUR FINANCIAL ADVISER WILL COMPLETE THIS SECTION) MANDATORY SECTION

By completing this section, you (the financial adviser) authorise us to collect, maintain, use and disclose your personal information in the manner set out in our privacy policy, a copy of which can be obtained free of charge from our Customer Relations team.

Adviser's company		
Adviser's name		
AFS Licensee name		
AFS Licence No. Adviser's	s phone Advise	r's code
		- B A -
Adviser email address		
Declaration by financial adviser		
Law, and: • I have attached the necessary certain.	elevant customer identification procedure in lartified proof of identity documents with the ages of the necessary certified proof of identity of a booklet	oplication; or
processing tourist continuing in the		
Record of verification procedure	ID document 1	ID Document 2
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Dealer stamp

1 16. DECLARATION – MANDATORY SECTION

- I confirm that before this application was signed by me, I was given a copy of the current PDS (consisting of the PDS, the AIB and the Investment Options document) and any Supplementary PDSs (SPDS) (as confirmed by my financial adviser), which I have read and understood.
- I expressly acknowledge the Important information section in the PDS.
- I give and make the 'Investor declarations, conditions and acknowledgements' section of the AIB and give the Trustee the authorisations referred to under the What kind of contributions do we accept? section in the AIB.
- I confirm all details in this application are true and correct.
- I agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information I may request) details of illiquid investments and documents (including PDS and other disclosure documents for underlying managed investments and periodic reports) which the Trustee is required or permitted to give, or has agreed to give, to me relating to my account via Investor Online, or any other electronic means chosen by the Trustee (and for these purposes, I agree I will be taken to have received the relevant information whether or not I access the information).
- I acknowledge and agree that neither the performance of any of the investment options nor any particular return from, nor any repayment of capital invested in, *Portfolio*Care Super/Pension Service are guaranteed by NM Super, any other member of the AMP group, Asgard, nor the investment managers, fund managers or any member of the Westpac group.

Signature						
	Date					
X						
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PORTFOLIOCARE SUPER/PENSION SERVICE & PORTFOLIOCARE ELEMENTS SUPER/PENSION

ADVICE FEE CLIENT CONSENT

Complete this form in **BLOCK LETTERS** by typing directly into the form or using black pen, print and sign it.

Send the completed form to us via one of the following methods:

- ask your adviser to lodge it on your behalf on AdviserNET
- submit a copy via our secure Document Upload fa cility on Investor Online or AdviserNET (accessed from Forms > Document Upload menu)
- post to PortfolioCare, PO Box 7229 Perth Cloisters Square WA 6000
- email a copy to portfoliocare.ewrap@asgard.com.au

Questions? Please contact your financial adviser or call our Customer Relations team on 1800 646 234, Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email portfoliocare.ewrap@asgard.com.au

NOTE:

- When you have signed the form, please return to us via one of the above methods within 14 days.
- Privacy laws protect your privacy. Please read our privacy policy for more information. A copy can be obtained from our website amp.com.au/privacy. You should read this policy before providing your consent to this form. This policy is reviewed and may be amended from time to time.
- If you have more than one account a separate form must be used to change the fees on each account.
- Your adviser/adviser's licensee identified in section 5 below (referred to in this form as the 'advice entity') is requesting your consent to arrange for the deduction of advice fee(s) from your account described in section 1 below for their advice and related services, as set out below. If you give your consent to the advice entity, you will also give your consent to the trustee N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFSL 234654 (NM Super) for Asgard Capital Management Ltd (ACML), as administrator, to deduct the advice fee(s) from your account to pay the advice entity (or to such other entity as directed by the advice entity).

Sections 1, 2 & 5 are mandatory and must be completed for this request to be processed. Sections 3 & 4 must be completed as applicable.

1. ACCOUNT DETAILS
a) Existing account details
Complete this section if you are providing a consent for advice fees in relation to an existing <i>PortfolioCare</i> Super or Pension Service or <i>PortfolioCare</i> Elements Super or Pension Account. The advice fees specified in this form will be applied to the account number you specify below.
Existing account number
Existing member name



Complete this section if you are providing a consent for advice fees in relation to a new <i>PortfolioCare</i> Super or Pension Service account that will be established as part of a new account application. Provide the details as entered on your account application form. (Not applicable to <i>PortfolioCare</i> Elements Super or Pension).						
Account type (ie PortfolioCare Super Service)						
Title Surname						
Given name(s)						
Date of birth						
2. ADVISER DETAILS						
Adviser's name						
Adviser's phone Adviser's code						
B A						
Adviser's email address						
3. ONGOING ADVICE FEES						
 All fields in this section are mandatory if you wish to set up, renew or amend an ongoing advice fee. In order to provide your client with a complete view of the advice fees on their account, you must also complete this section if you have an existing ongoing advice fee and you are requesting a one-off advice fee in section 4 of this form. If you have initiated this consent request online on AdviserNET, the next renewal notice and consent expiry date 						
entered below must be the same as submitted online.						
Next renewal notice day						
This is the next anniversary of the date on which this ongoing fee arrangement is entered into or is renewed. This date						
cannot be more than 12 months from the date the form is signed.						
Consent expiry date This is the last day that this consent will be valid. This date must be between 1 and 59 days from the next renewal notice day.						
Services to be provided for ongoing advice fee						
Describe the services (including, at a minimum financial product advice) provided under the ongoing fees arrangement with sufficient detail to enable an assessment of the reasonableness of the amount for those services. This may be completed by including the services as identified in the FDS or Ongoing Fee Arrangement, which may include services such as annual advice review, retirement advisory services, cash flow management, tax planning strategies, portfolio re-balance and/or investment strategies.						

b) New account details – *PortfolioCare* Super or Pension Service only



Warning of benefits that may cease or reduce for the member due to ongoing advice fee being deducted

The below warning has been included as a minimum requirement, if there are any additional benefits that may cease or reduce for the client due to the fee being deducted please include in the below box.

Advice fees you have agreed to will reduce your cash account balance. If your cash account falls below the minimum balance required, you will need to top up your cash account balance. This may be done automatically by NM Super cashing other investments held in your account and as described in the relevant product disclosure statement.
a) Ongoing advice fee
a) Ongoing davice lee
This section is mandatory if an ongoing advice fee is being set up, renewed or amended.
 Advice fees that you and the advice entity specify are exclusive of GST and will be automatically adjusted to include GST. Where a percentage is specified, the maximum is 2% (excluding GST).
Select ongoing advice fee component and enter details
Percentage of % per annum (excluding GST) of your total account value
OR
Flat dollar of \$ per month (excluding GST)
Apply annual increase in line with the Consumer Price Index (CPI) released for the previous quarter:
Increase to start in: January April July October Nominate year to commence: Note:
• For the ongoing advice fee, you can withdraw this consent, terminate or vary the ongoing advice fee arrangement between you and the fee recipient at any time by providing notice in writing to the fee recipient.
Your consent for the ongoing advice fee arrangement expires on the consent expiry date shown above. Unless you terminate your arrangement with your fee recipient or withdraw your consent before the consent expiry date, this consent will last until the consent expiry date.
The ongoing advice fee will be deducted monthly in arrears from your transaction account at the beginning of the next month. The first deduction will only occur after this consent has been received and checked by NM Super.
b) Advice fee estimate
Enter the estimated ongoing advice fee for the next 12 months (excluding GST)
\$
Fee estimate calculation method for your flat % ongoing advice fee

• The estimated fee amount has been calculated by multiplying the estimated value of your account for the year (as estimated by your adviser) by the percentage rate per annum that has been as specified in section 3(a) above.

Fee estimate calculation method for your flat \$ ongoing advice fee:

• The estimated fee amount has been calculated by multiplying the monthly flat \$ fees amount multiplied by 12 months.



