



# Product Disclosure Statements

## Asgard Infinity eWRAP Super/Pension

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*These documents together form the Asgard Infinity eWRAP Super/Pension PDS.  
A copy of these documents is available free of charge from your adviser.*

# Asgard Infinity eWRAP – Super/Pension

## Supplementary Product Disclosure Statement (SPDS)

This SPDS, dated 30 September 2017, supplements information contained in the Product Disclosure Statement (PDS) dated 1 July 2014 for Asgard Infinity eWRAP Super/Pension (ABN 90 194 410 365).

This SPDS is issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM). This SPDS replaces the SPDS dated 1 July 2017 and should be read together with the PDS, dated 1 July 2014. For further information, refer to the 'Updating the information in this PDS' section in the PDS. Unless otherwise stated or the context requires otherwise, words or expressions defined in the PDS have the same meaning in this SPDS.

This SPDS:

- A. contains updated information regarding fees and other costs
- B. outlines the requirements around having a 'Nominated Bank Account' linked to the Cash Account
- C. sets out information relating to the new option of setting up an automatic reversionary nomination on an Asgard Infinity eWRAP Pension account, and
- D. sets out other important changes relating to information contained in the PDS.

## A. FEES AND OTHER COSTS

On page 13, under heading 'Fees and Other Costs' replace the shaded box with the following:

### 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 may be able to negotiate to pay lower contribution fees and management costs where applicable. 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](http://www.moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

On page 13, replace the text under the shaded box, from the subheading 'Fees and other costs' to the section above the heading 'Additional explanation of fees and other costs' on page 17, with the following:

### Fees and other costs

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

Other fees, such as activity fees, adviser 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 are set out in the 'What you need to know about super' section of this PDS and the 'How super is taxed' section in the AIB. Insurance fees and other costs relating to insurance are set out in the product disclosure statement of the relevant insurance provider.

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

The fees and other costs for each managed investment offered by the superannuation entity are set out in the List of Available Investment Options booklet and the product disclosure statement for each managed investment. Contact your financial adviser for a copy of the relevant product disclosure statement. Existing members can also obtain a copy of the relevant product disclosure statement through Investor *Online*.

The fees and other costs shown in this section do not take into account any income tax benefit (if applicable), and unless otherwise stated, include GST and any applicable stamp duty, and are net of RITC.

## Infinity eWRAP Super/Pension

Type of Fee	Amount	How and when paid																						
Investment fee	Nil	Not applicable.  The Trustee does not charge an investment fee. However, the investment managers of the underlying managed investments may charge an investment manager fee. Refer to 'Investment manager fees' in the 'Additional explanation of fees and other costs' section in the AIB for further details.																						
Administration fee	<p><b>Administration fee</b></p> <p>This is the fee for the administration services we provide in relation to your account. It is not related to any financial advice.</p> <p>Core administration fee</p> <table><tr><th>Account balance</th><th>Administration fee (% p.a.)</th></tr><tr><td>First \$750,000</td><td>0.30</td></tr><tr><td>Balance over \$750,000</td><td>0.00</td></tr></table> <p><b>Plus</b></p> <p>Optional feature administration fee</p> <table><tr><th>Feature</th><th>Fee (% p.a.)</th></tr><tr><td>Cash Account</td><td>Nil</td></tr><tr><td>Managed Investments:</td><td></td></tr><tr><td>    Select</td><td>0.15</td></tr><tr><td>    or</td><td>or</td></tr><tr><td>    Full</td><td>0.20</td></tr><tr><td>Share account</td><td>0.10 + \$300 p.a.</td></tr><tr><td>Term deposits</td><td>Nil</td></tr></table> <p><b>Minimum administration fee</b></p> <p>A minimum administration fee of \$75 p.a. applies. No administration fee is payable for cash and term deposits.</p> <p><b>Plus</b></p> <p><b>Expense recovery</b></p> <p>Estimated to be approximately \$75 p.a., plus 0.03% p.a. of your total account balance for expenses incurred in relation to the Operational Risk Financial Requirement (ORFR). The exact amount charged to your account will be reported in your periodic Investor Report.</p> <p>The Trustee has discretion in deciding whether to pass on to members, all or a portion of the actual expenses properly incurred in each financial year, by the Trustee in operating your Fund.</p> <p>The Trustee intends to exercise its right to recover expenses, in respect of costs that relate to your account which include paying compulsory government levies and complying with legislative and prudential requirements.</p>	Account balance	Administration fee (% p.a.)	First \$750,000	0.30	Balance over \$750,000	0.00	Feature	Fee (% p.a.)	Cash Account	Nil	Managed Investments:		Select	0.15	or	or	Full	0.20	Share account	0.10 + \$300 p.a.	Term deposits	Nil	<ul style="list-style-type: none"><li>• The administration fee charged will depend on the optional features you have added to your account (whether you are actively using them or not).</li><li>• The administration fee (inclusive of any applicable optional feature administration fee) is calculated based on the combined value of managed investments and listed securities in your account (excluding investments in your Cash Account and/or term deposits) at the end of the previous month.</li><li>• The administration fees are deducted from your Cash Account monthly in arrears (at the beginning of each month) and paid to us.</li><li>• Where your share account is set up during the month, the related optional feature administration fee will be charged on a pro-rata basis. This fee is calculated on a daily basis and deducted from the Cash Account monthly in arrears (at the beginning of the month).</li></ul>
Account balance	Administration fee (% p.a.)																							
First \$750,000	0.30																							
Balance over \$750,000	0.00																							
Feature	Fee (% p.a.)																							
Cash Account	Nil																							
Managed Investments:																								
Select	0.15																							
or	or																							
Full	0.20																							
Share account	0.10 + \$300 p.a.																							
Term deposits	Nil																							
Buy/sell spread	Nil  The Trustee does not charge a buy/sell spread. However, a buy/sell spread of 0.00% to 2.50% <sup>1</sup> may be charged by the investment managers of the underlying managed investments, depending on the managed investments you select.  If you invest in listed securities or term deposits, generally no buy/sell spread will apply to these investment options.	Any buy/sell spread that is charged by an investment manager on a buy or sell of units in managed investments is applied before the unit price is provided to us.  The amount you pay for specific managed investments is shown in the disclosure document for each managed investment.  Refer to the 'Additional explanation of fees and other costs' section in the AIB for further details.																						
Switching fee	Nil	Not applicable																						

1. Estimates are based on figures as at 31 March 2017 and are subject to change without notice. See the disclosure document for each managed investment for the specific amount you pay.

2. For more information about the other fees and costs, see the 'Additional explanation of fees and other costs' section in the AIB.

## Infinity eWRAP Super/Pension (continued)

Type of Fee	Amount	How and when paid						
Exit fee	Nil	Not applicable						
Advice fees Relating to all members investing in a particular investment option	Nil	Not applicable The Trustee does not charge advice fees. However, you may agree to pay adviser fees to your financial adviser. These fees may be negotiable. See 'Additional explanation of fees and other costs' below for further details.						
Other fees and costs <sup>2</sup>	<p><b>Adviser fees</b></p> <p>This amount varies and is calculated on the basis agreed between you and your financial adviser.</p> <p><i>Plus</i></p> <p><b>Share brokerage</b></p> <p>This amount applies when you trade in listed securities.</p> <table><tr><th>Trade value</th><th>Brokerage</th></tr><tr><td>Up to and including \$30,000</td><td>\$25.00</td></tr><tr><td>Over \$30,000</td><td>0.1025% of trade value</td></tr></table> <p><i>Plus</i></p> <p><b>Insurance fees</b></p> <p>If you have insurance cover through your Infinity eWRAP Super account, see the product disclosure statement of the relevant insurance provider for information on insurance premiums and charges.</p>	Trade value	Brokerage	Up to and including \$30,000	\$25.00	Over \$30,000	0.1025% of trade value	<p>The adviser fees are payable to your financial adviser and deducted from your Cash Account. Refer to 'Adviser remuneration/fees' in the 'Additional explanation of fees and other costs' section for further details.</p> <p>For share purchases, brokerage is added to the share trade value, with the total amount deducted from your Cash Account. For share sales, brokerage is deducted from the net sale proceeds with the net amount credited to your Cash Account.</p> <p>Amount varies and is deducted from your Cash Account monthly, quarterly, half-yearly or yearly depending on the insurance provider and frequency or payment you select. Refer to the 'Additional explanation of fees and other costs' section in the AIB for further details.</p>
Trade value	Brokerage							
Up to and including \$30,000	\$25.00							
Over \$30,000	0.1025% of trade value							
Indirect cost ratio <sup>3</sup>	<p><b>Cash Account fee</b> (for the Cash Account only)</p> <p>This fee is the difference between:</p> <ul style="list-style-type: none"><li>the interest earned by the Cash Account Administrator<sup>4</sup> on the underlying bank accounts (including term deposits) it maintains with St.George and/or Westpac in which the cash from your Cash Account is deposited, and</li><li>the declared interest rate that is payable to you for your Cash Account.<sup>5</sup></li></ul> <p>The Cash Account fee is estimated to be 1.45% pa, but may vary from time to time. This estimate is based on the average fee for the financial year ended 30 June 2017.</p>	<p>This fee is charged by the Cash Account Administrator<sup>4</sup> for the administration of your Cash Account.</p> <p>The Cash Account fee accrues daily. It is charged before interest is calculated and credited to your Cash Account at the end of each month.</p> <p>The Cash Account fee is not separately deducted from your Cash Account. It is paid as an expense out of the cash deposited in the underlying bank accounts (including term deposits) the Cash Account Administrator maintains with St.George and/or Westpac.</p>						

3. Fees and costs are payable to the investment managers of the underlying investments. The amount you pay for specific underlying investments is shown in the List of Available Investment Options booklet and the disclosure documents for each underlying investment. For more information, see the 'Additional explanation of fees and other costs' section in this PDS.

4. The Cash Account Administrator is BT Portfolio Services Limited ABN 73 095 055 208 (BTPS). BTPS is a related body corporate of Asgard and BTFM.

5. The declared interest rate may change from time to time but will be greater than 0%. For the current interest rate declared on your Cash Account, speak with your financial adviser or our Customer Relations team.

### Example of annual fees and costs (\$50,000)

This table gives an example of how the fees and costs for accessing the Advance Balanced Multi-Blend Fund through this superannuation product can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other platform superannuation products.

Example – Advance Balanced Multi-Blend Fund		Balance of \$50,000 <sup>1</sup>
Investment fees	Nil	For every \$50,000 <sup>1</sup> you have in the superannuation product, you will be charged \$0 each year.
<b>PLUS</b> Administration fees	0.30% <sup>1</sup> (Core administration fee) + \$75.00 + 0.03% (Expense recovery) <sup>2</sup>	<b>And</b> , you will be charged \$240.00 in administration fees.
<b>PLUS</b> Indirect costs for the superannuation product	1.45% (Cash Account fee)	<b>And</b> , indirect costs of \$29.00 each year will be deducted from your investment.
<b>EQUALS</b> Cost of product		If your balance was \$50,000 <sup>1</sup> then for that year you will be charged fees of <b>\$269.00</b> <sup>3</sup> for the superannuation product.

This example is illustrative only and fees and costs may vary for your actual investment. The example only shows the fees and costs that relate to accessing investments through the superannuation product and not the fees and costs of the underlying investments. Additional costs will be charged by the issuers of those products that you decide to invest in. Please refer to the example in the following section that illustrates the combined effect of the fees and costs.

1. In this example, it is assumed that \$50,000 is held in the Advance Balanced Multi-Blend Fund and an additional \$2,000 is held in your Cash Account for the whole year (please refer to 'Your cash account' under the 'How your account works' section in the AIB for information about the minimum Cash Account balance requirement). 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 (as shown in the administration fee scale in the fee table in this section).
2. The Expense recovery is an estimate only. The exact amount deducted from your account will be reported in your periodic Investor Report as an expense recovery.
3. This example does not take into account all the fees and costs that may apply to your account, for example: a) adviser fees and b) transaction costs (that is buy/sell spread and brokerage). Refer to the 'Additional explanation of fees and other costs' section in the AIB for information about the fees and other costs that may apply.
  - a) The adviser fee is negotiated between you and your financial adviser and paid to your financial adviser.
  - b) The actual transaction costs incurred are dependent on the managed investments, term deposits and listed securities you decide to invest in.

Note: Additional fees may apply.

### Example of total costs (\$50,000)

This table illustrates the combined effect of fees and costs of the superannuation product and the fees and costs for an investment in the Advance Balanced Multi-Blend Fund through the superannuation product over a one year period, based on the same assumptions as the 'Example of annual fees and costs' in the previous section.

Example – Advance Balanced Multi-Blend Fund		Balance of \$50,000 <sup>1</sup>
Cost of product		If your balance was \$50,000 <sup>1</sup> , then for that year you will be charged fees of \$269.00 for the superannuation product.
<b>PLUS</b> fees and costs for an investment in Advance Balanced Multi-Blend Fund	0.86% (Management costs) <sup>2</sup> 0.33% (Net transactional and operational costs) <sup>3</sup>	<b>And</b> , fees and costs of \$595.00 each year will be deducted from your investment.
<b>EQUALS</b> total cost of investing in the Advance Balanced Multi-Blend Fund through eWRAP Super/Pension		<b>\$864.00</b> <sup>4</sup>

This example is illustrative only and fees and costs may vary for your actual investment. For information regarding the fees and costs of underlying investments, please refer to the List of Available Investment Options booklet available at any time from your financial adviser or our Customer Relations team.

1. This example assumes \$50,000 is invested in the Advance Balanced Multi-Blend Fund and an additional \$2,000 is held in your Cash Account for the whole year (please refer to the 'Maintaining a minimum balance in your Cash Account' in the 'How your account works' section in the AIB to confirm the minimum amount required to be held in your Cash Account).
2. This amount includes management fees charged by the Advance Balanced Multi-Blend Fund and estimated indirect costs, such as performance-related fees and other indirect costs, incurred in managing the underlying investments but not directly charged by the Advance Balanced Multi-Blend Fund. The indirect costs are an estimate in relation to the year ended 30 June 2017.
3. Please refer to 'Other transactional and operational costs' in the 'Additional explanation of fees and costs' section of the AIB for further information.
4. Additional fees may apply.

B. NOMINATED BANK ACCOUNT

On page 7, replace the second paragraph under the heading ‘Your financial adviser’ with the following:

Your financial adviser has online access to your account via AdviserNET. Through AdviserNET, your financial adviser can make amendments to your account that is update your personal or bank account details (except your Nominated Bank Account which only you can update and set up new features), transact on your account (such as submitting buy and sell instructions) and generate various types of reports to help make informed decisions about your super.

On page 9, replace the last three paragraphs under the heading ‘Your Cash Account’ with the following:

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 Cash 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 our Customer Relations team) and returning it to us.

You can deposit funds into your Cash Account by cheque, direct debit (either one-off or by establishing a regular deposit plan) and via BPAY®.

If you have an Infinity eWRAP Pension account, your regular pension payment will be paid into a bank account selected by you. You also have the choice of nominating a monthly, quarterly or yearly payment frequency.

Please note that deposits into your Super account and benefit payments are subject to restrictions under superannuation laws. Refer to the ‘How super works’ section in the AIB for further information.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

On page 10, replace the ‘Regular deposit plan (Infinity eWRAP Super account only)’ row in the table under the heading ‘Additional functionalities of your account’ with the following:

Regular deposit plan (Infinity eWRAP Super account only)	Allows you to regularly deposit funds into your Cash Account from a bank account selected by you. You can choose how much you want to deposit, the frequency of your deposits (monthly, quarterly, half-yearly or yearly) and the duration of your plan.
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C. AUTOMATIC REVERSIONARY NOMINATION

On page 4, replace the ‘Estate planning’ row in the table with the following:

Estate planning	<p>You can choose from the following estate planning options:</p> <ul style="list-style-type: none"><li>• Binding nomination</li><li>• Discretionary (non-binding) nomination</li><li>• Automatic reversionary nomination (pension accounts only).</li></ul> <p>For more information on death benefit nominations, refer to ‘Additional functionalities of your account’ in the ‘How Infinity eWRAP Super/Pension works’ section in this PDS and ‘Estate Planning’ in the ‘How your account works’ section in the AIB.</p>
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On page 11, replace the ‘Estate planning – death benefit nomination’ row in the table with the following:

Estate planning – death benefit nomination	<p>Generally, death benefits can be paid either as a lump sum or pension (subject to some restrictions).</p> <p>You can nominate who should receive your death benefits in the event of your death. There are three types of nominations available:</p> <ol style="list-style-type: none"><li>1. A binding nomination binds us to make a death benefit payment according to your instructions (subject to certain conditions);</li><li>2. A discretionary (non-binding) nomination allows you to nominate your preferred beneficiary(ies) but ultimately leaves it to our discretion to decide who to pay your death benefit; <b>OR</b></li><li>3. An automatic reversionary nomination (pension accounts only) means that your pension will automatically continue to be paid from your pension account to your nominated beneficiary, following your death (subject to certain conditions). Please note that if you were nominated as an automatic reversionary beneficiary, you cannot select another automatic reversionary beneficiary.</li></ol> <p>For more information on death benefit nominations, see ‘Estate Planning’ in the ‘How your account works’ section in the AIB.</p>
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## D. OTHER CHANGES

**On page 2, insert new section called ‘Features specific to Infinity eWRAP Pre-retirement Account’, after ‘Features specific to Infinity eWRAP super account’:**

- Enables you to access your super savings as a regular income stream once you have met your preservation age to help you transition to retirement
- Flexible income payments – provides you with flexible pension payments monthly, quarterly or annually to help you manage your minimum and maximum drawdown limits
- Taxed just like your accumulation super account

**On page 6, under the heading ‘How Super is Taxed’ replace the information under the heading ‘Tax on income within the Fund’ with the following:**

Investment income and capital gains are:

- taxed at a maximum rate of 15% in Asgard Infinity eWRAP Super account, but the actual rate may be lower.
- taxed at maximum rate of 15% in Asgard Infinity eWRAP Pension account if you have a pre-retirement pension, but the actual rate may be lower.
- currently tax free in the Asgard Infinity eWRAP Pension account if you do not have a pre-retirement pension.

**On page 6, replace the information under the heading ‘How tax amounts due are paid’ with the following:**

Tax is deducted from an account when the fund is required to make Pay As You Go (PAYG) Tax Instalments or the annual tax return payment. There are also annual tax adjustments that apply to both super and pension accounts. Any tax owing is also deducted prior to the closure or transfer of an account.

**On page 18, replace the second paragraph under the heading ‘One-off adviser fee’ with the following:**

The one-off adviser fee can be charged on an ad-hoc basis but is limited to being charged once a month. It is deducted from your Cash Account in arrears at the beginning of the next month or, if applicable, at the time your account is closed. In each case, the one-off 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.

**On page 19, replace the entire section under the heading ‘Variation of fees and other costs’ with the following text:**

Our ability to charge fees and expenses, including both maximum amounts and the introduction of new fees, is not restricted under the Custody Service Deed (the trust deed for Infinity eWRAP Super/Pension, a copy of which can be obtained by calling our Customer Relations team). We may change or introduce fees and other costs payable to us at any time and will give you at least 30 days’ prior written notice if we consider the change is materially adverse to your interests.

In the event of any change in tax laws or their interpretation, including changes which affect the rate of GST payable or the input tax credits, the amounts deducted from your Cash Account in respect of the fees and costs applied to your Infinity eWRAP Super/Pension account may be varied or adjusted to reflect such changes without your consent or further notice to you.

We may, at our discretion, either generally or on request from you, your financial adviser or their dealer group, reduce or waive any of the fees and costs applying to your account.

Any such reduction or waiver of fees and costs will cease to apply, and those fees and costs will generally revert to the un-reduced amount on 30 days’ notice, or without notice if you cease to be advised by your financial adviser or their dealer group.

**On page 19, insert the following new section after the ‘Investment manager fees’ section:**

### **Related party investment arrangements and transactions**

Some of the managed investments and term deposits available through Infinity eWRAP Super/Pension are issued or managed by companies within the Westpac Group. These Westpac Group companies receive fees in relation to your investment in the relevant managed investments and term deposits, which may include contribution fees, management fees, performance fees, withdrawal fees and other fees as specified in the product disclosure statement or other disclosure document for the relevant managed investments and term deposits. Companies within the Westpac Group may also hold on deposit and manage the monies in your cash balance on a daily basis and may perform other services in relation to assets. Related parties will receive fees for services they provide.

All arrangements are on an arm’s length basis.

Where a managed investment is issued or managed by a company in the Westpac Group, the same investment selection criteria applicable to managed investments issued or managed by unrelated parties applies. We also have policies that govern how we manage actual and perceived conflicts of interest that may arise and these policies apply to the managed investment selection process.

**On page 20, replace the last bullet point under the heading ‘What happens if you do not appoint a replacement financial adviser’ with the following:**

- Unable to access certain account functionalities, including:
  - automatically invest excess cash
  - automatically rebalance your account
  - regular buy
  - regular sell, and
  - reinvestment of income distributions.

# Asgard



**SUPER / PENSION**

**PRODUCT DISCLOSURE STATEMENT (PDS)**

**ISSUE DATE:** 1 JULY 2014

**ASGARD**

**INFINITY**

**eWRAP**



**Asgard**

**Trustee of Asgard Infinity eWRAP Super/Pension  
(Infinity eWRAP Super/Pension) and issuer of this  
Product Disclosure Statement (PDS)**

BT Funds Management Ltd (BTFM)  
ABN 63 002 916 458  
AFSL 233724

**Administrator and Custodian of Infinity eWRAP  
Super/Pension**

Asgard Capital Management Ltd (Asgard)  
ABN 92 009 279 592  
AFSL 240695

This PDS is available from financial advisers  
across Australia.

**Updating the information in this PDS**

This PDS is up to date as at the time of preparation. From time to time we may change or update information in this PDS that is not materially adverse to your interests (or if the change is otherwise permitted under superannuation law), provided we give you a means of finding out about these changes. You can do this by calling our Customer Relations team on 1800 731 812 or, if you are an existing member, you can check Investor *Online*. You can also obtain a paper copy of the updated information free of charge by contacting your financial adviser or us.

**Who can apply?**

The offer or invitation to which this PDS relates is only available to members receiving this PDS in Australia, and who have an Australian licensed or authorised financial adviser who is registered to distribute Infinity eWRAP Super/Pension. The Trustee may, at its discretion, refuse to accept applications from particular persons or classes of persons.

**Before applying**

Before applying for an Infinity eWRAP Super/Pension account (account), it is important that you read the following documents:



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**Asgard Infinity eWRAP Super/  
Pension PDS**

General information about Infinity eWRAP Super/Pension

**eWRAP Super/Pension – Additional  
Information Booklet (AIB)**

Detailed information about how Infinity eWRAP Super/Pension works, in particular:

- how super works
- how super is taxed
- your investment options
- how your account works
- additional explanation of fees and costs
- other information and
- investor declaration, conditions and acknowledgments

In the AIB, Infinity eWRAP Super/Pension is referred to as 'eWRAP Super/Pension'. The AIB is available online at [www.asgard.com.au/files/ewrap-suppen-AIB.pdf](http://www.asgard.com.au/files/ewrap-suppen-AIB.pdf)

**Asgard Infinity eWRAP Super/  
Pension PDS – List of Available  
Investment Options**

Information on the managed investments available through Infinity eWRAP Super/Pension

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You can obtain copies of these documents free of charge from your financial adviser or by calling our Customer Relations team on 1800 731 812.

# What's inside

## Asgard Infinity eWRAP Super/Pension

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### About BTFM

The Trustee of Asgard Infinity eWRAP Super and Asgard Infinity eWRAP Pension (collectively referred to as Infinity eWRAP Super/Pension) and the issuer of this PDS is BT Funds Management Ltd ABN 63 002 916 458, AFSL 233724 (BTFM, we, us, our and the Trustee). BTFM has prepared this PDS on 3 June 2014, but the issue date is 1 July 2014.

BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (Westpac) and is a member of the Westpac Group.

### About Asgard

Asgard Capital Management Ltd ABN 92 009 279 592, AFSL 240695 (Asgard and the Administrator) is the custodian and administrator of Infinity eWRAP Super/Pension.

Asgard is a subsidiary of Westpac and a member of the Westpac Group. Asgard has consented to being named in this PDS.

### About Advance

Advance Asset Management Limited ABN 98 002 538 329 AFSL 240902 (Advance) is the responsible entity of some of the managed investments that are available through the Asgard Infinity eWRAP Super/Pension. Advance has consented to being named in this PDS.

Advance is a subsidiary of Westpac and is a member of the Westpac Group.

### About Infinity eWRAP Super/Pension

Infinity eWRAP Super/Pension is part of the Asgard Independence Plan – Division 2 ABN 90 194 410 365 (the Fund).

Your rights in relation to Infinity eWRAP Super/Pension are governed by the Asgard Independence Plan – Superannuation Trust Deed dated 12 May 1988 as amended from time to time (the Trust Deed) (which overrides any inconsistent provisions in this PDS), superannuation law and the general law.

### This PDS

Information in this PDS, or that forms part of this PDS, has been prepared in accordance with our obligations under superannuation law and its terms do not form the basis of a contractual relationship between you and us, except where this is specifically intended to be the case (for example, in the Investor declarations, conditions and acknowledgements section in the AIB, and in relation to any other acknowledgement and representations you make to us in the forms).

Other than as specified by legislation, including superannuation law, this PDS does not confer on you any additional rights. The Trustee reserves the right to change the features and provisions relating to this product as contained in this PDS, but will provide you with notice of any such change or the ability to access such information pursuant to superannuation law (see 'Keeping you informed' in the 'General information' section of this PDS).

### General advice warning

The provision of the investments available through Infinity eWRAP Super/Pension or any other investment information, examples or statements in this PDS, should not be taken as the giving of financial product advice by us. The information provided in this PDS is general information only. It does not take into account your investment objectives, financial situation or needs. Before acting on the information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation and needs.

### Investment in Infinity eWRAP Super/Pension

Apart from any interest members may have in underlying bank accounts held at St. George and/or Westpac through their Cash Account, an investment in Infinity eWRAP Super/Pension is not a deposit or liability of Westpac or any other company within the Westpac Group. The Super and Pension accounts and the investments you select are subject to investment risk, including possible delays in repayment and the loss of income and capital invested. Westpac nor any other companies within the Westpac Group do not in any way stand behind or guarantee the capital value and/or the performance of the specific investments you select or the Infinity eWRAP Super/Pension account generally.

1.

# About Infinity eWRAP Super/Pension

Infinity eWRAP Super/Pension is a flexible wrap platform account that can be tailored specifically for you as your investment needs change. Our Core offer may be suitable when you're just starting out, and you can add a range of optional features as your investment strategy evolves to meet your changing lifestyle needs. With access to cash, term deposits, managed investments and securities listed on the Australian Securities Exchange (ASX), it gives you complete flexibility, extensive choice and great value, as our modular pricing ensures that you only pay for the features you use.

Infinity eWRAP Super/Pension provides you with a total solution to achieve your investment goals. Simple and clear reporting, with consolidated transaction and valuation information provided on your investments, makes it easy for you and your financial adviser to manage your financial affairs.

Infinity eWRAP Super/Pension offers two account types:

Infinity eWRAP Super	Infinity eWRAP Pension
<ul style="list-style-type: none"><li>• Helps you to save for your retirement</li><li>• Accepts a wide range of contribution types and rollovers</li><li>• Provides access to a range of life insurance options from a range of insurers to suit your insurance needs</li></ul>	<ul style="list-style-type: none"><li>• Allows you to turn your super savings into a flexible income stream during your retirement or transition to retirement</li><li>• Allows you to have pension payments made monthly, quarterly or annually to suit your needs (subject to limits set by legislation)</li></ul>

## Key features of Infinity eWRAP Super/Pension

As a member of Infinity eWRAP Super/Pension you have access to a wide range of flexible features that allow you, with the help of your financial adviser, to tailor your account to suit your financial needs. These features include:

- **Flexible fee structure so you pay only for what you use.**  
One of the major advantages of Infinity eWRAP Super/Pension is that you can control the total cost of your account by only choosing the features you use. You can also negotiate the fees you pay to your financial adviser in relation to your account.
- **Extensive investment menu.**  
You have access to a Cash Account, term deposits, over 450 managed investments and a broad range of securities listed on the ASX.
- **Wholesale prices and fee rebates.**  
The managed investments available are typically not available to retail investors directly and generally have lower investment fees than retail funds. We may also be able to negotiate rebates on the fees charged by some investment managers which will be passed on in full to members. For more information, refer to 'Investment fee rebates' in the 'Additional explanation of fees and other costs' section in the AIB.

- **Consolidated reporting.**  
You can get one clear view of all the investments you hold through your account. You can view your account online, 24 hours a day, 7 days a week (via *Investor Online*). Following the end of each financial year, you will also receive a comprehensive Investor Report providing you with a clear snapshot of all your investments in one easy-to-understand document.
- **Save on fees through fee aggregation.**  
Where you hold more than one Infinity eWRAP Super/Pension account and/or Asgard eWRAP Super/Pension account (subject to the conditions in this PDS being met) we will automatically link these accounts for the purposes of calculating the administration fee, which means you may save money on fees.
- **Additional functionalities.**  
You can automatically invest excess cash, rebalance your portfolio and make deposits into your Infinity eWRAP Super account, so you and your financial adviser can spend more valuable time developing your investment strategy.

- **Seamless transfer from super to pension.**  
When you transition to retirement or are ready to retire, investments you hold through an Infinity eWRAP Super account can be transferred to an Infinity eWRAP Pension account without needing to sell down your investments. This will save you from incurring any transaction costs and being out of the market.

#### Features specific to Infinity eWRAP Super account

- **Flexible ways to make contributions**  
You have access to various options such as direct debit, cheque and/or BPAY®.
- **Comprehensive insurance.**  
Insurance is available from a range of insurers offering Income Protection, Term Life or Life Protection and Total and Permanent Disablement (TPD) Protection to protect you and your family from the impact of any unforeseen events such as serious sickness or injury.

- **Regular deposit plan.**  
Makes it easy for you to adopt a disciplined approach to saving.

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#### Features specific to Infinity eWRAP Pension account

- **Easy access to your money.**  
An allocated pension provides you with flexible pension payments – monthly, quarterly or annually and you can also access your benefits as a lump sum.
- **Take advantage of tax credits.**  
Investment income in the Infinity eWRAP Pension account is generally free from tax. You may also receive the value of any franking credits on the managed investments that fund your pension.

### Snapshot of Infinity eWRAP Super/Pension

Minimums		
Minimum deposit	No minimum	
Minimum additional deposit (Infinity eWRAP Super account only)	No minimum	
Minimum buy or sell <ul style="list-style-type: none"><li>• Managed investments</li><li>• Listed securities</li></ul>	Managed investments – \$100 Listed securities – we set no minimum, however, minimum transaction values may be stated by the ASX and/or minimum holdings may be applicable for some company listed securities.	
Minimum withdrawal	No minimum	
Account features		
Investment options	<ul style="list-style-type: none"><li>• Cash</li><li>• Term deposits</li><li>• Managed investments – choose from three investment menus (with access to more than 450 managed investments)</li><li>• Listed securities – the top 300 securities listed on the ASX</li></ul>	
Deposit methods	<div><div>Initial</div><div><ul style="list-style-type: none"><li>• Rollover</li><li>• In-specie transfer (rollover only)</li><li>• Cheque</li><li>• Direct debit</li></ul></div></div>	<div><div>Additional (Infinity eWRAP Super account only)</div><div><ul style="list-style-type: none"><li>• Rollover</li><li>• In-specie transfer (rollover only)</li><li>• Cheque</li><li>• Direct debit</li><li>• BPAY</li></ul></div></div>

Account features (continued)	
Additional functionalities	<ul style="list-style-type: none"> <li>• Regular deposit plan (Infinity eWRAP Super account only)</li> <li>• Regular buy</li> <li>• Regular sell</li> <li>• Automatically invest excess cash</li> <li>• Automatically rebalance your portfolio</li> <li>• Income reinvestment</li> </ul>
Insurance (Infinity eWRAP Super account only)	<p>You have access to a range of insurers offering the following types of insurance cover:</p> <ul style="list-style-type: none"> <li>• Term life or life protection</li> <li>• TPD</li> <li>• Income protection</li> </ul> <p>For information on the insurers and to access the product disclosure statement for the relevant insurance offerings, please contact your financial adviser or call our Customer Relations team. Existing members can also obtain a copy of the relevant product disclosure statement through Investor <i>Online</i>.</p>
Estate planning	<p>You can choose from the following estate planning options:</p> <ul style="list-style-type: none"> <li>• Binding nomination</li> <li>• Discretionary (non-binding) nomination</li> </ul> <p>For more information on death benefit nominations, refer to 'Additional functionalities of your account' in the 'How Infinity eWRAP Super/Pension works' section of this PDS and 'Estate Planning' in the 'How your account works' section in the AIB.</p>
Fees and other costs*	
Administration fee	A low Core administration fee of 0.30% p.a. (including Goods and Services Tax (GST) and net of reduced input tax credit (RITC)) with modular pricing, so you only pay for the features you use.
Fee aggregation	We will automatically link multiple Infinity eWRAP Super/Pension accounts and/or Asgard eWRAP Super/Pension accounts held in your name, which may reduce the administration fee payable.
Expense recovery	We have discretion in deciding whether to pass on to members all or a portion of the expenses incurred by us including costs such as government levies and complying with legislative and prudential requirements.
Investment manager fees	These fees apply to the underlying managed investments listed in the 'List of Available Investment Options' available from your financial adviser or our Customer Relations team. Existing members can also obtain a copy of the managed investment product disclosure statement through Investor <i>Online</i> .
Wholesale prices and fee rebates	We may negotiate rebates on the fees charged by some investment managers which will be fully passed on to members. Members with an account open at the time the rebate is credited (generally quarterly) may benefit from these rebates.
Flexible financial adviser remuneration structure	You can negotiate the fees to be paid to your financial adviser for financial advice and related services provided to you in relation to your account. We provide you with the flexibility to determine how and when your financial adviser should be paid.
Keeping you informed	
Reporting	We will produce an Annual Report and an Investor Report, both of which are available on Investor <i>Online</i> .
Investor <i>Online</i>	You will have online access to your account details and reports through Investor <i>Online</i> – accessed via <a href="http://www.investoronline.info">www.investoronline.info</a> – 24 hours a day, 7 days a week.
Customer Relations	Call us on 1800 731 812 or send an email to <a href="mailto:ewrap@asgard.com.au">ewrap@asgard.com.au</a>

\*For more information, refer to the 'Fees and other costs' section in this PDS and the 'Additional explanation of fees and other costs' section in the AIB.



## 2.

# What you need to know about super

Super is a means of saving for retirement and is, in part, compulsory. It may be one of the biggest investments you make in your life. Most Australians have the right to choose the fund into which their employer should pay their super contributions. The Australian Government has provided tax savings and other benefits, which generally make super one of the best long-term investment vehicles.

### How super works

#### Contributing to super

There are several types of super contributions – for example, personal, spouse, and employer contributions, as well as Government contributions. Generally, if you are under 65, your super fund can accept all of these types of contributions. Once you turn 65, some restrictions apply.

Both before and after you turn 65, limits (known as ‘caps’) apply to the amount of most contributions that can be made to your super. If you exceed a cap, additional tax may be payable.

You cannot add to your Infinity eWRAP Pension account once your pension has commenced, although you can consolidate your benefits and start a new pension. Consolidation of your benefits may have social security implications. We encourage you to talk to your financial adviser first before requesting to consolidate your benefits into a new pension account.

#### Withdrawals – accessing your super

There are restrictions on when you can withdraw your super. Generally, you cannot access your super until you have:

- turned 65,
- retired after reaching your preservation age (currently between 55 and 60, depending on your date of birth), or
- ceased employment after turning 60.

In limited circumstances, you can access your super before you retire, if you meet a condition of release under superannuation law. For example, you may be able to access your super after reaching your preservation age through a non-commutable (transition to retirement) pension, even while still working.

How super is taxed

- To encourage superannuation savings, the Government has provided some distinct tax advantages (savings):
- You can invest ‘before-tax’ income through salary sacrifice.
  - The income on your investment is concessional tax, with a maximum tax rate of 15%.
  - Your benefits are tax-free if received after you turn 60.

There are generally three main taxes that apply to super:

- **Tax on contributions**  
Some, but not all contributions are taxed in Infinity eWRAP Super account at 15%. If you’re classified as a high income earner, you may need to pay an additional 15% tax (known as Division 293 tax) on some or all of your contributions. If this applies to you, the Australian Tax Office will notify you after the end of the financial year.
- **Tax on income within the Fund**  
Investment income and capital gains are:
  - taxed at a maximum rate of 15% in Infinity eWRAP Super account, but the actual rate may be lower
  - currently tax free in the Infinity eWRAP Pension account.

For more information, see the ‘How super is taxed’ section in the AIB.

- **Tax on your super benefits**  
If you are at least 60 years old, your lump sum benefits or income payments from Infinity eWRAP Super/Pension are tax free.

If you are aged under 60, see the following table.

Tax treatment on payments to you before your 60th birthday		
	Pension payments	Lump sum withdrawals
Super	Not applicable	<div>Tax-free component: Nil</div> <div>Taxable component:<ul style="list-style-type: none"><li>• If you are under your preservation age, the tax rate is 20% (plus Medicare Levy)</li><li>• If you have reached your preservation age but are under 60, the benefit is tax-free up to the low rate cap amount*, then the rate of 15% applies (plus Medicare Levy).</li></ul><div>*For current information on the low rate cap, visit <a href="http://www.ato.gov.au">www.ato.gov.au</a></div></div>
Pension	Generally if you are under 60 but have reached your preservation age, tax is payable at your marginal tax rate, less a 15% tax offset.	

How tax amounts due are paid

Tax is deducted from an account when it is required to be paid to the tax office or the account is closed. Tax instalments are generally paid to the tax office quarterly and there are also annual tax adjustments that apply to both super and pension accounts.

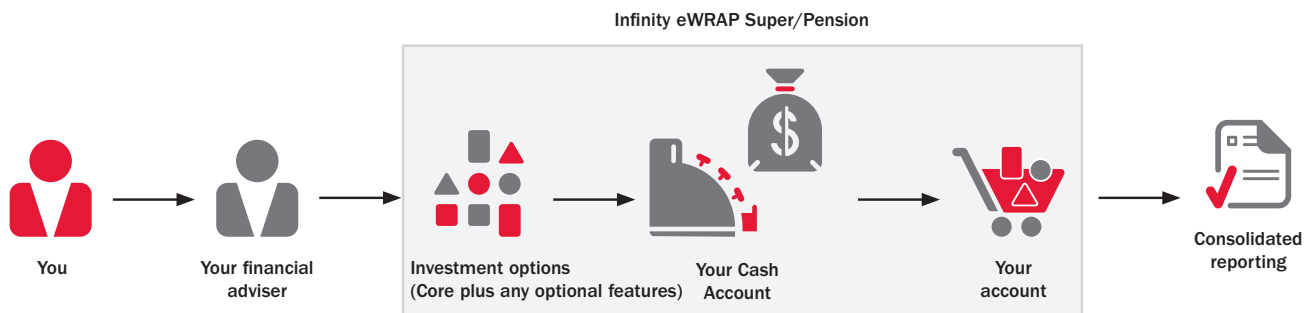
Tax File Number (TFN)

You should provide your TFN when you invest in Infinity eWRAP Super/ Pension. Not providing your TFN will have tax consequences and will also affect the type of contributions you can make into your Infinity eWRAP Super account.

❗ For more information on how super is taxed, see the ‘How super is taxed’ section in the AIB.

# 3.

## How Infinity eWRAP Super/Pension works



### Your financial adviser

Your financial adviser is integral to your Infinity eWRAP Super/Pension account. You need to have a financial adviser to open and operate your Infinity eWRAP Super/Pension account.

Your financial adviser has online access to your account via AdviserNET. Through AdviserNET, your financial adviser can make amendments to your account (e.g. update your personal or bank account details and set up new features), transact on your account (such as submitting buy and sell instructions) and generate various types of reports to help make informed decisions about your super.

Whether your financial adviser can transact or make amendments to your account on AdviserNET without notifying you first depends on the level of authority you grant your financial adviser.

### Giving your financial adviser authority to send us instructions

You can decide what level of authority your financial adviser holds for operating your account. There are two levels of authority:

1. **Investor directed authority** – You must authorise each instruction (transaction or account amendment) in writing before your financial adviser submits it to us online.
2. **Authority to operate** – This allows your financial adviser to submit investment instructions to us online and amend your account details on your behalf, without prior authorisation from you. Unless we advise you otherwise, the authority to operate allows your financial adviser to submit all instructions on your behalf except instructions:

- changing the name of your account,
- funding a payment request,
- transferring your account from super to pensions,
- setting up or increasing the adviser fee(s) to be charged to your account,
- addition or removal of optional features to your account, and
- in relation to any other matters outlined in this PDS and the AIB that may require your personal instruction.

### Change of authority or financial adviser

If you change your financial adviser or cancel your financial adviser's authority to operate, you must tell us immediately. If you change your financial adviser and don't inform us, we'll continue to act on any authority to operate you granted to your previous financial adviser.

## Removal of financial adviser from your account

Infinity eWRAP Super/Pension is designed to be used by you together with your financial adviser. For that reason, you will need to have a financial adviser to open your account and to optimise account features and fee structures. If your relationship with your financial adviser ends, you will need to take certain steps. These include notifying us immediately and letting us know whether you will be appointing a new financial adviser. If you do not appoint another financial adviser, you will need to manage your account directly. In addition, the fees applying to your account may increase and you will be unable to access a number of account features and functionalities.

For more information on the consequences of not having a financial adviser, see 'What will occur if you no longer have a financial adviser' in the 'General information' section in this PDS.



## Investment options

Through Infinity eWRAP Super/Pension, you have access to managed investments, term deposits and listed securities. By diversifying your investments and investing for an appropriate timeframe, you may reduce the risks associated with your investments.

With the help of your financial adviser, you can quickly and easily change and mix your investments at any time as investment markets change. Together with your financial adviser, you are in control of where your money is invested and you can create the financial strategy that is best suited to your financial needs and goals.

## Managed investments

You can choose from an extensive range of managed investments, including investments from the different asset classes of cash, fixed interest, shares or equity, and property as well as multi-sector (diversified) funds managed by some of Australia's leading investment managers.

The 'List of Available Investment Options' specifies the managed investments available through Infinity eWRAP Super/Pension. You can obtain this list from your financial adviser or by calling our Customer Relations team.

## Listed securities

You have access to listed securities on the ASX – generally those appearing in the ASX top 300 listed securities by market capitalisation, plus securities approved by us.

Please contact your financial adviser for information about the listed securities available through Infinity eWRAP Super/Pension.

## Term deposits

Through Infinity eWRAP Super/Pension, we offer a range of term deposits with differing maturities/terms and interest payment options. You can learn more about the current terms and rates available from your financial adviser or by calling our Customer Relations team.

Term deposits are suitable for members who have an understanding of when they are likely to need to access funds in the future. They are not suitable for anyone who may suddenly need access to any funds in their term deposit as term deposits cannot be withdrawn before maturity.

For information on applicable term deposit terms, conditions and restrictions, please see the relevant term deposit disclosure document, which you can obtain from your financial adviser or by calling our Customer Relations team.

## Transferring investments

If you hold investments outside of Infinity eWRAP Super/Pension, you may be able to transfer those investments into your new Infinity eWRAP Super/Pension account or existing Infinity eWRAP Super account (provided those investments are approved by us) without needing to sell these investments first and then buy them back in your account. You will not only save on transaction fees but will also be protected from market movements.

Furthermore, with the help of your financial adviser, you can seamlessly transfer all or some of the investments in your Infinity eWRAP Super account to a new Infinity eWRAP Pension account.

For more information on investment options, see the 'Your investment options' section in the AIB.

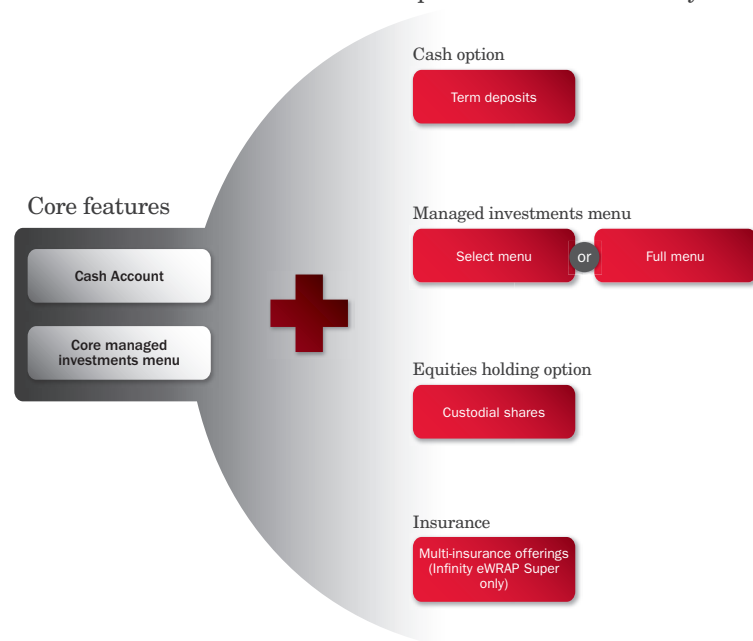
## **Your Infinity eWRAP Super/Pension Account**

### Core features

Infinity eWRAP Super/Pensions starts off with a Core offer providing you with a cost effective way to meet your basic investment needs. The Core offer gives you access to a:

- **Cash Account** with a competitive interest rate; and
- **Core menu** which includes a range of diversified and low cost index managed investments across various asset classes.

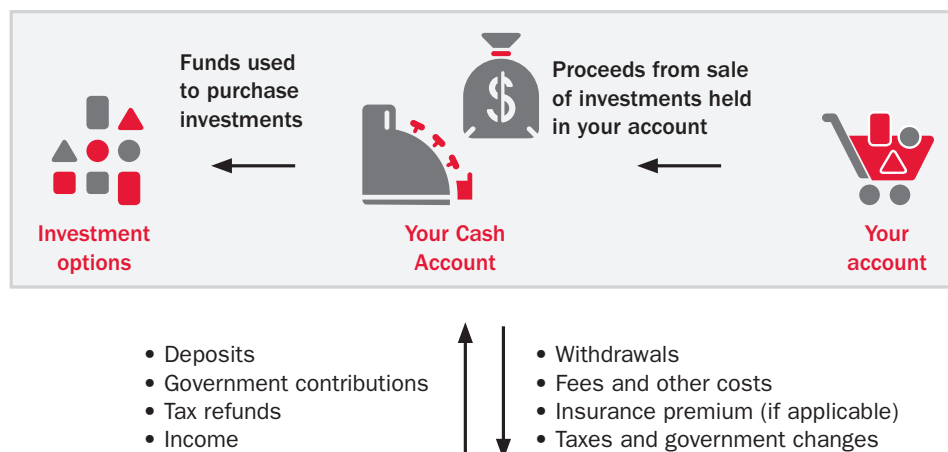
Optional features – add any or all of these features



## **Your Cash Account**

The Cash Account is the hub of your Infinity eWRAP Super/Pension account and it allows your financial adviser to easily buy and sell investments on your behalf. This connection between your Cash Account and your investment options makes it easy for you and your financial adviser to quickly respond to changes in the market or your investment needs.

The diagram below shows the flow of money in and out of your Cash Account.



Your Cash Account can be linked to an external bank account so you can easily transfer funds into and out of your Infinity eWRAP Super/Pension account (subject to preservation laws). Refer to 'Withdrawals – accessing your super' in the 'How super works' section in the AIB for further information.

You can deposit funds into your Cash Account by cheque, direct debit (either one-off or by establishing a regular deposit plan) and via BPAY. Please note that deposits into your Infinity eWRAP Super account and benefit payments are subject to restrictions under superannuation law.

If you have an Infinity eWRAP Pension account, your regular pension payment will automatically be paid into your nominated bank account. You also have the choice of nominating a monthly, quarterly or yearly payment frequency.

### Maintaining a minimum balance in your Cash Account

You have to maintain a minimum balance in your Cash Account to pay for transactions such as insurance premiums (if applicable), pension payments, and fees and other costs. The minimum balance applying to the Cash Account is set out in 'Maintaining a minimum balance in your Cash Account' in the 'How your account works' section of the AIB. You can monitor your Cash Account balance by regularly checking the details of your account on *Investor Online*.

When your Cash Account balance is close to or less than the minimum, you may wish to deposit additional funds into your account. You can also instruct your financial adviser to sell specific managed investments or listed securities. The sale proceeds will be paid into your Cash Account.

### Optional features

As your needs change, you can easily add optional features such as share trading capability and more sophisticated managed investments. If you and your financial adviser decide you no longer require any of these features, you can remove them easily, at any time.



Optional features	Options and description
Cash option	<b>Term deposits:</b> You can choose from a range of term deposits with different maturities/terms and interest payment options.
Managed investment menus	<p>You can choose to access a more extensive range of managed investments by selecting one of the menu options:</p> <ul style="list-style-type: none"> <li>• <b>Select menu:</b> an expanded investment menu of approximately 90 managed investments across various investment styles and asset classes. This menu includes the managed investments available in the Core menu, or</li> <li>• <b>Full menu:</b> access to over 450 managed investments covering a wide variety of investment managers and access to specialist investment strategies. This menu includes the managed investments available in the Core and Select menus.</li> </ul>
Equities holding option	<p>Listed securities are held in our name, as custodian for you, in the same way we hold managed investments on your behalf.</p> <p>As custodian, we hold legal title to your listed securities. However, you will retain beneficial ownership of these listed securities.</p> <p>Because your listed securities are held in our name, you won't receive communications relating to corporate actions from the share registries and we can manage these actions on your behalf.</p>
Insurance (Infinity eWRAP Super account only)	<p>Protect your lifestyle and investments with life insurance in the event of a personal crisis. The types of insurance cover available through a range of insurers are:</p> <ul style="list-style-type: none"> <li>• Term life or life protection – this pays a lump-sum benefit in the event of death or terminal illness</li> <li>• TPD – this pays a lump-sum benefit if you become totally and permanently disabled, and</li> <li>• Income protection – this provides a regular monthly benefit if you become disabled due to sickness or injury.</li> </ul> <p>The insurance premiums are deducted from your Cash Account.</p> <p>For information on the insurers and/or to access the product disclosure statement of the relevant insurance offering, please contact your financial adviser or call our Customer Relations team. Existing members can also obtain a copy of the relevant product disclosure statement through <i>Investor Online</i>.</p>

### Additional functionalities of your account

Infinity eWRAP Super/Pension offers a number of additional functionalities to help you and your financial adviser manage your superannuation savings and/or your account more effectively. Some of these functionalities reduce the need to constantly monitor your account and give you greater confidence that your investment strategy is being maintained.

Additional functionalities	Description
Regular deposit plan (Infinity eWRAP Super account only)	Allows you to regularly deposit funds into your Cash Account from your nominated bank account. You can choose how much you want to deposit, the frequency of your deposits (monthly, quarterly, half-yearly or yearly) and the duration of your plan.
Automatically invest excess cash	Allows you to nominate a required cash balance and automatically invest the excess above this balance on a monthly basis according to a template (model portfolio) or the current value of all managed investments held through your account.
Automatically rebalance your account	Allows you to regularly (quarterly, half-yearly or yearly) rebalance your portfolio according to a template (model portfolio) which you and your financial adviser have agreed to for the investments held in your account.
Regular buy	Allows you to regularly invest a specified dollar amount from your Cash Account into one or more managed investments at a frequency determined by you.
Regular sell	Allows you to regularly sell a specified dollar amount from one or more managed investments held in your account at a frequency determined by you. The proceeds from the sale of managed investments are deposited into your Cash Account.
Reinvest income distributions or dividends	<p>You have the option to either keep income distributions from your managed investments in your Cash Account or use the distributions to buy further units in those managed investments.</p> <p>When it comes to listed securities, you can elect to receive dividends as cash or participate in dividend reinvestment plans (DRPs). A DRP election applies across all listed securities held through your account (where a DRP is available).</p>



Additional functionalities	Description
Online participation in corporate actions	<p>Working with your financial adviser, you can participate in corporate actions (provided those corporate actions are approved by us) quickly and easily, without having to manage this with the share registry. Your financial adviser can submit your election online via AdviserNET.</p> <p>For more information on corporate actions, refer to 'Transacting in your account' in the 'How your account works' section in the AIB.</p>
Estate planning – death benefit nomination	<p>You can nominate who should receive your death benefits in the event of your death. There are two types of nominations available:</p> <ol style="list-style-type: none"> <li>1. A binding nomination binds us to make a death benefit payment according to your instructions (subject to certain conditions).</li> </ol> <p>OR</p> <ol style="list-style-type: none"> <li>2. A discretionary (non-binding) nomination allows you to nominate your preferred beneficiary(ies) but ultimately leaves it to our discretion to decide who to pay your death benefit.</li> </ol> <p>Generally, death benefits can be paid either as a lump sum or pension (subject to some restrictions).</p> <p>For more information on death benefit nominations, refer to 'Estate Planning' in the 'How your account works' section in the AIB.</p>

Only your financial adviser can set up these additional functionalities for you. If your relationship with your financial adviser ends and you do not appoint a new financial adviser you may not be able to access the above functionalities. For more information on the consequences of not having a financial adviser linked to your account, see the 'What will occur if you no longer have a financial adviser' in the 'General information' section of this PDS.



### Consolidated reporting

Regardless of the number of investments you hold through your Infinity eWRAP Super/Pension account, we provide you with easy-to-read reporting that consolidates all the transactions from the different investment managers, term deposits and listed securities in your portfolio. This makes it easier to compare and analyse how various investments are performing and for your financial adviser to make informed decisions if changes need to be made.

Following the end of each financial year, you'll have access to a comprehensive Investor Report providing you with a clear snapshot of all your investments in one easy-to-understand document. This is also available on Investor *Online*.

You can access information on your account anytime and anywhere online, through Investor *Online*. For more information on Investor *Online* and other types of reporting we make available to you, please refer to the 'Keeping you informed' in the 'General information' section in this PDS.

# 4.

## What are the risks?

It's important to note that all investments involve varying degrees of risk. The likely investment return and the level of risk that you could lose money are different for each investment option depending on the underlying mix of assets. Generally, the higher the potential return of an investment over the longer term, the greater the level of risk of loss in the shorter term.

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

- investments will fluctuate in value
- returns are not guaranteed and you may lose some of your money
- investment returns can be volatile and may vary - past performance is not a reliable indicator of future performance
- laws affecting your super may change, and
- the amount of your future super savings may not be enough to adequately provide for your retirement.

Risks associated with a particular investment option could include (among other things) risks specific to a certain security, market risk, currency risk, interest rate risk, derivatives and gearing risk, alternative investment risk, credit risk, liquidity risk and legal and regulatory risk. The Infinity eWRAP Super and Pension accounts and the investments you select are also subject to investment risk, including possible delays in repayment and the loss of principal, income and capital invested.

The appropriate level of risk for you will depend on your age and investment timeframe, where other parts of your wealth are invested and how comfortable you are with the possibility of losing some of your super in some years.

A crucial part of your relationship with your financial adviser is working out your own risk/return profile; that is, how much risk you are prepared to take in order to generate the returns you want.

❗ For more information on risks of super, see 'Investing involves risks' in the 'Your investment options' section in the AIB.

# 5.

## Fees and other costs

### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower administration fees. Ask us or your financial adviser.

### TO FIND OUT MORE

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

### Fees and other costs

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

Other fees, such as activity fees, adviser 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 are set out in the 'What you need to know about super' section of this PDS and the 'How super is taxed' section in the AIB. Insurance fees and other costs relating to insurance are set out in the product disclosure statement of the relevant insurance provider.

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

The fees and other costs for each managed investment offered by the superannuation entity are set out in the 'List of Available Investment Options' and the product disclosure statement for each managed investment. Contact your financial adviser for a copy of the relevant product disclosure statement. Existing members can also obtain a copy of the relevant product disclosure statement through *Investor Online*.

The fees and other costs shown in this section do not take into account any income tax benefit (if applicable), unless otherwise stated, include GST and any applicable stamp duty and are net of RITC.

Type of Fee	Amount	How and when paid																								
Investment fee	Nil	Not applicable. The Trustee does not charge an investment fee. However, the investment managers of the underlying managed investments may charge an investment manager fee. Refer to 'Investment manager fees' in the 'Indirect cost ratio' row below for further details.																								
Administration fee	<p><b>Administration fee</b></p> <p>This is the fee for the administration services we provide in relation to your account. It is not related to any financial advice.</p> <p><b>Core Administration Fee</b></p> <table><tr><th>Account balance</th><th>Administration fee (% p.a.)</th></tr><tr><td>First \$750,000</td><td>0.30</td></tr><tr><td>Balance over \$750,000</td><td>0.00</td></tr></table> <p><b>Plus</b></p> <p><b>Optional feature administration fee</b></p> <table><tr><th>Feature</th><th>Fee (% p.a.)</th></tr><tr><td>Cash Account</td><td>Nil</td></tr><tr><td>Managed Investments</td><td></td></tr><tr><td>Select</td><td>0.15</td></tr><tr><td>or</td><td>or</td></tr><tr><td>Full</td><td>0.20</td></tr><tr><td>Share account</td><td>0.10 + \$300 p.a.</td></tr><tr><td>Term deposits</td><td>Nil</td></tr><tr><td>Insurance</td><td>Nil</td></tr></table> <p><b>Minimum administration fee</b></p> <p>A minimum administration fee of \$75 p.a. applies. No administration fee is payable for cash and term deposits.</p> <p><b>Plus</b></p> <p><b>Expense recovery</b></p> <p>We estimate this cost to be \$85 p.a. The exact amount charged to your account will be reported in your periodic Investor Report as an expense recovery. We have discretion in deciding whether to pass on to members all or a portion of the expenses incurred by us. We may decide to exercise our right to charge expense recovery for costs such as government levies and complying with legislative and prudential requirements.</p>	Account balance	Administration fee (% p.a.)	First \$750,000	0.30	Balance over \$750,000	0.00	Feature	Fee (% p.a.)	Cash Account	Nil	Managed Investments		Select	0.15	or	or	Full	0.20	Share account	0.10 + \$300 p.a.	Term deposits	Nil	Insurance	Nil	<ul style="list-style-type: none"><li>• The administration fee charged will depend on the optional features you have added to your account (whether you are actively using them or not).</li><li>• The administration fee (inclusive of any applicable optional feature administration fee) is calculated based on the combined value of managed investments and listed securities in your account (excluding investments in your Cash Account and/or term deposits) at the end of the previous month.</li><li>• The administration fees are deducted from your Cash Account monthly in arrears (at the beginning of each month) and paid to us.</li><li>• Where your share account is set up during the month, the related optional feature administration fee will be charged on a pro-rata basis. This fee is calculated on a daily basis and deducted from the Cash Account monthly in arrears (at the beginning of the month).</li></ul> <p>Deducted directly from your Cash Account at the time the expense is applied.</p> <p>Expense recovery is payable to us only. It will not be passed on to your financial adviser or your financial adviser's dealer group.</p>
Account balance	Administration fee (% p.a.)																									
First \$750,000	0.30																									
Balance over \$750,000	0.00																									
Feature	Fee (% p.a.)																									
Cash Account	Nil																									
Managed Investments																										
Select	0.15																									
or	or																									
Full	0.20																									
Share account	0.10 + \$300 p.a.																									
Term deposits	Nil																									
Insurance	Nil																									

## Infinity eWRAP Super/Pension

Type of Fee	Amount	How and when paid						
Buy/sell spread	<p>Nil.</p> <p>The Trustee does not charge a buy/sell spread. However, a buy/sell spread of 0.00% to 3.50%<sup>1</sup> may be charged by the investment managers of the underlying managed investments, depending on the managed investments you select.</p> <p>If you invest in listed securities or term deposits, generally no buy/sell spread will apply to these investment options.</p>	<p>Any buy/sell spread that is charged by an investment manager on a buy or sell of units in managed investments is applied before the unit price is provided to us.</p> <p>The amount you pay for specific managed investments is shown in the product disclosure statement or other disclosure document(s) for each managed investment</p> <p>Refer to ‘Additional explanation of fees and other costs’ section in the AIB for further details.</p>						
Switching fee	Nil	Not applicable.						
Exit fee	Nil	Not applicable.						
Advice fees relating to all members investing in a particular investment option	Nil	<p>Not applicable.</p> <p>The Trustee does not charge advice fees. However, you may agree to pay adviser fees to your financial adviser. These fees may be negotiable. See ‘Additional explanation of fees and other costs’ below for further details.</p>						
Other fees and costs <sup>2</sup>	<p><b>Adviser fees</b></p> <p>This amount varies and is calculated on the basis agreed between you and your financial adviser.</p> <p><b>Plus</b></p> <p><b>Share brokerage</b></p> <p>This amount applies when you trade in listed securities.</p> <table><tr><th>Trade value</th><th>Brokerage</th></tr><tr><td>Up to and including \$30,000</td><td>\$25.00</td></tr><tr><td>Over \$30,000</td><td>0.1025% of trade value</td></tr></table> <p><b>Plus</b></p> <p><b>Insurance fees</b></p> <p>If you have insurance cover through your Infinity eWRAP Super account, see the product disclosure statement of the relevant insurance provider for information on insurance premiums and charges.</p>	Trade value	Brokerage	Up to and including \$30,000	\$25.00	Over \$30,000	0.1025% of trade value	<p>The adviser fees are payable to your financial adviser and deducted from your Cash Account. Refer to ‘Adviser remuneration/fees’ in the ‘Additional explanation of fees and other costs’ section in this PDS for further details.</p> <p>For share purchases, brokerage is added to the share trade value, with the total amount deducted from your Cash Account. For share sales, brokerage is deducted from the net sale proceeds with the net amount credited to your Cash Account.</p> <p>Amount varies and is deducted from your Cash Account monthly, quarterly, half-yearly or yearly depending on the insurance provider, cover and frequency or payment you select.</p> <p>Refer to ‘Additional explanation of fees and other costs’ section in the AIB for further details.</p>
Trade value	Brokerage							
Up to and including \$30,000	\$25.00							
Over \$30,000	0.1025% of trade value							

1. Estimates are based on figures for the 2012/2013 financial year and are subject to change without notice. See the product disclosure statement for each managed investment for the specific amount you pay.

2. For more information about the other fees and costs, see the 'Additional explanation of fees and other costs' section in the AIB.

Type of Fee	Amount	How and when paid
Indirect cost ratio	<p><b>Investment manager fees</b> (for managed investments only)</p> <p>0.00% - 10.50%<sup>1</sup> p.a. (before Investment fee rebates) of the value of the managed investments in your account.</p> <p>The amount of investment manager fees varies depending on the managed investments you choose. If you invest in listed securities, generally no investment manager fees will apply to these investment options.</p> <p><b>Plus</b></p> <p><b>Cash Account fee</b> (for the Cash Account only)</p> <p>This fee is the difference between:</p> <ul style="list-style-type: none"> <li>the interest earned by the Cash Account Administrator<sup>2</sup> on the underlying bank accounts (including term deposits) it maintains with St.George and/or Westpac in which the cash from your Cash Account is deposited, and</li> <li>the declared interest rate that is payable to you for your Cash Account.<sup>3</sup> The declared rate will generally be the Reserve Bank of Australia (RBA) cash rate less 1% p.a.</li> </ul> <p>We estimate the Cash Account fee to be approximately 1.50% p.a., although the actual fee could be higher or lower in any year.</p>	<p>These fees are payable to the investment managers of the underlying managed investments. They are deducted periodically in arrears from the assets of the underlying managed investments and reflected in the unit prices of the managed investments.</p> <p>The amount you pay for specific managed investments is shown in the 'List of Available Investment Options' and the product disclosure statement or other disclosure document for each managed investment.</p> <p>This fee is charged by the Cash Account Administrator<sup>2</sup> for the administration of your Cash Account.</p> <p>The Cash Account fee accrues daily. It is charged before interest is calculated and credited to your Cash Account at the end of each month.</p> <p>The Cash Account fee is not separately deducted from your Cash Account. It is paid as an expense out of the cash deposited in the underlying bank accounts (including term deposits) the Cash Account Administrator maintains with St.George and/or Westpac.</p>

- Estimates are based on figures for the 2012/2013 financial year and are subject to change without notice. See the 'List of Available Investment Options' and the product disclosure statement for the specific managed investment for the specific amount you pay. Performance fees may also apply. Investment manager fees include an estimate of the cost of the performance fees, but the actual amount may vary. For more information on performance fees, see the 'Additional explanation of fees and other costs' section in the AIB.
- The Cash Account Administrator is BT Portfolio Services Limited ABN 73 095 055 208 (BTPS). BTPS is a related body corporate of Asgard and BTFM.
- The declared interest rate may change from time to time but will be greater than 0%. For the current interest rate declared on your Cash Account, speak with your financial adviser or our Customer Relations team.



## Example of annual fees and costs for a balanced investment (\$50,000 example)

This table gives an example of how fees and other costs for a balanced investment option offered through Infinity eWRAP Super/Pension can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

Example – a balanced investment option <sup>1</sup>	Balance of \$50,000	
Investment fees	Nil	For every \$50,000 you have in the balanced investment option, you will be charged \$0 each year.
<b>PLUS</b> Administration fees	0.30 % <sup>2</sup> (administration fee) + \$85 <sup>3</sup> (expense recovery)	<b>And</b> , you will be charged \$235 in administration fees each year.
<b>PLUS</b> Indirect costs for the balanced investment option	0.50% <sup>4</sup> (investment manager fee + performance fee)	<b>And</b> , indirect costs of \$250 each year will be deducted from your investment.
<b>EQUALS</b> Cost of product		If your balance was \$50,000 then for that year you will be charged fees of \$485 <sup>5</sup> for the balanced investment option.

1. This is the Advance Balanced Multi Blend Fund.
2. In this example, it is assumed that your entire account balance of \$50,000 is held in the balanced investment option with the Core feature only. Note that as your account balance increases above a certain amount, the administration fee, as a percentage of your account balance, will decrease due to the cap of the administration fee.
3. The expense recovery used in this example is an estimate only. The exact amount charged to your account will be reported in your periodic Investor Report.
4. This is the investment manager fee that applied to the Advance Balanced Multi Blend Fund as at 31 December 2013 and includes an estimate of performance fees based on the performance fees paid over the 12 months to 31 December 2013. For more information on performance fees, see the 'Additional explanation of fees and other costs' section in the AIB.
5. Additional fees may apply as this example does not take into account all the fees and costs that may apply to your account, for example: a) adviser fees b) Cash Account fee and c) transaction costs (that is buy/sell spread and brokerage). See the 'Additional explanation of fees and other costs' section in this PDS and in the AIB for information about the fees and other costs that may apply.
  - a) The adviser fee is negotiated between you and your financial adviser and paid to your financial adviser.
  - b) The Cash Account fee is dependent on the balance held in your Cash Account and the actual fee charged by the Cash Account Administrator. The Cash Account fee is estimated at 1.50% p.a. A \$50,000 investment in the Advance Balanced Multi Blend Fund would require you to maintain, depending on your account type, up to \$4,000 in your Cash Account as a minimum balance. If you held \$4,000 throughout the year in your Cash Account, then the Cash Account fee (based on the historical average amount) would amount to \$60 p.a.
  - c) The actual transaction costs incurred are dependent on the managed investments, term deposits and listed securities you decide to invest in.

## Additional explanation of fees and other costs

### Adding and removing optional features

When you add an optional feature to your account, any optional feature administration fee or adviser fee for that feature will apply.

When you remove an optional feature from your account, any adviser fees applicable for that feature will cease. However, the optional feature administration fee will continue until the feature is no longer actively used. For example, once the managed investments from an optional managed

investment menu are sold from your portfolio.

Asgard may, without prior notice, add an optional feature to your account where it is required to facilitate a transaction. For example, where the proceeds of a corporate action are received after you have removed a share account feature. Where this occurs, the relevant optional feature administration fee will apply.

### Fee aggregation

Where you hold more than one Infinity eWRAP Super/Pension account (and Asgard eWRAP

Super/Pension account), we will automatically link these accounts and apply proportionately each of the administration fee scales that are relevant to the aggregated value of managed investments\* and listed securities held through these accounts. The administration fee that the linking of accounts generates is then compared to the sum of the administration fees payable on each of the individual accounts to determine whether any discount arises from the fee aggregation. The discount (if any) is apportioned across the linked accounts based on the value of managed investments\* and listed securities held through each account. This is another way we help you lower the cost of managing your investments.

To be eligible for aggregation, the accounts must be registered under the same surname, date of birth, financial adviser and adviser code. There is no limit to the number of accounts that can be linked together for the purpose of fee aggregation.

\*Reference to 'managed investments' includes term deposits with respect to Asgard eWRAP Super/Pension accounts but not to Asgard Infinity eWRAP Super/Pension accounts.

### Adviser remuneration/fees

Our fee structure provides you and your financial adviser with flexibility when determining the fee they receive for the financial advice and related services they provide to you in relation to your account. The following optional fees are available for you to select the most appropriate remuneration arrangement with your financial adviser:

- Adviser fee - Contributions,
- Ongoing adviser fee, and
- One-off adviser fee.

You may agree to one or more of these options.

The amounts you specify will be GST inclusive, but will not take into account any RITCs that may be claimed. Where applicable, the actual amounts that will be deducted from your Cash Account will be adjusted for RITC that is claimed in respect of these fees, and may therefore be less than the amounts you specify on the relevant form.

The payment of fees that you agree to pay to your financial adviser in relation to financial product advice or related services that you receive will, subject to our duties as the Trustee, be facilitated by us in accordance with your directions.

Generally, when you consent to us paying these agreed fees to your financial adviser, we will deduct those amounts in the same way (and on the same basis under the Trust Deed) used to deduct the fees you pay to us for administering your account.

Please note that all of the adviser fees are deducted by us and then paid to your financial adviser, or to your financial adviser's dealer group on behalf of your financial adviser. However, we will not deduct any amounts in relation to adviser fees unless you agree, and we do not retain any portion of these adviser fees for our own benefit.

By consenting in the relevant form to the deduction and payment of agreed fees to your financial adviser (or to your financial adviser's dealer group on behalf of your financial adviser), you direct us to make those payments to your financial adviser (or to your financial adviser's dealer group on behalf of your financial adviser).

#### Opting-out from advice

You may at any time opt out of receiving financial advice or related services from your financial adviser and paying your financial adviser ongoing fees by notifying us. We encourage you to talk to your financial adviser first before requesting to change the fees applying to your account. We reserve the right to cease paying to your financial adviser any adviser fees on your behalf on receipt of a written request from either of you or your financial adviser.

If you opt out of the ongoing adviser fees paid to your financial adviser, we will generally cease paying the ongoing adviser fees from the beginning of the month in which your request is processed by us.

For the Adviser fee – Contributions, we will generally cease paying this from the date on which your request is processed by us. However, if you have instructed us to cease paying adviser fees without terminating or opting out of an ongoing fee arrangement with your financial adviser, then you may still be personally liable to pay the adviser fees as agreed under that arrangement. For information on disclosure of your financial adviser's remuneration, see the 'Disclosure of fees and costs received by your financial adviser' section below.

Opting out from advice is not the same as ending your relationship with your financial adviser. This needs to be separately requested (if required). If the relationship with your financial adviser has ended but you do not appoint a new financial adviser, this may have an effect on the fees you pay and your account features. For more information refer to 'What will occur if you no longer have a financial adviser' in the 'General information' section in this PDS.

#### Adviser fee - Contributions

You and your financial adviser may agree the amount of adviser remuneration that will apply to financial advice and related services provided in relation to the initial and ongoing contributions into your account (whether made by you, your employer or another person on your behalf). It can be between nil and 5.5% (including GST). When you agree to the amount of the fee, you consent to us deducting and paying this amount from your account at the same time as we receive each contribution.

For one-off contributions, where requested, the Adviser fee – Contributions can be nominated as a dollar amount at the time the contribution is made. However, the dollar amount cannot exceed a maximum of 5.5% (including GST) of the contribution.

If no percentage or dollar-based fee is specified, the fee will be nil.

#### Ongoing adviser fee

An ongoing adviser fee can also be paid to your financial adviser in addition to the administration fee which is payable to us on a monthly basis in arrears. The ongoing adviser fee amount is calculated on the basis agreed between you and your financial adviser. When you agree on an amount, or basis of calculation, you consent to us deducting and paying this amount from your account each month.

You may select from the following monthly adviser fee options:

1. **Flat percentage amount** – select a flat percentage between 0% and 11% p.a. (including GST) to apply to the value of managed investments, listed securities and your Cash Account balance (a different percentage can apply to each category); OR

2. **Sliding scale** – specify a sliding scale applicable to the value of managed investments and listed securities (payable monthly); OR

3. **Flat dollar amount** – select a flat dollar amount per month which can be increased annually in line with the Consumer Price Index (CPI). You can indicate the month and year in which the increase will first occur in your application. The monthly dollar amount will be increased by the annual CPI percentage released for the previous quarter.

The flat percentage and sliding scale monthly adviser fee options are calculated based on your account balance (of managed investments, term deposits, listed securities and cash, as applicable) at the end of the previous month.

Ongoing adviser fees are paid monthly in arrears from your Cash Account. Where your account is opened during the month, the ongoing adviser fee charged for the first month will be pro-rated based on the number of days your account was opened in that month.

#### One-off adviser fee

You can agree with your financial adviser to have a one-off flat dollar fee charged to your account. The one-off adviser fee can be paid to your financial adviser in addition to the administration fee which is payable to us. When you agree on an amount, you consent to us deducting and paying this amount from your account.

The one-off adviser fee can be charged on an ad-hoc basis but is limited to being charged once a month. It is deducted from your Cash Account in arrears at the beginning of the month or, if applicable, at the time your account is closed.

### **Disclosure of fees and costs received by your financial adviser**

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

If an ongoing fee arrangement exists between you and your financial adviser, your financial adviser will also be required to give you a Fee Disclosure Statement on an annual basis. It is also your and your financial adviser's responsibility to notify us to cease payment of adviser remuneration or fees in the event that the ongoing fee arrangement is either terminated or is not renewed.

### **Platform payments**

In limited circumstances, and to the extent permitted by law, we may pay to your financial adviser's dealer group or an appropriate licensed related body corporate of their dealer group up to 100% of the fees/other payments we receive (other than any expense recovery). We pay these amounts out of our own funds and they are not additional costs to you.

### **Variation of fees and other costs**

Our ability to charge fees and other costs, including both maximum amounts and the introduction of new fees and other costs, is not restricted under the Trust Deed.

You will, to the extent required by law, receive at least 30 days' written notice of any new fees and costs or an increase in current fees and costs.

In the event of any change in tax laws or their interpretation - including changes that affect the rate of GST payable or the input tax credits that we may receive - the amounts deducted from your Cash Account in respect of the fees and costs applied to your Infinity eWRAP Super/Pension account may be varied or adjusted to reflect such changes without your consent or further notice to you.

We may - at our discretion and with the consent of the Administrator - either generally or on request from you, your financial adviser or their dealer group reduce or waive any of the fees and costs applying to your account. Any such reduction or waiver of fees and costs will cease to apply and those fees and costs will revert to the un-reduced amount on 30 days' notice or without notice if you cease to be advised by your financial adviser or their dealer group.

### **Investment manager fees**

Investment manager fees may be varied at any time by an investment manager, without notice to you. See the 'List of Available Investment Options' for the full list of investment manager fees.

Details of current fees and costs, including changes to underlying managed investment fees and costs, are available through Investor *Online* (see 'Electronic notification, eStatements and online communications' in the 'General information' section in this PDS for more information about electronic notification).

Before making an investment decision, you should see the current investment manager fees applying to your account which are available at any time through Investor *Online* and referring to the 'List of Available Investment Options' and any related updating information that is applicable to your account.

❶ For more information on additional fees and costs such as performance fees, buy/sell spreads and share brokerage that may apply, see the 'Additional explanation of fees and other costs' section in the AIB.

# 6.

## General information

### What will occur if you no longer have a financial adviser

You must have a financial adviser when you open your Infinity eWRAP Super/Pension account. However, if you wish to end the relationship, you must notify us immediately by taking the steps described below. Alternatively, if we become aware of an event that ends the relationship between you and your financial adviser, we will notify you. In these cases, you can appoint a new financial adviser to manage your account.

**We encourage you to have a financial adviser to allow you to access all account features and to enable efficient processing of your investment instructions.**

### What do you need to do

If you wish to appoint a new financial adviser, you need to complete and return to us a 'Change of Adviser' form. If you wish to end the relationship with your current financial adviser, but will not be appointing a new financial adviser at the same time, you will need to complete a 'Request to remove a financial adviser from an account' form. You can obtain both forms by contacting our Customer Relations team. **It is important to complete the relevant form to assist you in managing your adviser fee arrangements and determine who can access your account.**

### What happens if you do not appoint a replacement financial adviser

If you do not appoint a new financial adviser, you will assume responsibility for managing your account directly.

Once we process your 'Request to remove a financial adviser from an account' form or, alternatively, after we have notified you that your relationship with your financial adviser has ended, the following changes will automatically occur within a period that is appropriate in the circumstances or is required by law.

Some features of your Infinity eWRAP Super or Infinity eWRAP Pension account will change. For example you will be:

- able to provide investment instructions relating to managed investments, term deposits and (if you have a share account) listed securities, but only where you complete and lodge a form with us. The form is available through our Customer Relations team,
- unable to provide us with your corporate action elections, and
- unable to access certain account functionalities, including:
  - Automatically invest excess cash
  - Automatically rebalance your account
  - Regular buy
  - Regular sell
  - Regular deposit/direct debit plan (applies to Infinity eWRAP Super only), and
  - Reinvestment of income distributions.



## Keeping you informed

This table summarises how we communicate with you and how you can keep up to date with your account.

<b>Investor Online</b>	<p>Access information on your account over the internet anywhere, anytime through <i>Investor Online</i> via <a href="http://www.investoronline.info">www.investoronline.info</a>. Once you've received your PIN, log on to <i>Investor Online</i> to view your:</p> <ul style="list-style-type: none"> <li>• account summary, actions and details</li> <li>• portfolio valuation</li> <li>• asset allocation and performance tables</li> <li>• transaction details</li> <li>• insurance details (if applicable)</li> <li>• disclosure documents and forms</li> <li>• Investor Reports and correspondence</li> <li>• Centrelink Schedule (Infinity eWRAP Pension only)</li> <li>• Axis magazine (see below)</li> </ul> <p>You can also change your contact details and/or provide us with your TFN through <i>Investor Online</i>.</p>
<b>Investor Report</b>	You'll have access to your Investor Report after the end of each financial year. This report provides a clear picture of all your investments, including details of your opening and closing balance, transaction history, net income and investment performance and is available on <i>Investor Online</i> .
<b>Annual Report</b>	The Annual Report for each financial year (to 30 June) which details important information for members and contains abridged fund financial statements, will also be available through <i>Investor Online</i> .
<b>Annual Pension Review letter and PAYG Payment Summary (Infinity eWRAP Pension accounts only)</b>	Your Annual Pension Review letter advises your pension limits for the coming year. If you receive a payment while you are under 60 years of age during the year, you will also receive a PAYG Payment Summary to help you complete your income tax return.
<b>Axis magazine</b>	Axis keeps you up to date with what is currently happening and what is in the pipeline at Asgard. It includes important information about Infinity eWRAP Super/Pension and may also contain information about new Asgard products and features, in addition to topical investment and industry information. You can view Axis on <i>Investor Online</i> .
<b>Customer Relations</b>	Call us on 1800 731 812 or send an email to <a href="mailto:ewrap@asgard.com.au">ewrap@asgard.com.au</a> if you have any queries about your account.

## Electronic notifications, eStatements and online communications

### eStatements and online communications

You can view your correspondence, including reports, account actions and most letters, in the one secure location on *Investor Online* via [www.investoronline.info](http://www.investoronline.info).

If you choose to receive your correspondence online, instead of by 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, free of charge 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 Infinity eWRAP Super/Pension account may be sent to the email address you nominate in your application, it's important that you nominate a current and active email address and notify us immediately if the email address you provided to us changes.

See the 'Investor declarations, conditions and acknowledgments' section in the AIB 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 *Superannuation Industry (Supervision) Act 1993* (Cth) (SIS), the Corporations Act or any other relevant law:

- where it is or may become permissible under SIS, 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 member, by making an application to open an Infinity eWRAP Super/Pension 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 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.

## Cooling-off period

If you change your mind about investing in Infinity eWRAP Super/Pension, you may redeem your investment from the Fund by having your money paid to another complying super fund or paid directly back to you (in the latter case, only if you satisfy a condition of release of preserved benefits). This right can be exercised within 14 days after confirmation of your investment or 14 days after the fifth business day after the money has been invested, whichever is earlier. This cooling-off period only applies to the first contribution made into your account.

You may exercise your cooling-off rights by notifying us in writing within the cooling-off period. You cannot exercise your cooling-off rights in respect of a deposit after you have exercised any other rights or powers you have in respect of that deposit.

The amount received will reflect any market movements (up or down) in the value of the investment in your account.

We may also deduct any taxes, reasonable transaction and administration costs. In the case of an Infinity eWRAP Pension account we may also deduct any pension payments that have already been made, or any

pro-rata pension payments legally required to be made. As a result, the amount redeemed may be less than your original investment. The sale of any investments required to action the refund may also result in the realisation of a taxable capital gain.

If your money is required to be paid to another super fund, or you wish to have the money paid to another super fund, you must nominate that fund to us. You must make such a nomination to us within one month of your refund request.

If you do not advise us of the complying super fund, retirement savings account or approved deposit fund you would like your contribution to be rolled over to, we will roll over your contribution to our nominated Eligible Rollover Fund. Refer to 'Eligible Rollover Fund – Super account only' in the 'Other information' section in the AIB for more information on our current nominated Eligible Rollover Fund.

## Complaints resolution

We have established procedures for dealing with enquiries and complaints. These meet the Australian Standard for Complaints Handling. If you have any enquiries or concerns about the operation or management of your account, you can call our Customer Relations team on 1800 731 812 or send an email to [ewrap@asgard.com.au](mailto:ewrap@asgard.com.au).

If you do not receive a satisfactory response from the above contacts or wish to send us your complaint by mail, you can do this by writing to:

The Complaints Officer  
PO Box 7490  
Cloisters Square WA 6850

If you have complained to us about a decision that affects you and your complaint has not been resolved to your satisfaction, you may have a right to lodge a complaint about the decision with the Superannuation Complaints Tribunal. The tribunal is an independent body set up by the Federal Government to review trustee decisions relating to members (as opposed to trustee decisions relating to the management of the fund as a whole). You can contact the Superannuation Complaints Tribunal by calling 1300 884 114 (for the cost of a local call).

For more information on Infinity eWRAP Super/Pension, refer to the 'Other information' and 'Investor declarations, conditions and acknowledgements' sections in the AIB.



# 7.

## Quick reference guide

How do you...	What you need to do
...open an Infinity eWRAP Super/Pension account?	<p>You need to have a financial adviser in order to open an Infinity eWRAP Super/Pension account. Before applying, make sure you read all the documents listed on the inside front cover of this PDS. Your financial adviser will be able to help you complete the application form and any other relevant forms, and will submit them online using AdviserNET.</p>
...know when your application is processed?	<p>Upon processing your application, you will receive from us:</p> <ul style="list-style-type: none"><li>• Welcome letter to confirm your Infinity eWRAP Super/Pension account details; and</li><li>• Personal Identification Number (PIN) to access <i>Investor Online</i>. For security purposes, we'll send your PIN separately to your welcome letter.</li></ul>
...register to use <i>Investor Online</i> ?	<p>When we establish a new Infinity eWRAP Super/Pension account for you, we will automatically register you for <i>Investor Online</i> via <a href="http://www.investoronline.info">www.investoronline.info</a>.</p> <p>To login, you'll need your Infinity eWRAP Super/Pension account number (which we will confirm to you after we establish your account) and PIN. We will generally provide your PIN to you within five days of establishing your account. You can change your PIN at any time through <i>Investor Online</i>.</p> <p><b>Requesting a new PIN</b></p> <p>If you have forgotten your PIN, you may reset your PIN at any time by selecting 'Forgotten PIN' from the <i>Investor Online</i> login page.</p>
...make an initial contribution into your Infinity eWRAP Pension account?	<p><b>By cheque</b></p> <p>Make the cheque payable to 'Infinity eWRAP Pension Account (Your name)' - for example 'Infinity eWRAP Pension Account (John Smith)', - and cross it 'Not negotiable'.</p> <p>The cheque must be accompanied by an application form. You need to mail the cheque and the application form (if not submitted by your financial adviser online via AdviserNET) to: Asgard, PO Box 7490, Cloisters Square WA 6850.</p> <p><b>By direct debit</b></p> <p>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. Each direct debit must be for an amount of at least \$100.</p>

How do you...	What you need to do
...make a contribution into your Infinity eWRAP Super account?	<p><b>By cheque</b></p> <p>Make the cheque payable to 'Infinity eWRAP Super Account (Your name)' - for example 'Infinity eWRAP Super Account (John Smith)' - and cross it 'Not negotiable'.</p> <p>The cheque must be accompanied by an application form (if the cheque relates to an initial deposit) or a Contribution Remittance Advice form.</p> <p>You need to mail the cheque and the relevant form to: Asgard, PO Box 7490, Cloisters Square WA 6850.</p> <p><b>By direct debit</b></p> <p>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.</p> <p><b>BPAY</b></p> <p>To make a deposit using BPAY, you need to know:</p> <ul style="list-style-type: none"> <li>• your Customer Reference Number (CRN)</li> <li>• the correct Biller Code</li> </ul> <p>You can find your CRN and the list of Biller Codes on Investor <i>Online</i> or by contacting us or your financial adviser.</p> <p>Please note, you cannot make rollovers via BPAY.</p>
...change your personal details?	<p><b>Change of address details and TFN</b></p> <p>You can easily update your address details and provide us with your TFN or email address (if required) on Investor <i>Online</i>. Alternatively, your financial adviser can update these details for you online using AdviserNET.</p> <p><b>Change of name</b></p> <p>If you need to change the name your account is registered under (for example due to marriage or marriage breakdown), you can do this by completing a Name Correction Request form – available from our Customer Relations team or from your financial adviser - and posting it to: Asgard, PO Box 7490, Cloisters Square WA 6850.</p> <p>Along with the form, you will also need to send us a certified copy of a document effecting or proving the name change (a marriage certificate, for example).</p>
...transact and/or set up or change features on your account?	<p>You will need to talk to your financial adviser about doing this, as only your financial adviser can transact and set up or amend features on your account (online via AdviserNET).</p>
...obtain information about your account?	<p>You can obtain information about your account by:</p> <ul style="list-style-type: none"> <li>• logging into Investor <i>Online</i></li> <li>• contacting your financial adviser</li> <li>• calling us on 1800 731 812, and</li> <li>• emailing us at ewrap@asgard.com.au</li> </ul>
...apply for life insurance?	<p>Contact your financial adviser to help you determine the life insurance arrangements that are suitable for your circumstances.</p>





**TRUSTEE**

BT Funds Management Ltd  
ABN 63 002 916 458, AFSL 233724  
Level 20, 275 Kent Street  
Sydney NSW 2000

**ADMINISTRATOR**

Asgard Capital Management Ltd  
ABN 92 009 279 592, AFSL 240695

**CUSTOMER RELATIONS**

1800 731 812

**CORRESPONDENCE**

Asgard  
PO Box 7490  
Cloisters Square WA 6850

**SUPER / PENSION**

**APPLICATION BOOKLET**

**ASGARD**

**INFINITY**

**eWRAP**

**Asgard**



# How to proceed?

The below table outlines the forms that are included in this application booklet and when you need to complete them.

Forms	When to complete?
<b>Asgard Infinity eWRAP Super application</b>	This form needs to be completed if you wish to open an Asgard Infinity eWRAP Super Account.
<b>Asgard Infinity eWRAP Pension application</b>	This form needs to be completed if you wish to open an Asgard Infinity eWRAP Pension Account.
<b>Transfer authority</b>	<p>You need to complete this form if you wish to roll over benefits from other superannuation fund(s) into your new account.</p> <p>Note: For any non APRA regulated funds, 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.</p>
<b>Choosing your super fund</b>	<p>You can use this form to provide information to your employer on how to make superannuation guarantee contributions into your new Asgard Infinity eWRAP Super Account.</p> <p>This form should be provided to your employer. Do not send this form to us or the tax office.</p>
<b>Tax file number declaration</b>	<p>You need to complete this form if you completed the Asgard Infinity eWRAP Pension application and you are under the age of 60.</p> <p>Please attach this form to your application and send it to us.</p>
<b>Direct debit request</b>	You need to complete this form if in your application you elected to make a one-off or regular deposit (super only) into your account via direct debit.
<b>Binding death benefit nomination</b>	You can use this form to make a death benefit nomination that is binding on us. You can nominate one and/or more dependants and/or your estate to be paid the balance in your account (including any insured benefit) when you die.
<b>Automatic reversionary nomination (for pension accounts only)</b>	You can use this form to make an automatic reversionary nomination. An automatic reversionary nomination means that your pension will automatically continue to be paid from your pension account to your nominated beneficiary, following your death (subject to certain conditions).

Unless otherwise defined, terms used in the application booklet have the same meaning as in the Asgard Infinity eWRAP Super/ Pension Product Disclosure Statement (PDS).



# Guide to completing the Asgard Infinity eWRAP Super Account application

If you would like to open an Asgard Infinity eWRAP Super Account, you need to complete each relevant section of the application. Your financial adviser may submit your application electronically using AdviserNET or the application in this application booklet can be completed and sent to us.

## 1. Existing account details

If you have an existing account that is in **exactly the same** name as this account, complete this section and your existing account details will be applied to your new account, and you don't need to complete section 2. If you have any changes to your existing account, mark these changes in section 2. We will only apply the amended account details to your new account.

## 2. New account details

Provide all details requested, unless you have completed section 1.

## 3. Tax file number

Provide your tax file number.

For further information, refer to the 'Tax on contributions' in the 'How super is taxed' section of the Additional Information Booklet (AIB).

## 4. Authority to operate

Indicate whether your financial adviser will have authority to operate your Infinity eWRAP Super account.

## 5. Residency details

Provide all residency details. If you are not an Australian resident for tax purposes, you must state your country of residence.

## Adviser remuneration/fees

Sections 6, 10 and 11 set out amounts which you consent to the Trustee deducting and paying from your Infinity eWRAP Super Account to your financial adviser (or to their dealer group on their behalf) whose details are set out in section 13 of this application, or as notified to the Trustee or Asgard from time to time in writing.

The fees are payable for financial advice and related services that they provide to you in relation to your interest in this product. For more information, please refer to the 'Fees and other costs' section of the PDS.

## 6. Feature selection and adviser fees

**In this section you can customise the features of your account and nominate the adviser fee to be paid to your financial adviser.**

### a) Account management fees

Select the ongoing adviser fee option – either flat dollar, flat percentage or sliding scale – and indicate the fee (excluding GST). Where a percentage is specified, the maximum is 5.0% (excluding GST) per category.

### b) Optional account features and ongoing adviser fees

Choose the optional features to apply to your account. If you don't select any optional features, then the Core account features will apply. Any nominated adviser fees on an optional feature will be calculated on the value of assets in that optional feature.

### c) One-off adviser fee

Nominate a one-off fee to be paid to your financial adviser, deducted as a one-off payment from your Cash Account.

#### **d) Other fees**

Indicate the Adviser fee – Contributions to apply to future deposit types.

#### **7. Employment details**

Indicate your employment status and the name of your employer (if applicable).

#### **8. Share trading**

This section must be completed in order to trade listed securities 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 listed securities held in your account where a DRP is available. (Where a DRP is not available for a listed security, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account).

#### **9. Reports and information**

Indicate whether your preference for receiving reports and correspondence is online or by mail.

#### **10. Initial deposits and contributions**

**Amount of initial deposit:** Where a cheque is enclosed with the application, 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.

**Initial deposit details:** Indicate whether the deposit is a rollover and/or a contribution. If you are making a contribution, note the amount applicable for each type of contribution. Specify the Adviser fee – contributions (excluding GST) to apply to your rollover and/or contribution.

#### **11. Regular deposit plan**

If you wish to make regular direct debit deposits from your nominated financial institution, complete this section. You must specify the amount you wish to deposit and the frequency of the required deposit.

The minimum deposit is \$100. Also specify the Adviser fee – contributions to apply to your regular deposit plan deposits. You must also complete the direct debit request in the application booklet, and forward the original with your application. You can only have one direct debit request for each account. Therefore, if you also want to make an initial deposit by direct debit, it must come from the same bank account.

#### **12. Nominated bank account**

As an additional security measure for verification purposes, provide us with details of your nominated bank account.

#### **13. Nominated beneficiaries**

You can nominate one or more beneficiaries (including your Estate) for your account. The nomination can be either discretionary or binding. For more information, refer to 'Estate planning' in the 'How your account works' section of the AIB. If you would like to make a binding nomination, complete the binding death benefit nomination form in this application booklet.

#### **14. Adviser's details and declaration**

Your financial adviser completes this section. Under the Anti-Money Laundering and Counter-Terrorism Financing Act, your financial adviser is required to verify your identity. The verification procedure is outlined in this booklet.

#### **15. Declaration**

Read carefully the 'Investor declarations, conditions and acknowledgements' section in the AIB 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 Asgard Infinity eWRAP Pension Account application

If you would like to open an Asgard Infinity eWRAP Pension Account, you need to complete each relevant section of the application. Your financial adviser may submit your application electronically using AdviserNET, or the application in this application booklet can be completed and sent to us.

## 1. Existing account details

If you have an existing account that is in exactly the same name as this account, complete this section and your existing account details will be applied to this account, and you don't need to complete section 2. If you have any changes to your existing account, mark these changes in section 2. We will only apply the amended account details to your new account.

## 2. New account details

Provide all details requested, unless you have completed section 1.

## 3. Tax file number

Provide your tax file number. For further information, refer to the 'Tax on contributions' in the 'How super is taxed' section of the AIB.

If you are under 60, you must complete the tax file number

declaration in this application booklet and submit it with your pension account application, even if you don't provide your tax file number.