4. ONE-OFF ADVICE FEE AND INITIAL DEPOSITS FEE	
• Where a one-off advice and/or initial deposits fee is being applied, the belo	ow section is mandatory.
Services to be provided for one-off advice fee and/or initial deposits fee	
Describe the services (including, at a minimum financial product advice) provide initial deposits fee arrangement with sufficient detail to enable an assessment of those services. This may be completed by including the services as identified in which may include services such as annual advice review, retirement advisory seplanning strategies, portfolio re-balance and/or investment strategies.	f the reasonableness of the amount for the FDS or Ongoing Fee Arrangement
Warning of benefits that may cease or reduce for the member due to the one-offee being deducted $% \left(\mathbf{r}\right) =\left(\mathbf{r}\right) $	off advice fee and/or initial deposits
Advice fees you have agreed to will reduce your cash account balance. If your cash balance required, you will need to top up your cash account balance. This may be cashing other investments held in your account and as described in the relevant p	done automatically by NM Super
a) One-off advice fee	
This section is mandatory if you wish to nominate a one-off advice fee.	
 If you already have an existing ongoing advice fee, when completing this s need to restate your existing ongoing advice fee in section 3 of this form to view of the advice fees on their account. The one-off advice fee cannot exceed \$5,000 (excluding GST) (including any 	provide your client with a complete
over a 5 year rolling basis.	•
Enter fee amount (excluding GST) \$	
received and checked by the trustee. You can withdraw your consent by contacting the trustee at any time prior to the services be	aing provided by your adviser
 The one-off advice fee will be charged once only and will be charged in addition to any ongoing advice fee(s). It will be deducted in arreat from your transaction account the month following receipt of this completed consent form or, if applicable, at the time your account is closed. 	
The one-off fee will only be charged if your total account balance as at the end of the previous motherwise the fee will carry forward to the next month.	onth was sufficient to cover the fee amount,
b) Initial deposits fee – <i>PortfolioCare</i> Super or Pension Service only	
This section is mandatory if you wish to nominate an initial deposits fee.	
 The initial deposit fee cannot exceed a maximum of \$5,000 (excluding GST) and including any one-off fees listed in section 4a). 	, across all initial deposits and rollover
Nominate the initial deposit fee (excluding GST) to apply to initial deposits an	nd rollovers.
Rollover 1	
Institution	
	Expected amount \$



Initial deposit fee:

(excluding GST):

OR

Where a percentage fee has been selected please estimate the dollar value of that fee

Rollover 2
Institution
Expected amount \$
Initial deposit fee: % OR \$,
Where a percentage fee has been selected please estimate the dollar value of that fee (excluding GST):
AND/OR
Desposit details
Amount \$
Deposit type
Initial deposit fee: % OR \$,
Where a percentage fee has been selected please estimate the dollar value of that fee (excluding GST):
 Notes: Your consent will last until the fee is deducted from the account, provided that the relevant arrangement with your adviser or your adviser's licensee has not terminated and you have not withdrawn this consent prior to that date. Deduction will occur after this consent has been received and checked by NM Super. You can withdraw your consent by contacting the trustee at any time prior to the services being provided by your adviser. The initial deposits fee will be charged only once and will be charged in addition to any ongoing advice fee(s). It will be deducted from your transaction account at the same time as we receive your initial deposit.
5. ADVICE FEE DECLARATION
This section is mandatory for any ongoing and/or non-ongoing advice fees entered in sections 3 and/or 4.
Enter the details of the financial service licensee or the representative ¹ that has entered into the fee arrangement with the member
Fee recipient level
☐ Adviser ☐ Office ☐ Dealer
Entity name
Entity phone
Entity email

1 Financial service licensee or the representative – in relation to an ongoing fee arrangement, this is a 'fee recipient' within the meaning of section 962C of the Corporation Act.



By arranging for the deduction of the fee(s) shown in this form, the advice entity confirms and agrees that:

- the proposed advice fee(s) and the details provided in this form are consistent with the terms of the arrangement between the advice entity and the client and there is no other agreement or arrangement with the client that may be inconsistent with the details provided in this consent. To the extent of any inconsistency between the terms of the existing arrangement between the advice entity and the client and the details in this form, this form prevails;
- the advice entity will immediately inform NM Super of any changes to the arrangement with the client eg variation or withdrawal of this consent, renewal or other terms of the arrangement that may be inconsistent with the details provided in this consent;
- the services listed above have been or will be provided in accordance with the terms of the arrangement with the client and this consent;
- the proposed advice fee amount is a reasonable amount for the proposed services listed above;
- the services provided will only be in relation to the members Super or Pension account;
- the advice entity will provide any information required by NM Super for the purposes of ensuring compliance with relevant legal or regulatory requirements (including guidance provided by regulators or industry groups);
- NM Super reserves the right to cease deducting or facilitating the advice fees at any time; and
- once the client has signed the form, the advice entity authorises for the signed form to be provided to ACML and NM Super.

Client declaration & signature

By signing this form, I:

- confirm that the proposed advice fee(s) and the details provided in this form are consistent with the terms of the arrangement between myself and the advice entity and there is no other agreement or arrangement with the advice entity that may be inconsistent with the details provided in this consent. To the extent of any inconsistency between the terms of my/our existing arrangement with the advice entity and the details in this form, the latter prevails;
- consent to the advice entity arranging the fee(s) set out in this form, and to ACML deducting the fee(s) on behalf of NM Super from my account and paying the fee(s) to the advice entity (or such other entity as directed by the advice entity), or to their assignee on the basis that their assignee will assume the obligation to provide advice to me, for the advice and related services listed above, in the manner provided in this form;
- confirm that if I commence a pension in my account, my consent to the deduction of the advice fee(s) will continue in accordance with this form unless I instruct you otherwise;
- will notify NM Super if I do not receive any of the services listed above, or an inconsistency arises between the details
 provided in this form and the terms of the arrangement between myself and the advice entity; and
- understand that NM Super reserves the right to cease deducting or facilitating advice fees at any time.

Full name												
Client Signature												
Date Date												

Administrator

Asgard Capital Management Ltd ABN 92 009 279 592 AFS Licence No. 240695

Trustee

N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654

Correspondence

PortfolioCare
PO Box 7229
CLOISTERS SQUARE PERTH WA 6000



PORTFOLIOCARE – SUPER/PENSION

TRANSFER AUTHORITY

Use this form when you wish to transfer benefits from another superannuation fund into your *Portfolio*Care – Super/Pension Service Account.

Please complete this transfer authority in BLOCK LETTERS (using black ink) and post to *Portfolio*Care PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000 or email it toportfoliocare.client.services@asgard.com.au. Important information:

- In this form, a reference to your 'FROM fund' means the superannuation fund you are transferring benefits from.
- Before completing this form, we recommend you ensure that you have adequate insurance arrangements in place before you cancel any existing insurance cover you may have with your FROM fund.
- If you want to transfer benefits from more than one FROM funds, please use a separate form for each FROM fund. Original signature is required on each form.

- You do not need to complete this form if you are transferring your benefits from another *Portfolio*Care Super/Pension Service account.
- Please contact your FROM fund provider to confirm if they have any additional requirements before they can action this transfer authority.
- Privacy laws protect your privacy. Please read our privacy policy for more information. A copy can be obtained from our website at amp.com.au.
- The completed and signed Transfer Authority needs to be returned to the Trustee.

Questions?

Call the Customer Relations team on 1800 004 594 or email portfoliocare.client.services@asgard.com.au

Note: If you do not supply all the required information to process your request, please be aware that this may delay the actioning of your request with your From fund.