## Adviser remuneration/fees

Sections 6, 9 and 13 set out amounts which you consent to the Trustee deducting and paying from your Infinity eWRAP Pension Account to your financial adviser (or to their dealer group on their behalf) whose details are set out in section 15 of this application, or as notified to the Trustee or Asgard from time to time in writing.

The fees are payable for financial advice and related services that they provide to you in relation to your interest in this product. For more information, please refer to the 'Fees and other costs' section of the PDS.

## 4. Authority to operate

Indicate if your financial adviser will have authority to operate your Infinity eWRAP Pension Account.

## 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. Feature selection and adviser fees

**In this section you can customise the features of your account and nominate the adviser fee to be paid to your financial adviser.**

### a) Account management fees

Select the ongoing adviser fee option – either flat dollar, flat percentage or sliding scale – and indicate the fee (excluding GST). Where a percentage is specified, the maximum is 5.0% (excluding GST) per category.

### b) Optional account features and ongoing adviser fees

Choose the optional features to apply to your account. If you don't select any optional features, then the Core account features will apply. Any nominated adviser fees on an optional feature will be calculated on to the value of assets in that optional feature.

### c) One-off adviser fee

Nominate a one-off fee to be paid to your financial adviser, deducted as a one-off payment from your Cash Account.

## 7. Pension eligibility

You must nominate the pension eligibility condition that applies to you.

## 8. Share trading

This section must be completed in order to trade listed securities 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 listed securities held in your account where a DRP is available. (Where a DRP is not available for a listed security, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account).

## 9. Transfer details

Complete these details if you are transferring funds from your existing super and/or pension account (held with Asgard) to this Infinity eWRAP Pension Account.

Indicate the Adviser fee – Contributions (excluding GST) to apply to the transfer amount.

## 10 & 11. Pension payment details

Nominate how much you would like to receive and the frequency of payment and provide details of the account your pension is to be paid into.

## 12. Nominated bank account

As an additional security measure for verification purposes, provide us with details of your nominated bank account.

## 13. Reports and information

Indicate whether your preference for receiving reports and correspondence is online or by mail.

## 14. Initial deposits

**Amount of initial deposit:** Where a cheque is enclosed with the application, 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.

**Initial deposit details:** Please 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. Specify the Adviser fee – contributions (excluding GST) to apply to your rollover and/or contribution.

## 15. Nominated beneficiaries

You can nominate a beneficiary for your account. For more information, refer to 'Estate planning' in the 'How your account works' section of the AIB. If you would like to make a discretionary nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination, complete the binding death benefit nomination form in this application booklet.

## 16. Adviser's details and declaration

Your financial adviser completes this section. Under the Anti-Money Laundering and Counter-Terrorism Financing Act, your financial adviser is required to verify your identity. The verification procedure is outlined in this booklet.

## 17. Declaration

Read carefully the 'Investor declarations, conditions and acknowledgements' in the AIB 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.

## Verification procedure (for financial adviser)

### 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 either 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 containing a photograph of the person
- ☐ Australian passport (a passport that has expired within the preceding two years is acceptable)
- ☐ Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
- ☐ Foreign passport or similar travel document containing a photograph and the signature of the person\*.

#### 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
- ☐ Pension card issued by Human Services (previously known as Centrelink)
- ☐ Australian citizenship certificate

And ONE valid option from this section.

- ☐ A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the 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\*.
- ☐ National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued\*.

\* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

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# Asgard

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[illegible]

<input type="checkbox"/> Salary/Wages	<input type="checkbox"/> Superannuation/pension	<input type="checkbox"/> Redundancy	<input type="checkbox"/> Others (list below)
<input type="checkbox"/> Commission	<input type="checkbox"/> Loan	<input type="checkbox"/> Inheritance	
<input type="checkbox"/> Bonus	<input type="checkbox"/> Insurance payment	<input type="checkbox"/> Gift/Donation	
<input type="checkbox"/> Business income/earnings	<input type="checkbox"/> Compensation payment	<input type="checkbox"/> Windfall	
<input type="checkbox"/> Investment Income and Earnings	<input type="checkbox"/> Government benefits	<input type="checkbox"/> Tax refund	
<input type="checkbox"/> Rental income	<input type="checkbox"/> Sale of assets		

<input type="checkbox"/> Employment income or earnings	<input type="checkbox"/> Rental income	<input type="checkbox"/> Owns real estate/property	<input type="checkbox"/> Other (specify source)
<input type="checkbox"/> Redundancy	<input type="checkbox"/> Superannuation/pension	<input type="checkbox"/> Sale of assets	
<input type="checkbox"/> Business income/earnings	<input type="checkbox"/> Insurance payment	<input type="checkbox"/> Inheritance	
<input type="checkbox"/> Investment income/earnings	<input type="checkbox"/> Compensation payment	<input type="checkbox"/> Gift/Donation	
	<input type="checkbox"/> Government benefits	<input type="checkbox"/> Windfall	

Tax file number (TFN)    -    -

See 'Tax file number' in the 'Other information' section of the AIB for more information.

1. to change the name of my account
2. to transfer funds out of my Cash Account
3. in relation to any other matters outlined in the PDS that may require my personal instructions
4. to transfer my account from super to pension.

If you select this option, you will be required to sign all instructions relating to your account prior to your financial adviser submitting them to us online.



## ! 5. Residency details — Mandatory section

**Are you an Australian resident for taxation purposes?**

☐ Yes      OR      ☐ No

If No, state your country of residence

[illegible]

## 6. Feature selection and adviser fees (excluding GST)

a) Account Management Fee

Ongoing adviser fees will be paid to your financial adviser (as negotiated). The relevant amount/percentage will be deducted from your Cash Account on a monthly basis. Please note, managed investments exclude term deposits. Nominate the fee below (excluding GST).

Select from one of the following fee types:

Flat dollar fee of ,. pa

(This will only be charged if you invest in managed investments and/or shares.)

☐ Apply annual increase in line with Consumer Price Index (CPI) released for the previous quarter.

Increase to start in ☐ January ☐ April ☐ July ☐ October     Year

OR

☐ Flat percentage rate of

Cash . % pa (max 5%)      Managed investments . % pa (max 5%)      Shares . % pa (max 5%)

**OR**

☐ Sliding scale — specify a sliding scale applicable to the combined value of managed investments and shares only

\$  to \$   % pa

\$  to \$   % pa

\$  to \$   % pa

Note: The above adviser fee option is for financial advice and related services provided by your financial adviser in relation to your account.

b) Optional account features and ongoing adviser fees

Select any optional features and ongoing adviser fees (excluding GST) applicable to the account. The fees are in addition to any fee nominated in section 6a (above) and will be deducted from your Cash Account and paid to your financial adviser on a monthly basis. Percentage based fees will be applied to the value of your investment in the nominated asset class.

**i** If you have selected the sliding scale fee type in section 6a (above) you can only nominate dollar based fees to apply to the optional features below.

Optional features		Adviser fee			
		% based fee pa		\$ based fee pa	
Managed Investments					
<input type="checkbox"/> Select menu   OR <input type="checkbox"/> Full menu		<input type="text"/> . <input type="text"/> <input type="text"/> % pa (max 5%)	OR	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	
Term deposits					
<input type="checkbox"/> Yes		N/A		\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	
Shares					
<input type="checkbox"/> Custodial		<input type="text"/> . <input type="text"/> <input type="text"/> % pa (max 5%)	OR	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	
Insurance					
<input type="checkbox"/> Yes		N/A		\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	

\* If you do not select any optional account features above, the Core account features will apply.

Note: The above adviser fee option is for financial advice and related services provided by your financial adviser in relation to your account.



### c) One-off adviser Fee

Nominate the one-off fee (excluding GST) as negotiated, to be paid to your financial adviser. The fee will be deducted only once, from your Cash Account during the next fee routine (generally during the first 2 weeks of the month).

Flat dollar fee \$  (if you don't nominate a fee, no one-off fee will be charged)

Note: The above adviser fee option is for financial advice and related services provided by your financial adviser in relation to your account.

### d) Other fees

Nominate the Adviser fee – Contributions (excluding GST) to apply to future deposits.

Cheque deposits  % (max 5%)      BPAY® deposits  % (max 5%)  
Direct debit deposits  % (max 5%)      Rollovers  % (max 5%)

Note:

- The fee specified above will apply to all future deposits unless you specify an alternative fee at the time a deposit is made. If you don't nominate a fee, the default will be 0%.
- The above adviser fee option is for financial advice and related services provided by your financial adviser relating directly to the contributions/deposits made to your account.

## ! 7. Employment details – Mandatory section

**Employment status:** ☐ Self-employed ☐ Employed ☐ Not applicable (as other circumstances apply)

Employer's business name (employed only to complete)

Date joined employer (employed only to complete)

You need to complete the below 'Work test declaration', if you are 65 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 65 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.

## 8. Share trading

Complete this section only if you have selected listed securities as an optional feature in section 6b.

☐ I wish to trade listed securities through my Asgard Infinity eWRAP Super account.

**Work test declaration:**

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 listed securities or there is a residual cash portion on the DRP, the dividend will be paid into the Cash Account.

## 9. Reports and information

Select one of the following – Online or By mail:

☐ **Online** – I choose to access all correspondence online only.<sup>1</sup>

Email address (required so we can notify you when important information is available on Investor Online):

☐ **By mail** – I choose to receive the following correspondence by mail. Tick one preference below.

Mail Investor Report to: ☐ Investor OR ☐ Financial adviser

<sup>1</sup> If you select Online:

- you acknowledge and agree that you have read and accept the terms and conditions for eStatements and online communications set out in the 'Investor declarations, conditions and acknowledgments' section of the AIB.
- you'll still get some reports and letters by mail as we're progressively moving to eStatements.

**Further information**

☐ I would like to receive information, special offers and exclusive opportunities about other products or services.



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## 10. Initial deposits and contributions

Indicate the type of deposit you're making and the contribution fee (excluding GST) that will be deducted from your initial deposit(s) and paid to your adviser. The contribution fee cannot exceed a maximum of 5.00% (excluding GST) of each deposit. If you don't indicate a contribution fee the default will be zero.

☐ Rollover details

Complete the details below for the initial rollover(s) and any additional rollovers to follow. You must forward the relevant rollover documentation with the initial rollover cheque(s) to us or complete the transfer authority in this booklet if you would like us to manage the transfer.

Institution	Expected amount
<div></div>	\$ <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> . <div>X</div> <div>X</div>

Fund USI	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contribution fee	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	OR	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="text"/>	<input checked="" type="text"/>	

Institution	Expected amount
	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>

[illegible]

AND/OR

#### ☐ Deposit details

**Amount**

\$   ,    ,    .

**Deposit type** ☐ Cheque ☐ Direct Debit

**Contribution fee**    . % pa (max 5.0%)    OR    \$

**This deposit is made up of:**

Employer Superannuation guarantee (SG) contribution <sup>2</sup>	Personal deducted contribution <sup>^*2</sup>	Personal undeducted contribution <sup>*1</sup>	Salary sacrifice contribution <sup>2</sup>	Additional employer contribution <sup>2</sup>	Spouse contribution <sup>*1</sup>
\$	\$	\$	\$	\$	\$

**i** If depositing via direct debit, complete the direct debit request in this booklet or your employer can make electronic contributions to your account using a Superstream employer portal.

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).

\* 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.

<sup>1</sup> This type of contribution counts towards your non-concessional contributions cap.

<sup>2</sup>This type of contribution counts towards your concessional contributions cap.

Note:

- **It is your or your adviser's responsibility to monitor your contribution caps. We will not be held responsible for ensuring that you do not exceed your contribution caps.**
- The above adviser fee option is for financial advice and related services provided by your financial adviser relating directly to the contributions/deposits made to your account.



## 11. Regular deposit plan

☐ I wish to set up a regular deposit plan on my account.

**i** You need to complete the below section as well as the 'Direct debit request' appearing in this booklet.

Note: You will need to ensure that you are eligible to contribute to your account during the duration of your regular deposit plan. If your circumstances change (ie you are no longer eligible to make contributions into your account), you will need to provide us with instructions to cancel your regular deposit plan. For more information on circumstances in which contributions can be made, refer to the 'How super works' section of the AIB..

### Regular deposit plan details

Regular deposit amount (minimum \$100): \$

Frequency: ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually

Note: If you do not specify the frequency, the 'monthly' frequency will be applied to your direct debit.

Start date:

End date (optional):

Note: If no start date is specified, the direct debit will start immediately after this application has been processed.

Regular deposit plan contribution fee (to be paid to your financial adviser):    % (max 5.00% excl. GST)

Note: This fee will only apply to the regular deposit plan nominated above.

This contribution is made up of:

Employer Superannuation guarantee (SG) contribution <sup>2</sup>	Personal deducted contribution <sup>^</sup> * <sup>2</sup>	Personal undeducted contribution <sup>*1</sup>	Salary sacrifice contribution <sup>2</sup>	Additional employer contribution <sup>2</sup>	Spouse contribution <sup>*1</sup>
\$	\$	\$	\$	\$	\$

<sup>^</sup> 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).

<sup>\*</sup> 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.

**i** Contributions caps apply to each financial year's 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. We will not be held responsible for ensuring that you do not exceed your contribution caps.**

<sup>1</sup> This type of contribution counts towards your non-concessional contributions cap.

<sup>2</sup> This type of contribution counts towards your concessional contributions cap.

Note: The above adviser fee option is for financial advice and related services provided by your financial adviser relating directly to the contributions/deposits made to your account.

## ! 12. Nominated Bank Account – Mandatory section

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

BSB number

 - 

Bank account number

Financial Institution and branch name

## 13. Nominated beneficiaries

You can nominate one or more dependants and/or your estate to be paid the balance in your account (including any insured benefit) when you die. For information on who you can nominate and the effect of making a nomination, refer to 'Estate planning' in the 'How your account works' section of the AIB.



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<input type="checkbox"/> <b>Discretionary nomination</b> Complete the below section.	OR	<input type="checkbox"/> <b>Binding nomination</b> Complete and attach the 'Binding death benefit nomination' form to this application.
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### Discretionary nomination

\* 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.

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 brochure, a copy of which can be obtained free of charge from our Customer Relations team or [www.asgard.com.au](http://www.asgard.com.au).

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Declaration by financial adviser

- I confirm that I have conducted the relevant customer identification procedure in line with the obligations under AML/CTF Law, and:
  - I have attached the necessary certified proof of identity documents with the application; or
  - I have sighted and retained copies of the necessary certified proof of identity documents as recorded in the 'Verification procedure' table in this booklet.
- I confirm that I provided the applicant with the Asgard FSG and BTM FSG
- I agree that where my client has agreed to adviser fees as part of this account application, this form once properly completed and signed constitutes an agreement between myself, the Trustee and my client and that I am entering into this agreement on my own behalf and, where I am a representative of a dealer group, as agent of the dealer group. Signing this form constitutes a request for payment by and on behalf of my client of agreed adviser fees. I have ensured that my client has agreed to the payment of adviser fees and has signed this form.
- I represent and warrant that the financial advice and related services for which adviser fees will be deducted from my client's account and paid to myself (or to my dealer group who will receive the payment on my behalf) relate solely to my client's interest in the account to which this form relates. Where adviser fees relate to contributions/deposits made to my client's account, the financial advice and related services provided will relate directly to those contributions/deposits. I represent and warrant that the amount of each agreed adviser fee is, and will be, proper and reasonable in respect of the financial advice and related services that have been, or will be, provided.

Record of proof of identity (ID)	ID document 1	ID document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document type		
Document issuer		
Issue date	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Expiry date	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Document number		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted
Date verified	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	

Signature (financial adviser)

Date

Dealer stamp

! 15. 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, Additional Information Booklet (AIB) and the 'List of Available Investment Options'), the Asgard FSG and BTM FSG, and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.
- I expressly acknowledge the 'Important information' on the contents page of the PDS.
- I give and make the 'Investor declarations, conditions and acknowledgments' as part of 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 the product disclosure statements 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).
- By signing this Form, I consent to the Trustee deducting and paying agreed adviser fees to my financial adviser (or to their dealer group who will receive the payment on behalf of my financial adviser) from my account on my behalf, as remuneration for financial advice and related services that my financial adviser provides in relation to my account.

Signature

Date

Trustee: BT Funds Management Limited ABN 63 002 916 458 RSE L0001090 AFSL 233724  
Custodian and Administrator: Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695  
Customer Relations 1800 731 812  
PO Box 7490, Cloisters Square WA 6850



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# Infinity eWRAP Pension Account Application

# Asgard

Issue date: 30 September 2017

Instructions on how to complete this application are at the front of this booklet. Before completing, please read carefully the 'Privacy statement' in the 'Other information' section of the Additional Information Booklet (AIB). It sets out important information you should know about how we handle personal information about you.

In this application, where there is a reference to a fee excluding GST, a net GST expense recovery amount (after reduced input tax credits) is payable and will be added to the amount deducted from your account.

Please complete this application in **BLOCK LETTERS** using black ink and:

- Your financial adviser may submit this application online using AdviserNET (you are required to have a financial adviser to operate an Infinity eWRAP account) or you can post it to the Asgard, PO Box 7490, Cloisters Square WA 6850.

Make cheques payable to Infinity eWRAP Pension (Name of investor) and cross them 'Not negotiable'. If you are investing through the Asgard Infinity eWRAP Super Account, your non-rollover cheque should be payable to Infinity eWRAP Super (Name of investor).

**We cannot accept faxes or photocopies of this application.**

**i** This symbol indicates you need to give us more information.

**!** This symbol indicates a required field/section.

**Questions?** Call the our Customer Relations team on **1800 998 185** or email [client.support@asgard.com.au](mailto:client.support@asgard.com.au)

## Checklist

**Have you:**

- ☐ signed the declaration and dated this form?
  - ☐ attached the identification form including certified identification documentation?
  - ☐ attached all your supporting documents if required?
    - e.g. 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 completed the record of proof of identity**

  - ☐ Know Your Client (KYC) form

**Additional information is required if your financial adviser has not completed the record of proof of identity section.**

- ☐
- Know Your Client (KYC) form

## 1. Existing account details

If you have an existing account that is in **exactly the same name** as this account, provide the account number and name below, mark any changes in section 2, and go to section 3. We will only apply the amended account details to your new account.

Existing account number

-   -

Existing account name

[illegible]

➔ Go to section 3

**! 2. New account details — Mandatory section if section 1 is not completed**

Title

Surname

[illegible]

Given names

[illegible]

If you are known by any other name(s), please list them below

1.

2.

3.

4.

Gender

Date of birth

- ☐ Male    ☐ Female

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Residential address (mandatory, PO Box not accepted)

[illegible]

[illegible]

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[illegible][illegible]

**!**

<input type="checkbox"/> Salary/Wages	<input type="checkbox"/> Superannuation/pension	<input type="checkbox"/> Redundancy	<input type="checkbox"/> Others (list below)
<input type="checkbox"/> Commission	<input type="checkbox"/> Loan	<input type="checkbox"/> Inheritance	
<input type="checkbox"/> Bonus	<input type="checkbox"/> Insurance payment	<input type="checkbox"/> Gift/Donation	
<input type="checkbox"/> Business income/earnings	<input type="checkbox"/> Compensation payment	<input type="checkbox"/> Windfall	
<input type="checkbox"/> Investment Income and Earnings	<input type="checkbox"/> Government benefits	<input type="checkbox"/> Tax refund	
<input type="checkbox"/> Rental income	<input type="checkbox"/> Sale of assets		



<input type="checkbox"/> Employment income or earnings	<input type="checkbox"/> Rental income	<input type="checkbox"/> Owns real estate/property	<input type="checkbox"/> Other (specify source)
<input type="checkbox"/> Redundancy	<input type="checkbox"/> Superannuation/pension	<input type="checkbox"/> Sale of assets	
<input type="checkbox"/> Business income/earnings	<input type="checkbox"/> Insurance payment	<input type="checkbox"/> Inheritance	
<input type="checkbox"/> Investment income/earnings	<input type="checkbox"/> Compensation payment	<input type="checkbox"/> Gift/Donation	
	<input type="checkbox"/> Government benefits	<input type="checkbox"/> Windfall	

## 3.

**i** If you are under 60, ensure you have completed the 'Tax file number declaration' and attach it to this application.

4.

If you select this option, you will be required to sign all instructions relating to your account prior to your financial adviser submitting them to us online.



## ! 5. Residency details — Mandatory section

**Are you an Australian resident for taxation purposes?**

☐ Yes      OR      ☐ No

If No, state your country of residence

[illegible]

## 6. Feature selection and adviser fees (excluding GST)

a) Account management fee

Ongoing adviser fees will be paid to your financial adviser (as negotiated). The relevant amount/percentage will be deducted from your Cash Account on a monthly basis. Please note, managed investments exclude term deposits. Nominate the fee below (excluding GST).

Select from one of the following fee types:

Flat dollar fee of ,. pa

(This will only be charged if you invest in managed investments and/or shares.)

☐ Apply annual increase in line with Consumer Price Index (CPI) released for the previous quarter.

Increase to start in ☐ January ☐ April ☐ July ☐ October     Year

**OR**

☐ Flat percentage rate of

Cash    % pa (max 5%)

Managed investments . % pa (max 5%)

Shares .   % pa (max 5%)

**OR**

☐ Sliding scale — specify a sliding scale applicable to the combined value of managed investments and shares only

\$  to \$   % pa

\$  to \$   % pa

\$  to \$   % pa

Note: The above adviser fee option is for financial advice and related services provided by your financial adviser in relation to your account.

b) Optional account features and ongoing adviser fees

Select any optional features and ongoing adviser fees (excluding GST) applicable to the account. The fees are in addition to any fee nominated in section 6a (above) and will be deducted from your Cash Account and paid to your financial adviser on a monthly basis. Percentage based fees will be applied to the value of your investment in the nominated asset class.

**i** If you have selected the sliding scale fee type in section 6a (above) you can only nominate dollar based fees to apply to the optional features below.

Full Asset Transfers, assets that are not available in the destination account due to the features selected, will be sold down and transferred as cash to the destination account.

Optional features	Adviser fee		
	% based fee pa		\$ based fee pa
Managed Investments			
<input type="checkbox"/> Select menu OR <input type="checkbox"/> Full menu	<input type="text"/> . <input type="text"/> <input type="text"/> % pa (max 5%)	OR	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
Term deposits			
<input type="checkbox"/> Yes	N/A		\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
Shares			
<input type="checkbox"/> Custodial	<input type="text"/> . <input type="text"/> <input type="text"/> % pa (max 5%)	OR	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

\* If you do not select any optional account features above, the Core account features will apply.

Note: The above adviser fee option is for financial advice and related services provided by your financial adviser in relation to your account.





c) One-off adviser fee

Nominate the one-off fee (excluding GST) as negotiated, to be paid to your financial adviser. The fee will be deducted only once, from your Cash Account during the next fee routine (generally during the first 2 weeks of the month). If you don't nominate a fee, no one-off fee will be charged.

One-off fee \$   .    .

Note: The above adviser fee option is for financial advice and related services provided by your financial adviser in relation to your account.

## ! 7. Pension eligibility — Mandatory section

Tick the condition that applies to you:

- ☐ My deposit is comprised entirely of unrestricted non-preserved benefits
- ☐ Reached preservation age, ceased employment and do not intend ever again to be gainfully employed for more than 10 hours per week
- ☐ Over age 60 and ceased employment with an employer on or after turning 60
- ☐ Over age 65 (you may not be eligible to make a lump sum contribution – refer to the ‘How super works’ section of the AIB)
- ☐ Reached preservation age (pre-retirement pension)

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](http://www.ato.gov.au)

- ☐
- Permanent incapacity/disability

To access preserved benefits on the grounds of permanent incapacity, you need to provide certificates from two registered 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 OR ☐ 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).

Date

3. If you were employed at the time you began to suffer ill health and your employment contract specified at retirement date prior to your 65th birthday, then 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.

Date        (If no date is specified, the date on which you turn 65 will be used).

## 8. Share trading

Complete this section only if you have selected shares as an optional feature in section 6b.

- ☐ I wish to trade shares through my Asgard Infinity eWRAP Pension Account.

## 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.

## 9. Transfer details

Transfer type

- ☐
- Full Asset Transfer

Transfer non-tax paid investments from my existing super/pension account (held with Asgard)

-  -  to my Asgard Infinity eWRAP Pension Account without selling these investments

**Note:** Please ensure that you've selected the appropriate account features. Assets that are not available in the destination account due to the features selected will be sold down and transferred as cash to the destination account. If you wish to transfer part of the investments held in your super/pension account without selling them down, you need to open your Asgard Infinity eWRAP Pension Account online with your financial adviser.



☐ Partial \$ selldown

Transfer \$          from my existing super/pension account (held with Asgard)

							-			-		
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Note: If you nominate to transfer part of your existing super/pension account, your investments will be sold and transferred as cash to your Asgard Infinity eWRAP Pension Account.

OR

☐ Full \$ selldown

Close my existing super/pension account (held with Asgard)         -   -

Note: If you nominate to transfer all of your existing super/pension account, your investments will be sold and transferred as cash to your Asgard Infinity eWRAP Pension Account.

**Contribution fee**

Nominate the contribution fee (excluding GST) to apply to the above transfer:

%      OR    \$.

Note:

- A maximum contribution fee of 5.00% applies. If an amount is not specified, the contribution fee will be zero.
- If you are transferring multiple accounts you will need to open your Infinity eWRAP Pension Account online with your financial adviser.
- The above adviser fee option is for financial advice and related services provided by your financial adviser relating directly to the contributions/deposits made to your account.

## 10. Pension details

☐ Minimum allowable pension\*

\* 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.

**OR**

☐ Maximum allowable pension (only applies for Pre-Retirement Pensions)

OR

☐ Pay me \$         gross amount (before tax) to be received each pension payment.

This amount must be within your minimum (and maximum for Pre-Retirement Pensions) amount prescribed by legislation.

**Make my pension payments** ☐ monthly OR ☐ quarterly OR ☐ annually

**Note:**

- Pension payments are paid on or around the 20th day of the relevant month.
- If the frequency of pension payments is not selected, the pension payments will be made monthly.

**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

[illegible]

Branch address

[illegible][illegible]

Name(s) bank account is held in

[illegible]

BSB number

□ □ □ - □ □ □

Bank account number

--	--	--	--	--	--	--	--	--



## 11. Commencement date of pension

Commencement date of pension

(only complete if you are aggregating rollover payments in the super account)

**Note:** If you do not provide a pension commencement date, the commencement date of pension will be the date of receipt of your single rollover. If you do provide a commencement date, you authorise your financial adviser to change this date by notifying us. Where you are transferring some or all of the balance in your existing super/pension account and investments need to be sold, we will start selling those investments on the commencement date provided. In this case, your pension will commence as soon as all sale proceeds are received.

## 12. Nominated Bank Account

We will automatically set up the bank account you nominated in section 10 as your Nominated Bank Account. You only need to fill out the below bank details if you wish to nominate a different bank account to withdraw funds to.

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

BSB number

Bank account number

Financial Institution and branch name

## 13. Reports and information

Select one of the following – Online or By mail:

☐ **Online** – I choose to access all correspondence online only.<sup>1</sup>

Email address (required so we can notify you when important information is available on Investor *Online*):

☐ **By mail** – I choose to receive the following correspondence by mail. Tick one preference below.

Mail Investor Report to: ☐ Investor OR ☐ Financial adviser

Notes:

<sup>1</sup> If you select Online:

- you acknowledge and agree that you have read and accept the terms and conditions for eStatements and online communications set out in the 'Investor declarations, conditions and acknowledgments' section of the AIB.
- you'll still get some reports and letters by mail as we're progressively moving to eStatements

**Further information**

☐ I would like to receive information, special offers and exclusive opportunities about other products or services.



## 14. Initial deposits

☐ Rollover details

Complete the details below for the initial rollover(s). You must forward the relevant rollover documentation with the initial rollover cheque(s) to us or complete the transfer authority in this booklet if you would like us to manage the transfer.

Institution	Expected amount
-------------	-----------------

**Imported amount:**

Fund USI

Contribution fee    % **OR** \$

Institution	Expected amount
	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

Fund USI	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Contribution fee	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	OR	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="text"/>	<input checked="" type="text"/>	

Note: if you are rolling over an internal account and you have included this account in section 9 'Transfer details' then you do not need to complete this section with the same account.

AND/OR

☐ Deposit details

**Amount**

\$   ,   ,   .

Deposit type ☐ Cheque ☐ Direct Debit

Contribution fee . % (max 5.0%) OR \$

**This deposit is made up of:**

Employer Superannuation guarantee (SG) contribution <sup>2</sup>	Personal deducted contribution <sup>^*2</sup>	Personal undeducted contribution <sup>*1</sup>	Salary sacrifice contribution <sup>2</sup>	Additional employer contribution <sup>2</sup>	Spouse contribution <sup>*1</sup>
\$	\$	\$	\$	\$	\$

**i** If depositing via direct debit, complete the direct debit request in this booklet or your employer can make electronic contributions to your account using a Superstream employer portal.

<sup>A</sup> If you're making a personal deductible contribution, you should provide a valid Personal Tax Deduction Notice with your application form to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us before the pension commences, otherwise you will not be able to claim a tax deduction.

\*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.

<sup>1</sup>This type of contribution counts towards your non-concessional contributions cap.

<sup>2</sup>This type of contribution counts towards your concessional contributions cap.

Note:

- It is your or your adviser's responsibility to monitor your contribution caps. We will not be held responsible for ensuring that you do not exceed your contribution caps.
- The above adviser fee option is for financial advice and related services provided by your financial adviser relating directly to the contributions/deposits made to your account.

## Contributions by members aged 65 years or over but under 75

You need to complete the below 'Work test declaration' if you are 65 or over, but not yet 75 and want to make a contribution (other than a mandatory employer contribution when setting up a new pension account).

**Work test declaration:**

☐ I declare that I am 65 or over but not yet 75 and have been gainfully employed at least 40 hours in 30 consecutive days in the current financial year.



## 15. Nominated beneficiaries

You can nominate one or more dependants and/or your estate to be paid the balance in your account when you die.

For information on who you can nominate and the effect of making a nomination, please refer to 'Estate planning' in the 'How your account works' section of the AIB.

Please indicate the type of nomination you wish to make:

<input type="checkbox"/> <b>Discretionary nomination</b> Reversionary pension option – complete Part A.  Nominated dependants option – complete Part B.	OR	<input type="checkbox"/> <b>Binding nomination</b> Complete the ‘Binding death benefit nomination’ form in this booklet.  <b>Note: We cannot accept binding reversionary nominations.</b>	OR	<input type="checkbox"/> <b>Auto-reversionary nominations</b> Complete the ‘Automatic Reversionary Nomination Form’ in this booklet.
--	----	--	----	---

Note: Please select only one option

## 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.

In the event of my death, I request that the pension be paid to my dependant:

Full name

[illegible]

Date of birth

Gender

--	--	--	--	--	--	--	--

☐ Male    ☐ Female

Relationship (Please select only one option)

☐ Spouse   ☐ De-facto spouse   ☐ Child\*   ☐ Interdependency relationship   ☐ Financial dependant

## PART B — Nominated dependants option

I nominate my estate and/or dependant(s) to receive the specified proportion of my death benefits:

Estate/Dependant(s)	Allocation
<input type="checkbox"/> Estate <div style="text-align: right;"><input type="text"/><input type="text"/><input type="text"/></div> %	
AND/OR	
<input type="checkbox"/> Dependant 1 - Full name <div style="text-align: right;"><input type="text"/><input type="text"/><input type="text"/></div> % Relationship (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	
<input type="checkbox"/> Dependant 2 - Full name <div style="text-align: right;"><input type="text"/><input type="text"/></div> % Relationship (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	
<input type="checkbox"/> Dependant 3 - Full name <div style="text-align: right;"><input type="text"/><input type="text"/></div> % Relationship (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	
<input type="checkbox"/> Dependant 4 - Full name <div style="text-align: right;"><input type="text"/><input type="text"/></div> % Relationship (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	
Your total allocation must total 100%	100%

\* 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.



## ! 16. 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 brochure, a copy of which can be obtained free of charge from our Customer Relations team or from [www.asgard.com.au](http://www.asgard.com.au).

Adviser's company

[illegible]

Adviser's name

[illegible]

AFS Licensee name

[illegible]

AFSL Number

Adviser's phone

[illegible]

Adviser Email Address

[illegible]

Adviser's code

[illegible]

### Declaration by financial adviser

- I confirm that I have conducted the relevant customer identification procedure as required under AML/CTF Law, and:
  - I have attached the necessary certified proof of identity documents with the application; or
  - I have sighted and retained copies of the necessary certified proof of identity documents as recorded in the 'Verification procedure' table in this booklet.
- I confirm that I provided the applicant with the Asgard FSG and BTFM FSG.
- I agree that where my client has agreed to adviser fees as part of this account application, this form once properly completed and signed constitutes an agreement between myself, the Trustee and my client and that I am entering into this agreement on my own behalf and, where I am a representative of a dealer group, as agent of the dealer group. Signing this form constitutes a request for payment by and on behalf of my client of agreed adviser fees. I have ensured that my client has agreed to the payment of adviser fees and has signed this form.
- I represent and warrant that the financial advice and related services for which adviser fees will be deducted from my client's account and paid to myself (or to my dealer group who will receive the payment on my behalf) relate solely to my client's interest in the account to which this form relates. Where adviser fees relate to contributions/deposits made to my client's account, the financial advice and related services provided will relate directly to those contributions/deposits. I represent and warrant that the amount of each agreed adviser fee is, and will be, proper and reasonable in respect of the financial advice and related services that have been, or will be, provided.

Record of proof of identity (ID)	ID document 1	ID document 2
Verified from	<div><input type="checkbox"/> Original</div> <div><input type="checkbox"/> Certified copy</div>	<div><input type="checkbox"/> Original</div> <div><input type="checkbox"/> Certified copy</div>
Document type		
Document issuer		
Issue date	<div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div></div><div></div></div>	<div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div></div><div></div></div>
Expiry date	<div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div></div><div></div></div>	<div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div></div><div></div></div>
Document number		
Accredited English translation	<div><input type="checkbox"/> N/A</div> <div><input type="checkbox"/> Sighted</div>	<div><input type="checkbox"/> N/A</div> <div><input type="checkbox"/> Sighted</div>
Date verified	<div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div><div></div><div></div></div><div></div><div></div><div></div></div>	





Signature (financial adviser)

Date

Dealer stamp

**! 17. 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, Additional Information Booklet (AIB) and the 'List of Available Investment Options'), the Asgard FSG and BTFM FSG, and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.
- I expressly acknowledge the 'Important information' on the contents page of the PDS.
- I give and make the Investor declarations, conditions and acknowledgments contained in the PDS (refer to the Contents table) and give the Trustee the authorisations referred to in 'Aggregating rollovers and contributions' as part of the 'How your account works' section of 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 the product disclosure statements 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).
- By signing this Form, I consent to the Trustee deducting and paying agreed adviser fees to my financial adviser (or to their dealer group who will receive the payment on behalf of my financial adviser) from my account on my behalf, as remuneration for financial advice and related services that my financial adviser provides in relation to my account.

Signature

Date

## Transfer authority

Use this form to transfer all or some of your benefits from another superannuation fund into your eWRAP Super/Pension Account. 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:

- **submit a copy** via our secure Document Upload facility on Investor *Online* or AdviserNET (accessed from Forms > Document Upload menu)
- **post to** Asgard, PO Box 7490, Cloisters Square WA 6850
- **email a copy to** [client.support@asgard.com.au](mailto:client.support@asgard.com.au)
- **fax to** (08) 9481 4834

Alternatively, if you're transferring all of your benefits, you can submit this request via our Rollover Tool.

If you submit online, email or fax, you don't need to post us the original.

**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 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 fund, 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 eWRAP Super/Pension Account
- contact your FROM fund provider to confirm if they have any additional requirements (for example, original certified identification) before they can action this transfer authority
- if you do not supply all the required information to process your request, this may delay the actioning of your request with your FROM fund
- if your benefits have not been transferred within 6 months of us receiving this form, we will close the request as it is no longer valid
- Privacy laws protect your privacy. Read our Privacy Policy for more information. A copy can be obtained from our website at [www.asgard.com.au](http://www.asgard.com.au)

**Questions?** Call our Customer Relations team on 1800 998 185 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email [client.support@asgard.com.au](mailto:client.support@asgard.com.au)

## 1. Asgard account details

Please indicate below the Asgard account that will receive the transfer of super benefits:

**Asgard account number (if known):**

□ □ □ □ □ □ □    □ □    □ □

Account name:

[illegible]

**Account type:**

☐ Asgard Infinity eWRAP Super Account      ☐ Asgard Infinity eWRAP Pension Account

## 2. Your personal details (Mandatory)

Title

--	--	--	--

Surname

[illegible]

Given names

[illegible]

Residential address

[illegible][illegible]

Postal address (if different from residential address)

[illegible][illegible]

## 2. Your personal details (continued)

Previous address

[illegible]

Tax file number (TFN)

$$\begin{array}{|c|c|c|} \hline & & \\ \hline \end{array} - \begin{array}{|c|c|c|} \hline & & \\ \hline \end{array} - \begin{array}{|c|c|c|} \hline & & \\ \hline \end{array}$$

Note: Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

Gender	Date of birth	Phone (Home)
--------	---------------	--------------

☐ Male ☐ Female

Date of birth Phone (Home)






Phone (Home)

Phone (Business) \_\_\_\_\_ Phone (Mobile) \_\_\_\_\_

Phone (Mobile)

Email

[illegible]

**Note:** If your personal details have changed, you may need to contact your FROM Fund and update their records before they action this authority.

### 3. Transfer details (Mandatory)

I request that the benefits held in the superannuation fund as detailed below be transferred to my account specified in section 1:

Product/Superannuation Fund name

[illegible]

ABN (mandatory) Unique Superannuation Identifier (mandatory)

Unique Superannuation Identifier (mandatory)

[illegible]

**Note:** You can find the ABN and USI of the fund you are transferring from by contacting them directly or using the Australian Government's Super Fund Lookup tool (available at [www.superfundlookup.gov.au](http://www.superfundlookup.gov.au)).

Account/membership/policy name

[illegible]

Account/membership/policy number

[illegible]

Postal address

[illegible]

State    Postcode

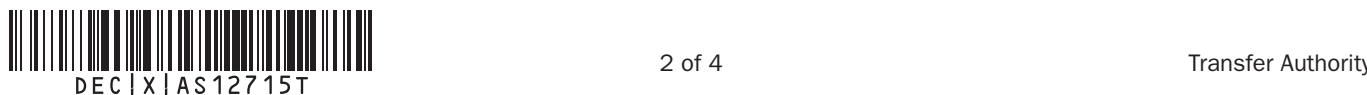
Phone (Business)

[illegible]

**Note:** If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

<input type="checkbox"/> <b>Entire balance</b> <i>(Your account in the FROM Fund will be closed).</i> Approximate value: <div style="border: 1px solid black; width: 150px; height: 30px; margin-top: 5px;"></div>	OR	<input type="checkbox"/> <b>Partial balance</b> Amount: <div style="border: 1px solid black; width: 150px; height: 30px; margin-top: 5px;"></div>
---	----	---

**Note:** 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 — TO (Receiving fund)

Please forward cheque made payable to: 'Asgard Infinity eWRAP Super/Pension (Name of member)' with related documentation to:

**Asgard**

PO Box 7490

Cloisters Square WA 6850

Note: You must check with your TO fund to ensure they can accept this transfer.

### 4. 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 BT Funds Management Limited ABN 63 002 916 458 (BTFM, the Trustee), as trustee of the Asgard Infinity eWRAP Super Account and Asgard Infinity eWRAP Pension Account (ABN 90 194 410 365).

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 the Trustee.
- 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 Asgard account.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my Asgard 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
Change of name	<b>Certified original copy</b> 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	<b>Certified original copy</b> of the guardianship papers or Power of Attorney.



## TO WHOM IT MAY CONCERN

### CERTIFICATE OF COMPLIANCE

We certify that:

1. The Asgard Superannuation Account (comprising the Asgard Elements Superannuation Account, Asgard Managed Profiles Super Account and Asgard Separately Managed Accounts — Funds Super Account), Asgard Employee Superannuation Account, Asgard Allocated Pension Account, Asgard Term Allocated Pension Account, Asgard eWRAP Super Account, Asgard eWRAP Allocated Pension Account, Asgard Infinity eWRAP Super Account, Asgard Infinity eWRAP Pension Account, and Asgard eWRAP Term Allocated Pension Account (each an 'account') are all part of Asgard Independence Plan — Division 2 ABN 90 194 410 365, which is a resident regulated superannuation fund (within the meaning of the Superannuation Industry (Supervision) Act 1993) ('SIS') and a complying superannuation fund under section 45 of that Act.
2. The Asgard Superannuation Account Unique Superannuation Identifier (USI) is 90194410365001. The Asgard Elements Superannuation Account USI is 90194410365003. The Asgard Allocated Pension Account and the Asgard Term Allocated Pension Account USI is 90194410365006. The Asgard Elements Allocated Pension Account and the Asgard Term Allocated Pension Account USI is 90194410365007. The Asgard Employee Superannuation Account USI is ASG0007AU. The Asgard eWRAP Super USI is 90194410365004 and the Asgard Infinity eWRAP Super Account USI is 90194410365005. The Asgard eWRAP Allocated Pension Account and Asgard eWRAP Term Allocated Pension USI is 90194410365008. The Asgard Infinity eWRAP Pension Account USI is 90194410365002.
3. The Asgard Rollover Service ('ARS') ABN 47 948 096 909 is a complying approved deposit fund under section 47 of SIS. The USI is ASG0001AU.
4. The Trustee of the ARS is BT Funds Management Limited.
5. None of the accounts have been directed by the Australian Prudential Regulation Authority to cease accepting contributions under section 63 of SIS.



For and on behalf of the Trustee  
BT Funds Management Limited



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# Asgard Infinity eWRAP Super Account

## Choosing your super fund

# Asgard

Asgard Customer Relations: 1800 731 812 Email: [ewrap@asgard.com.au](mailto:ewrap@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 Asgard Infinity eWRAP Super Account. Alternatively, you can request 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](http://ato.gov.au)).

There may be limited circumstances where your employer isn't required to accept this 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)

**!** 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

Super fund's name

Unique Superannuation Identifier (USI)  Account number

Account name

Signature  Date (dd/mm/yyyy)

Once you've completed this form, hand it to your employer. Please don't send this form to the ATO or to us.

### How to make super payments

Employers can make SuperStream compliant super contributions for employees using the fund details provided above.

Employers who are not yet making contributions in compliance with SuperStream can refer to our website [asgard.com.au/choice](http://asgard.com.au/choice) for alternative payment options.

### 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 this 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

Asgard Infinity eWRAP Super Account is a complying super fund and a resident regulated super fund within the meaning of the Superannuation Industry (Supervision) Act 1993. The Trustee of Asgard Infinity eWRAP Super Account is not subject to a written notice from the regulator directing the Trustee not to accept any contributions made to the fund by an employer-sponsor.

### Contribution acceptance statement

Asgard Infinity eWRAP Super Account accepts all super contributions from any employer.

Yours sincerely

Brad Cooper, Chief Executive  
On behalf of the Trustee,  
BT Funds Management Limited

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE L0001090 is the Trustee of Asgard Infinity eWRAP Super Account, which is part of Asgard Independence Plan – Division 2 ABN 90 194 410 365.



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# 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.

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.

## ! 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.

## WHEN SHOULD YOU USE THIS FORM?

You should complete this form before you start to receive payments from a new payer. For example, when you receive:

- 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 do not 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](http://ato.gov.au/trustsandtfnwithholding)
- have reached 60 years of age and started a super benefit that does not include an untaxed element for that benefit.

## WHAT IF YOU HAVE LOST YOUR TFN?

If you have lost your TFN or are not sure you have one, check all your correspondence from us, such as your income tax notice of assessment, as well as any payment summaries issued to you by a payer. If you use a registered tax agent, they may also be able to tell you your TFN.

- ➔ If you still can't find your TFN, you can phone **13 28 61** 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.

## DO YOU NEED TO APPLY FOR 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](http://ato.gov.au/tfn)

## OTHER FORMS YOU MAY ALSO NEED TO COMPLETE

In addition to this TFN declaration, you may also need to complete and give your payer the following forms:

- *Withholding declaration* (NAT 3093) if you want to
  - claim entitlement to the seniors and pensioners tax offset (question 9) or other tax offsets (question 10)
  - advise your payer to adjust the amount withheld from payments made to you
  - change information you previously provided in a TFN declaration.



**Australian Government**  
**Australian Taxation Office**

- *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 (see 'More information' on page 4).
- *Standard choice form* (NAT 13080) to choose a super fund for your employer to pay super contributions to. Information about your existing super accounts is available on our website at [ato.gov.au/superseeker](http://ato.gov.au/superseeker) to help you complete this form.

For copies of these forms, see 'More information' on page 4.

## SECTION A: TO BE COMPLETED BY THE PAYEE

### Question 1

#### What is your tax file number (TFN)?

This question asks you to quote your TFN. If you need to find your TFN, refer to 'What if you have lost your TFN?' on page 1.

⚠ We and your payer are authorised by the *Taxation Administration Act 1953* (TAA 1953) to ask for your TFN. It is 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 highest rate of tax plus the Medicare levy (or the highest rate of tax if you are not an Australian resident for tax purposes) from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

#### You may claim an exemption from quoting your TFN.

Print ☐ 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 have not given your TFN to your payer, they will withhold the highest rate of tax plus the Medicare levy (or the highest rate of tax if you are not an Australian resident for tax purposes) 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.

#### Provision of your TFN to your super fund

Your payer must quote your TFN to the super fund they pay your contributions to on your behalf. If your super fund does not have your TFN, you can provide it to them. 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
- there will be no *additional* tax to be deducted when you start drawing down your super benefits
- you can trace different super accounts in your name.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your TFN, which will only be used for superannuation purposes. The trustee of your super fund may provide your TFN to another super provider if your benefits are being transferred. You may write to the trustee of your super fund and ask them not to provide your TFN to any other trustee.

Once you've quoted your TFN to one super fund, we may also provide it to another regulated super provider you have a membership with if they don't already hold your TFN. If you don't want this provider to have your TFN, you need to contact them directly and ask them not to record your TFN.

### Question 6

#### On what basis are you paid?

Check with your payer if you are not sure.

### Question 7

#### Are you an Australian resident for tax purposes?

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
- have been in Australia continuously for six months or more and for most of that time you worked in the one job and lived in the same place
- will be or have been in Australia for more than half of the financial year (unless your usual home is overseas and you do not intend to live in Australia).

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

The criteria we use to determine residency are not the same as used by the Department of Immigration and Citizenship, or the Department of Human Services.

#### ⚠ FOREIGN RESIDENT TAX RATES ARE DIFFERENT

A higher rate of tax applies to foreign residents' taxable income, and foreign residents are not entitled to a tax-free threshold.

You are not entitled to claim the tax-free threshold and tax offsets if you are not an Australian resident for tax purposes. However, there is an exception with seniors and pensioners, zone or overseas forces tax offsets.