1. ACCOUN	I DETAI	LS																												
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 $\textbf{Note:} \ \textbf{If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.}$

① 4. TRANSFER DETAILS (MANDATORY) (CONTINUED)									
Part B – Amount/benefit to be transferred									
☐ Entire balance ☐ Partial balance									
(Your account in the FROM fund will be closed.) OR									
Approximate value: \$ Amount: \$									
Note: A Capital Gains Tax (CGT) liability may arise and be deducted from your benefit prior to the transfer being processed. We recommend you seek taxation advice prior to authorising the transfer.									
Part C – Employer details									
If you are leaving an employer, complete the details below:									
Name of previous employer (if applicable)									
Date left employer									
Part D – TO (Receiving fund)									
Please forward cheque made payable to: 'PortfolioCare – Super/Pension Service (Name of member)' with related documentation to:									
PortfolioCare Table 1									
PO Box 7229 PERTH, CLOISTERS SQUARE WA 6000									
PortfolioCare can be contacted on: 1800 646 234									
Note: You must check with your TO fund to ensure they can accept this transfer.									
① 5. DECLARATION AND SIGNATURE (MANDATORY)									
I request that the trustee of my FROM Fund (specified in Part A of section 3) to transfer my superannuation benefits (specified in Part B of section 3) to the <i>Portfolio</i> Care – Super/Pension Service ABN 92 381 911 598).									
I make the following statements:									
 I declare I have fully read this form and the information I completed is true and correct. 									
I am aware that I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits and have obtained or do not require such information.									
 I authorise the trustee of my FROM fund to provide any and all relevant information to my PortfolioCare – Super/Pension Service Account. 									
I authorise the trustee to act on my behalf in arranging and receiving information on this transfer.									
■ I understand and acknowledge the implications and effects of transferring my benefits from my FROM fund to my <i>Portfolio</i> Care – Super/Pension Service account.									
 I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my PortfolioCare – Super/Pension Service account. 									
I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.									
Signature									
Date									

Full name

THINGS TO CONSIDER WHEN TRANSFERRING YOUR SUPER

When you transfer your super, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you. Some of the points you may consider are:

- Fees your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Your TO fund may also charge entry or deposit fees on transfer.
 - Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- Death and disability benefits your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.
- Tax file number (TFN) you are not obligated to provide your TFN to your super 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 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 super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of super in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your super 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 super provider when your benefits are being transferred, unless you request in writing that your TFN is not disclosed to any other trustee.

Note: If you choose not to provide your TFN the transferring fund may ask you to prove your identity.

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits FROM. If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about choice.

Have you changed your name or signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
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-	
_	Certified original copy of the marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Certified original copy of the guardianship papers or Power of Attorney.

Trustee: N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654
Fund: Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598. Member of the AMP group.
Administered by: Asgard Capital Management Limited ABN 92 009 279 592 AFS Licence No. 240695
Correspondence to: PortfolioCare PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000
Phone: 1800 004 594

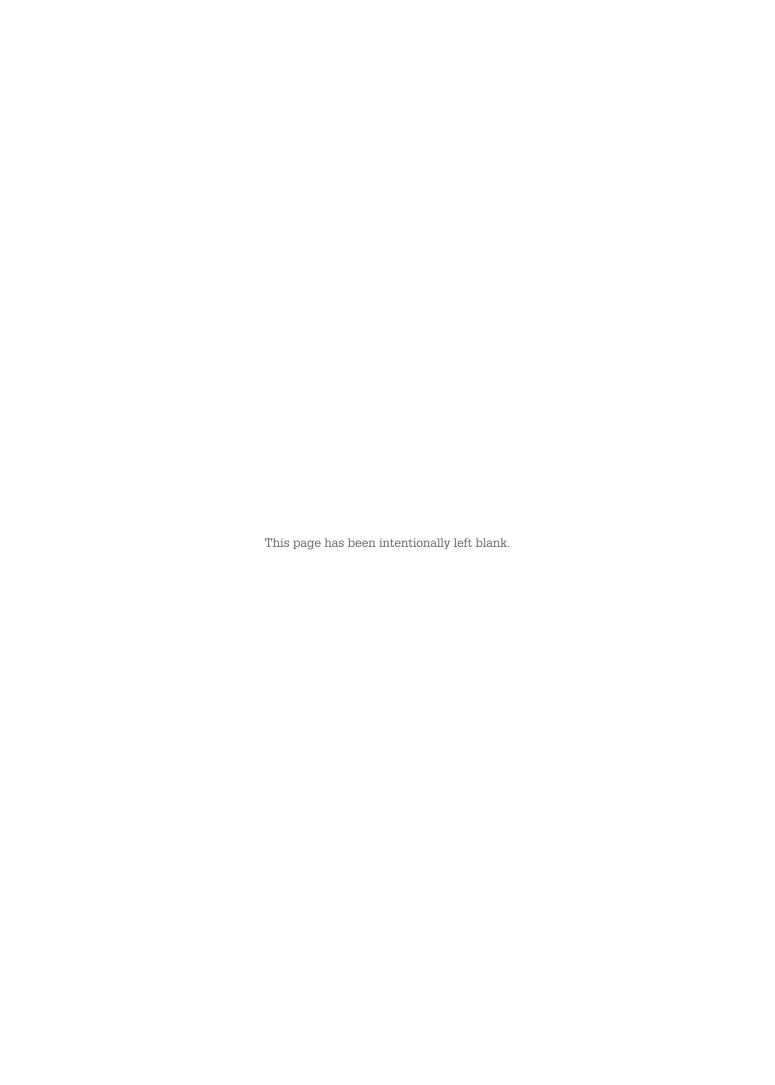
PORTFOLIOCARE

TO WHOM IT MAY CONCERN

CERTIFICATE OF COMPLIANCE

We certify that:

- 1. The PortfolioCare Super Service, PortfolioCare Allocated Pension Service, PortfolioCare Term Allocated Pension Service, PortfolioCare eWRAP Super Account, PortfolioCare eWRAP Allocated Pension Account, PortfolioCare eWRAP Term Allocated Pension Account, PortfolioCare Elements Super Account, PortfolioCare Elements Allocated Pension Account and PortfolioCare Elements Term Allocated Pension Account (each an 'account') are all part of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598, which is a resident regulated superannuation fund (within the meaning of the Superannuation Industry (Supervision) Act 1999) (SIS), and a complying superannuation fund under Section 45 of that Act Superannuation Fund Number 3100 919 58 RSE R1071481.
- 2. The Unique Superannuation Identifier (USI) for *Portfolio*Care products are as follows: The *Portfolio*Care Super Service Personal Account (92381911598010), The *Portfolio*Care Super Service Employer Account (92381911598009), *Portfolio*Care eWRAP Super Account (92381911598007), *Portfolio*Care Elements Super Account (92381911598005), The *Portfolio*Care Allocated Pension Service (92381911598008), *Portfolio*Care eWRAP Allocated Pension Account (92381911598006), *Portfolio*Care Elements Allocated Pension Account (92381911598004).
- 3. The Trustee of the accounts is N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322 AFS Licence No. 234654.
- 4. None of the accounts have been directed by the Australian Prudential Regulation Authority to cease accepting contributions under Section 63 of SIS.



PORTFOLIOCARE SUPER SERVICE – PERSONAL

CHOOSING YOUR SUPER FUND

Telephone: 1800 004 594 Email: portfoliocare.client.services@asgard.com.au

You can generally ask your employer to pay your super contributions to the super fund of your choice.

By completing this form you'll be asking your employer to pay your super contributions to your *Portfolio*Care Super Service – Personal account. Alternatively, you can ask your employer to pay your super contributions into your chosen super fund by completing the Standard choice form available from your employer or the ATO (ato.gov.au).

There may be limited circumstances where your employer isn't required to accept your choice of super fund form, eg if you have already exercised Super Choice in the last 12 months.

EMPLOYEE DETAILS
Name
Employee identification number (if applicable) Tax file number (TFN)
1 You don't have to provide your TFN, but if you don't, your super contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your super account.
DETAILS OF YOUR CHOSEN SUPER FUND
Australian business number (ABN) of your chosen super fund: 92 381 911 598; Super fund's name: <i>Portfolio</i> Care Super Service – Personal account; Unique Superannuation Identifier (USI): 92381911598010
Account number
Account name
Signature
Date
Once you've completed the form, hand it to your employer. Please don't send this form to the Tax Office or to <i>Portfolio</i> Care.
HOW TO MAKE SUPER PAYMENTS
Employers can make SuperStream compliant super contributions for employees using the details provided above.
THIS SECTION IS FOR YOUR EMPLOYER TO READ AND TO COMPLETE
Don't send a copy of this form to us or to the ATO. You must keep a copy for your own records for a period of five years. Provided all fields are completed and this form is signed by your employee, any super contributions you make in the two months after receiving the form can be made either to your nominated super fund (your default fund) or the employee's new chosen super fund. Super contributions after the two months must be made to the employee's new chosen super fund.
Date form received Date you act on your employee's choice
COMPLYING FUND STATEMENT

The Wealth Personal Superannuation and Pension Fund (the Fund) is a complying superannuation fund and is a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS Act).