➡ To check your Australian residency status for tax purposes, visit [ato.gov.au/residency](http://ato.gov.au/residency)

Answer **no** to this question if you are not an Australian resident for tax purposes. You must also answer **no** at questions 8, 9 and 10 (unless you are a foreign resident claiming a seniors and pensioners, zone or overseas forces tax offset).

### Question 8

#### 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. It is available only to people who are Australian residents for tax purposes – that is, people who answered **yes** at question 7.

➡ The current tax-free threshold can be found at [ato.gov.au/taxfreethreshold](http://ato.gov.au/taxfreethreshold)

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 **no** if one of the following applies:

- you answered **no** at question 7
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be more than the tax-free threshold
- you do not want to claim the tax-free threshold.

### ❗ DO YOU HAVE MORE THAN ONE JOB OR PAYER?

If you are sure that your total income for the year from all sources will be less than the tax-free threshold, you can claim the threshold from all of your payers.

If your total income for the year from all sources will be more than the tax-free threshold, you can only claim the threshold from one payer at a time. Generally, you would choose the one you expect will pay you the most during the financial year.

If your circumstances change, you must advise your payers by completing a *Withholding declaration* (NAT 3093).

If you earn more than the tax-free threshold from all sources and you have claimed the tax-free threshold with more than one payer at a time, you may end up with a tax debt at the end of the financial year. To avoid having a debt, you should ask one or more of your payers to withhold additional amounts by completing a *Withholding declaration – Upwards variation* (NAT 5367).

❗ 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 your entitlement, which payer you should claim it from, or how to vary your withholding rate:

- visit [ato.gov.au/taxfreethreshold](http://ato.gov.au/taxfreethreshold)
- refer to *When you have income from two payers* (NAT 7473) available on our website at [ato.gov.au](http://ato.gov.au)

### Question 9

#### Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?

#### ⊖ CLAIM BENEFITS AND TAX OFFSETS WITH ONLY ONE PAYER

You are not entitled to reduce your withholding amounts, or claim the seniors and pensioners tax offset (SAPTO) with more than one payer at the same time.

If you receive income from more than one source and need help with this question, phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.

#### How your income affects the amount of your tax offset

You must meet the eligibility conditions to receive the SAPTO. Your rebate income, not your taxable income, determines the amount, if any, of SAPTO you will receive.

Answer **yes** if you are eligible and choose to claim the SAPTO with this payer. To reduce the amount withheld from payments you receive during the year from this payer, you will also need to complete a *Withholding declaration* (NAT 3093).

Answer **no** if one of the following applies:

- you are not eligible for the SAPTO
- you are already claiming the SAPTO with another payer
- you are eligible but want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.

➤ For more information about your eligibility to claim the tax offset or rebate income, visit our website at [ato.gov.au/taxoffsets](http://ato.gov.au/taxoffsets)

### Question 10

#### Do you want to claim a zone, overseas forces, dependent spouse or dependent (invalid and carer) tax offset by reducing the amount withheld from payments made to you?

#### ⊖ CLAIM TAX OFFSETS WITH ONLY ONE PAYER

You are not entitled to claim tax offsets with more than one payer at the same time.

You may be eligible for one or more of the following:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- a dependent spouse tax offset
- a dependent (invalid and carer) tax offset.

Answer **yes** to this question if you are eligible and choose to receive tax offsets by reducing the amount withheld from payments made to you from this payer. You also need to complete a *Withholding declaration* (NAT 3093).

Answer **no** to this question if you are not eligible for the tax offsets, choose to receive any of these tax offsets as an end-of-year lump sum through the tax system, or are already claiming the offset from another payer.

### ❗ FOREIGN RESIDENT

If you are not an Australian resident for tax purposes, you are not entitled to claim a dependent spouse tax offset or dependent (invalid and carer) tax offset. You may be entitled to claim the zone or overseas forces tax offset.

➤ For more information about your entitlement, visit our website at [ato.gov.au/taxoffsets](http://ato.gov.au/taxoffsets)

### Question 11

#### (a) Do you have an accumulated Higher Education Loan Program (HELP) debt?

Answer **yes** if you have an accumulated HELP debt.

Answer **no** if you do not have an accumulated HELP debt, or you have repaid your HELP debt in full.

#### ❗ You have a HELP debt if:

- the Australian Government lends you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP, or SA-HELP
- you have a debt from the previous Higher Education Contribution Scheme (HECS).

➤ For information about repaying your HELP debt, visit our website at [ato.gov.au/higheredloans](http://ato.gov.au/higheredloans)

#### (b) Do you have an accumulated Financial Supplement debt?

Answer **yes** if you have an accumulated Financial Supplement debt.

Answer **no** if you do not have an accumulated Financial Supplement debt, or you have repaid your Financial Supplement debt in full.

➤ For information about repaying your Financial Supplement debt, visit our website at [ato.gov.au/higheredloans](http://ato.gov.au/higheredloans)

#### Have you repaid this debt?

When you have repaid your accumulated HELP or Financial Supplement 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 Payer's copy of the form.



## ➤ 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](http://ato.gov.au)
- For information about applying for a TFN on the web, visit our website at [ato.gov.au/tfn](http://ato.gov.au/tfn)

### 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.com.au](http://relayservice.com.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](mailto:helpdesk@relayservice.com.au)

### Products

You can download a number of forms and publications from our website at [ato.gov.au](http://ato.gov.au) including the:

- *Withholding declaration* (NAT 3093)
- *Medicare levy variation declaration* (NAT 0929)
- *Withholding declaration – upwards variation* (NAT 5367).

Other forms and publications are also available from our shopfronts, on our website at [ato.gov.au/onlineordering](http://ato.gov.au/onlineordering) or by phoning **1300 720 092**.

## 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](http://ato.gov.au) or contact us.

This publication was current at **July 2013**.

## PRIVACY OF INFORMATION

We are authorised by the *Income Tax Assessment Act 1936* and *Tax Administration Act 1953* to ask for information on this declaration. We need this information to help us administer those laws. If your form is incomplete, incorrect or needs checking, it may affect the amount of tax withheld from payments made to you.

Where we are authorised by law to do so, we may give this information to other government agencies. These agencies could include the Australian Federal Police, Department of Human Services, Department of Families, Housing, Community Services and Indigenous Affairs, Department of Industry, Innovation, Climate Change, Science, Research and Tertiary Education, Department of Veterans' Affairs and the Department of Education, Employment and Workplace Relations.

Only certain people and organisations can ask for your TFN, such as employers, some Australian Government agencies, super funds, payers under the PAYG system, higher education and vocational education and training providers, and investment bodies.

We also provide taxpayer information to treaty partners overseas under international tax agreements with many other countries. More information about these treaties and our privacy policy is available at [ato.gov.au](http://ato.gov.au). The policy contains important information about your privacy, including information about how you can access and seek correction of information we hold about you, how you may complain about a breach of the Australian Privacy Principles and how we will deal with any privacy complaint. If you need to contact us, see 'More information'.



## Tax file number declaration

This 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.
- Read all the instructions before you complete this declaration.



30920713

ato.gov.au

### Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN. ☐

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax. ☐

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance. ☐

2 What is your name?

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐

Surname or family name

First given name

Other given names

3 If you have changed your name since you last dealt with us, show your previous family name

4 What is your date of birth?

Day   / Month   / Year

5 What is your home address in Australia?

Suburb or town

State/territory

Postcode

6 On what basis are you paid? (Select only one.)

Full-time employment ☐ Part-time employment ☐ Labour hire ☐ Superannuation or annuity income stream ☐ Casual employment ☐

7 Are you an Australian resident for tax purposes?

Yes ☐ No ☐ You must answer no at question 8.

(Visit [ato.gov.au/residency](http://ato.gov.au/residency) to check)

8 Do you want to claim the tax-free threshold from this payer?

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.

Yes ☐ No ☐ Answer no at questions 9 and 10 unless you are a foreign resident claiming a seniors and pensioners, zone or overseas forces tax offset.

9 Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?

Yes ☐ Complete a *Withholding declaration* (NAT 3093), but only if you are claiming the tax-free threshold from this payer. If you have more than one payer, see page 3 of the instructions. No ☐

10 Do you want to claim a zone, overseas forces, dependent spouse or dependent (invalid and carer) tax offset by reducing the amount withheld from payments made to you?

Yes ☐ Complete a *Withholding declaration* (NAT 3093). No ☐

11 (a) Do you have an accumulated Higher Education Loan Program (HELP) debt?

Yes ☐ Your payer will withhold additional amounts to cover any compulsory repayments that may be raised on your notice of assessment. No ☐

(b) Do you have an accumulated Financial Supplement debt?

Yes ☐ Your payer will withhold additional amounts to cover any compulsory repayments that may be raised on your notice of assessment. No ☐

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature

You MUST SIGN here

Date  
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 complete 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 your withholding payer number?

Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one?

Yes ☐ No ☐

3 What is your legal name or registered business name (or your individual name if not in business)?

A S G A R D I N D E P E N D E N C E

P L A N - D I V I S I O N 2

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer

Date  
Day   / Month   / Year

There are penalties for deliberately making a false or misleading statement.

4 What is your business address?

Suburb or town

State/territory

Postcode

5 Who is your contact person?

P E N S I O N A C C O U N T

Business phone number

6 If you no longer make payments to this payee, print X in this box ☐

Return the completed original ATO copy to:

For WA, SA, NT, VIC or TAS  
Australian Taxation Office  
PO Box 795  
ALBURY NSW 2640

For NSW, QLD or ACT  
Australian Taxation Office  
PO Box 9004  
PENRITH NSW 2740

IMPORTANT  
See reverse side of  
Payer's copy for:

- payer obligations
- lodging online.

TAXPAYER-SENSITIVE (when completed)

This page has been left blank intentionally.

# Asgard

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 facility on Investor *Online* or AdviserNET (accessed from Forms > Document Upload menu)
- post to Asgard, PO Box 7490, Cloisters Square WA 6850

If you submit online you don't need to post us the original.

**Questions?** Call our Customer Relations team on 1800 998 185 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email [client.support@asgard.com.au](mailto:client.support@asgard.com.au)

**Note:** Privacy laws protect your privacy. Read our Privacy Policy for more information. A copy can be obtained from our website at [www.asgard.com.au](http://www.asgard.com.au)

Account type (tick one only)

☐ Super      ☐ Pension      ☐ Investment

Account number (if known)

-  -

Account name

[illegible]

Provide details of the account which is to be debited:

Bank account holder name

[illegible]

BSB number

$$\begin{array}{|c|c|c|} \hline & & \\ \hline \end{array} - \begin{array}{|c|c|c|} \hline & & \\ \hline \end{array}$$

Bank account number

--	--	--	--	--	--	--	--	--

Name of financial institution

[illegible]

Branch name and address

[illegible]

State    Postcode

**Note:**

- Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.
- You can only have one direct debit request for each Asgard account.

## 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' provided on page 2.

**Authorised signatories on the account specified in Section 2 sign here** (if the mode of operation is 'two to sign' then both signatories need to sign this form).

Signature 1

\_\_\_\_\_

Date   /   ,

Full name

[illegible][illegible]

**Signature 2**

\_\_\_\_\_

Date   /    

Full name

[illegible][illegible]

Asgard Capital Management Ltd  
ABN 92 009 279 592 AFSL 240695  
Customer Relations 1800 731 812  
PO Box 7490, Cloisters Square WA 6850



**Asgard**

Direct debit request

# Direct debit request service agreement

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 Bulk Electronic Clearing System (BECS). It is additional to the arrangement under which you make payments to us.

Asgard Capital Management Ltd ABN 92 009 279 592 ('we' or 'us'), User ID: 016103  
Level 38, Central Park  
152 St Georges 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 BECS.

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

1. 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 [asgard.investor.services@asgard.com.au](mailto:asgard.investor.services@asgard.com.au) or writing to Asgard, PO Box 7490, Cloisters Square WA 6850. We require a new direct debit form if you are changing your financial institution or where you have deferred a direct debit for more than three months.
6. You can dispute an amount we draw under your DDR by calling our Contact Centre on 1800 998 185; or emailing [asgard.investor.services@asgard.com.au](mailto:asgard.investor.services@asgard.com.au); or writing to Asgard, PO Box 7490, Cloisters Square WA 6850.
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 BECS 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 BECS.
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, and all initial enquiries relating to any dispute under Clause 6 of this agreement, to us.





Asgard Capital Management Ltd  
ABN 92 009 279 592 AFSL 240695  
Customer Relations 1800 731 812  
PO BOX 7490, Cloisters Square WA 6850



# Binding death benefit nomination

## New, Confirm or Revoke

# Asgard

Use this form to make a new, confirm or revoke a binding death benefit nomination. You should also read the 'What happens when you die?' or the 'Estate planning' section in the relevant PDS or AIB before completing this form.

Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it in the presence of two witnesses on the same day. Any amendments must be initialled. 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 facility on *Investor Online* or AdviserNET (accessed from Forms > Document Upload menu)
- **post** to Asgard, PO Box 7490, Cloisters Square WA 6850
- **email** a copy to [client.support@asgard.com.au](mailto:client.support@asgard.com.au)
- **fax** to (08) 9481 4834

If you submit online, email or fax, you don't need to post us the original.

**Questions?** Call our Customer Relations team on 1800 731 812 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email [client.support@asgard.com.au](mailto:client.support@asgard.com.au)

**Note:** Privacy laws protect your privacy. Read our Privacy Statement for more information. A copy can be obtained from our website at [www.asgard.com.au](http://www.asgard.com.au)

### Information on completing this form

#### Make a new binding death benefit nomination

- Unless you revoke a binding death benefit nomination, it will remain valid for a period of three years from the date you first signed, 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 the discretion to determine to whom your death benefit is paid, although the nomination will be taken into consideration.
- You can change or revoke your nomination at any time. Making a new binding death nomination will replace existing binding death benefit nomination. Your current nomination will be revoked upon acceptance of the new binding death nomination.
- You can only nominate an 'eligible dependant(s)' and/or your estate. An eligible dependant includes:
  1. **Your spouse** (including a person who, 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 certain state or territory laws, as the case may be),
  2. **Your child** (including an adopted child, a step child or ex-nuptial child including adult children whether or not financial dependant on you),
  3. Anyone with whom you have an **interdependency relationship** at the time of your death (refer to the 'What happens when you die' or the 'Estate planning' section in the relevant PDS or 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 at the time your death is based on evidence subsequently supplied to the Trustee.
- You should ensure that your death benefit nomination is kept up to date as your circumstances change. These circumstances may include divorce, marriage, the birth of a child, the death of a nominated beneficiary and other changes in your personal circumstances. If in doubt, contact your financial adviser.

#### Confirm an existing binding death benefit nomination

- A binding death benefit nomination can only be confirmed before it expires. If it has expired, you will need to make a new binding death benefit nomination.
- Once a valid confirmation is received from you, your nomination will be valid for three years from the date the form is signed. You do not need a witness to confirm.

#### Revoke a current binding death benefit nomination

- If you are revoking your current binding death benefit nomination, you must sign and date the investor declaration section in the presence of two witnesses. Each witness must have turned 18 years of age and neither of them can be a beneficiary under the nomination being revoked. Each witness must also sign and date the witnesses' declaration section. You will then no longer have a valid nomination and the revoked nomination will not be taken into consideration by the Trustee when making any death benefit determination.
- To replace existing binding death benefit nomination, simply make a new binding death nomination. Your current nomination will be revoked upon acceptance of the new binding death nomination.

#### Checklist

- ☐ Ensure the total nomination allocated to your beneficiaries and/or estate equals 100% (otherwise the request will be invalid).
- ☐ Ensure that you have signed and dated this form.
- ☐ If you are making or revoking a binding death benefit nomination, ensure that the form has been signed by two witnesses.
- ☐ Ensure that the beneficiaries have not signed as witnesses.
- ☐ Ensure that your witnesses have signed and dated this form at the same time you signed the form.



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### 1. Nomination details – mandatory

Please indicate what you'd like to do by ticking (✓) the appropriate box below.

- ☐ **Make** a new binding nomination – complete sections 2, 3, 4 and 5.
- ☐ **Confirm** an existing binding nomination – complete sections 2 and 4.
- ☐ **Revoke** a current binding nomination – complete sections 2, 4 and 5.

## 2. Account details – mandatory

Account type (tick one only)

- ☐
- Super
- ☐
- Pension

Account number

Date of birth

$$\begin{array}{|c|c|c|c|c|c|c|} \hline & & & & & & \\ \hline \end{array} - \begin{array}{|c|c|} \hline & \\ \hline \end{array} - \begin{array}{|c|c|} \hline & \\ \hline \end{array} \qquad \begin{array}{|c|c|} \hline & \\ \hline \end{array}, \begin{array}{|c|c|} \hline & \\ \hline \end{array}, \begin{array}{|c|c|c|c|} \hline & & & \\ \hline \end{array}$$

Account name

[illegible]

### 3. Nominated beneficiaries

You can nominate up to five beneficiaries, including your Estate<sup>#</sup>.

Please use whole figures when specifying the ‘% of benefit’.

- i** Your total nomination must equal 100%.
- i** Your request will be invalid if the total nomination (% of benefit) does not equal 100%.

Full name* of beneficiary	% of benefit
<b>Dependant 1</b> <div style="display: flex; justify-content: space-between;"> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> </div> <b>Relationship</b> (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<div style="display: flex; align-items: center;"> <input type="text"/><input type="text"/><input type="text"/> %         </div>
<b>Dependant 2</b> <div style="display: flex; justify-content: space-between;"> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> </div> <b>Relationship</b> (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<div style="display: flex; align-items: center;"> <input type="text"/><input type="text"/> %         </div>
<b>Dependant 3</b> <div style="display: flex; justify-content: space-between;"> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> </div> <b>Relationship</b> (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<div style="display: flex; align-items: center;"> <input type="text"/><input type="text"/> %         </div>
<b>Dependant 4</b> <div style="display: flex; justify-content: space-between;"> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> <span><input type="text"/></span> </div> <b>Relationship</b> (please select only one option) <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<div style="display: flex; align-items: center;"> <input type="text"/><input type="text"/> %         </div>
<b>and/or Estate*</b>	<div style="display: flex; align-items: center;"> <input type="text"/><input type="text"/><input type="text"/> %         </div>
<b>Total</b>	<b>100%</b>

\* As appears on birth certificate or driver licence.

# Estate also refers to a Legal Personal Representative.

- i** Ensure that you and your witnesses have signed and dated the declaration on the next page.



#### 4. Investor declaration – mandatory

**i** If you are making or revoking a binding death benefit nomination, this form must be signed and dated in the presence of two witnesses.

**i** A nominated beneficiary cannot be a witness.

I have read the information on completing this form and confirm my nomination indicated under section 1. Nomination details.

Signature

Date

  |   |    

#### 5. Witnesses' declaration – mandatory when making or revoking a binding death benefit nomination

**i** Must be signed and dated at the same time the investor declaration is signed.

**i** Your request will be invalid if all three dates are not the same.

We declare that:

- we have turned 18 years of age and we are not nominated beneficiaries for this account
- this nomination/revocation was signed by the investor in our presence.

**Witness 1: Full name**

Signature

Date

  |   |    

**Witness 2: Full name**

Signature

Date

  |   |    

#### Trustee

BT Funds Management Ltd  
ABN 63 002 916 458, AFSL 233724

#### Custodian and Administrator

Asgard Capital Management Ltd  
ABN 92 009 279 592  
AFSL 240695  
Customer Relations: 1800 731 812  
PO Box 7490, Cloisters Square WA 6850



# Asgard

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# Allocated Pension Account Automatic Reversionary Nomination

# Asgard

Please complete this form to make a new automatic reversionary nomination or to amend an existing automatic reversionary nomination. This form can be completed for an Allocated Pension Account, Elements Allocated Pension Account, Infinity eWRAP Pension Account or eWRAP Pension Account.

Complete this form in BLOCK LETTERS, in black ink and:

- **post it to** Asgard, PO Box 7490, Cloisters Square, WA 6850; or
- **fax it to** us on (08) 9481 4834 (please don't send us the original as well); or
- **email a copy to** [client.support@asgard.com.au](mailto:client.support@asgard.com.au) (please don't send us the original as well)

**Questions?** Call our Customer Relations team on 1800 731 812 or email [client.support@asgard.com.au](mailto:client.support@asgard.com.au)

**Note:** Privacy laws protect your privacy. Read our Privacy Policy for more information. A copy can be obtained from our website at [www.asgard.com.au](http://www.asgard.com.au)

## Information on completing this form

- An automatic reversionary nomination can only be selected for an allocated pension account.
- This nomination is binding on the Trustee. In the event of your death, the Trustee will pay your death benefit as a pension to the person you have nominated, provided that they are an eligible dependant. An assessment of whether a person is an eligible dependant at the time of your death is based on evidence subsequently supplied to the Trustee. Please refer to the relevant Product Disclosure Statement (PDS)/Additional Information Booklet for further information.
- You can change your nomination type at any time.
- You can only nominate an 'eligible dependant'. An eligible dependant includes:
  - **your spouse** (including a person who, 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 may be));
  - **your child** (including an adopted child, a step child, or an ex-nuptial child) under 18 years of age, or between 18 and 25 years of age and is financially dependent on you, or a child over 18 with a prescribed disability;
  - anyone with whom you have an **interdependency relationship** at the time of your death – refer to the PDS for more information;
  - any other person **financially dependent** on you at the time of your death.

## Replacing an existing nomination

- To replace an existing automatic reversionary or discretionary nomination, simply **make a new automatic reversionary nomination**. Your current nomination will be revoked upon acceptance of the new automatic reversionary nomination.
- If you have an existing binding death benefit nomination in place, you will need to revoke this nomination before you can make an automatic reversionary nomination.

## Important information

- There may be social security implications as a result of this nomination. You should speak to your financial adviser before selecting this nomination type.
- You may be required to provide a new Centrelink Schedule to Centrelink within 14 days of selecting this nomination.
- 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.

## 1. Nomination details

Please indicate what you'd like to do by ticking (✓) the appropriate box below.

- ☐ Make a **new** automatic reversionary nomination (complete steps 2, 3 & 4 below).
- ☐ Amend an **existing** automatic reversionary nomination (complete steps 2, 3 & 4 below).
- ☐ Remove an **existing** automatic reversionary nomination (complete steps 2 & 4 below).

**Note:** If you have an existing binding death benefit nomination in place you will need to revoke this nomination before we can add an automatic reversionary nomination.





## 2. Account details

Date of birth

--	--	--	--	--	--	--	--	--

[illegible]

Three groups of empty rectangular boxes for writing answers. The first group has two boxes, the second has four boxes, and the third has four boxes.

### 3. Nominated automatic reversionary beneficiary

[illegible]

Full name

[illegible]

☐ Spouse    ☐ Child    ☐ Interdependency relationship    ☐ Financial dependant

☐ Male ☐ Female

#### 4. Declaration

- the information in this form is true and correct;
- I have read and understood the information contained in the 'Information on completing this form' and 'Important information' section of this form;
- in the event of my death, the Trustee will pay my death benefit in accordance with this nomination.

\_\_\_\_\_

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**Trustee**  
BT Funds Management Ltd  
ABN 63 002 916 458, AFSL 233724

**Custodian and Administrator**  
Asgard Capital Management Ltd  
ABN 92 009 279 592 AFSL 240695  
Customer Relations: 1800 731 812  
PO Box 7490, Cloisters Square WA 6850



# Asgard

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# Asgard

**TRUSTEE**

BT Funds Management Limited  
ABN 63 002 916 458, AFSL 233724  
Level 20, 275 Kent Street  
Sydney, NSW 2000

**ADMINISTRATOR**

Asgard Capital Management Ltd  
ABN 92 009 279 592  
AFSL 240695

**CUSTOMER RELATIONS**

1800 731 812

**CORRESPONDENCE**

Asgard  
PO Box 7490  
Cloisters Square WA 6850

# eWRAP Super/Pension

## Additional Information Booklet

This eWRAP Super/Pension Additional Information Booklet (this Booklet) has been prepared by the trustee of eWRAP Super/Pension: BT Funds Management Limited (BTFM, we, our, us and the Trustee)  
ABN 63 002 916 458  
AFSL 233724  
BTFM has prepared this Booklet on 27 June 2016 and the issue date is 1 July 2016.

The administrator and custodian of eWRAP Super/Pension is:  
Asgard Capital Management Ltd (Asgard and the Administrator)  
ABN 92 009 279 592  
AFSL 240695

Both BTFM and Asgard are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac).

### **About eWRAP Super/Pension**

eWRAP Super/Pension refers to eWRAP Super Account and eWRAP Pension Account, which are all part of the Asgard Independence Plan – Division 2 ABN 90 194 410 365 (the Fund).

### **About this Booklet**

Before applying to invest in eWRAP Super/Pension, it is important that you consider the Product Disclosure Statement for eWRAP Super/Pension (the PDS), together with this Booklet (referred to as the AIB in the PDS) and the List of Available Investment Options. These documents are available free of charge from your financial adviser or by contacting Customer Relations.

### **Updates to this Booklet**

We may update this Booklet. The latest version is available at [www.asgard.com.au/files/ewrap-suppen-AIB.pdf](http://www.asgard.com.au/files/ewrap-suppen-AIB.pdf). We will give you 30 days' notice prior to making changes to eWRAP Super/Pension that are materially adverse to members.

### **General advice warning**

The information in this Booklet is general information only and does not take into account your individual objectives, financial situation or needs. Consequently, before acting on the information, you should consider whether it is appropriate for you in light of your objectives, financial situation and needs.

To obtain advice or more information about eWRAP Super/Pension or the investments and insurance offered through eWRAP Super/Pension, you should speak to your financial adviser.

### **Investment in eWRAP Super/Pension**

An investment in eWRAP Super/Pension is not a deposit or liability of Westpac or any other company within the Westpac Group. The Super and Pension Accounts and the investments you select are subject to investment risk, including possible delays in repayment and the loss of income and capital invested. The Trustee, Asgard and Westpac (including any other companies within the Westpac Group) do not in any way stand behind or guarantee the capital value, the performance of the specific investments you select, or the eWRAP Super account and/or the eWRAP Pension account generally.

### **Eligibility**

eWRAP Super/Pension is only available to members who receive the PDS in Australia and have an Australian licensed or authorised adviser who is registered to distribute eWRAP Super/Pension. The Trustee may, at its discretion, refuse to accept applications from particular persons or classes of persons.

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# 1. How super works

Superannuation (super) is a means of accumulating wealth for your retirement and is, in part, compulsory. It can provide either a lump-sum or a regular income stream once you stop work. To encourage super savings, the Government has provided some distinct tax advantages (savings):

- you can invest 'before-tax' income through salary sacrifice
- the income on your investment is concessional tax, and
- your benefits are generally tax-free if received after you turn 60.

## Choice of fund

You can choose your own super fund for mandated superannuation guarantee (SG) contributions, if you are eligible under superannuation law. eWRAP Super accepts SG contributions when you nominate it as your chosen fund with your employer.

If you would like to have your SG contributions paid to your account, you can complete the Choosing Your Super Fund form (within the application booklet) and submit it to your employer.

Generally, you can choose a fund at any time, but your employer is only obliged to act on your instructions once every 12 months.

If you also want to roll over your other super fund balances, you can complete an eWRAP Super/Pension Transfer Authority form (you need to complete a separate form for each super fund balance). By consolidating all your super into one account, you can stay in control of your super, reduce paperwork and potentially save on fees.

Before transferring your super balance, you should consider the effect it will have on your benefits, including social security implications and any insurance cover you may have in the fund you are transferring from.

## Contributions

### Are you eligible to contribute?

Under superannuation law, we are unable to accept any contributions – other than employer contributions if you have not given us your Tax File Number (TFN). If you make a contribution and we don't have your TFN, we are required to return these contributions within 30 days, or deduct additional tax from the contribution.

To ensure we do not have to return contributions or apply additional tax, please state your TFN on your application.

## Contributions to eWRAP Super

### Adding to your Super account

You can add to your eWRAP Super account through:

- **contributions** – money deposited to your Super account by you, your employer, your spouse or the Government.
- **rollovers** – benefits you transfer from another complying super fund.

### Acceptable contributions

We can accept the following contributions:

#### From your employer

- If you are eligible under superannuation law, you can generally choose your own super fund for mandated SG contributions. eWRAP Super accepts SG contributions when you nominate eWRAP Super as your fund of choice with your employer.
- You may be able to arrange salary sacrifice contributions from your employer. These are additional employer contributions made from your pre-tax salary.
- Voluntary and other employer contributions – voluntary employer contributions are those made by an employer in addition to any award or SG requirements, and do not affect your take-home pay like salary sacrifice contributions.

#### From you

You can personally make the following types of contributions:

- Contributions from your after-tax income. In some cases you may be able to claim a personal tax deduction for these contributions.
- Contributions made from certain amounts arising from the disposal of qualifying small business assets, subject to limits.
- Contributions from the proceeds of certain payments for personal injury where eligibility conditions are met. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment, or lump-sum workers compensation payment.

### From the Government

If you are eligible, you may receive a government co-contribution, the low income superannuation tax offset (LISTO) or the low income superannuation contribution (LISC) from the Government. LISTO is payable in respect of eligible concessional contributions made on or after 1 July 2017, while LISC will continue to be payable in respect of eligible concessional contributions made prior to 1 July 2017, up until 30 June 2019.

### From your spouse

Your spouse may make contributions to your super, as long as the contribution is paid from an account in the name of your spouse, or a joint account where your spouse is an account holder.

Your spouse includes:

- your husband or wife via marriage
- a person with whom you are in a relationship that is registered under certain state or territory laws, or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

### Acceptable rollovers

You can roll over your benefits from other complying super funds into eWRAP Super at any time.

## Summary of age restrictions on contribution types

Your eligibility to contribute is based on your age and the type of contribution that you or your employer or spouse wishes to make on your behalf. The following table summarises when contributions can be made:

Your situation	Employer contribution		Other contribution types	
	SG and Award	Salary sacrifice and voluntary	Personal <sup>1</sup>	Spouse
You are under age 65	✓	✓	✓	✓
You are aged between 65 and 69 (inclusively) and are:				
• gainfully employed <sup>2</sup>	✓	✓	✓	✓
• not gainfully employed <sup>2</sup>	✓	✗	✗	✗
You are aged between 70 and 74 (inclusively) and are <sup>3</sup> :				
• gainfully employed <sup>2</sup>	✓	✓	✓	✗
• not gainfully employed <sup>2</sup>	✓	✗	✗	✗
You are aged 75 or older	✓	✗	✗	✗

1. If eligible, you may be able to claim a tax deduction for your personal contributions. You must complete a 'Notice of intent to claim or vary a deduction for personal super contributions (Personal Tax Deduction Notice)' and receive an acknowledgement from us before claiming personal contributions as a tax deduction in your tax return. Refer to the 'How super is taxed' section in this Booklet for further information.
2. 'Gainfully employed' means employed or self-employed (for gain or reward) for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contribution is made.
3. Other than for mandated employer contributions, the contribution must be received on or before the day that is 28 days after the end of the month in which the member turns 75 (ie if your birthday is in February, the contribution must be received by 28 March).

## Additional information for certain contributions

### Government contributions

Full information regarding eligibility for the government contributions can be found at [www.ato.gov.au](http://www.ato.gov.au).

If you are eligible, the Government pays your contributions after:

- you have provided your TFN to the Fund
- you have lodged your income tax return<sup>1</sup>
- your super fund has lodged a Member Contribution Statement for you (usually after 1 July and before 31 October), and
- the Australian Taxation Office (ATO) has received any additional information that it requires to deem you eligible to receive a government contribution.

Once this has been done, your government contribution is generally paid into your super account within 60 days. The ATO will send you a letter confirming the details of your contribution.

1. You are not required to lodge your tax return in order to receive the low income superannuation contribution or low income superannuation tax offset. However, not lodging a tax return may delay the payment of these contributions to your account.

### **Contributions relating to Capital Gains Tax small business concessions**

Certain proceeds from the disposal of qualifying small business assets can be contributed to your account and may be assessed under the CGT cap rather than the non-concessional cap. If you are eligible you must advise us at the time you make the contribution that you're electing to use the CGT cap for all or part of the contribution by completing and providing the Capital Gains Tax Election form with the contribution. This form is available from the ATO. As the rules for making such a contribution are complex, you should seek professional tax advice about whether your contributions qualify for this CGT concession. Please note that there are time frames in which the contribution needs to be made.

### **Contributions from certain personal injury settlements or orders**

You may contribute certain payments (personal injury contributions), which are exempt from the contributions caps. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment or a lump-sum workers compensation payment. In addition, two legally qualified medical practitioners must certify that as a result of the injury, you are unlikely to ever be able to be gainfully employed in a capacity for which you are reasonably qualified. You will need to seek professional advice about whether your contributions qualify under these rules.

Once you are satisfied that the contribution qualifies under the rules, the contribution must be made within 90 days of the payment being received or the structured settlement or order coming into effect, whichever is later. You must notify us at the time of making the contribution by providing a completed 'Contributions for personal injury' election form (available from the ATO) that the contribution is a personal injury contribution.

### **The contributions caps**

Contributions that exceed your contributions caps may have additional tax applied to them.

Contributions assessed against your cap include:

- employer contributions, including SG, Award, voluntary and salary sacrifice contributions, and
- personal tax-deductible contributions (that is, contributions for which you have claimed a personal tax deduction).

Contributions assessed against your non-concessional contributions cap include:

- personal contributions for which you are not claiming a tax deduction
- contributions made by your spouse into your account, and
- contributions made with proceeds from the sale of small business assets that are in excess of the CGT cap.

### **CGT cap**

A contribution made from certain amounts arising from the disposal of qualifying small business assets may count against the CGT cap, provided it is a personal contribution for which no tax deduction is claimed and you provide an ATO election form at the time the contribution is made. There are complex rules regarding which amounts will qualify for contribution under the CGT cap. You should consult a qualified professional adviser to determine whether your contributions qualify for the CGT cap.

### **Monitoring contributions caps amounts**

It is your responsibility to ensure contributions to your super are within your caps. If the total of all relevant contributions made for you to all your super funds exceeds your contributions cap(s), you may have to pay excess contributions tax. Refer to the 'How super is taxed' section in this Booklet for more information.

The contributions caps may change from time to time. Please speak with your financial adviser or visit [www.ato.gov.au](http://www.ato.gov.au) for updated information.

### **Contributions to eWRAP Pension**

From 1 July 2017, there is a limit on how much you will be able to transfer to superannuation income streams where earnings are tax exempt. This is known as the 'transfer balance cap'. The general transfer balance cap will be set at \$1.6 million for the 2017/18 financial year, and will be indexed in line with the consumer price index (CPI) each year, rounded down to the nearest \$100,000.

You may have a personal transfer balance cap which can differ from the general transfer balance cap due to timing and indexation impacts. Modifications to your transfer balance cap may also apply in certain circumstances including where you have made personal injury contributions to super or if you are a child death benefit beneficiary.

Amounts in excess of your transfer balance cap may need to be removed from your superannuation income stream(s) and may attract additional taxes and charges.

For more information about the transfer balance cap and how it applies to your circumstances, speak with your financial adviser or refer to the ATO website on [www.ato.gov.au](http://www.ato.gov.au).

The transfer balance cap does not apply to the eWRAP pre-retirement pension. For further information on the eWRAP pre-retirement pension, see the 'Pre-retirement pension' section in this Booklet.

You can purchase a pension with:

- unrestricted non-preserved money from your eWRAP Super account
- rollovers of super benefits classed as unrestricted and non-preserved, and
- contributions to which you have immediate access using a condition of release. You must also be eligible to make these contributions. If you intend to claim a tax deduction on your personal contributions, you will first need to deposit these contributions into an eWRAP Super account and give us a personal tax deduction notice in respect of these contributions. The law does not permit us to accept a personal tax deduction notice once you have commenced a pension. Only then can you request to have these amounts transferred to your new eWRAP Pension account.

eWRAP Super/Pension allows you to combine multiple contributions and/or multiple rollovers of super benefits into the one Pension account. Once the Pension account is started, no further contributions can be made to the Pension account.

## Pre-retirement pension

Under a pre-retirement pension (also known as a 'transition to retirement' pension), if you have reached preservation age (i.e. between age 55 and 60 depending on your date of birth) you are able to draw down between a minimum and maximum range of income each year. From 1 July 2017, earnings within a pre-retirement pension are taxed at a maximum of 15%. Lump sum withdrawals are not allowed unless your benefit has an unrestricted non-preserved component (refer to 'Withdrawals – accessing your super' in this section). Amounts transferred to the

eWRAP pre-retirement pension will not count towards your transfer balance cap.

The maximum pension income limit for the first financial year is 10% of the purchase price at commencement and 10% of the account balance on 1 July in each subsequent financial year. The maximum limit for the first year is not proportionately reduced based on the number of days remaining in the financial year.

The minimum level of income that must be taken from this pension each year is calculated as described in the 'Minimum pension income' section below.

Once you turn 65 or notify us that you have met a full condition of release, you cannot maintain your eWRAP pre-retirement pension account. We will:

- transfer your benefit to a new pension account, and
- close your pre-retirement pension account.

When your benefit is transferred to a new pension account:

- your death benefit nomination will be carried over to your pension account, and
- your balance will be counted towards your transfer balance cap.

If you do not want your pre-retirement pension to be transferred to a new pension account, you will need to provide us with instructions to:

- rollover your benefits to an eWRAP Super account or another complying super fund, or
- take a lump sum withdrawal.

These instructions will need to be provided in advance of you turning 65 or at the time you notify us that you have met another full condition of release. This is to ensure we have sufficient time to process your instructions.

## Pension account

Unless you have a pre-retirement pension, the money in your account is unrestricted and non-preserved, and can be accessed at any time.

Your pension payments are funded (in order) from your:

- unrestricted non-preserved benefits
- restricted non-preserved benefits\*
- preserved benefits.\*

\* Applicable to pre-retirement pensions only, and subject to you being eligible to commence a pre-retirement pension.

Under superannuation law, we are required to pay you a certain percentage of your Pension account balance as a minimum pension each year (see below). No maximum pension applies, other than as described in 'Pre-retirement pension' in this section.

Your minimum pension payment must be taken as income payments. Any lump sum payment you take from your pension account (where eligible) will not count towards the minimum drawdown requirement.

## Minimum pension income

Your minimum pension payment is calculated based on your age using the percentages in the table below. Your minimum payment is calculated for the first financial year by applying the relevant age-based percentage to your initial investment and in subsequent financial years by applying the relevant age-based percentage to your account balance as at 1 July. The result is rounded to the nearest \$10.

The table below illustrates the standard minimum pension factors that normally apply.

Age	Percentage of account balance
	Standard
Under 65	4%
65–74	5%
75–79	6%
80–84	7%
85–89	9%
90–94	11%
95 or older	14%

Pension factors may change from time to time. Up-to-date information is available at [www.ato.gov.au](http://www.ato.gov.au).

We will inform you 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 (if required) or increased in line with inflation (if so nominated).

## Withdrawals – accessing your super

Because super is a long-term investment, strict rules apply regarding how and when you can access your money.

You will only have access to your super when you:

- reach age 65
- resign from employment on or after age 60
- permanently retire on or after your preservation age (between 55 and 60, depending on your date of birth)
- start a transition to retirement (or pre-retirement) pension after you reach your preservation age (between 55 and 60, depending on your date of birth)
- become permanently incapacitated
- become temporarily incapacitated (only to allow the payment of income protection insurance benefits received by the Fund)
- are diagnosed with a terminal medical condition
- die
- have been given a release authority by the ATO to pay an amount
- qualify on 'compassionate grounds' as defined under superannuation law
- satisfy severe financial hardship conditions, or
- had temporary residency that has expired, and you have permanently departed Australia.

Please note that different rules apply to temporary residents accessing their money. Refer to 'Temporary residents' in the 'Other information' section in this Booklet and the ATO website at [www.ato.gov.au](http://www.ato.gov.au), for further information.

Before you make any withdrawal request you should check any tax or social security limitations and implications that may apply. You can find out more by visiting [www.ato.gov.au](http://www.ato.gov.au) and [www.dss.gov.au](http://www.dss.gov.au), or by speaking with your financial adviser.

Generally, you can transfer your super account balance at any time to another complying super fund, or if you have permanently emigrated to New Zealand to a Kiwi Saver account, subject to some conditions (refer to 'Illiquid/Suspended Managed Investments' and 'Portability of Super Benefits' in the 'How your account works' section in this Booklet).

You have the right to ask for information to be provided free of charge, before requesting a rollover or transfer of your benefits. The information you might need to know includes information relating to fees and costs that may apply to the rollover or transfer, and the effect of the rollover or transfer on your existing entitlements in the Fund. If you do not ask for any additional information, we will assume that you do not require it.

## Rules for accessing your super

### What are the preservation rules and when can you access your super?

Super is designed so that you cannot access it until you retire or meet another condition of release. In return for tax concessions, the government has placed restrictions on when you can access your super benefits. These restrictions are known as the preservation rules. You can access your super when:

- you turn 65<sup>1</sup>
- you retire from work and reach your preservation age,<sup>1</sup> or
- you reach your preservation age and wish to start a transition to retirement account<sup>1</sup>.

Your preservation age, determined by the government, is 60, unless you were born in 1964 or earlier, as outlined in the table below:

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

If you have reached your preservation age and you are younger than 60, you will be classified as retired if you do not intend to become gainfully employed again for ten hours or more per week.

After turning 60, if you leave an employment arrangement, you will be able to access your super benefits, even if you decide to go back to work.

### You are experiencing financial hardship<sup>1</sup>

If you are having difficulty meeting reasonable and immediate family living expenses and you are receiving Commonwealth income support payments, you may qualify for the early release of your super. To find out about the requirements and apply to have your super released you will need to obtain an Early Release Financial Hardship application form from your financial adviser or by calling our Customer Relations team. Existing members can also obtain a copy of the form by accessing *Investor Online*.

## Compassionate grounds<sup>1</sup>

You can apply for the early release of your super on compassionate grounds through the Department of Human Services (DHS). The DHS may approve the release of your super to cover expenses related to a serious medical condition or to prevent the forced sale of your home by your mortgagee. For more information and to apply for the early release of your super on compassionate grounds, please refer to the DHS website ([www.humanservices.gov.au](http://www.humanservices.gov.au)) or call DHS on 1300 131 060.

<sup>1</sup> These conditions of release are not available if you are a current or former holder of a temporary visa, unless you are a permanent resident of Australia, or citizen of Australia or New Zealand.

## Permanent incapacity

Your super may be released early if you become permanently incapacitated. Permanent incapacity means ill-health (whether physical or mental) is making you unable to engage in gainful employment for which you are reasonably qualified by education, training or experience. To find out what evidence you will need and to apply for the early release of your super you will need to complete the Permanent Incapacity Claim form which you can obtain from your financial adviser or by calling our Customer Relations team.

## If you die

Your dependants or nominated beneficiaries may access your benefits if you die. For further information, see 'Estate planning' in the 'How your account works' section in this Booklet.

## Departing Australia Superannuation Payment (DASP)

To qualify for a DASP, you need to have worked in Australia while visiting on an eligible temporary resident visa. Your super can be paid to you once you leave Australia and your temporary resident visa has expired or been cancelled.

You can find more information including eligibility criteria and claim a DASP on the ATO website at [www.ato.gov.au](http://www.ato.gov.au).

## Transfers to a Kiwi Saver account

If you have permanently emigrated to New Zealand, you may be eligible to transfer your superannuation to a Kiwi Saver account under the Trans-Tasman portability scheme. Please note however, we don't currently accept transfers from Kiwi Saver accounts.



# 2. How super is taxed

## Understanding taxation

The information in this section gives a general overview of how super is taxed. We recommend you consult a suitably qualified professional when considering how the tax rules might impact you or your beneficiaries. Additionally, the information and rates in this section change from time to time. Please visit [www.ato.gov.au](http://www.ato.gov.au) for up-to-date information.

## Tax on contributions

There are three types of tax that might apply to contributions:

- contributions tax
- excess contributions tax, and
- no Tax File Number (TFN) tax.

### Contributions tax

Only some contributions and rollovers attract contributions tax, generally at a rate of 15% within eWRAP Super:

The following contributions are subject to contributions tax:

- employer contributions, including SG, Award, salary sacrifice and voluntary employer contributions
- personal after-tax contributions for which you claim a personal tax deduction, and
- untaxed amounts of super benefits rolled over from untaxed super funds.

Contributions tax will **NOT** be deducted from the following contributions:

- personal after-tax contributions for which no tax deduction is claimed
- spouse contributions
- rollovers, except where the rollover contains an untaxed element (generally this would only apply to certain rollovers from public sector funds). The untaxed part of any rollover will be subject to tax at a maximum rate of 15%
- Government contributions
- a personal injury payment that is in the form of a structured settlement, an order for a personal injury payment or lump-sum workers compensation payment, and
- contributions made from certain amounts arising from the disposal of qualifying small business assets that are assessed under the CGT cap. Please visit [www.ato.gov.au](http://www.ato.gov.au) for further information.

### High income earner contributions tax (Division 293 tax)

If you're classified as a high income earner, you may need to pay an additional 15% tax (known as Division 293 tax) on some or all of your contributions. From 1 July 2017, you will be considered to be a high income earner if your 'income' is \$250,000 or greater in a financial year. This threshold was higher in previous financial years. The definition of 'income' for the purposes of this measure includes contributions which have had contributions tax applied to them, unless those contributions are excess concessional contributions. If you're liable for this tax the ATO will notify you after the end of the financial year. Further information on this tax is available on the ATO website at [www.ato.gov.au](http://www.ato.gov.au).

## Excess contributions tax – additional tax on contributions that exceed a contributions cap

If you contribute too much to super, you may incur additional tax if your contributions exceed your concessional contributions cap and/or your non-concessional contributions cap. Further contributions that are in excess of the non-concessional cap will generally need to be released from super. Refer to the 'How super works' section in this Booklet for further details on caps.

If you exceed a contribution cap, generally additional tax applies as follows:

- excess concessional contributions are taxed at your marginal tax rate, less a 15% offset for the tax already paid by the Fund. Excess concessional contributions not released from super under the relevant release authority also count against your non-concessional contributions cap and if they exceed this cap, may attract tax on the excess non-concessional contributions
- excess non-concessional contributions which are not released from super attract tax on the excess non-concessional contributions, resulting in these excess contributions being taxed at the top marginal rate of tax plus Medicare Levy
- notional earnings on excess non-concessional contributions which are released from super are taxed at your marginal rate, less a 15% offset for the tax already paid by the Fund. (The excess non-concessional contributions released are not subject to tax).

In certain circumstances you may be able to lodge an election(s) with the Australian Taxation Office (ATO) to have your excess concessional and/or excess non-concessional contributions (and notional earnings on these) released from super.

The tax consequences will be different depending on whether you leave your excess contributions in super, or you elect to have these released from super.

Before making a choice, we suggest you obtain professional advice based on your own circumstances. For further information on the release of excess contributions refer to [www.ato.gov.au](http://www.ato.gov.au).

It is important to remember that there are limits on the amounts of contributions you are able to make without paying additional tax. For further information about these limits, refer to 'The contributions caps' and 'Summary of age restrictions on contribution types' in the 'How Super works' section of this AIB.

It is your responsibility to ensure contributions to super are within your caps. The Trustee cannot monitor your overall position. If the total of all relevant contributions to any super fund exceeds your contributions cap(s), you may have to pay excess contributions tax.

The above caps may change from time to time. For further information please speak to your financial adviser, refer to our 'Superannuation rates and thresholds' fact sheet on [www.asgard.com.au](http://www.asgard.com.au) or refer to the ATO website [www.ato.gov.au](http://www.ato.gov.au).

## Tax File Number

You should provide your TFN when you invest in eWRAP Super/Pension. If you don't provide your TFN:

- we will not be able to accept any contributions (other than employer contributions) into your account
- we are required under super law to deduct additional tax from employer contributions, and
- any payments made to you from your account if you are less than 60 years old (including, if applicable, pension payments) will be taxed at the top marginal tax rate (plus the Medicare Levy).

## Claiming tax deductions for your personal contributions

Generally, if you are eligible to make a personal contribution to your super account you may be able to claim a personal tax deduction for your contribution. Your eligibility can be affected by your age and the level of any concessional contributions, such as SG, salary sacrifice or other employer super contributions, made for you.

If you are eligible and intend to claim a deduction for some or all of your personal contributions to your Super account, you are required to notify us in an ATO-approved format. Your financial adviser can assist you in completing this notification online using AdviserNET. Before you can claim a deduction in your tax return, we need to accept your valid Personal Tax Deduction Notice (notice) (if we are able to under tax law), and you need to receive an acknowledgement of your notice from us. The applicable contributions tax will be deducted from your account once a notice is accepted.

It is important to send us a valid Personal Tax Deduction Notice before:

- you lodge your tax return for the financial year in which the contribution you intend to claim a tax deduction for was made
- before 30 June of the financial year following that in which the contribution was made (for example, by 30 June 2017 for contributions made in the 2015/2016 financial year)
- you close your account or cease to be a member of the Fund
- we no longer hold the contributions (for example, if a partial rollover or cash withdrawal has been made)
- we begin to pay an income stream to you using any amount of your super benefit, and
- we receive a request from you to split your contributions with your spouse.

You may vary an earlier notice in certain circumstances but only to reduce the amount you intend to claim as a tax deduction (including reducing the amount to nil). To vary an earlier notice, you must also notify us in an ATO-approved format (which your adviser can assist you in completing online using AdviserNET). It is important to note that you must generally lodge a variation within the same timeframe as a deduction notice itself, and we will be unable to accept a variation to an earlier notice after any of the above events has occurred.

We suggest that you obtain professional tax advice if you are considering claiming a deduction for your contributions. Further details about the tax treatment of personal deductible contributions are available in this section under 'Contributions tax'.

## **Tax on exceeding your transfer balance cap**

From 1 July 2017, if you exceed your transfer balance cap you may have to remove excess amounts plus excess transfer balance earnings. These earnings will start to accrue until the excess is removed and will be determined by the ATO based on the general interest charge.

You will generally be liable for excess transfer balance tax on earnings accrued. For 2017/18, the tax rate on these earnings will be 15% and from 1 July 2018, the tax rate will be 15% for the first breach and 30% for subsequent breaches.

You can remove excess amounts and any associated earnings from your pension account by transferring them back to a superannuation accumulation account or by taking a lump sum withdrawal. If the ATO provides you with a determination to remove an excess amount from your income stream and you do not, they may direct us to remove this excess amount on your behalf.

If we are directed to withdraw an amount from your Pension account and we are unable to contact you for further instructions, we will transfer the excess amount to your existing eWRAP super account. If you do not have an existing Super account, we will establish one on your behalf to facilitate the transfer.

## **How tax amounts due are paid – super and pre-retirement pension accounts**

### **1. 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 Instalments 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 instalments 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.

### **2. 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 Pension, you will not receive the benefit of any tax adjustments relating to that financial year.

### **3. Tax on closure of your account**

If you close your account, other than by transferring to an 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 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 an 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 adjustments 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.

## How tax amounts due are paid – pension accounts (excluding pre-retirement pensions)

Tax on rollovers, where applicable, is provisioned within your account at 15%. The provision is deducted annually or on closure of your account. Eligible clients may also receive an annual refund of tax for franking credits received on dividends or distributions. If you close your account before the end of a particular financial year, you will not receive the benefit of franking credits relating to that financial year.

### Summary of tax applicable to super and pension accounts

The table below provides a broad summary of the amounts of tax provisioned on members' accounts to pay tax on contributions and earnings.

	Super accounts	Pension accounts	Pre-retirement pension	Important notes
Employer contributions	15% <sup>1</sup>	n/a	n/a	Additional tax <sup>2</sup> will be deducted annually if we do not hold a valid TFN as at 30 June.
Personal contributions for which you claim a personal tax deduction	15% <sup>1</sup>	n/a	n/a	
Untaxed component of rollovers received	15%	15%	15%	
Investment income (e.g. distributions, dividends and interest)	15%	Nil	15%	Eligible <sup>3</sup> super and pre-retirement pension clients may receive an annual adjustment if the final rate of tax is less than 15% – for example, due to franking credits. Eligible <sup>3</sup> pension clients may receive an annual refund of franking credits.
Capital gains	15% if the investment is held less than 12 months or 10% if held more than 12 months	Nil	15% if the investment is held less than 12 months or 10% if held more than 12 months	Eligible <sup>3</sup> super and pre-retirement pension clients may receive an annual adjustment for capital losses to the extent the Fund has been able to offset the losses against capital gains in that year.

1. A tax may apply to high income earners. For more information refer to the 'High income earners contributions tax' section in this Booklet.

2. For further information on the additional tax rate, visit [www.ato.gov.au](http://www.ato.gov.au) or speak with your financial adviser.

3. You will not be eligible for annual tax adjustments, including franking credits and capital losses, if you close your account before 30 June of the relevant year.

Where your pension account has reverted on your death, your reversionary beneficiary has the option to commute the pension to a lump sum at any time or to rollover the death benefit pension to another tax-exempt superannuation income stream, however this rollover cannot be combined with other superannuation monies they may hold.

### Tax on benefits

If you have more than one eWRAP Super account, you should be aware that the Government has introduced measures that may require the Trustee to look at all your accounts when calculating the tax payable on lump-sum cash withdrawals and the tax components of rollovers. You should discuss your overall tax position with your financial adviser.

### Rolling over your super to another fund

There is no lump-sum tax payable when a benefit is rolled out of eWRAP into another complying super fund, or if you use your balance to purchase a pension. However, you may incur CGT if you have to sell down investments in your account to fund the rollover and/or pension.

## Taking a cash lump-sum benefit

Once you are eligible to access your super savings as a lump-sum, any tax we are required to deduct will depend on your age and the tax components within your benefit, as shown in the following table:

Age	Taxable component	Tax-free component
Under preservation age	A rate of 20% plus the Medicare Levy	Nil
Preservation age to age 59	Up to the low rate cap <sup>1</sup> : Nil Above the low rate cap <sup>1</sup> : a rate of 15% plus the Medicare Levy	Nil

1. The low rate cap is \$200,000 for 2017/18, indexed to Average Weekly Ordinary Time Earnings (AWOTE) and rounded down to the nearest \$5,000 in subsequent years. Please refer to [www.ato.gov.au](http://www.ato.gov.au) for more information.

If you are aged 60 or over, withdrawals from your account are generally tax free. If you are under age 60 and we do not have your TFN, we are required to deduct tax at the highest marginal tax rate plus the Medicare Levy on the taxable component of a lump-sum benefit paid to you.

### Tax-free component

Your tax-free component may comprise:

- personal after-tax contributions for which you did not claim a tax deduction
- spouse contributions
- Government co-contributions
- tax-free components rolled over from other funds
- any tax-free amount crystallised as at 1 July 2007 (or at certain trigger events for some pensions). The tax-free component will be a fixed dollar component that will only increase with new after-tax contributions and rollovers containing any of the above elements
- personal injury amounts, and
- CGT small business amounts.

### Taxable component

This is the remainder of your balance after the tax-free component has been subtracted.

Different tax rates may apply for temporary residents taking a cash lump-sum super payment. Refer to 'Temporary residents' in the 'Other information' section in this Booklet and the ATO website at [www.ato.gov.au](http://www.ato.gov.au) for further information.

## Taking a partial cash withdrawal or rollover

The proportion of tax-free and taxable amounts in your total account balance is determined as at the date of your partial withdrawal. This proportion is then applied to the amount of your partial withdrawal. You will not have the ability to choose the components that make up your partial withdrawal.

### Taking a cash lump-sum as a result of disability

If your benefit is a disability super benefit, the tax-free component may be increased by an amount calculated under tax law, potentially reducing the overall amount of tax you will pay.

A disability super benefit is paid to a member because he or she suffers from ill-health (whether physical or mental), and two legally qualified medical practitioners have certified that, because of the ill-health, it is unlikely that the member can ever be gainfully employed in a capacity for which he or she is reasonably qualified by education, experience or training.

### Compassionate grounds

You can apply through the Department of Human Services (DHS) for the early release of your super on compassionate grounds. This may be to cover expenses related to a serious medical condition or to prevent the forced sale of your home by your mortgagee. For more information and to apply for the early release of your super on compassionate grounds, please refer to the DHS website at [www.humanservices.gov.au](http://www.humanservices.gov.au) or call DHS on 1300 131 060.

### Financial hardship

If you are having difficulty meeting reasonable and immediate family living expenses and are receiving Commonwealth income support payments you may qualify for the early release of your super. To find out all the requirements and apply to have your super released, refer to the Early Release Financial Hardship Application which you can obtain from your financial adviser or by calling our Customer Relations team. Existing members can also obtain a copy of the Application by accessing *Investor Online*.

## **Taking a cash lump-sum as a result of a terminal medical condition**

A super lump sum payment is tax-free if you suffer from a terminal medical condition. You will be viewed as suffering from a terminal medical condition if two registered medical practitioners certify, jointly or separately, that you suffer from an illness, or have incurred an injury that is likely to result in your death within a period of 24 months (the certification period) from the date of certification and for each of the certificates, the certification period has not ended. One of the certifying practitioners must be a specialist practising in an area related to the injury or illness.

If you satisfy this condition of release, all benefits which have accrued up to this time become unrestricted non-preserved. This condition of release also covers the certification period, meaning that any further benefits accrued within the 24 month certification period will also be treated as unrestricted non-preserved benefits.

**Please note:** The certification period for payment of an insurance benefit on grounds of 'terminal illness' may vary dependent on your policy and is not necessarily 24 months. This means you may not be eligible for an insured benefit on grounds of 'terminal illness' even if you can access your super on grounds of suffering a 'terminal medical condition'. Further, if you withdraw your entire super benefit (e.g. on grounds of suffering a 'terminal medical condition'), or if there are insufficient funds to cover your insurance premiums, any insurance cover you hold in eWRAP Super will cease and you may therefore not be eligible to claim for an insured benefit. If you want your insurance to continue you will need to leave sufficient balance in your account to fund future premiums. This information is intended as a guide only and does not constitute advice. Before making a withdrawal you should speak to your financial adviser about the impacts this could have on your insurance entitlements. For more information, please see the product disclosure statement of the relevant insurance provider, or call us on 1800 731 812.

### **What if you received a cash lump-sum under another condition of release?**

If you received a lump-sum super payment after 1 July 2007 under another condition of release and you have a terminal medical condition, you may be entitled to a refund of the tax withheld.

You will need medical certification stating that you had a terminal medical condition (as outlined above):

- at the time the payment was made, or
- within 90 days of receiving the payment.

If you are applying for a refund after 21 July of the following financial year in which you received the payment, you will need to apply for a refund from the ATO. For more information, please visit [www.ato.gov.au](http://www.ato.gov.au).

## **Tax on pension payments**

The amounts you use to purchase your pension will consist of two components: tax-free and taxable. A percentage will be calculated for each of these components when you purchase the pension. The tax-free amount of every payment from your eWRAP Pension account will be determined by the tax-free proportion determined at the purchase date.

If you are aged 60 or older, you will pay no tax on any payments made from your pension. You will not need to include any of your payments in your income tax return.

If you are under 60, the taxable component of each regular payment will be subject to your marginal rate of tax (plus the Medicare Levy). In addition, if you have reached your preservation age (refer to 'Preservation age' in the 'How super works' section in this Booklet), you may be entitled to a 15% tax offset on this taxable portion. You may also be eligible for the tax offset if you commenced the pension due to death or disablement. You can also claim the tax-free threshold if you have not already claimed this threshold from another payer.

**All payments from the pension will be treated as income for tax purposes, unless you inform us at the time of the particular payment request that you wish the amount to be treated as a lump-sum cash withdrawal. For the tax treatment of lump-sum cash withdrawals, refer to 'Taking a cash lump-sum benefit' in this section.**

If you are under 60 and have not given us your TFN, we are required to deduct PAYG withholding tax on the taxable component of your payments at the highest marginal rate plus the Medicare Levy, unless you have a specific exemption.



## Tax payable on death benefits

### Death benefits paid as a lump-sum

Death benefits paid as a lump-sum to your dependants (for tax purposes) are tax-free. A dependant for tax purposes includes your spouse or former spouse, your children under 18, a person who was wholly or substantially financially dependent on you at the time of your death, and/or a person with whom you were in an interdependency relationship (refer to 'Interdependency relationships' below) at the time of your death.

Death benefits paid as a lump-sum to a non-dependant for tax purposes will be taxed in the following manner:

Component	Tax payable
Tax-free component	Tax-free
Taxable component	Taxed at 15% plus the Medicare Levy
Taxable component (untaxed elements)	Taxed at 30% plus the Medicare Levy

An untaxed element will only arise where the lump-sum death benefit contains insurance proceeds. The amount of the untaxed element is calculated by using a statutory formula. However, tax on the untaxed element will only be payable if the lump-sum is paid to a non-dependant for tax purposes.

Death benefits paid as a lump-sum to your estate are taxed within the estate depending on whether the beneficiaries are your dependants or are non-dependants for tax purposes. Your estate is not required to pay the Medicare Levy.

### Interdependency relationships

An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other. An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

### Death benefits paid as a pension

Only your dependants for tax purposes can receive your death benefit as a pension. If either you or your beneficiary are aged 60 or over at the time of your death, all payments made from the pension to your beneficiary will be tax-free. If neither you nor your beneficiary are aged 60 or over at the time of your death, the tax-free component of all payments will be tax-free and the taxable component of all payments will be subject to your beneficiary's marginal rate of tax plus the Medicare Levy. In addition, your beneficiary will be entitled to a 15% tax offset on this taxable portion.

Where a death benefit is paid to a child, the trustee has the discretion to pay the benefit as a lump-sum and in certain circumstances as a pension. A death benefit can only be paid as a pension to a child of the deceased if the child at the time of death:

- is under the age of 18
- is under the age of 25 and financially dependent on the member; or
- has a disability of the kind described in subsection 8(1) of the *Disability Services Act 1986*.

The entire pension must be taken as a tax-free lump-sum at or before the child's 25th birthday, unless the child has a disability as described in the third bullet point above. No partial lump-sums will be possible.

### Death benefit – anti-detriment payment

The Government has abolished the payment of anti-detriment amounts from 1 July 2017. After this date, anti-detriment amounts will only be payable on lump sum death benefits paid to eligible beneficiaries where the member died prior to 1 July 2017. These payments cannot be made after 30 June 2019.

The additional payment is conditional upon the Fund:

- being eligible for, and able to use, the associated tax deduction in that tax year; and
- having sufficient monies to fund the anti-detriment amounts.



# 3. Your investment options

Through eWRAP Super/Pension, you have access to managed investments, term deposits and listed securities. By diversifying your investments and investing for an appropriate timeframe, you may reduce the risks associated with your investment.

The List of Available Investment Options specifies all the managed investments available through eWRAP Super/Pension. You can access this list through your financial adviser or by calling our Customer Relations team.

You can also invest in a range of Australian Securities Exchange (ASX) listed securities including:

- a broad selection of shares in listed Australian companies
- shares in a selection of listed investment companies and exchange traded funds, and
- units in a selection of listed property trusts.

## Investment options

### About managed investments

Managed investments (also known as managed funds) give you access to the investment expertise of professional investment teams. Your money is pooled with that of other members, which enables you to invest in a broader range of assets. You have access to hundreds of well-researched managed investments that would not normally be available to you if you were investing as a retail client.

You can choose to invest in a managed investment that concentrates on one particular asset class or structure your managed investments so that you invest in a combination of asset types. The diversification you achieve by investing in a number of managed investments can reduce the risk to your portfolio because you are not relying on the performance of one particular asset or asset class.

### About listed securities

Listed securities are generally bought and sold on a stock exchange through a broker. The returns from listed securities may include capital growth or loss and, depending on the listed security, income through dividends. Listed securities will generally offer the potential for the highest returns of all asset sectors over the medium to long term. However, listed securities also exhibit the highest fluctuations in values in the short term. The return achieved will be influenced by factors such as company performance and earnings, interest rates and the general economic outlook.

### About term deposits

Term deposits provide a fixed interest rate for a fixed length of time which means that you are protected from any decreases in interest rates during the term of your investment in the term deposit. However, you may not be able to take advantage of interest rate increases should interest rates rise during the term of your investment.

Funds cannot be withdrawn from a term deposit before the term ends. In addition, restrictions on when you can access your super apply. For further information, refer to 'Withdrawals – accessing your super' in the 'What you need to know about super' section in the PDS.

For information on applicable term deposit terms, conditions and restrictions, please refer to the relevant term deposit disclosure document, which you can obtain from your financial adviser or by calling our Customer Relations team.

### How to decide which investments are best for you

Before investing, you need to carefully consider how much of your money you are prepared to risk in order to receive potential gains. Your financial adviser will help you choose the right investment strategy to match your tolerance to risk, investment goals and timeframe. It is recommended that you regularly review your investment strategy with your financial adviser to accommodate changes in your circumstances or market conditions over time.

Before you make any decision in relation to your investments, you must receive from us a copy of the product disclosure statement or other disclosure document (if any) for any new investments, unless there is no requirement for such a document to be provided by us in paper form (for example, the relevant information may be able to be provided to you electronically through *Investor Online* or by your financial adviser if permitted by superannuation law) or in another way. You have a right to receive these disclosure document(s) free of charge from your financial adviser or our Customer Relations team. Ask your financial adviser if you have any questions about the relevant investments in terms of whether they suit your financial objectives, situation and needs (including about fees and risk/return) before deciding to invest.

## Investing involves risk

Risk is often defined as the likelihood that an investment will fluctuate in value. Generally the higher the potential return of an investment, the greater the risk of loss.

It is important to note that all investments involve varying degrees of risk. There is a multitude of factors beyond the control of members that may affect investment returns, such as:

Risk	Description
Security-specific risk	An investment in or with exposure to a company or managed investment may be affected by unexpected changes in that company's or managed investment's operations (due to quality of management, use of technology and so on) or its business environment.
Market risk	Markets are affected by a host of factors including economic and regulatory conditions, market sentiment, political events and environmental and technology issues. These could have a negative effect on the returns of all investments in that market. This may affect investments differently at various times.
Currency risk	If an investment is held in international assets, a rise in the Australian dollar relative to other currencies may negatively impact investment values or returns.
Interest rate risk	Changes in interest rates can have a negative impact, either directly or indirectly, on investment value or returns on all types of assets.
Derivatives and gearing risk	Underlying funds may use derivatives and gearing. The use of derivatives (which may be used to reduce risks and buy investments more effectively) may reduce potential losses and may also reduce potential profits. The use of gearing (borrowing) will magnify the variability of investment return.
Alternative investments risk	Underlying funds may invest in 'alternative investments'. Alternative investments is a category that includes a range of sophisticated investments including hedge funds, venture capital, private equity, leveraged and management buyouts, commodities and futures trading funds. Alternative investments are subject to certain risks that may include periods of large market falls, high volatility or reduced liquidity.
Credit risk	There is always a risk of loss arising from a debtor or other party to a contract failing to meet their obligations. This potentially arises with various securities including derivatives, fixed interest and mortgage securities.
Liquidity risk	Liquidity risk 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 either inadequate market depth or disruptions in the marketplace.
Legal and regulatory risk	Changes in domestic and foreign investment and taxation laws may adversely affect your investment. In addition, superannuation law changes frequently, which may affect your ability to access your investments.
Operational risk	eWRAP Super/Pension depends on the integrity of its administration and computer systems. However, there is a risk that these systems may not be available in certain circumstances.
Product risk	eWRAP Pension may not provide a pension for the rest of your life. Payments will only continue until the balance of your account is exhausted.
Insurance risk	You may not take out sufficient insurance to provide adequate cover for you or your beneficiaries, which is known as underinsuring. Your adviser may be able to help you identify the appropriate amount of insurance cover for your circumstances.

You should be aware of these risks when investing and that not all risks can be foreseen.

## Understanding asset classes

Choose from an extensive range of managed investments, including investments from the different asset classes of cash, fixed interest, shares and property, as well as multi-sector (diversified) funds managed by some of Australia's leading investment managers. Further information on the various asset classes can be found in this section under 'Categories'.

The managed investments available through your account invest in one or more of the following asset classes:

Asset Class	Classification
Cash	Income
Fixed interest	
Mortgages	
Australian shares	Equity
International shares	
Property securities	Property

The List of Available Investment Options gives details of the available managed investments that tend to invest exclusively (or almost exclusively) in one of these asset classes. They are grouped into the following three specialist categories: income, equity and property. In addition, there are multi-sector managed investments available, which invest across a range of asset classes.

You have the option to invest in managed investments from each category in order to create a diversified portfolio. Each category offers a choice of managed investments from many of Australia's leading investment managers.

If you would like to know more about the features of a specific managed investment, consult your financial adviser and the relevant product disclosure statement which you can access through *Investor Online*. You can also request a copy of these disclosure documents free of charge from your financial adviser or our Customer Relations team.

## How we invest your money

eWRAP Super/Pension gives you access to cash, managed investments, term deposits and a broad range of securities listed on the ASX, and the flexibility to change and mix your investments as your needs change.

There is no default investment option in eWRAP Super/Pension. If no investment option is nominated in the application process, all funds will remain in your Cash Account until your financial adviser submits an instruction online using AdviserNET as to where the funds are to be invested. You can obtain the List of Available Investment Options free of charge from your financial adviser or by contacting our Customer Relations team.

## Changing your investments

With eWRAP Super/Pension, you can change your mix of managed investments at any time, quickly and easily, as your needs or investment markets change. With your financial adviser, you choose which managed investments, term deposits and listed securities to buy and sell, and your financial adviser places your investment instructions online using AdviserNET.

Changes to your account may not be implemented in certain circumstances, such as where we are not reasonably satisfied that you have been given or have access to a copy of the current product disclosure statement or other disclosure document for the relevant managed investment, which is not defective, or information about material changes or significant events that affect the managed investments.

## Consequences of changing your investments

The sale of some or all of your managed investments or listed securities in your eWRAP Super account may result in a capital gain or capital loss that will affect the amount of tax paid on your account. You may also be charged transaction costs – that is, buy-sell spread charged by the investment managers. Refer to the 'Additional explanation of fees and other costs' section in this Booklet for more information.

## How we select listed securities

Your account allows you to purchase listed securities that are approved by us (that is, listed securities that appear on the list of available shares). Listed securities on the list of available shares are generally the ASX top 300 shares by market capitalisation, along with a selection of listed investment companies and exchange traded funds. If listed securities are removed from the ASX top 300 shares, we will not force a sell-down of these listed securities, however, you may no longer be able to make any further investment in securities listed outside the ASX top 300.

Different diversification and holding limits apply for listed securities. For further information, refer to 'Restrictions on shareholdings' in the 'How your account works' section in this Booklet.

We review the list of approved shares on a six-monthly basis, or more frequently as required. We update the list with any changes to the holding limits or eligibility (that is, whether to include or exclude a listed security from the approved shares list) accordingly.

## How we select managed investments

We generally take into consideration the quality of the investment manager's business, stability of its investment team, past performance and investment management process before selecting investment options.

We do not take into account labour standards or environmental, social or ethical considerations in selecting, retaining or realising investments. However, the various investment managers of the managed investments available may have their own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account when making investment decisions.

For any managed investments available, any such policies will be included in the product disclosure statement for these managed investments. You can request a copy of these product disclosure statements free of charge from your financial adviser or our Customer Relations team.

## Categories

The managed investments we make available to you through eWRAP Super/Pension are grouped into the following asset classes to make it easier for you and your financial adviser to select the investment that best suits your risk profile and objective:

- Income
- Equity
- Property, and
- Multi-sector.

For more information on these asset classes, please refer to the tables on the next pages.

## Standard Risk Measure

There is a Standard Risk Measure (SRM) band for each of the categories and sub-categories.

The SRM is based on industry guidance, and allows members to compare managed investments that are expected to deliver a similar number of negative annual returns over any 20-year period.

The SRMs are estimated using a model that takes into account a wide range of economic and investment factors (including expected asset class returns, volatilities and cross correlations between asset classes, amongst other things) and fees. In accordance with the FSC/ASFA Standard Risk Measure Guidance Paper (July 2011), the SRM is gross of tax (ignoring the impact of franking credits). The model then determines, for each option, the number of 'loss years' out of 20 and the resulting SRM.

The SRM is not a complete assessment of all forms of investment risk. For example, it does not detail the size of a potential negative return or the potential that a positive return may be less than a member may require to meet their objectives. Furthermore, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

You should ensure you are comfortable with the risks and potential losses associated with your chosen managed investment(s).

The Standard Risk Measure is general information only and does not take into account your personal financial situation or needs. You should consult your financial adviser to obtain advice that is tailored to suit your personal circumstances.

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 more

## Investment categories

	Income		
	Cash	Fixed interest	Mortgages
Sub-categories	Cash	Australian Fixed Interest International Fixed Interest Diversified Fixed Interest	<ul style="list-style-type: none"> <li>• Mortgage funds <ul style="list-style-type: none"> <li>– Residential mortgage-backed securities (RMBS)</li> <li>– Commercial mortgage-backed securities (CMBS)</li> </ul> </li> <li>• Government bonds</li> </ul>
Who is this suitable for?	Very conservative or cautious investors seeking the security of capital, or investing for relatively short periods.	Investors seeking a return greater than that available from cash, as well as an income stream. Capital losses may occur over the short term and the level of income may vary from time to time.	Investors seeking a return greater than that available from cash, and a fairly regular income stream.
What are the investment objectives?	To provide a secure return with a low risk of capital loss over any time period.	To provide a greater return than that available from cash over the suggested investment timeframe.	To provide a fairly steady income with a relatively low risk of capital loss over the suggested investment timeframe.  <b>Note:</b> Mortgage investments involve some capital risk and the level of income may vary.
Suggested timeframe for investment	0–2 years or more	2–3 years or more	2–3 years or more
Security over suggested timeframe	High	Moderate	Moderate
Indicative risk bands	1 (very low)	1 (very low) to 4 (medium)	1 (very low) to 4 (medium)
Ease of withdrawal	High (except for fixed term deposits)	High (except for funds with low credit investments)	Moderate to high, as the assets and liabilities of the funds are not matched. The funds offer high liquidity to investors but invest in illiquid assets.
What are the asset allocation ranges? (minimum and maximum)	Cash: 100%	Fixed interest: 0–40% Cash: 60–100%	Mortgages, RMBS or CMBS: 0–40% Cash and fixed interest securities: 60–100%
What else?	Investments are usually spread across short-term securities comprising cash deposits, and Government and bank-backed securities. Individual securities may have a maturity date of up to one year. The average maturity will be less than one year. Fixed term deposit options are available with investment in bank deposits 'locked in' for up to two years.	Investments will generally comprise diversified portfolios of Australian and/or international fixed interest securities valued regularly to reflect the underlying asset values. Values can vary as interest rates change. Specifically, the value of investments in this strategy may fall during periods when interest rates are rising. Currency movements may significantly affect returns of international fixed interest investments.	Investments will generally comprise diversified portfolios of registered mortgages, securitised assets, bank bills, Government bonds and cash.  <b>Note:</b> Many trust deeds allow the manager to delay paying investors for up to 60 days if there is a need to liquidate a mortgage in order to meet a withdrawal request.

	<b>Equity</b>		<b>Property</b>
	<b>Australian shares</b>	<b>International shares</b>	<b>Property securities</b>
<b>Sub-categories</b>	Diversified equity Smaller companies Socially responsible equity Specialist equity Hedge funds	Global equity Regional equity Sector specialist equity Socially responsible equity Hedge funds	Property securities Diversified property Direct property
<b>Who is this suitable for?</b>	Investors seeking a long-term investment in a diversified portfolio of Australian shares, who are prepared to accept the prospect of capital losses in the short term.	Investors seeking a long-term investment in a diversified portfolio of global share investments, who are prepared to accept the prospect of capital losses in the short term.	Investors seeking a medium to long-term investment in a diversified portfolio of listed property securities.
<b>What are the investment objectives?</b>	To provide a high relative return over the suggested investment timeframe. A significant proportion of the return from shares is likely to arise from changes in capital values. Returns depend on many factors, including company earnings, interest rates and the general economic outlook. However, short-term investments in the Australian share market are subject to volatility.	To provide a high relative return over the suggested timeframe. A significant proportion of the return from shares is likely to arise from changes in capital values. Returns depend on many factors, including company earnings, global interest rates and the global economic outlook. Currency movements may significantly affect returns.	To provide a return greater than that expected from an income strategy over the suggested investment timeframe. Returns are derived from a balance of income (rental) and capital growth from the underlying properties and property securities. Returns depend on many factors, including property values, interest rates, the economic outlook (particularly inflation) and movements in the share market. These investments also provide access to the benefits of investment in property, offering greater liquidity than unlisted property trusts or direct property investments.
<b>Suggested timeframe for investment</b>	5–7 years or more	5–7 years or more	3–5 years or more
<b>Security over suggested timeframe</b>	Moderate	Moderate to low (subject to currency movements)	Moderate
<b>Indicative risk bands</b>	6 (high) to 7 (very high)	6 (high) to 7 (very high)	5 (medium to high) to 7 (very high)
<b>Ease of withdrawal</b>	High (except for hedge funds)	High (except for hedge funds)	High (except for funds with a portfolio of unlisted direct property)
<b>What are the asset allocation ranges? (minimum and maximum)</b>	Australian shares: 75–100% Cash: 0–25%	International shares: 80–100% Cash: 0–20%	Property: 80–100% Cash: 0–20%
<b>What else?</b>	Investments will generally comprise diversified portfolios of Australian share investments. Investments can be split broadly across all sectors in the Australian share market (diversified equity), those focusing on smaller companies (smaller companies), those that take ethical considerations into account (socially responsible equity) and those that invest in either private equity or tax-advantaged assets (specialist equity).	Investments will generally comprise diversified portfolios of international share investments. Investments can be split between those investing across all world markets (global equity), those focusing on specific regions such as South East Asia, Japan, Europe, North America or emerging markets (regional equity), those focusing on specific themes such as global technology, global health and biotechnology and global resources (sector specialist equity) and those that take ethical considerations into account (socially responsible equity).	Investments will generally comprise diversified portfolios of listed property securities but may also include an unlisted direct property component (diversified property).

<b>Multi-sector</b>					
	<b>Multi-sector 20</b>	<b>Multi-sector 40</b>	<b>Multi-sector 60</b>	<b>Multi-sector 80</b>	<b>Multi-sector 100</b>
<b>Description</b>	Diversified multi-sector funds where growth assets are less than or equal to 20% of total assets.	Diversified multi-sector funds where growth assets are greater than 20% but less than or equal to 40% of total assets.	Diversified multi-sector funds where growth assets are greater than 40% but less than or equal to 60% of total assets.	Diversified multi-sector funds where growth assets are greater than 60% but less than or equal to 80% of total assets.	Diversified multi-sector funds where growth assets are greater than 80% but less than or equal to 100% of total assets.
<b>Who is it suitable for?</b>	Investors seeking a greater return than that available from cash, who are prepared to accept a small exposure to growth assets.	Investors seeking a greater return than that available from cash, who are prepared to accept a modest exposure to growth assets.	Investors seeking a greater return than that available from cash, who are prepared to accept a moderate exposure to growth assets.	Investors seeking a medium to long-term investment and moderate to high returns, who accept the possibility of a decline in capital values.	Investors seeking a long-term investment with high potential returns, who accept the possibility of a decline in capital values.
<b>What are the investment objectives?</b>	To provide a return greater than that available from defensive assets through a small exposure to growth assets.	To provide a return greater than that available from defensive assets through a modest exposure to growth assets.	To provide a return greater than that available from defensive assets through a small exposure to growth assets.	To provide moderate to high returns within the context of a diversified investment portfolio. This is achieved by significant exposure to growth assets.	To provide high returns within the context of a portfolio invested primarily in Australian and international shares. This is achieved by exposure to growth assets with little or no exposure to defensive assets.
<b>Suggested minimum timeframe for investment</b>	2–3 years or more	2–3 years or more	2–3 years or more	3–5 years or more	5–7 years or more
<b>Indicative risk bands</b>	3 (low to medium)	4 to 5 (medium to high)	4 to 6 (medium to high)	5 to 6 (medium to high)	6 to 7 (high to very high)
<b>What are the asset allocation ranges? (minimum and maximum)</b>	<b>Defensive</b> Cash, Australian fixed interest and international fixed interest: 80–100%  <b>Growth</b> Australian shares, international shares and property: 0–20%	<b>Defensive</b> Cash, Australian fixed interest and international fixed interest: 60–80%  <b>Growth</b> Australian shares, international shares and property: 20–40%	<b>Defensive</b> Cash, Australian fixed interest and international fixed interest: 40–60%  <b>Growth</b> Australian shares, international shares and property: 40–60%	<b>Defensive</b> Cash, Australian fixed interest and international fixed interest: 20–40%  <b>Growth</b> Australian shares, international shares and property: 60–80%	<b>Defensive</b> Cash, Australian fixed interest and international fixed interest: 0–20%  <b>Growth</b> Australian shares, international shares and property: 80–100%
<b>What else?</b>	Volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down, affecting the current market value of the strategy.	Volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down, affecting the current market value of the strategy.	It is possible that the value of the investment may rise or fall depending on the exposure to growth assets, such as shares. Also, volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down, also affecting the current market value of the strategy.	Growth may be achieved through a significant exposure to shares and/or property. The market value of an investment will rise or fall depending on whether the value of the assets in the portfolio rise or fall. The market value could fall over some periods due to the volatility of prices of the underlying assets.	Growth may be achieved through a significant exposure to shares and/or property. The market value of an investment will rise or fall depending on whether the value of the assets in the portfolio rise or fall. The market value could fall over some periods due to the volatility of prices of the underlying assets.



# 4. How your account works

This section provides information about how your account works. In particular, it outlines information about:

- A. Opening your account
- B. Your financial adviser
- C. Your Cash Account
- D. Your Super account
- E. Your Pension account
- F. Transacting in your account
- G. Estate planning
- H. Withdrawals and closing your account.

## A. Opening your account

The first step when opening your account is to speak with your financial adviser, who will help you to complete the application form and select your investments.

Your financial adviser can submit your application online using AdviserNET.

Your financial adviser will also help you:

- decide what level of authority you will give them to operate your account
- negotiate the fees they will receive for services in relation to your account
- set up your account for share trading and nominate your dividend election if you wish to invest in listed securities through your account.

By opening an eWRAP Super/Pension account, you agree to receive communications from us electronically via *Investor Online*.

Once we receive your application and set up your account, we will send you:

- a welcome pack to confirm your account details, and
- a Personal Identification Number (PIN) to access *Investor Online*. For security purposes, we will send your PIN and welcome pack separately.

Once we process your application and receive your initial deposit, you will become a member of eWRAP Super/Pension and we will:

- purchase listed securities (provided your account is set up for share trading), term deposits and managed investments according to any purchase instructions your financial adviser has placed online using AdviserNET, and
- pay any associated fees from your account.

The Trustee at its discretion may refuse to accept your application.

## B. Your financial adviser



Your financial adviser is integral to the operation of your account. All buying and selling of term deposits, managed investments and listed securities must take place through your financial adviser.

You can only open an eWRAP Super/Pension account if you have a financial adviser.

You can decide what level of authority your financial adviser holds for sending us instructions for your account. For more information regarding the levels of authority you can grant to your financial adviser and what happens if you change or remove your financial adviser from your account, please refer to 'Your financial adviser' in the 'How eWRAP Super/Pension works' section in the PDS.

Some of the features described in this section of the Booklet may not be available to you if you choose to remove your financial adviser from your account. For more information, see 'What will occur if you no longer have a financial adviser' in the 'General information' section in the PDS.

## C. Your Cash Account



When you open an eWRAP Super/Pension account, we also establish a Cash Account for you.

The balances held in the Cash Account are deposited in interest-bearing bank accounts held either by the Administrator and/or the Cash Account Administrator\* with St.George and/or Westpac. A portion of the balances held in the interest-bearing bank accounts are invested in term deposits (with Westpac) of varying duration. Your Cash Account balance is recorded at all times by the Administrator as the sum of your interest in each of the underlying bank accounts (including term deposits) and will not be affected by money moving between the underlying accounts.

Interest is paid on your Cash Account at a declared rate and will accrue daily and be credited to your Cash Account monthly in arrears.

\* The Cash Account Administrator is BT Portfolio Services Limited ABN 73 095 055 208 (BTPS). BTPS is a related body corporate of BTFM and Asgard.

## How the Cash Account works

The Cash Account is the central component of your account. Your Cash Account is used to settle all investment instructions (purchases and sales of managed investments and listed securities and purchases of term deposits). We will also pay income distributions from managed investments, dividends from your listed securities and interest payments from term deposits directly into your Cash Account. All fees, Government charges, insurance premiums, charges, taxes and pension payments (if applicable) are paid from your Cash Account.

The connection between your Cash Account and your investment options makes it easy for you and your financial adviser to quickly respond to changes in the market or your investment needs.

All amounts credited to your Cash Account will remain in your Cash Account:

- until we receive investment instructions from your financial adviser
- until we deduct fees and other costs
- unless you have elected to automatically invest excess cash
- unless you have, through your financial adviser, elected to auto-rebalance your account to a template, or
- until you make a withdrawal or close your account.

## Maintaining a minimum balance in your Cash Account

You must maintain a minimum balance in your Cash Account to pay for transactions such as insurance premiums, pension payments, fees and other costs. You can monitor your Cash Account balance by regularly checking the details of your account on *Investor Online*.

The minimum balance is different for a Super account and a Pension account as detailed in the table below.

Account balance*	Minimum cash balance – Super account	Minimum cash balance – Pension account
\$0 to \$100,000	\$2,000	\$4,000
Above \$100,000 to \$500,000	2% of account value	4% of account value
Above \$500,000	\$10,000	\$20,000

\* eWRAP Super/Pension account value includes cash held in the Cash Account.

When we make some payments from your Cash Account (such as tax payments), your Cash Account balance may become negative for short periods of time. Refer to 'Negative cash balance' in this section for further information.

When your Cash Account balance is close to or less than the minimum, you may wish to deposit additional funds into your account. You can also instruct your financial adviser to sell specific managed investments or listed securities online using AdviserNET. The sale proceeds will be paid into your Cash Account.

If the balance of your Cash Account is close to zero or about to become negative, we may sell managed investments to top up your Cash Account to the minimum balance using the Priority Sell or Default Sell method.

### Priority Sell method

You can nominate a standing Priority Sell instruction on your managed investments, specifying the order in which your managed investments will be automatically sold.

#### Example

John's eWRAP Super account value is \$400,000 and the balance in his Cash Account is nil (\$8,000 below the required 2% minimum). A fee of \$200 is about to be deducted from John's account.

John has instructed us to sell managed investment A, followed by managed investment B to restore his Cash Account balance to the minimum \$8,000 required and to fund the outstanding fee of \$200. Managed investment A has a value of \$5,000 and Managed investment B has a value of \$10,000. To restore the Cash Account balance, we will sell all of managed investment A (\$5,000) and some of managed investment B (\$3,200).

### Default Sell method

We use the Default Sell method if we have not received any Priority Sell instructions from you, or if the net value of managed investments you nominated under the Priority Sell instruction are insufficient. Under the default sell method, we will endeavour to sell your managed investments 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 investments and your Cash Account balance is still less than the required level, we may sell down your listed securities, starting with your shareholding of the highest value, until we have the required amount.

#### Example

The balance in Paula's Cash Account is \$8,000 below the required minimum. A fee of \$300 is about to be deducted from Paula's account.

Paula has 80% of her account value in managed investment A and 20% is in managed investment B. There is no priority sell instruction in place.

Using the default sell method, we will restore Paula's Cash Account balance and fund the outstanding fee by selling from each managed investment proportionately as follows:

Managed investment A:	80% of \$8,300	= \$6,640
Managed investment B:	20% of \$8,300	= \$1,660
Total		= \$8,300

## Negative cash balance

If your Cash Account balance becomes negative at any time, we charge interest on the negative amount at the same rate as interest paid on your positive cash balance. We may then sell managed investments from your account (using one of the methods described in the 'Maintaining a minimum balance in your Cash Account' section above) to top up your cash balance to the minimum balance required and recoup the interest charged.

## Automatically invest excess cash

To help you manage your Cash Account balance, you and your financial adviser can select a minimum and/or maximum target Cash Account balance. You can select this as either a dollar or a percentage value of your account balance. The automatic cash management process is run monthly. If your Cash Account balance exceeds your specified maximum, we will automatically invest the excess balance according to your instructions. Automatic cash management can only be established and maintained online using AdviserNET by your financial adviser.

## D. Your Super account

How to deposit funds into your Super account	
Type	How?
Contribution <sup>1</sup>	<ul style="list-style-type: none"><li>• Direct debit – one-off or by setting up a regular deposit plan from a bank account selected by you</li><li>• BPAY®</li><li>• Cheque</li><li>• Forwarding to us your super guarantee notification or other notice of entitlement to superannuation guarantee shortfall payments<sup>2</sup></li><li>• Superstream online portal (employer contributions only)<sup>3</sup></li><li>• Receipt of payments directly from the ATO (for example, Government contributions)</li></ul> <p>To make a contribution into your Super account, you must meet certain conditions. The contribution acceptance rules are outlined in the 'How super works' section in this Booklet.</p>
Rollover from a complying superannuation fund	<ul style="list-style-type: none"><li>• Cheque</li><li>• Electronic funds transfer (EFT) from another superannuation fund</li><li>• In-specie transfer of managed investments and/or listed securities held through a non-Asgard super/pension account</li><li>• Transferring investments held through an existing super account administered by Asgard (also referred to as an internal transfer)</li></ul> <p>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.</p>

1. Legislative changes may place restrictions on the use of these facilities by employers. Visit the ATO website at [www.ato.gov.au](http://www.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 eWRAP Super 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.

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## Contributions limits/caps

It is important to remember that there are limits on the amount of contributions you are able to make without paying additional tax. For information about these limits, refer to the 'How super works' section in this AIB.

## Contributions splitting

You are able to split super contributions with your spouse as allowed under superannuation law. Your financial adviser can discuss whether splitting contributions will meet your needs. 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. We do not currently charge a fee for processing a Contributions Splitting Application form, but we reserve the right to charge a fee for this service in the future.

## Deposit methods

### Cheque

For instructions on addressing the cheque, please refer to the 'Quick reference guide' section in the PDS.

The cheque needs to be accompanied by your completed eWRAP Super Application form or a Contribution Remittance Advice form, which your financial adviser can submit online using AdviserNET before posting the cheque to us.

### BPAY

BPAY is an electronic funds transfer payment method, initiated by you, from your bank account to your eWRAP Super account. By using the convenience of phone or internet banking, BPAY allows you or your employer to make contributions to your eWRAP Super account.

When you receive notification that your account has been opened, you will be provided with your unique BPAY Reference Number. We use this to identify your account when you make a contribution via BPAY.

You can also find this information on *Investor Online* via the Account Details screen or your financial adviser can provide you with the number.

The Biller Codes for making a contribution to your eWRAP Super account via BPAY vary depending on the type of contribution you are making. You can access the relevant Biller Codes on *Investor Online* or by calling our Customer Relations team.

By using a Biller Code to make a BPAY contribution, you acknowledge that you have received the product disclosure statement for the managed investments in your account and agree to receive product disclosure statements (including information about significant events or matters affecting them) online via *Investor Online*. You can access these documents via the 'PDS' menu option on *Investor Online*.

All financial institutions enforce daily BPAY transfer limits and timings. You will need to check with your financial institution to obtain the daily transaction limit for your bank account.

#### **One-off direct debit**

You can make a personal contribution from a bank account selected by you into your eWRAP Super account. If you wish to make your initial deposit by way of direct debit, you need to complete the relevant section of the eWRAP Super 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.

Please note that we can only action one direct debit request a day. If, on the same day, your financial adviser submits multiple one-off direct debit requests online using AdviserNET, we will only action the final direct debit instruction.

#### **Regular direct debit or deposit plan**

If you want a more disciplined approach to saving for your retirement and provided you are eligible, 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.

#### **In-specie transfer of investments into your account**

You can transfer managed investments and/or listed securities (investments) into your new eWRAP Super/Pension account or existing eWRAP Super account, provided those investments:

- appear on our List of Available Investment Options and/or list of available shares (available from your financial adviser or by calling our Customer Relations team), and
- are transferred from another complying superannuation fund or self managed super fund (SMSF) in the form of a rollover.

We are unable to accept transfers of investments in the form of superannuation contributions and we are unable to transfer investments out of your eWRAP Super/Pension account.

A request from you to transfer investments will (if and when accepted by us) result in a change in beneficial ownership and will trigger a CGT event in the superannuation fund from which the investments are transferred. Any capital gains/losses incurred as a result of the transfer cannot be transferred to your eWRAP Super/Pension account. We are not responsible for reporting, paying or calculating any tax liability that may arise, so you should seek independent advice before requesting the transfer.

The transferred investments will initially be consolidated in a Super account (Consolidation account) until all of the investments have been transferred and we have received the final Rollover Benefit Statement. During this time, the superannuation benefits will be treated as preserved, comprising entirely of a taxable component. When we receive the final Rollover Benefit Statement, the entire account balance of the Consolidation account will be transferred to your eWRAP Super account or eWRAP Pension account (as applicable) and the benefits will be updated to reflect the correct tax and preservation components.

The Consolidation account will operate as a standard eWRAP Super account. We cannot transfer assets to your eWRAP Pension account while transactions are pending. The fees and other costs outlined in the PDS will apply while the investments are in the Consolidation account.

Should the balance of the Cash Account in the Consolidation account fall below the minimum required balance, we will not sell investments to top up the Cash Account. To avoid the Cash Account balance becoming negative when fees and costs are deducted, we recommend you deposit \$1,000 into the Cash Account of the Consolidation account.

#### **Internal transfer of investments into your account**

You can nominate to transfer all or part of your existing super account administered by Asgard into a new eWRAP Super account on the application form, or your financial adviser can do this for you online using AdviserNET. Generally we can transfer your existing super investments into a new eWRAP Super account without selling them down first, which means there is no disposal for CGT purposes and no charges associated with buying and selling investments. Unused capital losses cannot be transferred to the new account.

## E. Your Pension account

Generally, you can only deposit a single rollover to your Pension account to commence your pension. If you have multiple super accounts and/or you have other super savings with another fund and you only want to receive a single pension, you will need to make sure you 'aggregate' (combine) all your super funds (and any other money you want to pay in) into a single super fund to enable the transfer of a single rollover to your Pension account. Contact your financial adviser for further details.