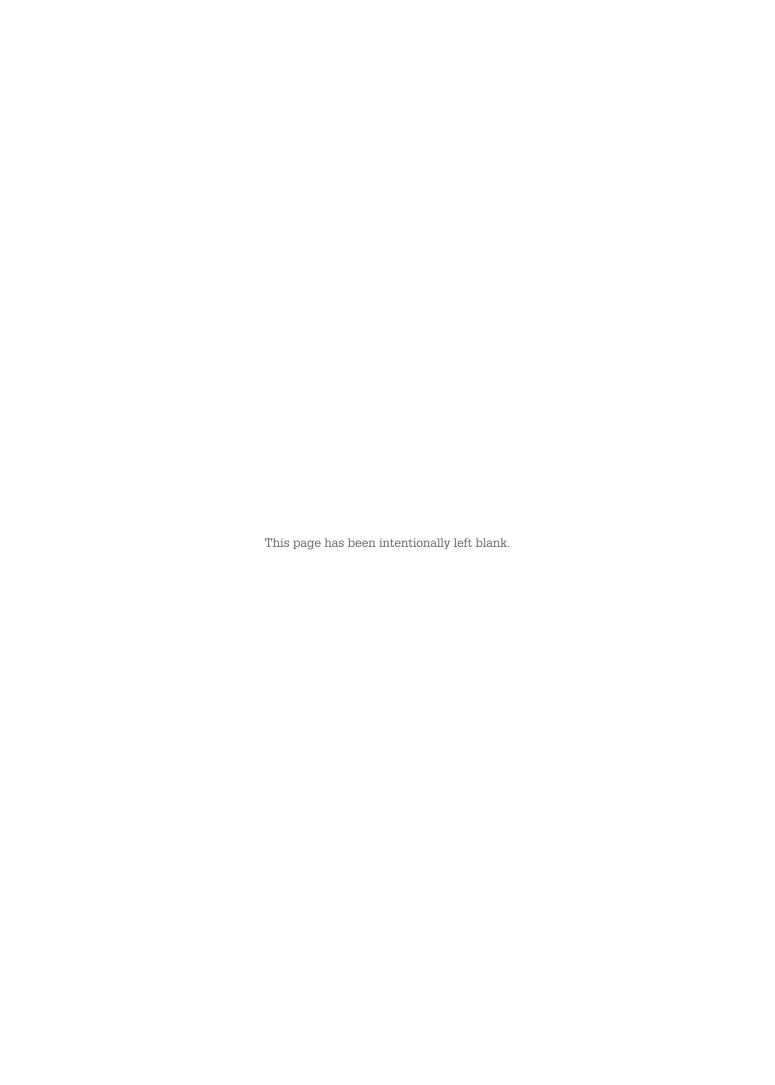
The Trustee of the Fund has no reason to believe that the Fund will not comply with the SIS Act and regulations. The Fund is not subject to any direction under section 63 of the SIS Act.

CONTRIBUTION ACCEPTANCE STATEMENT

The Fund accepts all super contributions from any employer.

N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFSL 234654 is the Trustee of *Portfolio*Care Super Service – Personal account, which is part of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598.





PORTFOLIOCARE SUPER SERVICE – EMPLOYER

CHOOSING YOUR SUPER FUND

Telephone: 1800 004 594 Email: portfoliocare.client.services@asgard.com.au

You can generally ask your employer to pay your super contributions to the super fund of your choice.

By completing this form you'll be asking your employer to pay your super contributions to your *Portfolio*Care Super Service – Employer account. Alternatively, you can ask your employer to pay your super contributions into your chosen super fund by completing the Standard choice form available from your employer or the ATO (ato.gov.au).

There may be limited circumstances where your employer isn't required to accept your choice of super fund form, eg if you have already exercised Super Choice in the last 12 months.

EMPLOYEE DETAILS
Name
Employee identification number (if applicable) Tax file number (TFN)
1 You don't have to provide your TFN, but if you don't, your super contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your super account.
DETAILS OF YOUR CHOSEN SUPER FUND
Australian business number (ABN) of your chosen super fund: 92 381 911 598; Super fund's name: <i>Portfolio</i> Care Super Service – Employer account; Unique Superannuation Identifier (USI): 92381911598009
Account number
Account name
Signature
Date
Once you've completed the form, hand it to your employer. Please don't send this form to the Tax Office or to PortfolioCare.
HOW TO MAKE SUPER PAYMENTS
Employers can make SuperStream compliant super contributions for employees using the details provided above.
THIS SECTION IS FOR YOUR EMPLOYER TO READ AND TO COMPLETE
Don't send a copy of this form to us or to the ATO. You must keep a copy for your own records for a period of five years. Provided all fields are completed and this form is signed by your employee, any super contributions you make in the two months after receiving the form can be made either to your nominated super fund (your default fund) or the employee's new chosen super fund. Super contributions after the two months must be made to the employee's new chosen super fund. Date form received Date you act on your employee's choice
COMPLYING FUND STATEMENT
The Wealth Personal Superannuation and Pension Fund (the Fund) is a complying superannuation fund and is a resident regulated superannuation fund within the meaning of the <i>Superannuation Industry (Supervision) Act 1993 (SIS Act)</i> .

CONTRIBUTION ACCEPTANCE STATEMENT

The Fund accepts all super contributions from any employer.

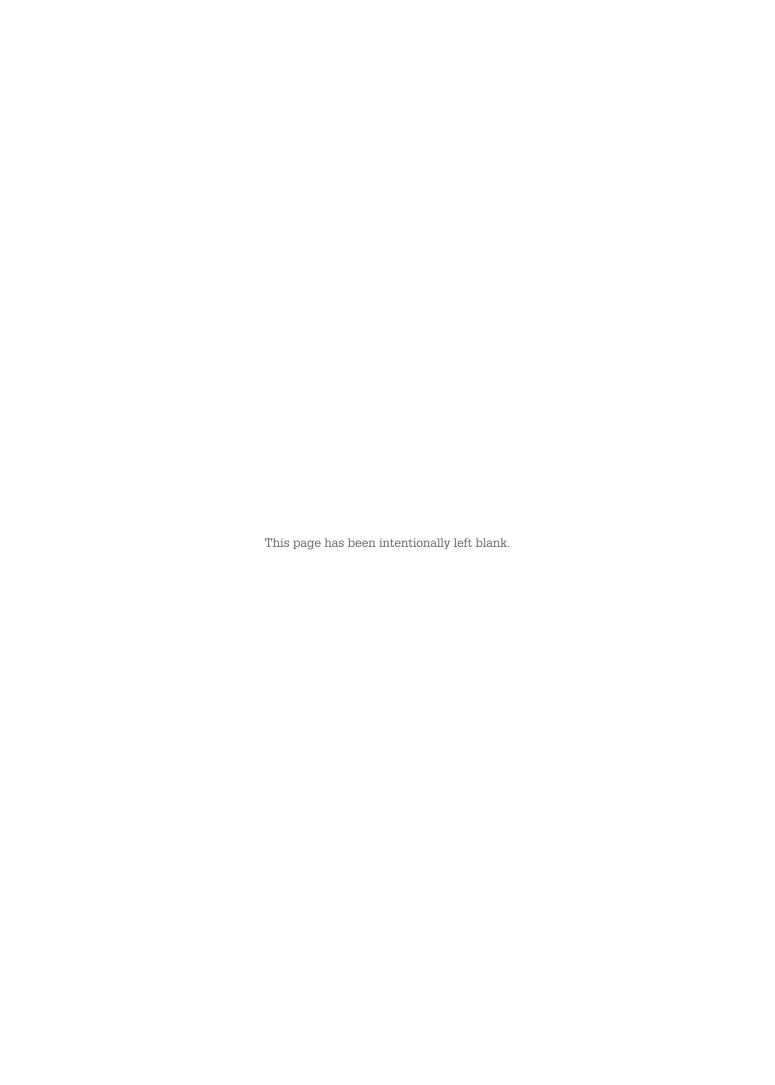
Fund is not subject to any direction under section 63 of the SIS Act.