How to deposit funds into your Pension account	
Type	How?
Contribution (prior to commencing the Pension account)	<ul style="list-style-type: none"><li>• Direct debit</li><li>• Cheque</li></ul>
Rollover	<ul style="list-style-type: none"><li>• Cheque</li><li>• EFT from another superannuation fund</li><li>• In-specie transfer of managed investments and/or listed securities held through a non-Asgard super/pension account</li><li>• Transferring managed investments and/or listed securities held through an existing super/pension account administered by Asgard (also referred to as internal transfer)</li></ul> <p>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.</p>

### Aggregating rollovers and contributions

You can use your existing eWRAP Super account, or we will set up a temporary eWRAP Super account for you, to aggregate multiple rollovers and contributions (refer to the 'How super works' section in this Booklet to confirm you are eligible to make a contribution) prior to opening your eWRAP Pension account. By completing and signing the application form, you authorise us to set up a temporary eWRAP Super account for you (if necessary) and to operate this account on the same terms and conditions as for a eWRAP Super account outlined in the PDS. To give you time to complete the aggregation, you can delay your pension start date by up to three months. We will hold all rollovers and contributions in your eWRAP Super account and then transfer the combined funds as a single rollover to your Pension account on the pension start date nominated by you. If you do not nominate your start date we will transfer once all rollovers noted in your application are received and there are no pending transactions on your eWRAP Super account.

If you are using a Super account to aggregate pre-July 1994 pensions and/or annuities, please note this will result in a loss of the tax status of these pensions or annuities. We recommend you carefully consult with your financial adviser when proposing to roll over pre-July 1994 pensions.

Our standard fees and other costs will apply while the rollovers and contributions are being aggregated in the eWRAP Super account.

You may receive funds into your eWRAP Super account after your eWRAP Pension account has already started. For further information on what happens to these funds, refer to 'Funds received after your pension has started' in this section.

### Deposit methods

#### Cheque

For instructions on addressing the cheque, please refer to the 'Quick reference guide' section in the PDS.

If the cheque amount relates to a contribution, you will need to indicate on the application form the type of contribution you are making, or your financial adviser can do this for you online using AdviserNET.

#### Direct debit

Provided you are eligible, you can make a personal contribution from a bank account selected by you into your eWRAP Pension account (through your existing or temporary eWRAP Super account) by direct debit. You need to complete the relevant section of the eWRAP Pension 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.

### In-specie transfer of investments into your Pension account

You can transfer managed investments and/or listed securities (investments) into your new eWRAP Pension account. For more information, refer to 'In-specie transfer of investments into your account' in the 'Your Super account' section above.

The transferred investments will initially be consolidated in a Super account (Consolidation account) that operates as a standard eWRAP Super account. As such, the investments to be transferred into a new eWRAP Pension account will need to appear on the List of Available Investment Options and/or list of available shares for both eWRAP Super and eWRAP Pension, before we can process the transfer.

### Internal transfer of investments into your account

Generally, you can transfer investments held through an existing super/pension account administered within the Fund into a new eWRAP Pension account without needing to sell those investments first, which means there is no disposal for CGT purposes (super account only) and no charges associated with buying and selling investments. Unused Capital losses cannot be transferred to the new account.



The options for transferring from an existing super/pension account to a new eWRAP Pension account are shown in the table below.

<b>Full asset transfer</b>	Transfer your total super or pension account balance to a single Pension account by completing the relevant section in the eWRAP Pension Application form. Alternatively, your financial adviser can complete this for you on AdviserNET.
<b>Partial asset transfer</b>	Transfer part of your super or pension account 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, but we can only transfer an entire shareholding, we cannot transfer part of your listed securities. This instruction can only be submitted by your financial adviser on AdviserNET.

## **Funds received after your pension has started**

### **Amounts under \$500**

If we receive a rollover from another super provider without any instructions from you and the credit amount is less than \$500 (or such other amount as we may determine from time to time), you authorise us to return it to the super fund that paid it. You will need to contact the other super fund about accessing this money.

If investment income or other amounts (including any tax credits) of less than \$500 are credited to your Super account after it has been closed and the balance transferred to your Pension account, you authorise us to pay it to you (unless your account was transferred to a pre-retirement pension, in which case we will seek further instructions from your financial adviser).

### **Amounts over \$500**

If you have rollovers and credits over \$500 (or such other amount as we may determine from time to time), you authorise us to take instructions from your financial adviser. There are three options for these amounts:

- we pay the credit amount to you, unless your account was transferred to a pre-retirement pension, in which case funds can be deposited into your Super account
- we transfer the credit amount to another Pension account, which means you will receive more than one pension, or
- we follow the 'single pension commutation process' so that you can receive a single pension. This involves:
  1. transferring your Pension account balance (without selling investments) to a new Pension account,
  2. adding 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 that you are eligible to make, we will have aggregated the funds in your Super account first, and
  3. commencing a new Pension account.

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

If we need to open a new Super account and/or a new Pension account for you, you authorise us (if the law permits) to use the application for your existing Pension account. Our standard fees and charges will apply to the eWRAP Super account or Pension account opened for you. Your financial adviser can recommend the best option for your circumstances.

## **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. Refer to 'Your Cash Account' in this section for further information. If we need to sell more than 95% of an investment to meet a pension payment, we will sell the entire asset.

Under superannuation law, we are required to pay you a certain percentage of your Pension account balance as a minimum pension each year. There is no maximum that applies (other than to pre-retirement pension).

When your pension starts, we calculate your pension minimum for that year on a pro-rata basis. If your pension commences in the last month of the financial year, between 1 June and 30 June, you will not receive a pension payment for that financial year unless you request to receive one. Otherwise, your pension minimum is calculated on the first day of each financial year (1 July).

We will write to you each year to inform you of your pension minimum or you can check it on the Pension Details screen on *Investor Online*. Your financial adviser can also tell you what your limit will be.

You can adjust the amount of your payments at any time. To do this, simply contact your financial adviser.

Your pension payments are funded (in order) from your:

- unrestricted non-preserved benefits
- restricted non-preserved benefits\*
- preserved benefits.\*

\* Applicable to pre-retirement pensions only and subject to you having met a condition of release.

Pension payments are subject to different income tax rates depending on your circumstances. For more information, see the 'How super is taxed' section in this Booklet, or speak to your financial adviser.

## **Choose your payment period**

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

You can choose to receive your pension payments:

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

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

## F. Transacting in your account



### Term deposits

A range of term deposits are offered through eWRAP Super/Pension with a selection of interest rates and terms. Your financial adviser can instruct us using AdviserNET to purchase term deposits on your behalf.

At maturity, the proceeds from the term deposit (including interest payments) are paid into your Cash Account. We will aim to notify your financial adviser a few weeks before your term deposit is due to mature.

Funds cannot be withdrawn from a term deposit before the term ends.

For information on applicable term deposit terms, conditions and restrictions, please refer to the relevant term deposit disclosure document, which you can obtain from your financial adviser, from *Investor Online* or by calling our Customer Relations team.

### Investment limits

The minimum buy amount is \$100 per term deposit. There is no maximum investment amount applying to term deposits in eWRAP Super. In eWRAP Pension, you can only invest a maximum of 70% of your account in term deposits. This restriction is in place to ensure you have sufficient liquid investments in your account to fund regular pension payments.

### Managed investments

#### Buying managed investments

We can generally only accept investment instructions submitted to us by your financial adviser on AdviserNET. Your investment instructions will generally be placed with the investment manager on the following business day (a weekday on which banks and the ASX are open for business in Sydney).

The minimum buy amount is \$100 per managed investment each time a buy instruction is submitted. This applies to both one-off buys and regular buys.

The List of Available Investment Options is available from your financial adviser or Customer Relations. Before you instruct your financial adviser to submit an instruction to buy managed investments, you must receive a product disclosure statement for the managed investments you are purchasing. These product disclosure statements are available from your financial adviser, or existing members can access them through the PDS link on *Investor Online*.

If you instruct us to buy a managed investment and there is a pending transaction in place (such as a previous purchase or sale request), we will not place the investment instruction with the investment manager until the pending transaction has cleared.

### What happens if there are insufficient funds in your Cash Account?

We cannot process your investment instructions if there are insufficient funds in your Cash Account. In that event, we will check the balance in your Cash Account each day until the expiry date set for the buy instruction.

The expiry date for your managed investment instructions will automatically default to 28 days (your financial adviser can decrease it to a minimum of zero days or increase it to a maximum of 56 days). If sufficient funds become available before an expiry date, we will automatically place your buy instructions with the investment manager(s).

We record instructions to buy managed investments in order of date. Where you have a number of outstanding instructions, we will process them in the order of the oldest transaction first and then in descending amount order as sufficient cash becomes available in your Cash Account, which means the instructions may not necessarily be processed in the order in which they were placed.

### Regular buy

Your financial adviser can arrange a regular buy of a dollar amount of one or more managed investments held through your account. We will fund regular buys through your Cash Account. Your financial adviser will help you nominate the:

- amount
- start date
- frequency, and
- optional end date.

The regular buy instruction will be initiated on the nominated date (or the following business day if the nominated date falls on a non-business day). If there are insufficient funds in your Cash Account at the time the regular buy is to occur, the regular buy instruction will fail and your financial adviser will be notified. You will also be notified of a regular buy instruction failure when you log on to *Investor Online* and view the 'Account Actions' menu. AdviserNET will initiate the regular buy instruction again on the next nominated date for the original nominated amount.

Your financial adviser can amend or cancel your regular buy at any time using AdviserNET.

When a regular buy instruction is set up on your account, you acknowledge and agree that when we make further investments on your behalf into a managed investment in which you already have an investment, you may not have received:

- the current product disclosure statement 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).



### **Communications from investment managers**

All investments purchased through your account are held in the Administrator's name, as custodian, which means that the Administrator receives all investment communications including annual reports and financial statements.

Because all investments are held in the Administrator's name, you forgo direct voting rights and generally will not be able to attend investor meetings. Also, income from your investments will be paid into your Cash Account and you will not have access to any distribution reinvestment programs.

### **Valuations**

The managed investments in your account are generally valued daily by investment managers and we record and use the valuations that they provide for reporting and other purposes. Refer to the individual managed investment product disclosure statement for details on unit pricing.

The Portfolio Valuation screen on *Investor Online* shows the most current valuations on your account.

### **Income distributions**

Income distributions from managed investments will be credited to your Cash Account. You may choose to keep them as cash, or instruct us to use distributions from particular managed investments to buy further units in those managed investments. You cannot take part in any distribution reinvestment plan offered by investment managers.

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

The Account Summary and Transaction Details screens on *Investor Online* show the summary of the income distributions you have been paid.

### **How distributions affect your account**

After the end of the 31 December, 31 March and 30 September quarters, investment managers generally make a distribution of fund income to members. After the end of the financial year (30 June), investment managers generally make a distribution of both fund income and capital gains to members.

This means that following the end of the quarter, you may notice a drop in the value of your managed investments. The size of the drop for each investment is generally related to the size of the distribution the manager of that managed investment pays to the unit holders.

However, it can take a number of weeks before we receive the distribution and pass it on to you. During this time, it may appear that your account has dropped in value but this should be temporary and will be rectified once the distribution has been credited to your account.

### **Selling managed investments**

The minimum sell amount is \$100 per managed investment.

If the sell amount is 95% or more of the value of your entire holding in a managed investment, we will sell your entire holding in that managed investment and credit the proceeds to your Cash Account.

Your financial adviser can submit sell instructions online using AdviserNET. The time it takes for an investment manager to process a sell instruction for a managed investment can vary.

Generally, sells are processed within seven business days unless suspended or frozen for any reason. The individual managed investment's product disclosure statement contains details of withdrawal restrictions. When we receive the proceeds from the investment manager, we will credit those funds into your Cash Account.

If you instruct us to sell a managed investment and there is a pending transaction in place (such as a previous purchase or sale request), we will not place the investment instruction with the investment manager until the pending transaction has cleared.

### **Selling managed investments initiated by the Trustee**

In addition to any other rights we may have, you authorise and instruct us to sell managed investments held in your account without your permission if we determine for any reason that:

- we can no longer administer or hold a managed investment, or
- you are in default of any of your obligations under any terms and conditions.

You agree that we may opt to sell your managed investments as if we had received an instruction from you to do so, to the extent necessary. You further agree not to vary this instruction.

### **Regular sell**

Your financial adviser can arrange a regular sell of a dollar amount from one or more managed investments held through your account every month or quarter. Your financial adviser will help you nominate the:

- amount
- start date
- frequency, and
- optional end date.

We will initiate the sell on the nominated date (or the following business day if the nominated date falls on a non-business day). When we receive the proceeds from the investment manager, we will credit those funds into your Cash Account.

Your financial adviser can amend or cancel your regular sell at any time using AdviserNET.

## **Illiquid or suspended managed investments**

### ***Illiquid managed investments***

Generally, we consider a managed investment to be illiquid if it cannot be converted to cash in less than 30 days. A managed investment may also be illiquid if converting it to cash within 30 days would have a significant adverse impact on the value of the investment.

You may invest in an illiquid managed investment or a managed investment may become illiquid after you invest. It may be illiquid, for example, because:

- the investment manager has imposed withdrawal restrictions on the investment or
- the investment is subject to market liquidity constraints.

The managed investments considered by us to be illiquid from time to time are listed in the 'Managed investments with extended redemption periods' flyer which you can obtain from your financial adviser or by calling our Customer Relations team. This information is updated by us from time to time.

### ***Suspended managed investments***

A suspension occurs when the responsible entity of a managed investment suspends the ability to make withdrawals from the managed investment (and may also prevent further applications or investments into the managed investment).

There are various reasons why a responsible entity of a managed investment may suspend withdrawals (and applications, if applicable) including if:

- the managed investment is no longer liquid within the meaning of the Corporations Act, in which case the responsible entity is prohibited from allowing withdrawals from the managed investment unless it is in accordance with the managed investment's constitution or a withdrawal offer
- the responsible entity determines that a suspension is necessary to protect the value of the assets in the managed investment from being devalued due to a large quantity of withdrawals from the managed investment, or
- the responsible entity determines that a suspension is otherwise necessary in complying with its obligations to act in the best interests of investors as a whole.

If you have automated features set up on your account (such as regular buy and/or regular sell etc) that include instructions relating to suspended managed investment(s), these automated features will not be executed in respect of the particular suspended managed investment. For more information on the suspended managed investments, please contact your financial adviser or call our Customer Relations team.

### ***Withdrawals***

Withdrawals from suspended managed investments may be allowed from time to time during withdrawal windows declared by the fund manager of the suspended managed investment. We will notify your financial adviser if a fund manager notifies us of an upcoming withdrawal window for

a suspended managed investment you hold. Your financial adviser will then be able to place a withdrawal request for you during the withdrawal window dates. If the total amount of withdrawal requests for the suspended managed investment exceeds the amount available for that particular managed investment, the investment manager may meet requests on a pro-rata basis. Each withdrawal window has different conditions that will be communicated to your financial adviser.

We will automatically participate in withdrawal offers on your behalf if you have requested to close your account but continue to hold a suspended managed investment within your account. Note all amounts received after we have met the *Superannuation Industry (Supervision) Act 1993* (Cth) (SIS) portability requirements if you are rolling to another fund in respect of the suspended managed investment (including distributions) will be retained within your Cash Account until we are able to realise the full amount of your investment in the suspended managed investment.

### ***Purchase***

Without limiting any other rights, where the total value of the holdings in a suspended managed fund held by members through eWRAP Super/Pension is less than \$100,000 (or any other amount determined by the Trustee from time to time), the Trustee may approve the sale of all members' holdings in that fund to a related entity of the Trustee. The purchase price will generally be determined by reference to the unit price provided by the relevant manager or liquidator (as applicable), as well as other additional considerations. Your financial adviser will be notified in advance of any such purchase.

For more information, please also refer to 'Withdrawals and Closing your account' in this section.

## **Listed securities**

### **Setting up your account for share trading**

If you wish to trade listed securities through your account, you and your financial adviser will need to:

- nominate on your application or account amendment that you want to trade listed securities through your account, and
- make a dividend election.

### **Holder Identification Number (HIN)**

When we are establishing your account for share trading, we will assign a Holder Identification Number (HIN) to your account. Please note, you must supply us with your residential address details before we can assign a HIN to your account.

Your HIN is unique to your account. You can only have one HIN per account. When transferring listed securities from an existing account to a new Super or Pension account, we will need to generate a new HIN for the new account.

If you currently have a HIN that you have used with a broker, you cannot use this HIN for your account.

## **Broker**

Australian Investment Exchange Limited (AUSIEX) has been appointed as the broker and settlement agent for eWRAP Super/Pension. AUSIEX performs broker and settlement services for the Administrator.

## **Trading listed securities**

Through your account, you have access to a broad range of ASX listed securities. We review the range of available listed securities on a regular basis and listed securities may be added or removed at any time. Your financial adviser can provide you with an up-to-date list of the available shares.

If a listed security is removed, you will not be able to invest additional funds into that listed security however, you may retain your existing investment and continue participating in any dividend reinvestment plan available for that listed security. The costs or proceeds of share trades are settled through your Cash Account. Please note that we do not facilitate the trading of listed securities if they are trading on a deferred settlement basis.

## **Buying listed securities**

If you choose to purchase listed securities, you should be comfortable doing so and accept there may be significant volatility of returns within your investment portfolio.

There is no minimum buy amount for share purchases, subject to broker limits and market rules.

Your financial adviser submits your buy instruction online using AdviserNET. The instruction is then sent to the broker and the broker will place your order with the ASX. We will withdraw money from your Cash Account to settle the purchase and the brokerage. You will be unable to purchase listed securities that are not approved by us (that is, listed securities that don't appear on the List of Available Investment Options).

## **Funding listed security purchases**

You are required to fund share purchases (including the purchase price), plus any share trading fees (such as brokerage). In order to fund the share purchase, you must have, at the time your financial adviser places your instruction with the broker:

- sufficient funds available in your Cash Account
- sufficient pending proceeds from unsettled share sales previously placed through the broker; or
- a combination of both.

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

## **Restrictions on share holdings**

To help minimise the risks from inadequate diversification, we have introduced limits on share holdings within eWRAP Super/Pension.

Generally, you can invest up to 30% of the total value of your account (which includes cash held in your Cash Account) in a single listed security. The 30% is monitored at the point of purchase.

We may, in certain circumstances (that is, due to volatility reasons or the listed security falling outside the ASX top 300), impose a holding limit for a listed security that is less than 30%. Furthermore, we may allow you to invest up to 90% of the total value of your account in certain exchange traded funds and listed investment companies. Please contact your financial adviser or Customer Relations for more information about the listed securities available for investing through eWRAP Super/Pension and the limits or restrictions that apply to these listed securities.

We will review your account on a six-monthly basis to ensure the values of your listed securities remain within the above limits.

If the value of a listed security rises above the limit, we will aim to notify your financial adviser via email. If no adjustment is made to your account following our notification to your financial adviser, you agree that we may make this adjustment ourselves and sell listed securities through your account to bring the value of listed securities back to within the required limit.

We recommend that you and your financial adviser monitor your account on a regular basis to ensure the value of your listed securities stays within the required limit.

## **Valuations**

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

## **Corporate actions**

Corporate actions are events that affect your shareholdings. Some corporate actions provide members with different options ('voluntary corporate actions') so each member can elect the option they believe is best suited to their personal circumstances.

Other corporate actions simply occur ('mandatory corporate actions') and members have no options available but to accept the default election as advised by the share registry. Examples of corporate actions include bonus issues, rights issues, distributions, buybacks, takeovers and call payments.

### ***Participating in corporate actions***

Listed securities offered through eWRAP Super/Pension are held in the Administrator's name. This means you will not receive any communications relating to corporate actions from the share registries. We have control over all corporate actions. When a corporate action is announced, we will decide whether to allow you to participate in all, some or none of the options offered under that corporate action. If you are not allowed to participate in a corporate action, the default option (if any) will apply.

<b>How do you participate in corporate actions?</b>	Provided the corporate action is approved by us, we will 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.)
<b>Who receives correspondence regarding corporate actions?</b>	Corporate action notices are sent to us. We will aim to notify your financial adviser of these events. No corporate action notices will be sent to you.
<b>How do you lodge an election for a corporate action?</b>	We participate in corporate actions on your behalf. Where we have given you the ability to make an election, your financial adviser can submit your election to us online through AdviserNET.
<b>When must corporate action elections be made by?</b>	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 will be taken to have made no election and the corporate action default (as outlined in the relevant documentation relating to the corporate action) will apply.
<b>How are corporate actions funded?</b>	If cash is required to fund a corporate action, we will draw funds from your Cash Account upon receiving your election. If there are insufficient funds, we will continue to check your Cash Account each day up until our cut-off time. If there are no funds by this date, your corporate action election will lapse.
<b>How do you receive proceeds from corporate actions?</b>	Proceeds from corporate actions (where applicable) are deposited into your Cash Account.

### **Share dividends**

Depending on the listed securities you hold, you may be able to elect to receive dividends as either additional shares (that is, reinvest dividends under a dividend reinvestment plan (DRP)) or to receive dividends as cash.

If you elect to receive dividends as cash, any cash dividends you receive will be paid into your Cash Account.

You can participate in DRPs however; this election will be applied across all of the listed securities held through your account where a DRP is available. You cannot choose to receive dividends as cash for one shareholding while electing to participate in a DRP for another shareholding. Where a DRP is not available for a listed security, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account.

When submitting your dividend instruction, your financial adviser must allow up to three business days for us to forward your instruction to the relevant share registry and generally another 10 business days (or longer) for the share registry to process this instruction. Failure to provide us and the share registry with adequate time to process your instruction may result in this not being actioned in time for the election to apply to that particular dividend.

### **Selling listed securities**

No minimum sell amount applies to listed securities, subject to broker limits and market rules.

Your financial adviser will submit your sell instruction on AdviserNET. The instruction is then sent to the broker and the broker will place your trade with the ASX.

The net proceeds from the share sale will be deposited into your Cash Account after deducting brokerage.

#### **Selling listed securities initiated by the Trustee**

In addition to any other rights we may have, you authorise and instruct us to sell listed securities held in your account without your permission if we determine for any reason that:

- we can no longer administer or hold the listed security
- a security is likely to be removed from the ASX
- the issuer intends to de-list the security from the ASX, or
- you are in default of any of your obligations under any terms and conditions.

You agree that we may opt to sell your listed securities as if we had received an instruction from you to do so, to the extent necessary. You further agree not to vary this instruction.

## Rebalancing your account

You and your financial adviser can request us to regularly rebalance your portfolio according to templates you have established for the investments (managed investments and/or listed securities) held in your portfolio. This means that regardless of each of your investment's performance, your portfolio will be generally in line with the investment strategy you have agreed upon with your financial adviser. By choosing the auto-rebalance option, your account can be rebalanced:

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

You and your financial adviser can also choose to rebalance your portfolio on an ad-hoc basis. Auto-rebalancing can only be established and maintained online using AdviserNET by your financial adviser.

## G. Estate planning

In the event of your death, your death benefit will generally be paid to one or more of your dependants or to your legal personal representative.

Who is a dependant?	Definition under superannuation law
Your spouse	Married or de facto spouse (including same sex de facto spouse).
Your children (of any age)	Includes adopted, step- and ex-nuptial children and children of your de facto spouse.
Any person with whom you have an interdependency relationship	Two persons (whether or not related by family) have an interdependency relationship if: (a) they have a close personal relationship (b) they live together (c) one or each of them provides the other with financial support, and (d) one or each of them provides the other with domestic support and personal care (other than under an employment contract or a contract for services or on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation).  If two persons (whether or not related by family) satisfy (a) and they do not satisfy (b), (c) and (d) – and the reason they do not satisfy (b), (c) and (d) is that either or both of these persons suffer from a disability, or they are temporarily living apart – they will still have an interdependency relationship.  If two persons satisfy (a), (b) and (c) but not (d), and one or each of them provides the other with support and care of a type and quality normally provided in a close personal relationship (rather than by a mere friend or flatmate) they will still have an interdependency relationship.
Any other person financially dependent on you at the time of your death	A person – other than a spouse, child or person with whom you have an interdependency relationship – who is financially dependent on you.

### Types of nomination

There are three types of nominations: discretionary (non-binding), binding and automatic reversionary nomination. You can change your death benefit nomination at any time.

Any nominations held by us cease to be valid if you transfer from an eWRAP Super account to an eWRAP Pension account or transfer from eWRAP Pension account(s) to another. To ensure your nominations are taken into account, you should complete the relevant section in the Application form before returning your completed Application forms to us.

#### Discretionary (non-binding)

You can nominate your preferred beneficiary(ies) but ultimately leave it to our discretion to decide how your death benefit is to be distributed among your beneficiaries and/or legal personal representative. (If we cannot locate any dependants, the benefit may be paid to your legal personal representative.)

This information gives us an indication of your wishes and will help us exercise our discretion. However, it doesn't necessarily mean that the benefit will be distributed in this way.

#### Binding death benefit nomination

A binding nomination binds us to pay your death benefit according to your instructions, subject to conditions. You can nominate an eligible dependant or your estate and we will pay the death benefit in accordance with your nomination.

If not renewed or revoked, a binding death benefit nomination expires after three years. Should your nomination expire and you wish to continue this form of nomination, you will need to resubmit a new binding death benefit nomination. You can change or revoke your nomination at any time. To make a binding death benefit nomination, please complete the form in the application booklet. The nomination must be witnessed by two people over the age of 18 who are not nominated as beneficiaries.

#### Automatic reversionary nomination (applies to pension accounts only)

Upon your death, if your nomination is valid, your pension will automatically revert and the pension payments will commence to be paid to your nominated beneficiary. The beneficiary receiving the reversionary pension can subsequently decide to commute the pension and receive a lump sum at any time.



Your nominated beneficiary must be, at the time of your death, your spouse, de facto spouse, child under 18 (or over 18 but under 25 if financially dependent on you, or over 18 and has a prescribed disability), or another person who is financially dependent on you or with whom you have an interdependency relationship.

You can make an automatic reversionary nomination when opening your account online through your financial adviser using AdviserNET. You can also subsequently make or change your nomination at any time by amending your account details online through your financial adviser. You must sign the form that is printed with the online form, and send the original to us.

Selecting this nomination may have consequences for your social security payments and entitlements for both you and the person receiving a reversionary pension. You should discuss the tax and social security implications of an automatic reversionary nomination with your financial adviser.

### **Benefits can generally be paid as a lump-sum or pension**

Generally, a beneficiary to whom a death benefit is to be paid (irrespective of whether the beneficiary was nominated under a discretionary or binding nomination) will have the ability to choose to receive the death benefit as either a lump-sum or as a pension (subject to some restrictions).

If you have a pension account and your death benefit nomination specified payment as a reversionary pension, depending on the reversionary type selected, the beneficiary may be able to choose the method of payment:

- automatic reversionary nomination – the beneficiary will only have the option to receive the death benefit as a pension but can then commute the pension and receive a lump sum at any time; they will not have the option to elect to receive the death benefit as a lump sum
- discretionary reversionary nomination – the beneficiary will have the option to elect to receive the death benefit as a lump sum or as a pension.

When a pension account death benefit is paid to a beneficiary as a pension, this pension is called a 'reversionary pension' (refers to both discretionary and automatic reversionary pensions). However, while a super account death benefit can also be paid as a pension, it will not be a 'reversionary pension'.

A death benefit cannot be paid as a pension to:

- someone who is not a dependant
- a child, unless the child is:
  - under 18 years of age
  - between 18 and 25 and financially dependent on you, or
  - over 18 and has a prescribed disability.

In addition, where the death benefit is paid as a pension to a child, the child cannot continue to receive the pension once they reach age 25 (except if they have a prescribed disability). At this stage, the reversionary pension will be commuted and paid as a lump-sum to the beneficiary.

The table below details the different beneficiaries and whether a death benefit can be paid as a lump sum or pension.

<b>Beneficiary to whom a death benefit is to be paid</b>	<b>How benefits can be paid</b>
Spouse	Lump-sum or pension
Child under 18	Lump-sum or allocated pension <sup>#</sup> ^
Child over 18 who has a prescribed disability	Lump-sum or allocated pension
Child over 25 who does not have a prescribed disability	Lump-sum only
Other dependant	Lump-sum or allocated pension
Non-dependant	Lump-sum only

A lump-sum benefit for a child under the age of 18 will generally be paid to the child's parent or guardian on trust for the child until the child turns 18.

<sup>#</sup> Complete a child pension nomination (available from your financial adviser) which sets out the conditions that apply to these pensions.

<sup>^</sup> This pension will only continue until the child turns 25, at which point they will receive the balance of the account as a lump-sum payment, unless the child has a prescribed disability.

### **Changing your nomination**

You can change or revoke your death benefit nomination as outlined below:

- discretionary (non-binding): online through your financial adviser
- binding death benefit nomination: online through your financial adviser or by completing a 'Binding death benefit nomination New, Confirm or Revoke' form. You must sign the form that is printed with the online form or the paper-based form, and send the original to us
- automatic reversionary nomination: online through your financial adviser. You must sign the form that is printed with the online form, and send the original to us.

For details of any further information regarding these changes, please speak to your financial adviser or contact us.

### **If you don't make any nomination**

If you don't nominate a beneficiary, we have the discretion to determine who receives your benefits in accordance with superannuation law.

### **Tax implications of nominations**

The tax consequences of a nomination can vary depending on your choice of beneficiary and the type of nomination chosen.

Where your pension account has reverted on your death, your reversionary beneficiary has the option to commute the pension to a lump sum at any time or to rollover the death benefit pension to another tax-exempt superannuation income stream, however this rollover cannot be combined with other superannuation monies they may hold.

You should discuss with your financial adviser the tax implications of any nomination you are considering making.

For more information see the 'How super is taxed' section in this Booklet or speak to your financial adviser.



## **Death benefit pensions and Transfer Balance Cap**

If any of your beneficiaries receive your death benefit as a death benefit pension, the value of the pension on the date it becomes payable to your beneficiary, will generally count towards their own transfer balance cap. Modifications apply to ensure that an eligible child dependant is able to receive their share of your death benefit as a pension without impacting their future retirement.

The rules around the transfer balance cap and death benefit pensions are complex and we recommend you speak with your financial adviser in relation to your estate planning options.

## **H. Withdrawals and closing your account**

### **When you retire**

Once you retire or meet another condition of release,

- you can retain your super benefits within your eWRAP Super account
- your super benefits can be paid as either a lump-sum or transferred to a pension fund. You can transfer your money directly from the eWRAP Super account to a eWRAP Pension account without selling managed investments
- you cannot maintain your pre-retirement pension. We will close your pre-retirement pension and transfer your balance to a pension account unless you advise us otherwise.

### **Withdrawals**

Please read this section in conjunction with the 'How super works' section in this Booklet, as some limitations apply to withdrawals. You can generally withdraw your super or pension money at any time, provided you meet a condition of release (with no cashing restrictions) or your benefits are already unrestricted and non-preserved.

All withdrawals from your eWRAP Super/Pension account are funded from your Cash Account. The unit price you receive for a managed investment will depend on when the investment manager receives and processes the withdrawal request. The transaction details screens on *Investor Online* show any withdrawals that have been made from your account.

You cannot specify that your withdrawal is to be made completely from either the tax-free or taxed components of your benefits. All withdrawals will be pro-rated across both components.

## **Portability of super benefits – rollovers and transfers**

We are only required to transfer or rollover your benefits after receiving all relevant information as set out in the Superannuation Industry (Supervision) Regulations 1994. Ordinarily, if you haven't made an investment selection we must transfer or rollover your benefits within 3 business days, or 30 days if you've made an investment selection, of receiving all relevant information that is necessary to process your request. However, if you hold in your account managed investment(s) and/or term deposit(s) that are illiquid or suspended – or become illiquid or suspended – it may take longer to transfer your full benefits. For more information, please also refer to 'Illiquid or suspended managed investments' in the 'Transacting in your account' section, above.

We may take up to 730 days from the time we receive all the relevant information to finalise a withdrawal request involving illiquid or suspended investments, unless you have invested in a term deposit which matures beyond this time frame. Where the investments are illiquid because of withdrawal restrictions, we may take up to 30 days after the withdrawal restrictions end.

The investments considered by us to be illiquid from time to time are listed in the 'Managed investments with extended redemption periods' flyer, which you can obtain from your financial adviser or by calling Customer Relations. Existing members can also obtain a copy of the flyer by accessing *Investor Online*. We update this information from time to time.

### **One-off cash withdrawals**

To request a withdrawal from your eWRAP Super/Pension account, sign and submit a payment request form. Your financial adviser can also submit this form on AdviserNET. We recommend you speak with your financial adviser before you submit this request to us.

For partial withdrawals, if there is not enough cash in your Cash Account and your financial adviser has not sold managed investments or listed securities to fund the partial withdrawal, we will use the Default Sell method or Priority Sell method, if instructions exist (refer to the 'Your Cash Account' section, above) to sell down investments to fund the withdrawal.

### **Closing your account**

To close your account, contact your financial adviser. For full withdrawals (an account closure), we expect that your financial adviser will submit your instructions to sell all your investments online via AdviserNET.

Once we process your account closure request, we will deduct all outstanding fees and other costs from your Cash Account.

If amounts less than \$50 are subsequently credited to your closed account, we will apply this money for the general benefit of all current members of the fund rather than your closed account.

# 5. Additional explanation of fees and other costs

Information on fees payable in connection with eWRAP Super/Pension is contained in the PDS. This section provides some additional detail in relation to those fees, as well as information about other costs and payments relevant to eWRAP Super/Pension.

## Defined fees

The following are regulatory definitions of the fees and costs for superannuation products. A number of these fees apply to eWRAP Super/Pension and have been referred to throughout the PDS. Some of these fees may also be referred to in this section.

<b>Activity fee</b>	<p>A fee is an <b>activity fee</b> if:</p> <ul style="list-style-type: none"> <li>a) the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee: <ul style="list-style-type: none"> <li>i) that is engaged in at the request, or with the consent, of a member, or</li> <li>ii) that relates to a member and is required by law, and</li> </ul> </li> <li>b) 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.</li> </ul>
<b>Administration fee</b>	<p>An <b>administration fee</b> 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:</p> <ul style="list-style-type: none"> <li>a) borrowing costs, and</li> <li>b) 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</li> <li>c) 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.</li> </ul>
<b>Advice fee</b>	<p>A fee is an <b>advice fee</b> if:</p> <ul style="list-style-type: none"> <li>a) 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: <ul style="list-style-type: none"> <li>i) a trustee of the entity, or</li> <li>ii) another person acting as an employee of, or under an arrangement with the trustee of the entity, and</li> </ul> </li> <li>b) 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.</li> </ul>
<b>Buy-sell spread</b>	<p>A <b>buy-sell spread</b> 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.</p>
<b>Exit fee</b>	<p>An <b>exit fee</b> is a fee to recover the costs of disposing of all or part of members' interests in the superannuation entity.</p>
<b>Indirect cost ratio</b>	<p>The <b>indirect cost ratio</b> (ICR), for an investment option offered by a superannuation entity, is the ratio of the total of the indirect costs for the investment option, to the total average net assets of the superannuation entity attributed to the investment option.</p> <p><i>Note: A fee deducted from a member's account or paid out of the superannuation entity is not an indirect cost.</i></p>
<b>Investment fee</b>	<p>An <b>investment fee</b> is a fee that relates to the investment of the assets of a superannuation entity and includes:</p> <ul style="list-style-type: none"> <li>a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees), and</li> <li>b) costs that relate to the investment of assets of the entity, other than: <ul style="list-style-type: none"> <li>i) borrowing costs, and</li> <li>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</li> <li>iii) 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.</li> </ul> </li> </ul>
<b>Switching fee</b>	<p>A <b>switching fee</b> 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.</p>

## **Fees and costs of underlying investments**

The managed funds and exchange traded funds ('managed investments') available through eWRAP Super/Pension are managed and operated by investment managers that charge fees and other costs for the management and administration of the managed investments. The investment returns for each managed investment are net of fees and other costs. That is, the fees and other costs are deducted from the value of the managed investment before the unit price is calculated.

Some of the underlying investment managers may be entitled to performance fees in addition to the management fees they receive. The method for calculating these performance fees varies between the managed investments and details are set out in the product disclosure statement or other disclosure document(s) for the relevant managed funds. If charged, typical performance fees for an underlying managed investment are estimated to be between 15% and 30% of the investment's out-performance of a defined benchmark, but actual performance fees may fall outside this range.

In addition to the ongoing fees and other costs for the managed investments, some investment managers charge contribution and withdrawal fees. These may be charged either:

- as an amount added (or subtracted) as part of the entry (or exit) price, when you acquire (or dispose of) an investment (depending on whether a contribution or withdrawal fee is being charged) or
- by deducting an amount from your account balance, when you acquire (or dispose of) your investment.

The amount of these fees varies between investment managers.

For further information regarding the fees and other costs for each managed investment, refer to the List of Available Investment Options booklet and the product disclosure statements or other disclosure document(s) for these managed investments. The fees and other costs for each managed investment may vary from time to time. The fees and other costs disclosed in this document or provided in the List of Available Investment Options booklet are provided by external investment research providers or the relevant product issuers and are not verified by the Administrator. The method of calculation of the fees and other costs is not uniform and varies between managed investments. This should be considered when comparing investment options.

## **Wholesale prices and management fee rebates**

Managed investments offered through eWRAP Super/Pension are predominantly wholesale managed investments. By investing in these investments through eWRAP Super/Pension, investors will generally be charged lower management costs than other retail investors.

We have been able to negotiate rebates on the management fees charged by some investment managers and responsible entities. Any management fee rebate will be paid in full to investors with an account open at the time the rebate is received and processed by us, which is generally quarterly.

Management fee rebates are estimated to range from 0% to 60% of the management fees charged by the investment managers or responsible entities and may vary from time to time. Please note the range of management fees shown in the List of Available Investment Options booklet does take into account any management fee rebates.

## **Platform service fees and other payments**

Where permitted by law, we may receive remuneration from investment managers or responsible entities, including service fees or other payments of up to \$21,500 p.a. per responsible entity (or in some cases, per investment manager) (which is subject to annual review and may increase by up to \$500 p.a.) plus up to \$8,600 p.a. per managed investment (which is subject to review and may increase by up to \$200 p.a.). We may also receive payments of up to 100% of the investment/product fees from investment managers or responsible entities whose financial products are available through the eWRAP Super/Pension, in exchange for providing access to services and information. The amount of these payments may change from time to time. This remuneration is paid by the investment managers or responsible entities out of their own resources and is not paid by you.

## **Indirect costs**

Indirect costs are an estimate of the costs incurred in managing an investment's assets which directly or indirectly reduce the return on the managed investment. These costs are not directly charged or retained by the managed investment. They are reflected in the unit price of the relevant managed investment and are an additional cost to you. Indirect costs for a managed investment may comprise expense recoveries, performance-related fees, and other indirect costs. Please refer to the disclosure document for the relevant managed investment for further information regarding indirect costs that may apply to the investment.

### **Buy/sell spread**

When buying and selling units in a managed fund, the fund manager is generally entitled to charge the unit holder an amount representing a contribution to the cost of purchasing or selling the underlying assets. These costs include things like brokerage and stamp duty.

The charge is usually reflected in the difference between the entry price and exit price of a unit and is commonly referred to as the buy/sell spread. The buy/sell spread is charged by the fund manager and is applied before the unit price is provided to us. The buy/sell spread has two components:

- an amount added as part of the calculation of the entry price, payable when you acquire an investment and
- an amount subtracted as part of the calculation of the exit price, payable when you dispose of your investment.

For example, if you invest \$50,000 in a managed fund at a buy-sell spread of 0.05%, you will generally incur this cost, being \$25.00, at the time you invest.

The buy/sell spread is an additional cost to you. Generally the buy/sell spread is retained by the relevant managed fund and applied to defray transaction costs; it is not a fee paid to the fund manager. Further information regarding the amount of buy/sell spread for each managed fund is provided in the product disclosure statement or other disclosure document(s) for the relevant managed fund. These may be obtained on request and free of charge from your adviser.

When carrying out a managed fund transaction, the Administrator may offset your instructions to buy or sell assets against another investor's instructions to sell or buy those assets so that only net transactions are acted on. This process is known as 'netting'. The Administrator may retain any benefit that may be secured from netting. These include the fees and charges that would have applied had the transaction been processed without netting.

### **Other transactional and operational costs**

Where transactional and operational costs arise from trading activity to execute the investment strategy for an underlying managed investment, and are not the result of buying or selling units in the managed investment, these costs are not recouped by the relevant management investment (e.g. by the buy/sell spread in the case of a managed fund). They are an additional cost to you at the time of the managed investment directly or indirectly undertaking the trading activity, and are included in the managed investment's unit price.

Further information regarding the amount of the transactional and operational costs for each managed investment available through eWRAP Investment is provided in the product disclosure statement or other disclosure document(s) for the relevant managed investment, which may be obtained on request and free of charge from your adviser.

### **Cash Account**

#### **Negative interest**

Should the balance of your Cash Account become negative at any time, we will charge interest on the negative amount at the same rate as interest paid on positive Cash Account balances.

The events that may cause your Cash Account balance to become negative include certain payments that are made from the Cash Account such as fees and taxes.

#### **Service fee**

The Administrator may receive a fee of up to 1.1% p.a. (including Goods and Services Tax (GST)) from Westpac (including St. George) and/or other providers of cash products. This fee may be received on some or all of the cash products held through your account. It is for introducing your banking business and for performing client service activities and transaction reporting. This service fee is calculated as a percentage of the daily balance of the relevant cash products. It is not an additional charge to you.

We may rebate some of the service fee we receive back to you to reduce the cost of running your account. Where this occurs you will see a transaction in your account titled 'Cash Service Fee Rebate'.

## Share trading

### Share brokerage

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

The brokerage varies according to the value of the trade. For trade values up to and including \$30,000, the brokerage is \$25 (including GST net of Reduced Input Tax Credits (RITC)) per trade. For trades valued over \$30,000, the brokerage is 0.1025% (including GST net of RITC) of the value of the trade. This fee can be varied at any time by the broker, or by us in consultation with the broker, without notice.

For share purchases, brokerage is added to the share trade value, with the total amount deducted from your Cash Account. For share sales, brokerage is deducted from the net sale proceeds with the net amount credited to your Cash Account.

### Share trade service fee

The Administrator may receive from our settlement agent or broker, a service fee of up to 100% of the brokerage for introducing your business and/or for performing client service activities and transaction reporting in relation to your account or share trading.

## Expense recovery

The Trustee is entitled to be reimbursed for expenses it incurs including: the payment of statutory charges, licensing fees, registry costs, audit fees, government duties, government levies, the cost of complying with legislative and prudential requirements and various other disbursements. These expenses (referred to as expense recovery) may be passed on to all members in the Fund in accordance with superannuation law, and are deducted from your Cash Account at the time the expense is applied. Expense recovery is payable to the Trustee and will not be passed on to your financial adviser, your financial adviser's dealer group or to the distributor of eWRAP Super/Pension (if applicable).

Over recent years, the Australian Government has implemented a number of reforms affecting superannuation funds, including the Future of Financial Advice (FOFA), Stronger Super and the Operational Risk Financial Requirement (ORFR).

The ORFR requires the Trustee to maintain sufficient capital to cover operational risks; such as a computer system failure, human error in administration processes, or the risk of external events, such as fraud. If an operational risk event occurs, this capital can be used to compensate members for losses. The Trustee incurs expenses to maintain the capital held for the ORFR.

The reforms described above have required the Trustee to undertake a significant program of work, and have generated additional and ongoing expenses. In addition to the Trustee's duties and responsibilities to protect your superannuation, APRA charges the Trustee a levy for APRA's role in supervising the superannuation industry.

Most of these expenses are recovered as a flat dollar amount from each member's account in eWRAP Super/Pension. The ORFR expense is recovered as a percentage based expense, based on your eWRAP Super/Pension account balance and calculated at the time the expense is applied. The estimated expense recovery is set out in the Product Disclosure Statement. The exact amount deducted from your account will be confirmed in your periodic Investor Report and online in your transaction history.

## Insurance fees

If you have insurance cover through your Super account, the insurance premiums and charges may be deducted from your Cash Account monthly, quarterly, half-yearly or annually depending on the insurance provider and frequency you select. If there are insufficient funds in your Cash Account to pay these premiums and charges, your Cash Account balance will be taken into negative to fund the payment and your managed investments may be sold to restore the Cash Account balance to its required level. If the balance in your account is insufficient to cover the premium and charges, you will need to make a deposit to your account or your cover will lapse. Please refer to the product disclosure statement of the relevant insurance provider for further information on insurance premiums and charges.

## **Splitting your contributions with your spouse**

Super contributions can be split with your spouse in certain circumstances (refer to 'Super and family law – super splitting' in the 'Other information' section in this Booklet). We do not currently propose to charge fees for splitting contributions. However, we may review this policy in the future and reserve the right to do so. If we decide to charge a fee, we will give you 30 days' advance notice in writing.

## **Privacy information requests**

You may request access at any time to personal information held by us about you (refer to 'Privacy Statement' in the 'Other information' section in this Booklet). We do not charge a fee for an access request, but we may charge you our reasonable costs of processing your request. We may review this policy in the future and reserve the right to do so. If we decide to charge a fee in addition to our processing costs, we will give you 30 days' advance notice in writing.

## **Alternative Forms of Remuneration register**

We are required to comply with various obligations limiting the amount and kinds of non-monetary benefits that can be given and received by us. The purpose of these requirements is to eradicate any practices that may influence product providers and financial advisers to act outside of your best interests.

We are also required to maintain a register to record non-monetary benefits of small value (being between \$100 and \$300 per item) which are received by us or any of our representatives.

Our register is available for inspection by you. You can request a copy of the register by calling our Customer Relations team.

## **Related party investment arrangements and transactions**

Some of the managed investments and term deposits available through eWRAP Super/Pension are issued or managed by companies within the Westpac Group. These Westpac Group companies receive fees in relation to your investment in the relevant product, which may include contribution fees, management fees, performance fees, withdrawal fees and other fees as specified in the product disclosure statement or other disclosure document for the relevant product. Companies within the Westpac Group may also hold on deposit and manage the monies of your Cash Account on a daily basis and may perform other services in relation to assets. Related parties will receive fees for services they provide. All arrangements are on an arm's length basis.

Where a managed investment is issued or managed by a company in the Westpac Group, the same investment selection criteria applicable to managed investments issued or managed by unrelated parties applies. We also have policies that govern how we manage actual and perceived conflicts of interest that may arise and these policies apply to the managed investment selection process.

## **Fees and expenses payable to the Administrator**

We may pay a proportion of the administration fees to the Administrator as remuneration for its role as administrator and custodian of the Fund. These fees payable to the Administrator are based on the value of individual member accounts in a manner similar to our administration fees.

The Administrator may also be entitled to the reimbursement of certain expenses associated with administering eWRAP Super/Pension. The fees and expenses to which the Administrator is entitled to do not represent an additional cost to you above and beyond the administration fees that you pay, or the expenses recovered by us as described in the 'Expense recovery' section, above.



# 6. Other information

## Unclaimed money

In some circumstances, 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'.

If your superannuation is transferred to the ATO, you, or your dependants where relevant, will be able to reclaim it from the ATO.