N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFSL 234654 is the Trustee of *Portfolio*Care Super Service – Employer account, which is part of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598.

The Trustee of the Fund has no reason to believe that the Fund will not comply with the SIS Act and regulations. The



1 of 2



Tax file number declaration

Information you provide in this declaration will allow your payer to work out how much tax to withhold from payments made to you.

- This is not a TFN application form.
 To apply for a TFN, go to ato.gov.au/tfn
- Terms we use

When we say:

- payer, we mean the business or individual making payments under the pay as you go (PAYG) withholding system
- **payee**, we mean the individual being paid.

Who should complete this form?

You should complete this form before you start to receive payments from a new payer – for example:

- payments for work and services as an employee, company director or office holder
- payments under return-to-work schemes, labour hire arrangements or other specified payments
- benefit and compensation payments
- superannuation benefits.
- You need to provide all information requested on this form. Providing the wrong information may lead to incorrect amounts of tax being withheld from payments made to you.

- You don't need to complete this form if you:
 - are a beneficiary wanting to provide your tax file number (TFN) to the trustee of a closely held trust. For more information, visit ato.gov.au/trustsandtfnwithholding
 - are receiving superannuation benefits from a super fund and have been taken to have quoted your TFN to the trustee of the super fund
 - want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093)
 - want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093).
- For more information about your entitlement, visit ato.gov.au/taxoffsets

Section A: To be completed by the payee

Question 1 What is your tax file number (TFN)?

You should give your TFN to your employer only after you start work for them. Never give your TFN in a job application or over the internet.



We and your payer are authorised by the *Taxation Administration Act* 1953 to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

How do you find your TFN?

You can find your TFN on any of the following:

- your income tax notice of assessment
- correspondence we send you
- a payment summary your payer issues to you.

If you have a tax agent, they may also be able to tell you.

If you still can't find your TFN, you can:

phone us on 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

If you phone or visit us, we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details only you, or your authorised representative, would know.

You don't have a TFN

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one.

For more information about applying for a TFN, visit ato.gov.au/tfn

You may be able to claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN application form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you haven't given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
 - Department of Human Services however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
 - Department of Veterans' Affairs a service pension under the Veterans' Entitlement Act 1986
 - Military Rehabilitation and Compensation Commission.

Providing your TFN to your super fund

Your payer must give your TFN to the super fund they pay your contributions to. If your super fund doesn't have your TFN, you can provide it to them separately. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.



For more information about providing your TFN to your super fund, visit ato.gov.au/supereligibility

Question 2-6

Complete with your personal information.

Question 7 On what basis are you paid?

Check with your payer if you're not sure.

Question 8

Are you an Australian resident for tax purposes or a working holiday maker?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and don't set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

If you are in Australia on a working holiday visa (subclass 417) or a work and holiday visa (subclass 462) you must place an X in the working holiday maker box. Special rates of tax apply for working holiday makers.



For more information about working holiday makers, visit ato.gov.au/whm

If you're not an Australian resident for tax purposes or a working holiday maker, place an X in the foreign resident box, unless you are in receipt of an Australian Government pension or allowance.

Temporary residents can claim super when leaving Australia, if all requirements are met. For more information, visit ato.gov.au/departaustralia



Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income and foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.



To check your Australian residency status for tax purposes or for more information, visit ato.gov.au/residency

2 Tax file number declaration

Question 9 Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Answer **no** if none of the above applies or you are a working holiday maker.

- If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.
- For more information about the current tax-free threshold, which payer you should claim it from, or how to vary your withholding rate, visit ato.gov.au/taxfreethreshold

Question 10

Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, VSL, FS, SSL or TSL debt.

Answer **no** if you do not have a HELP, VSL, FS, SSL or TSL debt, or you have repaid your debt in full.

- You have a HELP debt if either:
 - the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP, VET Student loans prior to 1 July 2019 or SA-HELP.
 - you have a debt from the previous Higher Education Contribution Scheme (HECS).

You have a SSL debt if you have an ABSTUDY SSL debt.

You have a separate VSL debt that is not part of your HELP debt if you incurred it from 1 July 2019.

For information about repaying your HELP, VSL, FS, SSL or TSL debt, visit ato.gov.au/getloaninfo

Have you repaid your HELP, VSL, FS, SSL or TSL debt?

When you have repaid your HELP, VSL, FS, SSL or TSL debt, you need to complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

Sign and date the declaration

Make sure you have answered all the questions in section A, then sign and date the declaration. Give your completed declaration to your payer to complete section B.

Section B: To be completed by the payer

- Important information for payers see the reverse side of the form.
- Lodge online

Payers can lodge TFN declaration reports online if you have software that complies with our specifications.

For more information about lodging the TFN declaration report online, visit ato.gov.au/lodgetfndeclaration

Tax file number declaration 3

More information

Internet

- For general information about TFNs, tax and super in Australia, including how to deal with us online, visit our website at ato.gov.au
- For information about applying for a TFN on the web, visit our website at ato.gov.au/tfn
- For information about your super, visit our website at ato.gov.au/checkyoursuper

Useful products

In addition to this TFN declaration, you may also need to complete and give your payer the following forms which you can download from our website at **ato.gov.au**:

- Medicare levy variation declaration (NAT 0929), if you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge. You can vary the amount your payer withholds from your payments.
- Standard choice form (NAT 13080) to choose a super fund for your employer to pay super contributions to. You can find information about your current super accounts and transfer any unnecessary super accounts through myGov after you have linked to the ATO. Temporary residents should visit ato.gov.au/departaustralia for more information about super.

Other forms and publications are also available from our website at ato.gov.au/onlineordering or by phoning 1300 720 092.

Phone

- Payee for more information, phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday. If you want to vary your rate of withholding, phone 1300 360 221 between 8.00am and 6.00pm, Monday to Friday.
- Payer for more information, phone 13 28 66 between 8.00am and 6.00pm, Monday to Friday.

If you phone, we need to know we're talking to the right person before we can discuss your tax affairs. We'll ask for details only you, or someone you've authorised, would know. An authorised contact is someone you've previously told us can act on your behalf.

If you do not speak English well and need help from the ATO, phone the Translating and Interpreting Service on 13 14 50.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users phone 13 36 77 and ask for the ATO number you need (if you are calling from overseas, phone +61 7 3815 7799)
- Speak and Listen (speech-to-speech relay) users phone 1300 555 727 and ask for the ATO number you need (if you are calling from overseas, phone +61 7 3815 8000)
- Internet relay users connect to the NRS on relayservice.gov.au and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone 1800 555 660 or email helpdesk@relayservice.com.au

Privacy of information

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy, go to ato.gov.au/privacy

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If you make an honest mistake in trying to follow our information in this publication and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest. If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information on our website at **ato.gov.au** or contact us.

This publication was current at June 2019

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Published by

Australian Taxation Office Canberra June 2019

DE-6078

4 Tax file number declaration



Tax file number declarationThis declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
 Print X in the appropriate boxes.

ato.gov.au ■ Read all the instructions	s including the privacy statement before you complete this declaration.
Section A: To be completed by the PAYEE	5 What is your primary e-mail address?
1 What is your tax file number (TFN)?	
For more information, see OR I have made a separate application/enquiry to the ATO for a new or existing TFN.	
question 1 on page 2 of the instructions. OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.	6 What is your date of birth?
OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.	7 On what basis are you paid? (select only one)
2 What is your name? Title: Mr Mrs Miss Ms Surname or family name	Full-time Part-time Labour Superannuation or annuity employment hire income stream Casual employment
First given name	8 Are you: (select only one) An Australian resident for tax purposes OR A working OR holiday maker
	9 Do you want to claim the tax-free threshold from this payer?
Other given names	Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.
3 What is your home address in Australia?	Yes No No Answer no here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.
	10 Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or
Suburb/town/locality	Trade Support Loan (TSL) debt? Your payer will withhold additional amounts to cover any compulsory
	Yes repayment that may be raised on your notice of assessment.
State/territory Postcode	DECLARATION by payee: I declare that the information I have given is true and correct. Signature Date
4 If you have changed your name since you last dealt with the ATO, provide your previous family name.	You MUST SIGN here Day Month Year / /
	There are penalties for deliberately making a false or misleading statement.
Once section A is completed and signed, give it to your payer to com	plete section B.
Section B: To be completed by the PAYER (if you are	not lodging online)
1 What is your Australian business number (ABN) or withholding payer number? Branch number (if applicable)	5 What is your primary e-mail address?
9 2 3 8 1 9 1 1 5 9 8	
2 If you don't have an ABN or withholding payer number, have you applied for one?	6 Who is your contact person?
3 What is your legal name or registered business name (or your individual name if not in business)?	PENSION ACCOUNT
WealthPersonal	Business phone number 1 8 0 0 0 0 4 5 9 4
Superannuation and	7 If you no longer make payments to this payee, print X in this box.
Pension Fund	DECLARATION by payer: I declare that the information I have given is true and correct.
4 What is your business address?	Signature of payer Date
	Day Month Year
	There are penalties for deliberately making a false or misleading statement.
Suburb/town/locality	Return the completed original ATO copy to:
State/territory Postcode	Australian Taxation Office PO Box 9004 PENRITH NSW 2740 See next page for: payer obligations lodging online.
Print form Save form Reset form	

Payer information

The following information will help you comply with your pay as you go (PAYG) withholding obligations.



Is your employee entitled to work in Australia?

It is a criminal offence to knowingly or recklessly allow someone to work, or to refer someone for work, where that person is from overseas and is either in Australia illegally or is working in breach of their visa conditions.

People or companies convicted of these offences may face fines and/or imprisonment. To avoid penalties, ensure your prospective employee has a valid visa to work in Australia before you employ them. For more information and to check a visa holder's status online, visit the Department of Home Affairs website at homeaffairs.gov.au

Is your payee working under a working holiday visa (subclass 417) or a work and holiday visa (subclass 462)?

Employers of workers under these two types of visa need to register with the ATO, see ato.gov.au/whmreg

For the tax table "working holiday maker" visit our website at ato.gov.au/taxtables

Payer obligations

If you withhold amounts from payments, or are likely to withhold amounts, the payee may give you this form with section A completed. A TFN declaration applies to payments made after the declaration is provided to you. The information provided on this form is used to determine the amount of tax to be withheld from payments based on the PAYG withholding tax tables we publish. If the payee gives you another declaration, it overrides any previous declarations.

Has your payee advised you that they have applied for a TFN, or enquired about their existing TFN?

Where the payee indicates at question 1 on this form that they have applied for an individual TFN, or enquired about their existing TFN, they have 28 days to give you their TFN. You must withhold tax for 28 days at the standard rate according to the PAYG withholding tax tables. After 28 days, if the payee has not given you their TFN, you must then withhold the top rate of tax from future payments, unless we tell you not to.

If your payee has not given you a completed form vou must:

- notify us within 14 days of the start of the withholding obligation by completing as much of the payee section of the form as you can. Print 'PAYER' in the payee declaration and lodge the form see 'Lodging the form'.
- withhold the top rate of tax from any payment to that payee.



For a full list of tax tables, visit our website at ato.gov.au/taxtables

Lodging the form

You need to lodge TFN declarations with us within 14 days after the form is either signed by the payee or completed by you (if not provided by the payee). You need to retain a copy of the form for your records. For information about storage and disposal, see below.

You may lodge the information:

- online lodge your TFN declaration reports using software that complies with our specifications. There is no need to complete section B of each form as the payer information is supplied by vour software.
- by paper complete section B and send the original to us within 14 days.



For more information about lodging your TFN declaration report online, visit our website at ato.gov.au/lodgetfndeclaration

Provision of payee's TFN to the payee's super fund

If you make a super contribution for your payee, you need to give your payee's TFN to their super fund on the day of contribution, or if the payee has not yet quoted their TFN, within 14 days of receiving this form from your payee.

Storing and disposing of TFN declarations

The TFN Rule issued under the Privacy Act 1988 requires a TFN recipient to use secure methods when storing and disposing of TFN information. You may store a paper copy of the signed form or electronic files of scanned forms. Scanned forms must be clear and not altered in any way.

If a payee:

- submits a new TFN declaration (NAT 3092), you must retain a copy of the earlier form for the current and following financial year.
- has not received payments from you for 12 months, you must retain a copy of the last completed form for the current and following financial year.



Penalties

You may incur a penalty if you do not:

- lodge TFN declarations with us
- keep a copy of completed TFN declarations for your records
- provide the payee's TFN to their super fund where the payee quoted their TFN to you.

PORTFOLIOCARE – SUPER/PENSION

DIRECT DEBIT REQUEST - SERVICE AGREEMENT

Asgard Capital Management Ltd ABN 92 009 279 592 ('we' or 'us'), User ID: 057509 Level 38, Central Park, 152 St George's Terrace, PERTH WA 6000.

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System (DDS).

This agreement sets out the terms on which we accept and act under a Direct Debit Request (DDR) you give us to debit amounts from your account under the DDS. It is additional to the arrangement under which you make payments to us.

Ensure that you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your DDR.

WHEN WE ARE BOUND BY THIS AGREEMENT

 We agree to be bound by this agreement when we receive your DDR complete with the particulars we need to draw an amount under it.

WHAT WE AGREE TO AND WHAT WE CAN DO

- 2. We only draw money out of your account in accordance with the terms of your DDR.
- 3. We do not give you a statement of the amounts we draw under your DDR.
- 4. On giving you at least 14 days' notice, we may: change our procedures in this agreement; change the terms of your DDR; or cancel your DDR.
- 5. You may ask us to: alter the terms of the DDR; defer a payment to be made under your DDR; stop a drawing under your DDR; or cancel your DDR by emailing portfoliocare.client.services@asgard.com.au or writing to the Customer Relations team, *PortfolioCare* PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000 or any pro-rata pension payments legally required to be made.
- You can dispute any amount we draw under your DDR by calling the Customer Relations team on 1800 646 234; or emailing portfoliocare.client. services@asgard.com.au or writing to the Customer Relations team, *Portfolio*Care PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000.
- 7. We deal with any disputes under Clause 6 of this agreement as follows. We and our bank review our respective records. If necessary we contact your financial institution to review its records. We advise you and your financial adviser in writing within two to four weeks, depending on the nature and extent of the dispute, and the measures taken to resolve it.

- 8. If the day on which you must make any payments to us is not a business day, we will draw on your account under your DDR on the first business day following that day.
- 9. If your financial institution rejects any of our attempts to draw an amount in accordance with your DDR, we contact you and your financial adviser in writing. After three consecutive rejections we advise you and your financial adviser in writing that you can no longer make payments by direct debit. Should we purchase managed investments on your behalf with the proceeds of the DDR, and your financial institution does not honour the DDR, managed investments may have to be sold. We cannot be held responsible for the effect of this buying and selling.
- 10. We will not disclose to any person any information you give us on your DDR, which is not generally available, unless: you dispute any amount we draw under your DDR and we need to disclose any information relating to your DDR or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the DDS or both of them; you consent to that disclosure; or we are required to disclose that information by law.