For more information on unclaimed super money please refer to [ato.gov.au](http://ato.gov.au) or speak with your financial adviser.

## Eligible Rollover Fund – Super account only

SuperTrace Eligible Rollover Fund (ABN 73 703 878 235) (SuperTrace) is currently our nominated Eligible Rollover Fund. We may transfer your benefits to SuperTrace if the value of your account is less than \$2,000 and we are not obliged to forward your balance to the ATO under the unclaimed money laws.

If your benefits are transferred into SuperTrace:

- you will no longer be a beneficiary of eWRAP Super and any insurance cover you may have held through us will cease on the date of transfer
- no further contributions may be made to eWRAP Super/Pension
- you will not be able to make contributions to SuperTrace
- you will not have any investment choice – the trustee of SuperTrace will nominate the investment strategy that will apply, and
- the trustee of SuperTrace must ensure that all benefits are subject to its governing rules and the superannuation law, irrespective of the size of the benefit.

Refer to the SuperTrace product disclosure statement for more information on SuperTrace which you should receive shortly after the time that your benefits are transferred.

For further information contact:

SuperTrace Eligible Rollover Fund  
Locked Bag 5429  
Parramatta NSW 2124  
Telephone: 1 300 788 750

## Temporary residents

A temporary resident is a holder of a temporary visa under the *Migration Act 1958*.

From 1 April 2009, if you are or were a temporary resident – and are not an Australian citizen, New Zealand citizen or permanent resident, 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. You may also be able to access your benefit if you satisfied another condition of release under superannuation law before 1 April 2009.

The Australian Government requires us to pay temporary residents' unclaimed super to the ATO after at least six months have passed since the later of:

- the date a temporary resident's visa ceased to be in effect, and
- the date a temporary resident permanently left Australia.

We are not required to notify you or give you an exit statement in the event that your benefit is transferred to the ATO. Please note that your benefits will not earn interest once transferred to the ATO.

Applications to claim your benefit can be made using the ATO DASP online application system. To access this system and full information regarding DASP procedures and current tax rates, please visit the ATO website at [www.ato.gov.au](http://www.ato.gov.au).

## Super and family law – super splitting

Super can be divided or 'split' between spouses in the event of marriage or de facto relationship breakdown, by agreement or by court order. All are binding on us as the Trustee.

Super benefits can also be 'flagged' which means that a decision on how to split the benefits has been deferred, and the benefits cannot be paid without further instructions from the parties or the court.

We may be required under the *Family Law Act 1975* (Family Law Act) to provide certain information about your super benefits to 'eligible' persons (as defined in the Family Law Act). This includes your spouse. The Family Law Act requires us to provide information to an 'eligible person' without notifying the relevant member that the request for information has been made. We are also prohibited from providing either the member or their spouse's address details to the other party.

As the Family Law Act provisions regarding the splitting of super benefits are highly complex, we recommend that you seek financial and legal advice with respect to your own particular circumstances.

## Disclosure documents for underlying managed investments

If we become aware that an interest in an underlying managed investment held by you is affected by a materially adverse change or a significant adverse event – and it is something that would be required to be specified in a product disclosure statement for the managed investment – we will give to you (or you will have access through *Investor Online*) an updated product disclosure statement, and any supplementary product disclosure statement for the managed investment. Refer to 'Electronic notifications, eStatements and online communications' in the 'General information' section in the PDS for more information. Where this occurs, you will be able to select a new investment option.

The purchase of managed investments may occur without you having been given the current product disclosure statement (including the supplementary product disclosure statement) for those managed investments (the 'missing document') if you give instructions to us to acquire an interest in the managed investments immediately or by a specified time. In this situation, the relevant 'missing document' must be provided to you as soon as practical and in any event by the fifth day after the purchase was made.

Please note:

- the purchase of managed investments will continue to be made under the arrangement until instructions are given to us to the contrary, or the arrangement is terminated, and
- we may (but we are not obliged to) cease to act on any instructions, including under the regular deposit plan, if we are not reasonably satisfied that the relevant information has been provided or made available to you prior to investing.

## About the Trust Deed

The operation of your account is governed by the Asgard Independence Plan – Superannuation Trust Deed dated 12 May 1988 (Trust Deed), as amended. The Trust Deed sets out rules on the administration and operation of your account.

These rules include:

- the Trustee's powers and duties
- the benefits you are entitled to as a consequence of becoming a member of eWRAP Super/Pension
- how the Trustee may be removed or replaced
- how your money may be invested
- the maximum fees that we may charge, and

- how the Trust Deed can be amended. Under superannuation law, no amendment can be made that will result in a decrease in your accrued benefits.

If you would like a copy of the Trust Deed, call our Customer Relations team and we will provide you with a copy free of charge.

## About the Administrator of eWRAP Super/Pension

We have appointed the Administrator to perform the roles of administrator and custodian of the Fund. In these roles, the Administrator performs a range of functions in relation to the Fund on our behalf, including:

- receiving and processing applications, withdrawals and other transactions
- performing accounting and reporting functions
- processing payments to and from client accounts
- administering Customer Relations, and
- holding Fund assets.

The Administrator is paid fees – and may be reimbursed for expenses incurred – in relation to these services as described in the 'Additional explanation of fees and other costs' section in this Booklet.

The Administrator does not have a contractual relationship with you. The Administrator is not responsible to you for any aspect of the Fund, including the operation of the Fund and your investment in the Fund.

## About the Cash Account Administrator

BT Portfolio Services Limited ABN 73 095 055 208 (BTPS) has been appointed as cash custodian and administrator in respect of a portion of your Cash Account as is determined appropriate from time to time. BTPS is a related body corporate of Asgard and BTM.

BTPS provides general cash administration support and custodial services. These services may include the provision of settlement, reconciliation and liquidity management facilities.

## Tax File Number

Before providing your TFN to the Trustee, the Trustee is required to tell you that:

- the Trustee is authorised to collect your TFN under the *Superannuation Industry (Supervision) Act 1993*, from a range of sources including yourself, your employer or the ATO. You can, however, notify us in writing not to record your TFN
- it is not an offence not to provide your TFN. However, if you do not supply it you will not be able to make personal contributions to your account, and you may have to pay more tax than you would otherwise pay on your contributions to your account and payments you receive from us. Furthermore, without your TFN it may be more difficult for us to locate your benefit

- your TFN will be used for legal purposes only, including finding or identifying your super benefits in the superannuation fund, calculating tax on super payments and providing information to the ATO. These purposes, and therefore the consequences of not providing your TFN, may change in the future
- if you provide your TFN, it may be provided to another super plan or retirement savings account provider that receives any transferred benefits in the future (unless you notify us in writing not to forward your TFN) and may also be given to the ATO, and
- apart from the above uses, your TFN will be kept confidential.

## Privacy Statement

In this Privacy Statement, reference to 'we', 'us' or 'our' means BTFM and Asgard.

### Why we collect your personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application, or we may no longer be able to provide a product or service to you.

### How we collect your personal information

We may collect your personal information from many places including your application form, correspondence with you or your financial adviser, our telephone calls with you, you using our websites or emailing us. We may also collect your information from other members of the Westpac Group, or from a service provider engaged to do something for us or another member of the Westpac Group.

### Disclosing your personal information

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to any person who acts on your behalf in relation to your investment, such as your financial adviser or broker.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in the Asgard and BT privacy policies.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

### Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in the Asgard and BT privacy policies.

The Asgard Privacy Policy is available at [www.asgard.com.au](http://www.asgard.com.au) or by calling 1800 731 812. The BT Privacy Policy is available at [www.bt.com.au](http://www.bt.com.au). They cover:

- how you can access the personal information we hold about you and ask for it to be corrected
- how you may make a complaint about a breach of the Australian Privacy Principles, or a registered privacy code, and how we will deal with your complaint, and
- how we collect, hold, use and disclose your personal information in more detail.

The Asgard and BT privacy policies will be updated from time to time.

Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Statement.

We and members of the Westpac Group will use and disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. If you do not wish to receive marketing communications from us please call us on 1800 731 812.

## **Our right to disclose your personal information**

Your personal information may be disclosed if it is necessary to do so in the following circumstances:

- on a confidential basis to our agents, contractors or third party service providers to enable them to provide financial, administrative or other services. For example, your personal information may be provided to investment managers of the products you select, financial institutions nominated by you, providers of gearing facilities, mail houses contracted to mail reports and information to you in relation to your investments and archive companies
- to anyone acting on your behalf, including your financial adviser or broker, their office and financial services licence holder. We may do this by making this information available to them through an electronic facility or service (operated by us or an external service provider) that they use in the administration of their practice
- to other members of the Westpac Group
- where the law requires or permits us to do so, and
- if you consent.

## **Anti-Money Laundering, Counter-Terrorism Financing (AML/CTF) and Sanctions obligations**

We are bound by laws about the prevention of money laundering and the financing of terrorism as well as sanctions obligations, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* ('AML/CTF laws').

By investing in the Fund, you agree that:

- we are required to carry out procedures that verify your identity before providing services to you, and from time to time thereafter
- you are not investing in the Fund under an assumed name
- any money you invest is not derived from or related to any criminal activities
- any proceeds will not be used in relation to any criminal activities
- you will not initiate, engage in or effect a transaction that may be in breach of AML/CTF laws or sanctions (or the law or sanctions of any other country)
- if we ask, you will provide us with any additional information we may reasonably require for the purposes of AML/CTF laws or sanctions. This could include information about you, your legal personal representative, about anyone acting on your behalf, or a holder of a beneficial interest in the investment, or the source of funds used in connection with the investment
- we may obtain information about you, your legal personal representative, anyone acting on your behalf, a holder of a beneficial interest in the investment or the source of funds used in connection with the investment from third parties if we believe this is necessary to comply with AML/CTF laws or sanctions
- in order to comply with AML/CTF laws and sanctions, we may be required to take action, including delaying or refusing the processing of any application or any transaction related to your account if we believe or suspect that the application or transaction may breach any obligation of, or cause us to commit or participate in an offence under any AML/CTF laws or sanctions. We will not incur any liability in doing so, and
- where legally obliged to do so, we may disclose the information gathered to regulatory and/or law enforcement agencies or other entities. We may share this information with other members of the Westpac Group.

If you are in default of your obligations under your investment with us, we can close your account without notice if we suspect that there is a breach of any of the conditions set out in the section 'Anti-Money Laundering, Counter-Terrorism Financing and Sanctions obligations', such as unsatisfactory conduct by you or if you fail to provide required information and documentation as requested within a stipulated time period, or if we consider that we need to close your account for any other reason in order to manage appropriately any risks to which we are exposed (including the risk of damage to our reputation).

# 7. Investor declarations, conditions and acknowledgements

## **By completing and signing the application form, 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
- we do not guarantee the capital amount invested, or the performance of the investments that have been selected
- we retain the right to establish and change any procedures we consider necessary or desirable to best manage your eWRAP Super/Pension account. We will provide you with 30 days' notice of any such establishment or change if it is likely to have a material, adverse impact on you
- where your financial adviser lodges instructions using AdviserNET online transactions (online transactions):
  1. except to the extent required by law, we make no representations or warranties (express or implied) that online transactions are 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 judgment, and not upon any warranty or representation made by us, and
  2. except to the extent required by law, 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 us – 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
    - (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 our business, including, without limitation, ensuring the instructions do not contravene any of our 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) processing an instruction – submitted electronically by your financial adviser – which contradicts an instruction lodged with us in paper format
    - (i) the fact that information about you on AdviserNET is not identified as current
    - (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 with us is complex
    - (m) us rejecting or returning an instruction
    - (n) any breach by your financial adviser of the superannuation law, or



(o) any other act, matter, thing or condition beyond our reasonable control relating to the use of or ability to operate online transactions. We need not act on instructions if:

1. 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 so 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 and the Administrator 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 eWRAP Super/Pension, including the addition, removal or withdrawal of investment options. In the case of significant changes, we will notify you electronically (see 'Electronic notifications and updated information' and 'eStatements and online communication' in the 'General information' section in the PDS 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:
  1. the current product disclosure statement for the managed investment, or
  2. 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 inside front cover of the PDS.

- you have read and understood the privacy statement in the 'Other information' section in this Booklet, 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 Superstream employer portal (for example, to pay contributions), they may electronically lodge certain instructions on your behalf. You agree to your employer lodging instructions in this manner and acknowledge we bear no liability – nor are we in any way 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 super 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 12 May 1988, as amended from time to time (a copy is available for free from us) governing the operation of the eWRAP Super account and eWRAP Pension account, and you agree to be bound by such terms, and
- we may disclose information we hold to regulatory and law enforcement agencies, other financial institutions, third parties and members of the Westpac Group.

#### **Confirm that:**

- if you are making a deposit to your account in the eWRAP Super account – including a deposit to be converted into a rollover and deposited into an account in eWRAP Pension – you are eligible to do so under superannuation law
- if an eligible spouse contribution has been made to your account, you are either in a de facto relationship with your spouse or 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 receiving 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 eWRAP Super/Pension account.



**Agree that:**

- 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 remuneration for financial advice and related services that your financial adviser provides in relation to your account
- you will provide us with any information we may request that 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
- 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
- if accessing Superstream employer portal, to be bound by the Superstream employer portal terms and conditions as amended from time to time. You will accept those terms and conditions when you use this service
- changes to fees and costs – including fees and costs for underlying managed investments – may be accessed by you through Investor Online and that you should only make an investment decision after accessing that information
- it is a condition of your participation in eWRAP Super/Pension – including our acceptance of contributions or instructions by or for you relating to your participation in eWRAP Super/Pension – that:
  1. we may rely on any information given to us by or for you, including information in relation to your contributions or your TFN, and
  2. we are not required to inform you of your capacity to contribute to eWRAP Super/Pension or the consequences (including adverse consequences) to you if you:
    - (a) make or do not make contributions to eWRAP Super/Pension
    - (b) do not provide information, or
    - (c) provide incomplete information
- where we consider it necessary for us to meet our regulatory and compliance obligations:
  1. you must provide us with any information we reasonably request, and
  2. we may delay, block or refuse to provide any of our services, and you will comply with any other conditions notified to you by us which we reasonably believe are necessary or desirable for compliance with any new tax laws or regulations, and
- the consequences of not having a financial adviser in relation to your account are as set out in 'What will occur if you no longer have a financial adviser' in the 'General Information' section in the PDS.

**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 free
- 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 continue to receive emails from us 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*.

# 8. Glossary

**'account'** or **'accounts'** refers to an eWRAP Super account or an eWRAP Pension account.

**'AdviserNET'** means the online transaction facility provided by us that your financial adviser uses to submit instructions concerning your account.

**'application'** means an application to open an eWRAP Super or eWRAP Pension account, which (forms part of the application to open an account).

**'Asgard'** means Asgard Capital Management Ltd, ABN 92 009 279 592, the Administrator and custodian of eWRAP Super/Pension.

**'ASX'** means ASX Limited ABN 98 008 624 691

**'ATO'** means Australian Tax Office.

**'BPAY'** means BPAY Pty Ltd, ABN 69 079 137 518.

**'BTFM'** means BT Funds Management Limited, ABN 63 002 916 458, the Trustee of eWRAP Super/Pension.

**'BTPS'** means BT Portfolio Services Ltd, ABN 73 095 055 208, the Cash Account Administrator of all or a portion of the Cash Account.

**'business day'** means a Western Australia business day.

**'Cash Account'** means your eWRAP Super/Pension Cash Account.

**'CGT'** means capital gains tax.

**'Corporations Act'** means the *Corporations Act 2001* (Cth).

**'deposit'** includes a contribution or rollover.

**'eWRAP Super account'** refers to a Super account in eWRAP Super/Pension.

**'eWRAP Pension account'** refers to a Pension account in eWRAP Super/Pension.

**'GST'** means any tax imposed on the supply of any goods, services, real or personal property, or similar things or a similar tax.

**'including'** or **'includes'** means 'including, but not limited to' or 'includes, without limitation'.

**'Investor Online'** means a facility providing electronic access to information about your accounts.

**'Investment options'** mean financial products purchased through your eWRAP Super/Pension account.

**'Pension account'** refers to the eWRAP Pension account.

**'RITC'** mean reduced input tax credits.

**'rollover'** refers to a rollover of super benefits.

**'Super account'** refers to the eWRAP Super account.

**'superannuation law'** includes the *Superannuation Industry (Supervision) Act 1993* (Cth) and regulations made under that Act, and the *Corporations Act 2001* (Cth) and regulations made under that Act and other applicable laws, regulations and standards.

**'terms and conditions'** means all of the terms and conditions contained in the Trust Deed, the PDS, your application and this Booklet.

**'Trust Deed'** means the Asgard Independence Plan Superannuation Trust Deed dated 12 May 1988 (as amended from time to time).

**'we', 'us', and 'our'** are references to the Trustee.

**'Westpac'** means Westpac Banking Corporation, ABN 33 007 457 141, AFSL 233714.

**'Westpac Group'** means Westpac and its subsidiaries.

**'you'** means the eWRAP Super/Pension account holder.



# Asgard Infinity eWRAP Super/Pension

## List of available investment options

30 September 2017



This List of Available Investment Options (this List) has been prepared by the Trustee of Asgard Infinity eWRAP Super/Pension, BT Funds Management Ltd ABN 63 002 916 458, AFSL 233724 (BTFM, Trustee). The administrator and custodian of Asgard Infinity eWRAP Super/Pension is Asgard Capital Management Ltd ABN 92 009 279 592, AFSL 240695 (Asgard, Administrator). Both BTFM and Asgard are subsidiaries of Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (Westpac). Apart from any interest members may have in underlying bank accounts held at St. George and/or Westpac through their Cash Account, an investment in Asgard Infinity eWRAP Super/Pension is not a deposit or liability of Westpac or any other company within the Westpac Group. Westpac (including other companies in the Westpac Group) do not in any way stand behind or guarantee the capital value and/or the performance of the specific investments you select or the Asgard Infinity eWRAP Super/Pension account generally.

Asgard Infinity eWRAP Super/Pension refers to Asgard Infinity eWRAP Super account and Asgard Infinity eWRAP Pension account which are both part of the Asgard Independence Plan – Division 2 ABN 90 194 410 365 (the Fund).

The information in this List is current as at 10 September 2017, but is subject to change without prior notice.

### Before applying or investing

Before applying for an Asgard Infinity eWRAP Super/Pension account, it is important you read along with this List, the Product Disclosure Statement (PDS) and the Additional Information Booklet (the AIB) for Asgard Infinity eWRAP Super/Pension. This List forms part of the Asgard Infinity eWRAP Super/Pension PDS. The PDS and the AIB are available free of charge from your financial adviser or by calling our Customer Relations Team on 1800 731 812.

You must also receive a product disclosure statement for each managed investment that you decide to invest in through your Asgard Infinity eWRAP Super/Pension account. These are available by contacting your financial adviser. Only your financial adviser can buy or sell managed investments for you on your account, online via AdviserNET.

### Information in this List

This List sets out the managed investments that are available for you to invest in through Asgard Infinity eWRAP Super/Pension and the fees and costs that apply to these managed investments. The management costs do not take into account fee rebates that may apply. Fees and costs may vary over time and an investment manager may vary the amount of any fee rebate or may cease to pay a rebate at any time without notice.

The fees and costs disclosed in this List are provided by external investment research providers or directly by the investment managers and are not verified by the Trustee or Administrator. The method of calculating the management costs is not uniform and does vary between managed investments. As at the date of this List, the management costs amount generally includes management fees and any performance fees (if any) for the managed investment, but may not include all other fees and costs of the managed investment (such as indirect costs, transactional and operational costs or other fees or costs). You should consider this when comparing managed investments and you should refer to the underlying product disclosure statements for the relevant managed investments to obtain more information about the applicable fees and costs.

The fees and costs shown in this List relate to the underlying managed investments only and do not include any fees and costs you pay to the Trustee, the Administrator, your financial adviser or their dealer group or otherwise from your Asgard Infinity eWRAP Super/Pension account. For further information on these fees and costs, as well as information on investment and other fees and costs, refer to the 'Fees and other costs' section of the PDS and the 'Additional explanation of fees and other costs' section of the AIB.

## General advice warning

The information in this List is general information only and does not take into account your individual objectives, financial situation or needs. Before acting on this information, you should consider whether it is appropriate for you in light of your objectives, financial situation or needs.

To obtain advice or more information about Asgard Infinity eWRAP Super/Pension or the investments offered through Asgard Infinity eWRAP Super/Pension, you should speak to your financial adviser.

Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
<b>CORE - Fees net of rebate</b>										
<b>Income</b>										
ACMBF	ADV0069AU	Advance Cash Multi Blend Fund	0.22%	0.02%	0.00%	0.00%	2	✓	✓	✓
<b>Index Sector</b>										
BAFIIF	BGL0105AU	iShares Indexed Australian Bond Fund	0.23%	0.00%	0.00%	0.00%	4	✓	✓	✓
BRGBIF	BGL0008AU	iShares Global Bond Index Fund	0.20%	0.01%	0.00%	0.00%	3	✓	✓	✓
BASIF	BGL0034AU	iShares Indexed Australian Equity Fund	0.20%	0.00%	0.00%	0.00%	6	✓	✓	✓
BAEIF	BGL0044AU	iShares Indexed Hedged Int'l Equity Fd	0.20%	0.29%	0.00%	0.00%	7	✓	✓	✓
BISIF	BGL0106AU	iShares Indexed International Eqty Fd	0.20%	0.00%	0.00%	0.00%	6	✓	✓	✓
BPSIF	BGL0108AU	iShares Indexed Aust Listed Property	0.20%	0.00%	0.00%	0.00%	6	✓	✓	✓
AAFIIF	ADV0064AU	BT Australian Fixed Interest Index Fund	0.21%	0.00%	0.05%	0.07%	4	✓	✓	✓
AASIF	ADV0062AU	BT Australian Shares Index Fund	0.18%	0.00%	0.12%	0.12%	6	✓	✓	✓
AIFIIF	ADV0058AU	BT International Fixed Interest Index Fd	0.18%	0.01%	0.15%	0.15%	4	✓	✓	✓
AISIF	ADV0056AU	BT International Shares Index Fund	0.18%	0.02%	0.15%	0.10%	6	✓	✓	✓
AAPSIF	ADV0060AU	BT Property Securities Index Fund	0.18%	0.00%	0.25%	0.25%	6	✓	✓	✓
<b>Multi Sector</b>										
AWIEF	ADV0049AU	Advance Defensive Multi-Blend Fund	0.59%	0.23%	0.12%	0.12%	3	✓	✓	✓
MMBF	ADV0091AU	Advance Moderate Multi-Blend Fund	0.63%	0.28%	0.16%	0.16%	4	✓	✓	✓
AWIGF	ADV0050AU	Advance Balanced Multi-Blend Fund	0.68%	0.33%	0.20%	0.20%	5	✓	✓	✓
GMBF	ADV0085AU	Advance Growth Multi-Blend Fund	0.85%	0.33%	0.22%	0.22%	6	✓	✓	✓
HGMBF	ADV0087AU	Advance High Growth Multi-Blend Fund	0.90%	0.36%	0.24%	0.24%	6	✓	✓	✓
BTIDF	WFS0588AU	BT Index Defensive Fund	0.34%	0.02%	0.09%	0.10%	3	✓	✓	✓
BTIMF	WFS0589AU	BT Index Moderate Fund	0.34%	0.02%	0.13%	0.13%	4	✓	✓	✓
BTIBF	WFS0590AU	BT Index Balanced Fund	0.33%	0.02%	0.16%	0.16%	5	✓	✓	✓
BTIGF	WFS0591AU	BT Index Growth Fund	0.33%	0.03%	0.17%	0.17%	6	✓	✓	✓
BTIHGF	WFS0592AU	BT Index High Growth Fund	0.33%	0.04%	0.19%	0.18%	6	✓	✓	✓
BTWSPCOF	WFS0859AU	BT WS Plus Conservative Outlook Fund	0.75%	0.34%	0.17%	0.00%	3	✓	✓	✓
BTWSPMF	WFS0860AU	BT WS Plus Moderate Fund	0.82%	0.03%	0.24%	0.00%	4	✓	✓	✓
BTWSPABF	WFS0861AU	BT WS Plus Active Balanced Fund	0.86%	0.39%	0.29%	0.00%	6	✓	✓	✓
BTWSPFGF	WFS0862AU	BT WS Plus Future Goals Fund	0.93%	0.31%	0.31%	0.00%	6	✓	✓	✓
BTWSPHGF	WFS0863AU	BT WS Plus High Growth Fund	0.91%	0.21%	0.34%	0.00%	6	✓	✓	✓
<b>Total managed investment menu</b>										
<b>Income</b>										
<b>Cash</b>										
AQYF	FSF0973AU	Acadian Defensive Income Fund (Class A)	0.89%	0.86%	0.10%	0.10%	4		✓	
ACMBF	ADV0069AU	Advance Cash Multi Blend Fund	0.22%	0.02%	0.00%	0.00%	2	✓	✓	✓
BTIECF	WFS0377AU	BT Wholesale Enhanced Cash Fund	0.25%	0.01%	0.03%	0.03%	2		✓	✓
MMCF	MAQ0187AU	Macquarie Master Cash Fund	0.51%	0.00%	0.00%	0.00%	1		✓	
MMI		Money Market Investment Account	0.00%	0.00%	0.00%	0.00%	N/A		✓	✓
MCTDFB	PRM0013AU	Mutual Cash Term Dep & Bank Bills Cl B	0.00%	0.00%	0.00%	0.00%	1		✓	
MCTDF	PRM0010AU	Mutual Cash Term Deposit & Bank Bills	0.25%	0.00%	0.00%	0.00%	1		✓	

<sup>1</sup> Generally includes any known performance fees applied by the investment manager, but does not take into account any investment manager fee rebate that may apply.

<sup>2</sup> For information on the Standard Risk Measure, refer to the 'Your investment options' section of the AIB.

<sup>^</sup> For information on current Term Deposit terms, conditions and restrictions that apply, please refer to the Fixed Term Deposit (FTD) product disclosure statement. Please note that funds cannot be withdrawn from the FTD under any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

\* We have negotiated an investment manager fee rebate for this managed investment.

~ This fund is only available in the super account.

# Note while this Lifestage Fund is specifically designed for clients who were born in the relevant decade, this fund is not age restricted in this product. You should refer to the underlying product disclosure statement for more information about this Lifestage Fund.

+ This cost was not available as at the date of this report. You should refer to the underlying product disclosure statement for the managed fund for full details about fees and costs.



Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
PEMCF	PER0258AU	Perpetual's Exact Market Cash Fund	0.19%	0.00%	0.00%	0.00%	2		✓	
SBCKCF	SBC0811AU	UBS Cash Fund	0.25%	0.03%	0.00%	0.00%	1		✓	✓
VCPIF	VAN0102AU	Vanguard Cash Plus Fund	0.29%	0.00%	0.00%	0.00%	2		✓	
<b>Fixed Interest</b>										
<b>Australian Fixed Interest</b>										
CSAFI	CRS0004AU	Aberdeen Australian Fixed Inc Fund	0.51%	0.04%	0.05%	0.10%	4		✓	
CSILB	CRS0008AU	Aberdeen Inflation Linked Bond Fund	0.40%	0.00%	0.05%	0.15%	5		✓	
AFIMBF	ADV0084AU	Advance Australian Fixed Int M-Blend WS*	0.55%	0.15%	0.05%	0.05%	5		✓	
AUASBF	AUS0071AU	Altius Sustainable Bond Fund	0.68%	0.06%	0.00%	0.00%	4		✓	
AMPCCBF	AMP0557AU	AMP Capital Corporate Bond Fd (Class A)	0.60%	0.41%	0.20%	0.20%	4		✓	
WSPAMPCCBF	BTA0474AU	AMP Capital WS Plus Corporate Bond Fund	0.51%	0.41%	0.40%	0.00%	4		✓	✓
ANTIF	PPL0028AU	Antares Income Fund	0.55%	0.05%	0.00%	0.00%	2		✓	
BAFIIF	BGL0105AU	iShares Indexed Australian Bond Fund	0.23%	0.00%	0.00%	0.00%	4	✓	✓	✓
AAFIIF	ADV0064AU	BT Australian Fixed Interest Index Fund	0.21%	0.00%	0.05%	0.07%	4	✓	✓	✓
BTPAFIF	BTA0441AU	BT Pure Alpha Fixed Income Fund	0.70%	0.49%	0.10%	0.00%	4		✓	
BWFIIF	RFA0813AU	BT Wholesale Fixed Interest Fund	0.50%	0.31%	0.12%	0.00%	4		✓	
WSPBWFIIF	BTA0547AU	BT WS Plus Fixed Interest Fund	0.45%	0.31%	0.12%	0.00%	4		✓	✓
CCJCBABF	CHN0005AU	CC JCB Active Bond Fund	0.55%	0.18%	0.10%	0.10%	3		✓	
CGIF2022	MLT0010AU	Challenger GIF - 4.00cts p.a 30/09/2022	0.00%	0.00%	0.00%	0.00%	1		✓	
CGIF092018	MLT0006AU	Challenger GIF 4.85 cents p.a Sep 2018	0.00%	0.00%	0.00%	0.00%	1		✓	
CGIF032020	MLT0007AU	Challenger GIF 5.15 cents p.a Mar 2020	0.00%	0.00%	0.00%	0.00%	1		✓	
CGPF21	HOW0096AU	Challenger Guaranteed Pens Fd 30/6/2021	0.00%	0.00%	0.00%	0.00%	1		✓	✓
CFSWSABF	FSF0027AU	Colonial First State WS Australian Bond	0.47%	0.07%	0.10%	0.10%	5		✓	✓
DAECT	DFA0100AU	Dimensional Short Term Fixed Int Trust	0.19%	0.02%	0.00%	0.00%	2		✓	
FTAARBF	FRT0027AU	Franklin Australian Absolute Return Bond	0.65%	0.31%	0.00%	0.00%	4		✓	
PTIF	IOF0145AU	Janus Henderson Tactical Income Fund	0.45%	0.02%	0.00%	0.00%	4		✓	✓
KARIF	HOW0052AU	Kapstream Absolute Return Income Fund	0.70%	0.18%	0.00%	0.00%	4		✓	
WSPKARIF	BTA0539AU	Kapstream WS Plus Absolute Return Income	0.53%	0.18%	0.00%	0.00%	4		✓	✓
MMAFIIF	MAQ0061AU	Macquarie Australian Fixed Interest Fund	0.62%	0.11%	0.04%	0.15%	4		✓	
MMDTF	MAQ0277AU	Macquarie Income Opportunities Fund	0.50%	0.22%	0.15%	0.15%	4		✓	
MTIIF	MAQ0211AU	Macquarie True Index Aus Fixed Interest	0.00%	0.00%	0.04%	0.12%	4		✓	
WSPMMDTF	BTA0544AU	Macquarie WS Plus Income Opportunities	0.43%	0.22%	0.30%	0.00%	4		✓	✓
MLMIF	PRM0015AU	MIF (Class A)	0.38%	0.00%	0.00%	0.00%	2		✓	
TABF	TYN0104AU	Nikko AM Australian Bond Fund	0.45%	0.13%	0.05%	0.05%	4		✓	
PEQTWABF	ETL0015AU	PIMCO Australian Bond Fund - Wholesale	0.50%	0.07%	0.00%	0.10%	4		✓	✓
EPWA	ETL0182AU	PIMCO Australian Focus Fund - Wholesale	0.50%	0.04%	0.00%	0.10%	4		✓	
SHSF	SCH0103AU	Schroder Credit Securities Fund WS Class	0.75%	0.13%	0.20%	0.20%	6		✓	✓
YBRSMF	CRE0014AU	Smarter Money Fund	0.79%	+	0.13%	0.13%	2		✓	
MMCIPF	MMC0102AU	Specialist Income Fund	0.55%	0.27%	0.15%	0.15%	3		✓	
SBCKFIIF	SBC0813AU	UBS Australian Bond Fund*	0.45%	0.10%	0.03%	0.05%	4		✓	
WSPSBCKFIIF	BTA0478AU	UBS WS Plus Australian Bond Fund	0.35%	0.10%	0.08%	0.00%	4		✓	✓
VAFIIF	VAN0001AU	Vanguard Aust Fixed Interest Index Fund	0.24%	0.00%	0.10%	0.10%	4		✓	
JBWEIW	JBW0018AU	Yarra Enhanced Income Fund	0.78%	0.00%	0.10%	0.10%	6		✓	
<b>International Fixed Interest</b>										
IFIMBF	ADV0067AU	Advance Int'l Fixed Int M-Blend Fund*	0.65%	0.21%	0.10%	0.10%	4		✓	✓
AMPWIFI	AMP0254AU	AMP Capital International Bond - CI A*	0.82%	1.54%	0.15%	0.15%	4		✓	
CSGHIF	CSA0038AU	Bentham Wholesale Global Income Fund	0.77%	0.32%	0.50%	0.50%	6		✓	✓
CSSLF	CSA0046AU	Bentham Wholesale Syndicated Loan Fund	0.64%	0.59%	0.55%	0.55%	6		✓	
BRGBIF	BGL0008AU	iShares Global Bond Index Fund	0.20%	0.01%	0.00%	0.00%	3	✓	✓	✓
PWMIBF	PWA0825AU	BlackRock WS Int'l Bond Fund	0.55%	0.00%	0.00%	0.12%	4		✓	

1 Generally includes any known performance fees applied by the investment manager, but does not take into account any investment manager fee rebate that may apply.

2 For information on the Standard Risk Measure, refer to the 'Your investment options' section of the AIB.

^ For information on current Term Deposit terms, conditions and restrictions that apply, please refer to the Fixed Term Deposit (FTD) product disclosure statement. Please note that funds cannot be withdrawn from the FTD under any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

\* We have negotiated an investment manager fee rebate for this managed investment.

~ This fund is only available in the super account.

# Note while this Lifestage Fund is specifically designed for clients who were born in the relevant decade, this fund is not age restricted in this product. You should refer to the underlying product disclosure statement for more information about this Lifestage Fund.

+ This cost was not available as at the date of this report. You should refer to the underlying product disclosure statement for the managed fund for full details about fees and costs.

Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
AIFIIF	ADV0058AU	BT International Fixed Interest Index Fd	0.18%	0.01%	0.15%	0.15%	4	✓	✓	✓
CFSWGCDF	FSF0084AU	CFS Wholesale Global Credit Income Fund	0.62%	0.10%	0.25%	0.25%	5		✓	✓
WDFIF	FSF0039AU	CFS WS Diversified Fixed Interest Fund	0.56%	0.01%	0.20%	0.20%	3		✓	
CFSWEYF	FSF0694AU	Colonial First St WS Target Return Inc	0.51%	0.10%	0.15%	0.15%	4		✓	
DGBT	DFA0028AU	Dimensional Global Bond Trust	0.35%	0.17%	0.00%	0.10%	3		✓	
FTGABF	FRT0025AU	Franklin Templeton Global Aggregate Bond	0.59%	0.21%	0.00%	0.00%	3		✓	✓
FTMBF	FRT0011AU	Franklin Templeton Globl Multisect Bond	0.93%	0.25%	0.00%	0.00%	6		✓	
WSPFTMBF	BTA0552AU	Franklin Templeton WS Plus MultiSec Bond	0.78%	0.25%	0.00%	0.00%	6		✓	
GAMARBF	AFM0002AU	GAM Absolute Return Bond Fund	1.46%	0.05%	0.00%	0.00%	4		✓	
CNICSF	CNA0805AU	Invesco Wholesale Senior Secured Income	1.03%	+	0.25%	0.25%	5		✓	
JPMGSBF	PER0727AU	JPMorgan Global Strategic Bond Fund	0.71%	0.14%	0.15%	0.15%	5		✓	
LEMTDRF	LAZ0023AU	Lazard Emerging Markets Total Return Dbt	1.09%	0.33%	0.00%	0.00%	7		✓	✓
PGIOF	GSF0008AU	Payden Global Income Opportunities Fund	0.74%	0.00%	0.20%	0.20%	6		✓	
PCSFV	ETL0445AU	PIMCO Capital Securities Fund - WS Class	0.94%	0.21%	0.00%	0.00%	6		✓	
EQTPIMCO	ETL0018AU	PIMCO Global Bond Fund - Wholesale Class	0.44%	0.33%	0.00%	0.10%	4		✓	
PEWGCF	ETL0019AU	PIMCO Global Credit Fund - Wholesale CI	0.61%	0.16%	0.00%	0.20%	4		✓	
EQTWGRRF	ETL0020AU	PIMCO Global Real Return Fund - WS Class	0.51%	0.28%	0.00%	0.20%	5		✓	
PIMIFW	ETL0458AU	PIMCO Income Fund - Wholesale Class	0.78%	0.11%	0.00%	0.00%	6		✓	
PIMCOUBF	ETL0406AU	PIMCO Unconstrained Bond Fund - Class C	0.85%	0.44%	0.00%	0.00%	6		✓	
WSPEQTPIMC	BTA0498AU	PIMCO WS Plus Global Bond Fund	0.40%	0.33%	0.10%	0.00%	4		✓	✓
PGSIF	PGI0001AU	Principal Global Credit Opportunities*	0.80%	0.38%	0.15%	0.15%	6		✓	✓
TRPDGBF	ETL0398AU	T. Rowe Price Dynamic Global Bond Fund	0.46%	0.82%	0.23%	0.23%	6		✓	✓
VDBIF	VAN0042AU	Vanguard Diversified Bond Index Fund	0.34%	0.00%	0.13%	0.13%	3		✓	
VICSIFH	VAN0106AU	Vanguard Int'l Credit Securities Index	0.33%	0.35%	0.25%	0.25%	3		✓	
VIFIIFH	VAN0103AU	Vanguard Int'l Fixed Int Index - Hedged	0.26%	0.23%	0.10%	0.10%	3		✓	
<b>Diversified Fixed Interest</b>										
ASIF	VEN0007AU	All Star KFM Income Fund*	1.74%	0.28%	0.25%	0.25%	5		✓	
MLWMIF	MAL0012AU	BlackRock Monthly Income Fund Class D	0.57%	0.12%	0.00%	0.00%	7		✓	
D2FIT	DFA0002AU	Dimensional 2 Year Diversified Fixed Int	0.25%	0.06%	0.00%	0.10%	3		✓	
DDFI	DFA0108AU	Dimensional Five-year Div Fixed Int Tr	0.25%	0.09%	0.00%	0.10%	3		✓	
MMDFI	MAQ0274AU	Macquarie Diversified Fixed Interest Fd*	0.61%	0.23%	0.08%	0.08%	4		✓	✓
INGDFIT	ANZ0212AU	OnePath Wholesale Div Fixed Interest	0.50%	0.21%	0.03%	0.03%	4		✓	
PWDI	PER0260AU	Perpetual WS Diversified Income Fund	0.73%	0.20%	0.10%	0.10%	4		✓	
WSPPWDI	BTA0556AU	Perpetual WS Plus Diversified Income Fd	0.63%	0.20%	0.20%	0.00%	4		✓	
EQTWDFIF	ETL0016AU	PIMCO Diversified Fixed Interest Fund	0.45%	0.21%	0.00%	0.10%	4		✓	✓
WSPEQTWDFI	BTA0499AU	PIMCO WS Plus Diversified Fixed Interest	0.41%	0.21%	0.10%	0.00%	4		✓	
SFIF	SCH0028AU	Schroder Fixed Income Fund WS Class	0.50%	0.13%	0.12%	0.12%	3		✓	
WSPSFIF	BTA0545AU	Schroder WS Plus Fixed Income Fund	0.44%	0.13%	0.24%	0.00%	3		✓	✓
UBSDFIT	SBC0007AU	UBS Diversified Fixed Income Fund	0.55%	0.43%	0.05%	0.15%	4		✓	
UBSHIF	UBS0003AU	UBS Income Solution Fund	0.70%	0.13%	0.15%	0.25%	6		✓	
<b>Equity – Australian Shares</b>										
<b>Diversified Equity</b>										
ABMVEF	ACM0006AU	AB Managed Volatility Equities Fund	0.55%	0.00%	0.25%	0.25%	6		✓	
DAEAF	MGL0114AU	Aberdeen Australian Equities Fund*	0.80%	0.02%	0.25%	0.25%	6		✓	
CSAS	CRS0003AU	Aberdeen Ex-20 Australian Equities Fund	0.95%	0.00%	0.25%	0.25%	6		✓	
ASMBF	ADV0045AU	Advance Aust Shares Multi-Blend Fund*	0.90%	0.50%	0.30%	0.30%	6		✓	
OSAEF	ETL0060AU	Allan Gray Australia Equity Fd - Class A	2.12%	0.00%	0.20%	0.20%	6		✓	
CBASPI	HOW0019AU	Alphinity WS Aust Equity Fund	0.90%	0.11%	0.20%	0.20%	6		✓	
PANG	PAM0001AU	Alphinity WS Australian Share Fund	0.90%	0.25%	0.20%	0.20%	6		✓	
CSASFW	HOW0026AU	Alphinity WS Concentrated Aust Share Fd	1.10%	0.47%	0.20%	0.20%	6		✓	

1 Generally includes any known performance fees applied by the investment manager, but does not take into account any investment manager fee rebate that may apply.

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\* We have negotiated an investment manager fee rebate for this managed investment.

~ This fund is only available in the super account.