WHAT YOU SHOULD CONSIDER

- 11. Not all accounts held with a financial institution are available to be drawn on under the DDS.
- 12. Before you complete your DDR, it is best to check account details against a recent statement from your financial institution to ensure the details on your DDR are completed correctly.
- 13. If you are uncertain when your financial institution processes an amount we draw under your DDR on a day, which is not a business day, enquire with your financial institution.
- 14. It is your responsibility to ensure there are sufficient cleared funds available in your account, by the due date on which we draw any amount under your DDR, to enable us to obtain payment in accordance with your DDR.
- 15. We request you to direct all requests to stop or cancel your DDR to us initially and all enquiries relating to any dispute under Clause 6 of this agreement to us initially or your financial institution.

DIRECT DEBIT REQUEST

Complete this form in BLOCK LETTERS (using black ink) and post it to: PortfolioCare, PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000

Questions? Call the Customer Relations team on 1800 646 234.

Note: Privacy laws protect your privacy. Please read our privacy policy for more information. A copy can be obtained from our website at amp.com.au.

1. ACCOUNT DETAILS	
Account type (tick one only)	
☐ Super ☐ Pension	
Account number (if known)	
Account name	
2. AUSTRALIAN FINANCIAL INSTITUTION ACCOUNT DETAILS	
Provide details of the account which is to be debited:	
Bank account holder name	
BSB number Bank account number	
Name of financial institution	
Branch address	
State	Postcode

Note:

- Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.
- \blacksquare You can only have one direct debit request for each PortfolioCare account.

3. DECLARATION AND SIGNATURE

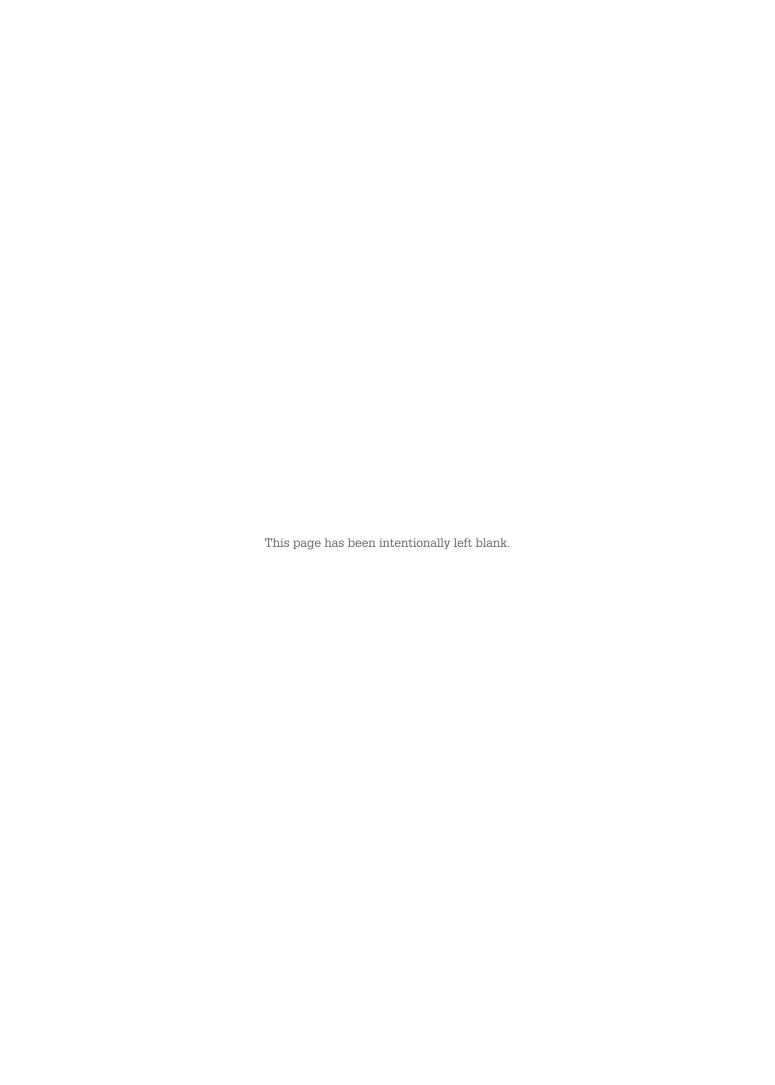
I/We:

- request Asgard Capital Management Ltd ABN 92 009 279 592 (Asgard), until further notice in writing, to debit my/our account described in section 2, with any amounts which Asgard (User ID number 016103) may debit or charge me/us through the Bulk Electronic Clearing System (BECS).
- understand and acknowledge that Asgard may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits
- agree to the terms of the Direct Debit Request Service Agreement in the PDS..

Authorised signatories on the financial institution account specified in section 2 sign here. (If the method of operation is '2 to sign' then both signatories need to sign this form.)

Signature 1	
X	Date
Full name	
Signature 2	
X	Date
Full name	

Trustee: N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654 Fund: Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598. Member of the AMP group. Administered by: Asgard Capital Management Limited ABN 92 009 279 592 AFS Licence No. 240695 Correspondence to: *Portfolio*Care PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000 Telephone: 1800 646 234



BINDING DEATH BENEFIT NOMINATION

Please complete this form if you have selected a binding death benefit nomination in the Application form. You should also read the How will the benefit be paid upon death? section in the PDS before completing this form. Complete this form in BLOCK LETTERS using black ink and post it to *Portfolio*Care PO Box 7229, PERTH,

Complete this form in BLOCK LETTERS using black ink and post it to *Portfolio*Care PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000

Questions? Call the Customer Relations team on 1800 646 234 or email portfoliocare.client.services@asgard.com.au We cannot accept photocopies or faxes of this form and any amendments must be initialled by the member and both witnesses.

Note: Privacy laws protect your privacy. Read our privacy policy for more information. A copy can be obtained from our website at amp.com.au

INFORMATION ON COMPLETING THIS FORM

Unless you revoke a binding death benefit nomination, it will remain valid for a period of 3 years from the date you first signed it, or last confirmed or amended it. If a binding death benefit nomination ceases to be valid it will not be binding on the Trustee and the Trustee will have a discretion to determine to whom your death benefit is paid, although the nomination will be taken into account.

You can change or revoke your nomination at any time.

You can only nominate an 'eligible dependant(s)' and/or your Legal Personal Representative. An eligible dependant includes:

- 1. **Your spouse** (including a person who (whether the same sex or different sex), although not legally married to you, lives with you on a genuine domestic basis as a couple or in a relationship that is registered under a prescribed State/Territory government relationship register, as the case my be),
- 2. Your child (including an adopted child, a step child or ex-nuptial child including adult children whether or not financially dependent on you),
- 3. Anyone with whom you have an **interdependency relationship** at the time of your death refer to the AIB for more information.
- 4. Any other person **financially dependent** on you at the time of your death.

An assessment of whether a person is an eligible dependant is made at the time your death is notified to the trustee.

Your death benefit nomination should be reviewed and amended, if necessary, whenever your circumstances change. These circumstances may include divorce, marriage, the birth of additional children, the death of a nominated beneficiary and other changes in your personal circumstances. If in doubt, contact your financial adviser.

CHECKLIST
What you should check before submitting this form:
☐ Ensure that the form has been signed by two witnesses.
☐ Ensure that the nominated beneficiaries have not signed as witnesses.
\square Ensure that you and the witnesses have signed and dated the form at the same time.
☐ Make sure that your nominated allocation of benefits total 100%.
1. ACCOUNT DETAILS Account type (tick one only)
Super Pension Note: if this population is far an existing account you must provide the account number.
Note: if this nomination is for an existing account you must provide the account number. Existing account number (if known) Account name

2. NOMINATED BENEFICIARIES

In the event of my death, I direct the Trustee to pay my death benefit as follows:

Note: You can nominate up to five beneficiaries, including your legal personal representative. Please use whole figures when specifying the '% of benefit'.

- Your total nomination must equal 100%.
- Your request will be invalid if the total nomination (% of benefit) does not equal 100%.

Legal Personal	Representative/	Dependant(s)
----------------	-----------------	--------------

Legal Personal Representative	%	
AND/OR		
☐ Dependant 1		
Full name	%	
Address		
State Postcode		
Date of birth Relationship (please select only one option)		
Spouse Child Financial dependant		
Interdependency relationship		
Dependant 2	%	
Full name		
Address		
State Postcode		
Date of birth Relationship (please select only one option)		
☐ Spouse ☐ Child ☐ Financial dependant		
Interdependency relationship		
☐ Dependant 3	%	
Full name		
Address		
State Postcode		
Date of birth Relationship (please select only one option)		
□ □ □ □ □ Spouse □ Child □ Financial dependant		
Interdependency relationship		
☐ Dependant 4	%	
Full name		
Address		
State Postcode		
Date of birth Relationship (please select only one option)		
☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐		
Interdependency relationship		
Your total allocation must total 100%	100%	

3. DECLARATION OF BINDING DEATH BENEFIT NOMINATION

Do not sign this declaration unless in the presence of two witnesses who must also sign and date this nomination at the same time. A nominated dependant cannot be a witness.

I have read the information in the 'types of beneficiary nominations' section of the Product Disclosure Statement and understand that:

- In the event of my death, the Trustee will pay the death benefit in accordance with this nomination
- Unless I revoke or amend it before it expires, this nomination will cease to be valid in three years time
- This nomination revokes any previous nomination that I may have made

Signatura

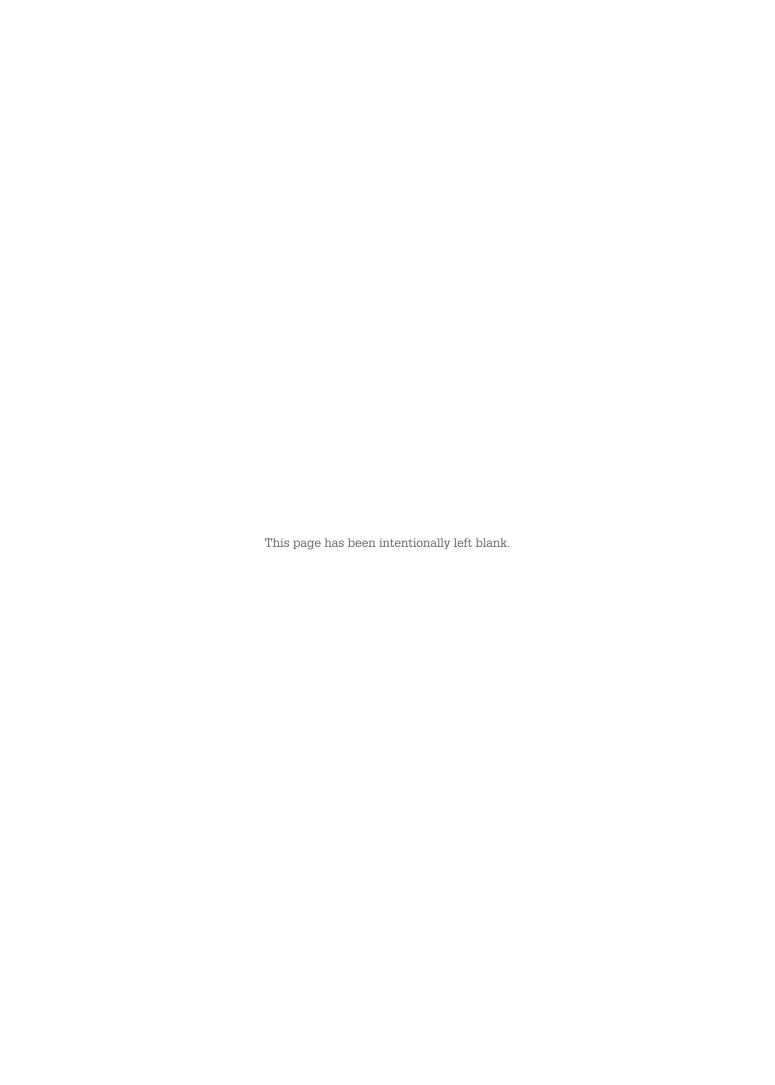
- I declare that at the date of this application I have answered all questions accurately
- I am aware that if I do not make a valid binding nomination, the Trustee has the right to select the person or persons to whom to pay the benefit in the event of my death. I ask that the Trustee consider the preferred dependant(s) mentioned above when making a selection
- I acknowledge that a binding nomination is not valid unless completed to the satisfaction of the Trustee and received at the Customer Relations team before the death of the member.

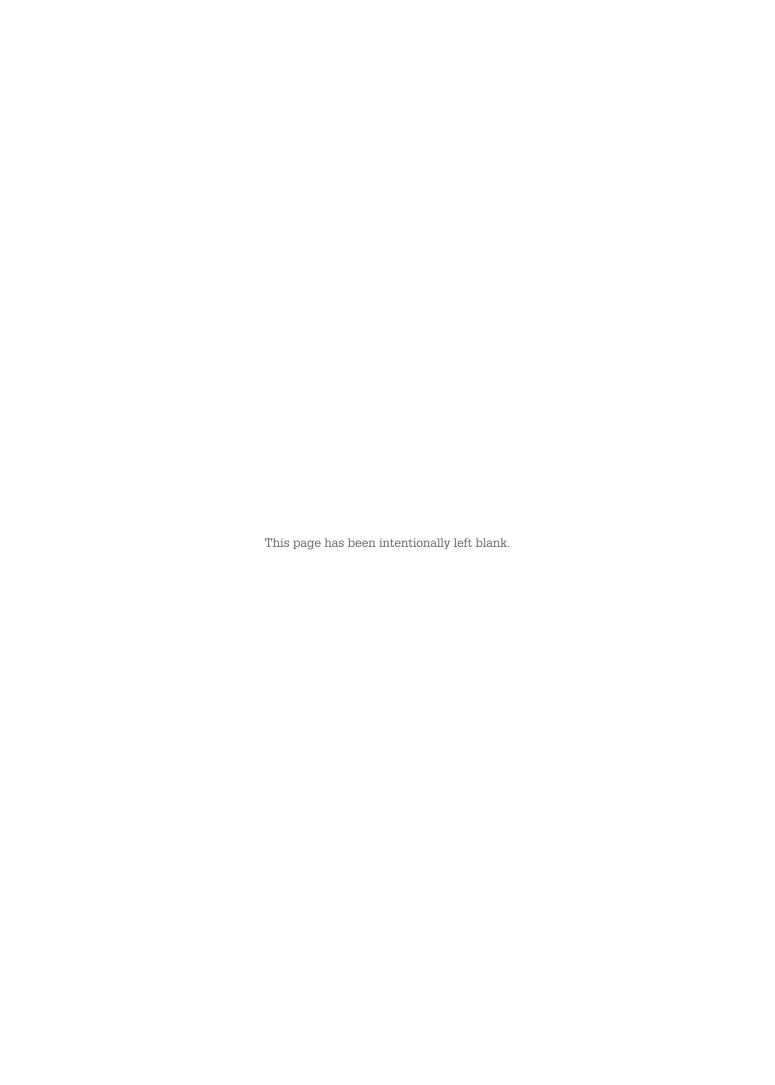
Digitataro	
X	Date
4. WITNESSES' DECLARATION	
We declare that: • We are 18 years old or over and we are not nominated beneficiaries for	this account.
 This nomination was signed by the account holder in our presence. 	
Witness 1: Full name	
Signature	
X	Date
Witness 2: Full name	
Signature	
X	Date

Note: Please ensure that all three dates are the same, otherwise the Binding Nomination will be invalid.

Trustee: N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654 Fund: Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598. Member of the AMP group. Administered by: Asgard Capital Management Limited ABN 92 009 279 592 AFS Licence No. 240695 Correspondence to: PortfolioCare PO Box 7229, PERTH, CLOISTERS SQUARE WA 6000

Telephone: 1800 646 234





CUSTOMER RELATIONS TEAM 1800 004 594

Administrator

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL No. 240695

Trustee

N.M. Superannuation Proprietary Limited ABN 31 008 428 322 AFS Licence No. 234654

Correspondence and Enquiries

PortfolioCare PO Box 7229 PERTH, CLOISTERS SQUARE WA 6000