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Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
WAEVF	NML0061AU	AMP Cap WS Australian Equity Value Fund	0.81%	0.11%	0.20%	0.20%	6		✓	
AMPEFCA	AMP0370AU	AMP Capital Equity Fund - Class A*	0.97%	0.40%	0.25%	0.25%	6		✓	
PPWAET	PPL0110AU	Antares Australian Equities Fund	0.87%	0.06%	0.15%	0.15%	6		✓	
PPLEOT	PPL0115AU	Antares Elite Opportunities Fund	0.70%	0.16%	0.15%	0.15%	6		✓	
NUPPHGST	PPL0106AU	Antares High Growth Share Fnd*	1.05%	1.53%	0.15%	0.15%	6		✓	
AELF	ETL0148AU	Armytage Australian Equity Income Fund	0.95%	+	0.25%	0.00%	6		✓	
ABNAEF	ARO0011AU	Arnhem Australian Equity Fund	0.85%	0.23%	0.30%	0.30%	6		✓	
AOTTF	AAP0008AU	Ausbil 130/30 Focus Fund	1.00%	1.98%	0.30%	0.30%	6		✓	
ABLIAE	AAP0103AU	Ausbil Australian Active Equity Fund*	0.90%	0.18%	0.30%	0.30%	6		✓	✓
AAGEQF	AAP0002AU	Ausbil Australian Geared Equity Fund	2.55%	1.60%	0.30%	0.30%	6		✓	
AETT	AUG0018AU	Australian Ethical Australian Shares Fd	1.10%	0.06%	0.15%	0.15%	6		✓	
BAEF	BFL0004AU	Benelong ex-20 Australian Equities Fund	2.94%	1.88%	0.30%	0.30%	6		✓	
WSPBAEF	BTA0480AU	Benelong WS Plus ex-20 Australian Eq Fd	1.73%	1.88%	0.60%	0.00%	6		✓	✓
BAEOF	MAL0072AU	BlackRock Aust Equity Opportunities Fund	0.30%	0.07%	0.50%	0.50%	6		✓	
BRCISFCD	BLK0012AU	BlackRock Concentrated Ind Sh Fd (CI D)	0.85%	0.00%	0.28%	0.28%	6		✓	
BASIF	BGL0034AU	iShares Indexed Australian Equity Fund	0.20%	0.00%	0.00%	0.00%	6	✓	✓	✓
BMIFAS	BAR0814AU	BlackRock Scientific Australian Eqty Fd	0.79%	0.07%	0.00%	0.00%	6		✓	
PWMAEF	PWA0823AU	BlackRock WS Australian Share Fund	1.10%	0.34%	0.00%	0.00%	6		✓	
WSPBAEOF	BTA0564AU	BlackRock WS Plus Aus Eq Opportunities	0.20%	0.07%	1.00%	0.00%	6		✓	✓
AASIF	ADV0062AU	BT Australian Shares Index Fund	0.18%	0.00%	0.12%	0.12%	6	✓	✓	✓
BTBEIF	BTA0428AU	BT Balanced Equity Income Fund	1.54%	0.52%	0.25%	0.25%	6		✓	✓
BTDEIF	BTA0427AU	BT Defensive Equity Income Fund	1.14%	0.48%	0.25%	0.25%	5		✓	
BWFASF	RFA0059AU	BT Wholesale Focus Australian Share Fund	0.75%	0.45%	0.25%	0.25%	6		✓	✓
BTAGIF	RFA0130AU	BT Wholesale Geared Imputation Fund	1.69%	0.10%	0.80%	0.00%	6		✓	
RWSIT	RFA0103AU	BT Wholesale Imputation Fund	1.19%	0.06%	0.50%	0.00%	6		✓	✓
BTWMCF	BTA0313AU	BT Wholesale Midcap Fund	0.90%	0.36%	0.25%	0.25%	7		✓	✓
RAEWT	RFA0818AU	BT WS Core Australian Share Fund	0.79%	0.22%	0.50%	0.00%	6		✓	
WSPREAWT	BTA0476AU	BT WS Plus Core Australian Share	0.71%	0.22%	0.50%	0.00%	6		✓	✓
CFSEIF	FSF0961AU	CFS Wholesale Equity Income Fund	1.24%	0.14%	0.20%	0.20%	7		✓	
FSWSE	FSF0016AU	CFS WS Concentrated Australian Share	0.96%	0.15%	0.20%	0.20%	6		✓	
FSWE	FSF0002AU	Colonial First State WS Australian Share	0.97%	0.13%	0.20%	0.20%	6		✓	
FSWGS	FSF0043AU	Colonial First State WS Geared Share Fd	2.37%	0.02%	0.20%-0.50%	0.20%-0.50%	6		✓	
FSWI	FSF0003AU	Colonial First State WS Imputation Fund	0.96%	0.05%	0.20%	0.20%	6		✓	✓
CONMCF	CAM0001AU	Concise Mid-Cap Fund	1.25%	0.50%	0.30%	0.30%	7		✓	✓
DACET	DFA0003AU	Dimensional Australian Core Equity Trust	0.32%	0.01%	0.10%	0.10%	6		✓	
DACIT	DFA0036AU	Dimensional Australian Core Imputation	0.32%	0.00%	0.10%	0.10%	6		✓	
DALCT	DFA0103AU	Dimensional Australian Large Company Tst	0.24%	0.00%	0.10%	0.10%	6		✓	
DAVT	DFA0101AU	Dimensional Australian Value Trust	0.35%	0.03%	0.10%	0.10%	6		✓	
DNRCAEHCF	PIM0028AU	DNR Capital Australian Equities High Con	0.90%	0.31%	0.25%	0.25%	6		✓	
FAEF	FID0008AU	Fidelity Australian Equities Fund*	0.85%	0.00%	0.25%	0.25%	6		✓	
FAOPF	FID0021AU	Fidelity Australian Opportunities Fund	0.85%	0.21%	0.25%	0.25%	6		✓	
FFLDF	FID0026AU	Fidelity Future Leaders Fund	1.20%	0.41%	0.25%	0.25%	7		✓	
FTAEF	FRT0020AU	Franklin Templeton Aust Equities Fund	0.39%	0.07%	0.15%	0.15%	6		✓	
GSTAPF	ETL0069AU	Grant Samuel Tribeca Alpha Plus Fund	0.97%	2.44%	0.30%	0.30%	6		✓	
GWBCF	HOW0034AU	Greencape WS Broadcap Fund	0.95%	0.17%	0.20%	0.20%	6		✓	
BNPAEF	BNT0003AU	Hyperion Australian Growth Companies Fd	0.95%	0.61%	0.30%	0.30%	6		✓	✓
CNAET	CNA0811AU	Invesco WS Australian Share Fund	1.56%	+	0.25%	0.25%	6		✓	
IMWISF	IML0004AU	Investors Mutual All Industrial Share Fd	0.99%	0.19%	0.25%	0.25%	7		✓	
IMAS	IML0002AU	Investors Mutual Australian Share Fund*	0.99%	0.19%	0.25%	0.25%	6		✓	✓

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Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
IKASF	PAT0001AU	Ironbark Karara Australian Share Fund	0.99%	0.12%	0.25%	0.25%	6		✓	
WSPIKASF	BTA0554AU	Ironbark Karara WS Plus Australian Share	0.87%	0.12%	0.50%	0.00%	6		✓	✓
KAARF	KAM0101AU	K2 Australian Absolute Return Fund	1.78%	0.51%	0.40%	0.40%	6		✓	✓
WSPKAARF	BTA0566AU	K2 WS Plus Aust Absolute Return Fund	1.56%	0.51%	0.80%	0.00%	6		✓	✓
LAEW	LAZ0010AU	Lazard Australian Equity Fund - W Class*	0.53%	0.03%	0.20%	0.20%	6		✓	
LSAEF	LAZ0013AU	Lazard Select Australian Equity Fund	0.68%	0.02%	0.20%	0.20%	6		✓	
JPMET	SSB0125AU	Legg Mason Martin Currie Core Eq Tr Cl A*	0.64%	0.00%	0.25%	0.25%	6		✓	
MHCF	MAQ0443AU	Macquarie High Conviction Fund	3.19%	0.41%	0.25%	0.25%	6		✓	
MMAEEF	MAQ0057AU	Macquarie Master Aust Enhanced Equities	0.82%	0.06%	0.25%	0.25%	6		✓	
AAGEFW	ADV0078AU	Maple-Brown Abbott Aus Gear Eq WS*	1.03%	3.61%	0.38%	0.38%	6		✓	
AWIF	ADV0046AU	Maple-Brown Abbott Australian Share Fund*	0.92%	0.08%	0.20%	0.20%	6		✓	
HSBCIGM	HBC0011AU	Merlon Wholesale Australian Share Income	0.95%	0.68%	0.20%	0.20%	7		✓	✓
TASCF	TYN0040AU	Nikko AM Australian Share Concentrated	1.00%	0.22%	0.30%	0.30%	6		✓	
TYAS	TYN0038AU	Nikko AM Australian Share Income	0.85%	0.43%	0.30%	0.30%	6		✓	✓
TASWP	TYN0028AU	Nikko AM Australian Share Wholesale Fund*	0.80%	0.26%	0.30%	0.30%	6		✓	✓
WSPTASWP	BTA0537AU	Nikko AM WS Plus Australian Share Fund	0.60%	0.26%	0.60%	0.00%	6		✓	✓
MMLWAS	AJF0804AU	OnePath Wholesale Australian Share Trust*	0.90%	0.00%	0.13%	0.13%	6		✓	
INGWBCIT	MMF0340AU	OnePath Wholesale Blue Chip Imputation*	0.95%	0.00%	0.13%	0.13%	6		✓	
PMCEF	ETL0451AU	Paradise Mid Cap Equities Fund	1.54%	0.86%	0.30%	0.30%	7		✓	
PCAEF	PCL0005AU	Pengana Australian Equities Fund	1.54%	0.10%	0.30%	0.30%	6		✓	
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust	0.92%	0.13%	0.30%	0.30%	6		✓	
PVWDF	IOF0228AU	Perennial Value Wealth Defender	0.98%	0.06%	0.30%	0.30%	7		✓	
PISF	PER0011AU	Perpetual WFI Industrial Share Fund*	2.02%	0.18%	0.15%	0.15%	6		✓	
FPWCEF	PER0102AU	Perpetual Wholesale Concentrated Equity*	1.10%	0.16%	0.15%	0.15%	6		✓	✓
PWGAF	PER0071AU	Perpetual Wholesale Geared Aust Share Fd	1.17%	0.72%	0.38%	0.38%	6		✓	
PWISF	PER0046AU	Perpetual Wholesale Industrial Share Fd*	1.03%	0.24%	0.30%	0.00%	6		✓	✓
PTWSPF	PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Shr	1.15%	0.15%	0.20%	0.20%	6		✓	✓
PWASF	PER0049AU	Perpetual WS Australian Share Fund	0.99%	0.21%	0.30%	0.00%	6		✓	
WSPPWASF	BTA0482AU	Perpetual WS Plus Australian Fund	0.79%	0.21%	0.30%	0.00%	6		✓	✓
PASIFMR	WHT0055AU	Plato Aust Shares Inc Fd (Man Risk)	0.99%	0.05%	0.20%	0.20%	6		✓	
PASIF	WHT0039AU	Plato Australian Shares Income Fund	0.90%	0.09%	0.20%	0.20%	6		✓	
AUFPAETW	AUS0030AU	Platypus Australian Equities Fund	1.07%	0.11%	0.20%	0.20%	6		✓	
PMCAO	PMC0101AU	PM CAPITAL Australian Companies Fund	1.61%	0.41%	0.25%	0.25%	6		✓	
PVGF	PVA0011AU	Prime Value Growth Fund	0.97%	+	0.00%	0.00%	6		✓	
RRAS	FSF0976AU	Realindex Australian Share - Class A	0.46%	0.00%	0.10%	0.10%	6		✓	
SAEF	SCH0002AU	Schroder Australian Equity Fund	0.62%	0.00%	0.25%	0.25%	6		✓	✓
SGHTWENTY	ETL0042AU	SGH20	1.23%	0.08%	0.25%	0.25%	6		✓	
SCAUPEA	SOL0001AU	Solaris Core Au Eqty (Perform Alignment)	0.63%	0.65%	0.30%	0.30%	6		✓	
SCAEF	WHT0012AU	Solaris Core Australian Equity Fund*	0.90%	0.51%	0.30%	0.30%	6		✓	
SSAEF	SST0048AU	State Street Australian Equity Fund	0.79%	0.43%	0.35%	0.35%	6		✓	
TRPAEF	ETL0328AU	T. Rowe Price Australian Equity Fund	0.65%	0.24%	0.10%	0.05%	6		✓	
TMNGF	FHT0030AU	The Montgomery Fund	3.38%	0.00%	0.25%	0.25%	6		✓	
UBSHASF	UBS0024AU	UBS - HALO Australian Share Fund	0.90%	0.60%	0.25%	0.25%	6		✓	
SBCAE	SBC0817AU	UBS Australian Share Fund*	0.90%	1.03%	0.25%	0.25%	6		✓	
WSPUBSHASF	BTA0549AU	UBS WS Plus Halo Australian Share	0.70%	0.60%	0.50%	0.00%	6		✓	
VASHYF	VAN0104AU	Vanguard Aus Shares High Yield Fund	0.39%	0.02%	0.10%	0.10%	6		✓	
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund	0.18%	0.04%	0.10%	0.10%	6		✓	
VASF	RIM0021AU	Ventura WS Australian Shares Fund	0.25%	+	0.00%	0.00%	6		✓	
COASFI	HOW0020AU	WaveStone Wholesale Australian Share Fd	0.97%	0.28%	0.30%	0.30%	6		✓	
JBWAEW	JBW0009AU	Yarra Australian Equities Fund	0.95%	+	0.15%	0.15%	6		✓	

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								Core menu	Full menu	Select menu
JBWPSWF	JBW0052AU	Yarra Premier Australian Equities Fund	1.30%	0.00%	0.15%	0.15%	6	✓		✓
ZIEIF	ZUR0538AU	Zurich Investments Equity Income Fund	1.39%	0.10%	0.10%	0.10%	7	✓		✓
<b>Hedge Funds</b>										
BKARF	BFL0010AU	Bennelong Kardinia Absolute Return Fund	3.04%	0.00%	0.20%	0.20%	6		✓	
BRAEARF	MAL0079AU	BlackRock Australian Equity Absolute Ret	0.68%	0.00%	0.50%	0.50%	6		✓	
BRMOARF	BLK0001AU	BlackRock Multi Opprtnty Absolute Return	2.22%	2.27%	0.45%	0.45%	5		✓	
HFADIF	HFL0104AU	Ironbark LHP Diversified Investments Fd*	4.54%	0.00%	0.00%	0.00%	5		✓	
WWAELSF	HOW0053AU	WaveStone Dynamic Australian Equity Fund	1.10%	0.44%	0.30%	0.30%	7		✓	
<b>Smaller Companies</b>										
CSAEC	CSA0131AU	Aberdeen Australian Small Companies Fund	1.26%	0.05%	0.25%	0.25%	7		✓	
ASCMBF	ADV0096AU	Advance Australian Small Co M-Blend*	1.18%	1.87%	0.30%	0.30%	7		✓	✓
ABLIALVE	AAP0104AU	Ausbil Australian Emerging Leaders Fund*	0.55%	0.54%	0.30%	0.30%	7		✓	✓
RSCWT	RFA0819AU	BT WS Smaller Companies Fund	1.24%	0.49%	0.50%	0.00%	7		✓	
SASCF	FAM0101AU	Celeste Australian Small Companies Fund	0.95%	0.28%	0.30%	0.30%	7		✓	
DASCT	DFA0104AU	Dimensional Australian Small Company Tst	0.62%	0.09%	0.10%	0.10%	7		✓	
EGGECF	PIM5346AU	Eley Griffiths Group Emerging Companies	0.96%	+	0.25%	0.25%	7		✓	
EGGSCF	EGG0001AU	Eley Griffiths Group Small Co Fund	2.71%	0.36%	0.28%	0.28%	7		✓	✓
GSTASCF	ETL0052AU	Grant Samuel Tribeca Aus Smaller Co Cl A	1.04%	1.60%	0.00%	0.00%	7		✓	
CNSCT	CNA0812AU	Invesco WS Aus Smaller Companies Fd Cl A	1.26%	+	0.10%	0.10%	7		✓	
IMSC	IML0001AU	Investors Mutual Aust Smaller Comps Fund	0.99%	0.51%	0.25%	0.25%	7		✓	
IMWFLF	IML0003AU	Investors Mutual Future Leaders Fund	0.99%	0.40%	0.25%	0.25%	7		✓	
IMSCP	IML0006AU	Investors Mutual Small Cap Fund	1.49%	0.42%	0.25%	0.25%	7		✓	
PSCF	PAT0002AU	Ironbark Karara Aus Small Companies	2.14%	0.21%	0.25%	0.25%	7		✓	
WSPSPCF	BTA0477AU	Ironbark Karara WS Plus Aust Small Co	2.01%	0.21%	0.50%	0.00%	7		✓	✓
MWASC	MAQ0454AU	Macquarie Australian Small Companies Fd	0.92%	0.96%	0.40%	0.40%	6		✓	
CMCF	HOW0027AU	NovaPort WS Microcap Fund	2.16%	0.43%	0.30%	0.30%	6		✓	
CSCF	HOW0016AU	NovaPort WS Smaller Companies Fund	0.95%	0.70%	0.30%	0.30%	7		✓	
OCPSCF	OPS0002AU	OC Premium Small Companies Fund	1.90%	0.27%	0.30%	0.30%	7		✓	
PVSCT	IOF0214AU	Perennial Value Smaller Companies Trust	1.20%	0.23%	0.30%	0.30%	7		✓	
PWSCF	PER0048AU	Perpetual Wholesale Smaller Companies Fd*	1.27%	0.30%	0.15%	0.15%	7		✓	
RRSC	FSF0978AU	Realindex RAFI Aust Small Co - Class A	0.66%	0.00%	0.10%	0.10%	7		✓	
WPMMCC	WPC0005AU	Specialist Australian Small Companies	1.46%	0.14%	0.25%	0.25%	7		✓	
SPASCF	WHT0008AU	Spheria Australian Smaller Companies Fd	1.10%	0.69%	0.30%	0.30%	7		✓	
SBCEC	UBS0004AU	UBS Aust Small Companies Fund*	2.32%	0.80%	0.45%	0.45%	7		✓	
JBGSCWF	JBW0103AU	Yarra Global Small Companies Fund	1.25%	0.03%	0.10%	0.10%	6		✓	
ZISCF	ZUR0583AU	Zurich Investments Small Companies Fund	0.90%	0.16%	0.30%	0.30%	7		✓	✓
<b>Socially Responsible</b>										
CSRIFMT	HOW0121AU	Alphinity WS Socially Responsible Share	1.15%	0.01%	0.20%	0.20%	6		✓	
AMPSFASF	AMP0450AU	AMP Capital Sustain Share Fund WS	0.72%	0.58%	0.25%	0.25%	6		✓	
AMPSFASA	AMP0449AU	AMP Capital Sustainable Share Fund-Cl A	0.97%	0.58%	0.25%	0.25%	6		✓	
RESWT	RFA0025AU	BT WS Ethical Share Fund	0.95%	0.19%	0.50%	0.00%	6		✓	
PWESRIF	PER0116AU	Perpetual Wholesale Ethical SRI Fund*	1.18%	0.26%	0.15%	0.15%	6		✓	
<b>Specialist Equity</b>										
AELCT	AUG0019AU	Australian Ethical Diversified Shares Fd	0.95%	0.00%	0.15%	0.15%	7		✓	
FEPECF	ANT0002AU	Fairview Equity Partners Emerging Co	1.20%	0.42%	0.30%	0.30%	7		✓	✓
IMDVF	IML0005AU	Investors Mutual Equity Income Fund	0.99%	0.31%	0.25%	0.25%	7		✓	
L1CLSFRFC	ETL0490AU	L1 Capital Long Short Fund - Retail Cl	6.82%	1.25%	0.25%	0.25%	6		✓	
MLCIIB	MLC0264AU	MLC Wholesale IncomeBuilder	0.72%	0.03%	0.00%	0.00%	6		✓	
SGHICE	ETL0062AU	SGH ICE - Class A	1.79%	0.00%	0.35%	0.35%	6		✓	
SAMF	WHT0066AU	Spheria Australian Microcap Fund	2.37%	0.00%	0.50%	0.50%	7		✓	
GSJBWAIF	JBW0030AU	Yarra Australian Real Assets Securities	0.85%	+	0.15%	0.15%	6		✓	

1 Generally includes any known performance fees applied by the investment manager, but does not take into account any investment manager fee rebate that may apply.

2 For information on the Standard Risk Measure, refer to the 'Your investment options' section of the AIB.

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\* We have negotiated an investment manager fee rebate for this managed investment.

~ This fund is only available in the super account.

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			Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
Product Code	APIR Code	Managed Investment						Core menu	Full menu	Select menu
Equity – International Shares										
Global Equity										
ABGEF	ACM0009AU	AB Global Equities Fund # ~	1.05%	0.01%	0.25%	0.25%	6		✓	
CSIS	CRS0005AU	Aberdeen Active Hedg Intl Eq Fund*	0.98%	0.00%	0.25%	0.25%	6		✓	
AIEF	EQI0015AU	Aberdeen International Equity Fund	0.98%	0.00%	0.25%	0.25%	6		✓	
CSSIIS	CSA0114AU	Aberdeen SIF Act Hedg Int'l Eq Fd	0.98%	0.04%	0.25%	0.25%	6		✓	
WSPCSSIS	BTA0479AU	Aberdeen WS Plus Actively Hedged Int Eq	0.85%	0.04%	0.50%	0.00%	6		✓	✓
CFCWICWAGE	FSF0710AU	Acadian Wholesale Global Equity Fund	1.24%	0.06%	0.15%	0.15%	6		✓	
AWMWWS	ADV0053AU	Advance Int'l Shares Multi-Blend Fund*	1.10%	0.11%	0.20%	0.20%	6		✓	
ALTGET	ANT0005AU	Altrinsic Global Equity Trust	1.25%	0.00%	0.30%	0.30%	6		✓	
AXAWGEVF	NML0348AU	AMP Capital WS Global Equity - Value	1.01%	0.25%	0.20%	0.20%	6		✓	
AMPCIF	AMP1179AU	AMP Capl Core Infrastructure - Class A*	1.37%	0.05%	0.15%	0.15%	6		✓	
MAQAGMVF	MAQ0796AU	Analytic Global Managed Volatility Fund	0.62%	0.18%	0.10%	0.09%	6		✓	
ANTIGF	IOF0045AU	Antipodes Global Fund	1.48%	0.68%	0.30%	0.30%	6		✓	
AWSPGF	WFS0864AU	Antipodes WS Plus Global Fund	1.38%	0.68%	0.60%	0.00%	6		✓	
AGEFU	MAQ0464AU	Arrowstreet Global Equities (Unhedged)	1.28%	0.36%	0.16%	0.13%	6		✓	
MGEF	MAQ0079AU	Arrowstreet Global Equities Fd (Hedged)	1.28%	0.44%	0.22%	0.19%	7		✓	
ASBEF	ETL0171AU	AXA IM ACWI Smart Beta Equity Fund	0.35%	0.01%	0.35%	0.35%	6		✓	
BAEIF	BGL0044AU	iShares Indexed Hedged Int'l Equity Fd	0.20%	0.29%	0.00%	0.00%	7	✓	✓	✓
BISIF	BGL0106AU	iShares Indexed International Eqty Fd	0.20%	0.00%	0.00%	0.00%	6	✓	✓	✓
BIGFCD	MAL0016AU	BlackRock International Gold Fnd Class D	0.83%	+	0.25%	0.25%	7		✓	
BHISF	BGL0109AU	BlackRock Scientific Hdg Int'l Eqty Fd	0.94%	0.22%	0.18%	0.18%	7		✓	
BIFISF	BAR0817AU	BlackRock Scientific International Eqty	0.89%	0.13%	0.17%	0.17%	6		✓	
AISIF	ADV0056AU	BT International Shares Index Fund	0.18%	0.02%	0.15%	0.10%	6	✓	✓	✓
RAGWT	RFA0821AU	BT WS Core Global Share Fund	0.97%	0.12%	0.10%	0.00%	6		✓	
BTSTIS	BTA0056AU	BT WS International Share Fund	0.97%	0.12%	0.10%	0.00%	6		✓	✓
WSPRAGWT	BTA0536AU	BT WS Plus Core Global Share Fd	0.87%	0.11%	0.10%	0.00%	6		✓	
ABNGEF	ARO0006AU	C WorldWide Global Equity Trust*	0.99%	0.20%	0.30%	0.30%	6		✓	
CFSWGLIS	FSF0905AU	CFS WS Global Listed Infrastructure Secu	1.22%	0.66%	0.25%	0.25%	6		✓	
DGCETAH	DFA0009AU	Dimensional Glb Core Eq Trust-AUD Hedged	0.39%	0.00%	0.15%	0.15%	7		✓	
DGCET	DFA0004AU	Dimensional Global Core Equity Trust	0.39%	0.00%	0.10%	0.10%	6		✓	
DGLCT	DFA0105AU	Dimensional Global Large Company Trust	0.35%	0.00%	0.10%	0.10%	6		✓	
DGSCT	DFA0106AU	Dimensional Global Small Company Trust	0.66%	0.02%	0.15%	0.15%	6		✓	
DGVT	DFA0102AU	Dimensional Global Value Trust	0.46%	0.02%	0.10%	0.10%	6		✓	
FGLDF	FID0023AU	Fidelity Global Demographics Fund	1.15%	0.26%	0.30%	0.30%	6		✓	
FAGGE	FID0007AU	Fidelity Global Equities Fund*	1.15%	0.01%	0.30%	0.30%	6		✓	
FHGEF	FID0014AU	Fidelity Hedged Global Equities Fund	1.20%	0.23%	0.30%	0.30%	7		✓	
WSPFAEF	BTA0481AU	Fidelity WS Plus Australian Equities Fd	0.75%	0.00%	0.50%	0.00%	6		✓	✓
WSPFAGGE	BTA0551AU	Fidelity WS Plus Global Equities Fund	0.90%	0.01%	0.60%	0.00%	6		✓	
FTGGF	FRT0009AU	Franklin Global Growth Fund	1.13%	0.24%	0.20%	0.20%	6		✓	
GSEGSEY	GSF0001AU	Grant Sam Epoc Glob Eqty Share Yd (H) Fd	1.30%	0.21%	0.20%	0.20%	7		✓	
GSESY	GSF0002AU	Grant Sam Epoch Gbl Eqty Share Yd (Unhg)*	1.25%	0.00%	0.20%	0.20%	6		✓	✓
MMSGFF	MAQ0404AU	IFP Global Franchise Fund	1.38%	0.03%	0.30%	0.19%	6		✓	
IFPGFF	MAQ0631AU	IFP Global Franchise Fund (Hedged)	1.38%	0.07%	0.36%	0.25%	7		✓	
DGAF	MGL0019AU	Ironbark Copper Rock Emerging Markets Op	1.13%	0.69%	0.25%	0.25%	7		✓	
DGETFH	MGL0018AU	Ironbark Copper Rock Global All Cap Shar	1.13%	0.44%	0.20%	0.20%	7		✓	
DGETF	MGL0004AU	Ironbark Royal London Con Global Share	1.02%	0.09%	0.20%	0.20%	6		✓	
KSIARF	ETL0046AU	K2 Select Interl Absol Return Fund	2.83%	0.85%	0.40%	0.40%	6		✓	
LGLIF	LAZ0014AU	Lazard Gbl Listed Infrst Fund	0.80%	0.14%	0.30%	0.30%	6		✓	
MTIIE	MAQ0633AU	Macquarie True Index International Eqts	0.00%	0.00%	0.25%	0.25%	6		✓	

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Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
MAGGF	MGE0001AU	Magellan Global Fund	1.66%	0.00%	0.10%	0.10%	6		✓	
MAGGFH	MGE0007AU	Magellan Global Fund (Hedged)	1.35%	0.00%	0.10%	0.10%	7		✓	
MAGHCF	MGE0005AU	Magellan High Conviction Fund	1.51%	0.04%	0.10%	0.10%	6		✓	
MAGIF	MGE0002AU	Magellan Infrastructure Fund	1.62%	0.10%	0.00%	0.00%	6		✓	
MIFUH	MGE0006AU	Magellan Infrastructure Fund (Unhedged)	1.65%	0.03%	0.15%	0.15%	7		✓	
WSPMAGGF	BTA0565AU	Magellan WS Plus Global Fund	1.32%	0.23%	0.10%	0.10%	6		✓	✓
BTWSPMIF	WFS0858AU	Magellan WS Plus Infrastructure F	1.06%	0.00%	0.15%	0.15%	6		✓	
MBAGLIFH	MPL0008AU	Maple-Brown Abbott Gbl List Inf Hedged	1.00%	0.17%	0.20%	0.20%	6		✓	
MBAGLIF	MPL0006AU	Maple-Brown Abbott Global Listed Infrast	0.98%	0.21%	0.20%	0.20%	7		✓	
MFSCGET	ETL0172AU	MFS Concentrated Global Equity Trust WS	0.90%	0.00%	0.35%	0.35%	6		✓	
MFSFHGE	ETL0041AU	MFS Fully Hedged Global Equity Trust	0.80%	0.00%	0.35%	0.35%	7		✓	✓
MFSGET	MIA0001AU	MFS Global Equity Trust	0.77%	0.00%	0.35%	0.35%	6		✓	✓
NAMGSF	SUN0031AU	Nikko AM Global Share Fund	1.25%	0.22%	0.20%	0.20%	6		✓	
ORGEF	ETL0463AU	Orbis Global Equity Fund (Australia Reg)	0.66%	+	0.14%	0.14%	6		✓	
PTGEF	ETL0419AU	Pan-Tribal Global Equity Fund	1.20%	0.24%	0.15%	0.15%	6		✓	
PGSCMF	ETL0365AU	Paradice Global Small Mid Cap Fund	1.45%	0.21%	0.30%	0.30%	7		✓	✓
PGGVFAW	ETL0276AU	Partners Group Global Value Fund -WS	3.07%	0.00%	0.00%	0.00%	6		✓	
FIDISTIF	PER0031AU	Perpetual WFI Global Share Fund*	2.06%	0.50%	0.50%	0.00%	6		✓	
PGSFCA	PER0733AU	Perpetual Wholesale Global Share Fund	1.10%	0.44%	0.27%	0.27%	6		✓	
PWSPGSF	WFS0865AU	Perpetual WS Plus Global Share Fu	0.95%	0.44%	0.50%	0.00%	6		✓	
WPPMVF	WPC0002AU	Peters MacGregor Global Fund	1.35%	0.00%	0.10%	0.10%	6		✓	
PIBF	PLA0100AU	Platinum International Brands - Class C	1.50%	0.03%	0.25%	0.25%	6		✓	
PLTIF	PLA0002AU	Platinum International Fund - Class C	1.54%	0.14%	0.25%	0.25%	6		✓	✓
PLATUF	PLA0006AU	Platinum Unhedged Fund - Class C	1.50%	0.11%	0.25%	0.25%	6		✓	
PMCAP	PMC0100AU	PM CAPITAL Global Companies Fund	2.66%	0.46%	0.25%	0.25%	6		✓	
MPGEF	MAQ0838AU	Polaris Global Equity Fund	1.28%	0.00%	0.24%	0.21%	6		✓	
RAREIVF	TGP0008AU	RARE Infrastructure Value Fund - Hedged	1.33%	0.19%	0.20%	0.15%	7		✓	✓
RIVFU	TGP0034AU	RARE Infrastructure Value Fund - Unhgd	1.27%	0.07%	0.20%	0.15%	6		✓	
WSPRAREIV	BTA0543AU	RARE Infrastructure WS Plus Value Fd Hed	1.12%	0.19%	0.35%	0.00%	7		✓	✓
WSPRIVFU	BTA0546AU	RARE Infrastructure WS Plus Value Unhedg	1.10%	0.07%	0.35%	0.00%	6		✓	✓
RRGS	FSF0974AU	Realindex Global Share - Class A	0.58%	0.00%	0.15%	0.15%	6		✓	
RRGH	FSF0975AU	Realindex Global Share Hedged - Class A	0.58%	0.41%	0.15%	0.15%	7		✓	
RGOFA	RIM0032AU	Russell Inv Global Opportunities Fd Cl A	1.12%	0.22%	0.04%	0.04%	6		✓	
RUISF	RIM0008AU	Russell Inv International Shares Fd Cl A	1.05%	0.17%	0.04%	0.04%	6		✓	
SGAVFS	SCH0030AU	Schroder Global Value Fund	0.98%	0.58%	0.20%	0.20%	6		✓	
SGAVHW	SCH0032AU	Schroder Global Value Fund (Hedged)	0.98%	1.22%	0.23%	0.23%	7		✓	
WPGF	WPC0011AU	Specialist Global Shares Fund	1.26%	0.05%	0.10%	0.10%	6		✓	
SCRCGSCF	ETL0410AU	Spire Copper Rock Capital Global Sml Com	1.38%	0.00%	0.20%	0.20%	6		✓	
SSGEF	SST0050AU	State Street Global Equity Fund	0.98%	0.53%	0.35%	0.30%	7		✓	
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund*	1.16%	0.14%	0.35%	0.20%	6		✓	
WSPTRPGEF	BTA0538AU	T. Rowe Price WS Plus Global Equity Fund	1.00%	0.14%	0.55%	0.00%	6		✓	✓
TRPGEHF	ETL0312AU	T.Rowe Price Global Equity (Hedged) Fund	1.22%	0.21%	0.25%	0.20%	6		✓	
TEMGEF	FRT0004AU	Templeton Global Equity Fund*	1.13%	0.46%	0.20%	0.20%	6		✓	✓
TGEIFU	HFL0032AU	Threadneedle Gbl Eqty Inc Fund (Unhedged)	1.09%	0.22%	0.25%	0.25%	6		✓	
SBCIS	SBC0822AU	UBS International Share Fund*	1.00%	0.17%	0.25%	0.25%	6		✓	
VGIF	VAN0023AU	Vanguard Global Infrastructure IndexFund	0.49%	0.00%	0.10%	0.10%	7		✓	
VISCIFH	VAN0022AU	Vanguard Int Small Cos Index Fd(Hedgd)	0.42%	0.25%	0.25%	0.25%	7		✓	
VISIF	VAN0003AU	Vanguard International Shares Index Fund	0.18%	0.04%	0.10%	0.10%	6		✓	
VISCIF	VAN0021AU	Vanguard International Small Co Index Fd	0.39%	0.02%	0.20%	0.20%	6		✓	

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Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
VISIFH	VAN0105AU	Vanguard Int'l Shares Index Fund-Hedged	0.21%	0.13%	0.12%	0.12%	7		✓	
VISF	RIM0022AU	Ventura WS International Shares Fund	1.34%	0.21%	0.15%	0.10%	6		✓	
MWSGEFH	MAQ0557AU	Walter Scott Global Equity Fd (Hedged)*	1.28%	0.05%	0.22%	0.17%	7		✓	✓
MWSGEF	MAQ0410AU	Walter Scott Global Equity Fund	1.28%	0.00%	0.16%	0.11%	7		✓	✓
WSPMWSGEF	BTA0542AU	Walter Scott WS Plus Global Equity Fund	1.08%	0.00%	0.27%	0.00%	7		✓	✓
AUWGEF	AUS0035AU	Wingate Global Equity	0.70%	0.24%	0.25%	0.25%	6		✓	
AUWGEFH	WFS0547AU	Wingate Global Equity Fund - Hedged	1.33%	0.17%	0.25%	0.25%	6		✓	
WSPAUWGET	BTA0563AU	Wingate WS Plus Global Equity Fund	1.02%	0.44%	0.50%	0.00%	6		✓	✓
ZIENTF	ZUR0061AU	Zurich Global Thematic Share Fund	1.29%	0.02%	0.08%	0.08%	7		✓	✓
ZIHGTSF	ZUR0517AU	Zurich Inv Hdg Globl Thematic Share Fund	0.98%	0.13%	0.08%	0.08%	7		✓	
ZIUGGSF	ZUR0581AU	Zurich Inv Unhdg Global Growth Share Fd	0.98%	0.08%	0.08%	0.08%	6		✓	✓
ZIGGSF	ZUR0580AU	Zurich Invest Global Growth Share Fund	0.98%	0.04%	0.08%	0.08%	6		✓	
ZGEIF	PMC0003AU	Zurich Investments Global Equity Income	1.29%	0.59%	0.20%	0.20%	6		✓	
<b>Emerging Markets</b>										
AEMF	ETL0032AU	Aberdeen Emerging Opportunities Fund*	1.50%	0.08%	0.55%	0.55%	7		✓	✓
BTGEMOF	BTA0419AU	BT Global Emerging Markets Opportunities	1.40%	0.28%	0.30%	0.30%	7		✓	
WSPBTGMOF	BTA0550AU	BT WS Plus Global Emerging Market Opport	1.25%	0.28%	0.60%	0.00%	7		✓	✓
DEMT	DFA0107AU	Dimensional Emerging Markets Trust	0.72%	0.01%	0.25%	0.25%	7		✓	
FGEMF	FID0031AU	Fidelity Global Emerging Markets Fund	1.30%	0.39%	0.50%	0.50%	7		✓	
LFEMT	LAZ0003AU	Lazard Emerging Markets Eqty - I Class	1.00%	0.15%	0.50%	0.50%	7		✓	
WSPLFEMT	BTA0555AU	Lazard WS Plus Emerging Markets Equity	0.90%	0.15%	1.00%	0.00%	7		✓	
RSEMF	TGP0015AU	RARE Emerging Markets Fund*	1.20%	0.00%	0.25%	0.25%	6		✓	
RECEFAUD	ETL0381AU	Robeco Emerging Con Equity Fund (AUD)	0.97%	0.06%	0.50%	0.55%	7		✓	
REMF	RIM0038AU	Russell Inv Emerg Markets Fd- CI A	1.45%	0.27%	0.45%	0.45%	7		✓	
SCHGEMF	SCH0034AU	Schroder Global Emerging Markets Fund	1.40%	0.81%	0.40%	0.40%	7		✓	✓
VANWEMI	VAN0005AU	Vanguard Emerging Markets Shares Index	0.56%	0.00%	0.30%	0.30%	7		✓	
WSEMF	MAQ0651AU	Walter Scott Emerging Markets Fund	1.38%	0.13%	0.21%	0.20%	7		✓	
<b>Asian Equity</b>										
AAOF	EQI0028AU	Aberdeen Asian Opportunities Fund*	1.23%	0.00%	0.55%	0.55%	7		✓	
AWAS	ADV0083AU	Advance Asian Shares Multi-Blend Fund	1.25%	2.04%	0.45%	0.45%	7		✓	
BTSTAS	BTA0054AU	BT Wholesale Asian Share Fund	1.00%	0.27%	0.50%	0.00%	7		✓	✓
FIAP	FID0010AU	Fidelity Asia Fund	1.15%	0.69%	0.40%	0.40%	7		✓	
FICF	FID0011AU	Fidelity China Fund	1.20%	0.09%	0.40%	0.40%	7		✓	
CAOPP	HFL0014AU	Ironbark Gavekal Asian Opportunities Fd	1.62%	0.00%	0.00%	0.00%	6		✓	
KAAR	KAM0100AU	K2 Asian Absolute Return Fund	2.12%	1.18%	0.40%	0.40%	6		✓	
MANSF	MAQ0640AU	Macquarie Asia New Stars No 1 Fd	1.20%	0.61%	0.50%	0.50%	7		✓	
PLTAF	PLA0004AU	Platinum Asia Fund - Class C	1.50%	0.37%	0.25%	0.25%	7		✓	✓
PLTJF	PLA0003AU	Platinum Japan Fund - Class C	1.50%	0.24%	0.25%	0.25%	6		✓	
PRAF	MAQ0635AU	Premium Asia Fund	1.26%	+	0.25%	0.25%	7		✓	
MPCF	MAQ0441AU	Premium China Fund	5.32%	+	0.30%	0.30%	7		✓	
<b>European Equity</b>										
BTWEG	BTA0124AU	BT WS European Share Fund	1.00%	0.09%	0.30%	0.00%	6		✓	
PLTEF	PLA0001AU	Platinum European Fund - Class C	1.50%	0.02%	0.25%	0.25%	6		✓	
<b>Global Health &amp; Biotechnology</b>										
CFSGHBW	FSF0146AU	Colonial First State WS Gbl Health & Bio	1.19%	0.00%	0.15%	0.15%	6		✓	
<b>Global Resources</b>										
CFSGRW	FSF0038AU	Colonial First State WS Global Resources	1.17%	0.09%	0.25%	0.25%	7		✓	✓
90WGNRF	ETL0331AU	Janus Henderson Global Natural Resources	2.81%	0.09%	0.25%	0.25%	6		✓	

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~ This fund is only available in the super account.

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			Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
Product Code	APIR Code	Managed Investment						Core menu	Full menu	Select menu
Global Technology										
FSGTCFW	FSF0143AU	Colonial First State WS Gbl Tech & Comm	1.20%	0.15%	0.20%	0.20%	6		✓	
PITF	PLA0101AU	Platinum International Tech Fd - Class C	1.50%	0.12%	0.25%	0.25%	6		✓	
Hedge Funds										
CSFHIS	CSA0135AU	Aberdeen Fully Hedged Int'l Eq Fd	0.99%	0.00%	0.25%	0.25%	7		✓	
AQRWD	PER0554AU	AQR Wholesale DELTA Fund - Class 1F	1.37%	2.49%	0.00%	0.20%	5		✓	
ADFFA	FSF1086AU	Aspect Diversified Futures Fund - CI A	3.69%	0.23%	0.00%	0.00%	6		✓	
BTWCHGS	RFA0031AU	BT WS Core Hedged Global Share	0.97%	0.12%	0.05%	0.05%	7		✓	
IWGTRF	GTU0109AU	Invesco WS Global Targeted Rtrn Fd CIA	0.95%	0.41%	0.30%	0.30%	6		✓	
DSVF	DEU0109AU	Ironbark Global Diversified Alternatives*	1.96%	0.82%	0.00%	0.00%	5		✓	✓
HFASIF	HFL0108AU	Ironbark LHP Global Long/Short Fund WS	4.83%	0.00%	0.00%	0.00%	5		✓	
MANAF	MAN0002AU	Man AHL Alpha (AUD)	1.79%	0.40%	0.00%	0.00%	6		✓	
WSPMANAF	BTA0567AU	Man AHL WS Plus Alpha (AUD)	1.59%	0.40%	0.00%	0.00%	6		✓	✓
NBARMST	SLT0043AU	Neuberger Berman Abs Ret Multi Strat Tr	1.23%	+	0.38%	0.38%	6		✓	
PPARGET	PCL0023AU	Pengana PanAgora Abs Rtn Gbl Eq	1.57%	0.64%	0.49%	0.49%	6		✓	
SLIARGBST	ETL0134AU	SLI Absolute Return Gbl Bond Strategies	0.75%	0.21%	0.38%	0.38%	4		✓	
SLIGARS	ETL0130AU	SLI Global Absolute Return Strategies Tr	1.21%	0.31%	0.41%	0.37%	5		✓	
WMMNT	WMF0001AU	Watermark Market Neutral Trust	4.46%	3.90%	0.30%	0.30%	6		✓	
WINGAF	MAQ0482AU	Winton Global Alpha Fund	2.39%	0.63%	0.05%	0.05%	6		✓	✓
Specialist International Equity										
BTWAMSF	BTA0100AU	BT WS American Share Fund	1.00%	0.06%	0.20%	0.00%	6		✓	
FIDIF	FID0015AU	Fidelity India Fund	1.20%	0.13%	0.50%	0.50%	7		✓	
FNIF	FPS0013AU	Fiducian India Fund	0.85%	+	0.15%	0.15%	7		✓	
CFSGGSW	FSF0170AU	FirstChoice WS Geared Global Share Fund	1.80%	0.06%	0.15%-0.24%	0.15%-0.24%	6		✓	
MWSPISFH	WFS0867AU	Macq WS Plus Int Infr Sec Hedged	0.87%	0.00%	0.50%	0.00%	6		✓	✓
MIIS	MAQ0432AU	Macquarie Int Infrastructure Securities*	1.04%	0.16%	0.25%	0.25%	6		✓	✓
MIISF	MAQ0825AU	Macquarie Int'l Infrastructure Sec Unhdg	1.04%	0.04%	0.25%	0.25%	7		✓	✓
Socially Responsible										
AMPSFISCA	AMP0455AU	AMP Capital RIL Int'l Share - Class A*	1.18%	0.38%	0.25%	0.25%	6		✓	
ABDSGEF	AAP0001AU	Candriam Sustainable Global Equity Fund*	1.05%	0.21%	0.40%	0.40%	6		✓	
DGSTUNH	DFA0041AU	Dimensional Gbl Sustainability Trust Un	0.45%	0.00%	0.10%	0.10%	6		✓	
DGSTAUDH	DFA0042AU	Dimensional Global Sustainability Tr He	0.45%	0.00%	0.15%	0.15%	6		✓	
CFSWWSF	FSF1675AU	Stewart Investors Worldwide Sustainabili	1.02%	0.04%	0.25%	0.25%	7		✓	✓
Equity – Property										
Property Securities										
PSMBF	ADV0095AU	Advance Property Securities M-Blend*	0.85%	0.48%	0.30%	0.30%	7		✓	
AMPGPA	AMP0974AU	AMP Cap Global Prop Securit Fd -Class A*	0.98%	0.14%	0.30%	0.30%	7		✓	✓
AMPWLP	AMP0255AU	AMP Capital Listed Property Tst - CI A*	0.97%	0.01%	0.25%	0.25%	6		✓	
AREIT	APN0008AU	APN AREIT Fund*	0.65%	0.20%	0.25%	0.25%	6		✓	
WSPAREIT	BTA0475AU	APN WS Plus AREIT Fund	0.65%	0.20%	0.50%	0.00%	6		✓	✓
BPSIF	BGL0108AU	iShares Indexed Aust Listed Property	0.20%	0.00%	0.00%	0.00%	6	✓	✓	✓
AAPSIF	ADV0060AU	BT Property Securities Index Fund	0.18%	0.00%	0.25%	0.25%	6	✓	✓	✓
BGPSF	RFA0051AU	BT Wholesale Global Property Securities	0.95%	0.12%	0.25%	0.00%	6		✓	
WSPBGPSF	BTA0541AU	BT WS Plus Global Prop Sec Fund	0.85%	0.73%	0.25%	0.00%	6		✓	✓
WSPBTWSPS	BTA0540AU	BT WS Plus Property Securities Fd	0.60%	0.15%	0.50%	0.00%	6		✓	✓
BTWSPS	BTA0061AU	BT WS Property Securities Fund	0.65%	0.15%	0.50%	0.00%	6		✓	
FCWICFSWCI	FSF0454AU	CFS WS Global Property Securities Fund	1.02%	1.36%	0.20%	0.20%	7		✓	
FSWPS	FSF0004AU	Colonial First State WS Property Sec Fd	0.81%	0.00%	0.20%	0.20%	6		✓	
CPCLPF	CRM0026AU	Cromwell Phoenix Core Listed Property	0.80%	0.13%	0.20%	0.20%	6		✓	

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Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
DGRET	DFA0005AU	Dimensional Global Real Estate Trust	0.42%	0.00%	0.10%	0.10%	7		✓	
MXPSF	COL0001AU	Folkestone Maxim A-REIT Securities Fund	0.95%	0.25%	0.25%	0.25%	6		✓	
FEALIF	LAM0042AU	Freehold AREITs & Listed Infrastruct Fd	1.12%	0.10%	0.33%	0.33%	6		✓	
IWPSFF	GTU0041AU	Invesco Global Property Securities Fund	0.95%	0.35%	0.35%	0.35%	7		✓	
DEGBPS	MGL0010AU	Ironbark Global (Ex Aus) Property Sec	1.19%	0.35%	0.30%	0.30%	6		✓	
DGPSF	MGL0011AU	Ironbark Global Property Securities Fund	1.23%	0.35%	0.30%	0.30%	6		✓	
PALPS	PAL0002AU	Ironbark Paladin Property Securities Fd	0.89%	0.27%	0.25%	0.25%	6		✓	✓
JPMPST	SSB0128AU	Legg Mason Martin Currie Prop S Tr Cl A*	0.66%	0.01%	0.25%	0.25%	6		✓	
LMARIF	SSB0026AU	Legg Mason Martin Currie Real Inc Fd	0.65%	0.00%	0.25%	0.25%	7		✓	
MWPSF	MAQ0287AU	Macquarie WS Properties Securities Fund	0.80%	0.04%	0.25%	0.25%	6		✓	
PSAMAPF	MAQ0574AU	Premium Asia Property Fund	1.34%	+	0.25%	0.25%	7		✓	
PGPSF	PGI0002AU	Principal Gbl Prop Sec Fund	1.00%	0.44%	0.25%	0.25%	7		✓	
IPGPF	IOF0081AU	Res Cap Gbl Prop Sec Hedged SeriesII	1.08%	0.34%	0.30%	0.30%	7		✓	
RCGPS	WHT0015AU	Resolution Capital Global Property Secur	0.81%	0.12%	0.30%	0.30%	7		✓	
RGIPF	RIM0031AU	Russell Inv Intl Prop Sec Fd \$A Hdg- CIA	0.88%	0.53%	0.05%	0.05%	7		✓	
CSPF	CRS0007AU	SG Hiscock Wholesale Property Fund	0.78%	0.08%	0.25%	0.25%	6		✓	
HSBCPSM	HBC0008AU	SG Hiscock Wholesale Property Securities	0.85%	0.09%	0.25%	0.25%	6		✓	
ESLGPST	ETL0005AU	SGH LaSalle Gbl Listed Prpty Sec Fd	1.10%	0.07%	0.25%	0.25%	6		✓	
ESPIF	ETL0119AU	SGH Property Income Fund	0.95%	0.18%	0.25%	0.25%	6		✓	
IVGPSIDPS	HML0016AU	UBS Clarion Global Property Securities	0.90%	0.28%	0.20%	0.20%	6		✓	
UBSPSF	SBC0816AU	UBS Property Securities Fund*	0.85%	0.06%	0.35%	0.35%	6		✓	
VAPSIF	VAN0004AU	Vanguard Aust Property Securities Index	0.23%	0.01%	0.10%	0.10%	6		✓	
VIPS	VAN0018AU	Vanguard International Prop Sec Index Fd	0.40%	0.00%	0.10%	0.10%	6		✓	
VIPSIFH	VAN0019AU	Vanguard Intl Prop Sec Index Fund (Hedg)	0.43%	0.05%	0.12%	0.12%	6		✓	
<b>Direct Property</b>										
ACCPF	AMP1015AU	AMP Cap Core Property Fund (Class A)	1.75%	1.82%	0.13%	0.13%	6		✓	
NMAPT	NML0001AU	AMP Capital WS Australian Property Fund	1.31%	2.26%	0.00%	0.00%	5		✓	
<b>Diversified Property</b>										
RPSWT	RFA0817AU	BT WS Property Investment Fund	0.65%	0.15%	0.50%	0.00%	6		✓	
WPPF	WPC0012AU	Specialist Property Fund	1.01%	0.42%	0.35%	0.35%	6		✓	
ZISPS	ZUR0064AU	Zurich Invest Aus Property Securities Fd	0.81%	0.09%	0.30%	0.30%	6		✓	
<b>Multi Sector</b>										
<b>Multi Sector 20</b>										
ALSF1940	BTA0452AU	1940s Lifestage Fund - A #	0.57%	0.25%	0.20%	0.20%	3		✓	
BTIDF	WFS0588AU	BT Index Defensive Fund	0.34%	0.02%	0.09%	0.10%	3	✓	✓	✓
ICGT	INT0034AU	Morningstar Cons Real Return Fund	0.85%	0.02%	0.10%	0.10%	3		✓	
PMCEY	PMC0103AU	PM CAPITAL Enhanced Yield Fund	0.57%	0.00%	0.10%	0.10%	4		✓	
JBWIPW	JBW0016AU	Yarra Income Plus Fund	0.68%	0.00%	0.10%	0.10%	3		✓	
<b>Multi Sector 40</b>										
ALSF1950	BTA0453AU	1950s Lifestage Fund - A #	0.58%	0.28%	0.20%	0.20%	3		✓	
CSCS	CRS0001AU	Aberdeen Multi-Asset Income Fund	0.82%	0.00%	0.15%	0.20%	4		✓	
AWIEF	ADV0049AU	Advance Defensive Multi-Blend Fund*	0.77%	0.23%	0.12%	0.12%	3	✓	✓	✓
AGAOF	ETL0273AU	Allan Gray Australia Stable Fund	1.90%	0.00%	0.10%	0.10%	5		✓	
AMSMCF	DAM0025AU	AMS Moderately Conservative Fund	1.14%	0.00%	0.15%	0.15%	4		✓	
ATE5T	COL0029AU	Atrium Evolution Class 5	0.97%	+	0.25%	0.25%	4		✓	
BMIFCST	BAR0811AU	BlackRock Scientific Diversified Stable	0.73%	0.14%	0.00%	0.00%	3		✓	
BTIMF	WFS0589AU	BT Index Moderate Fund	0.34%	0.02%	0.13%	0.13%	4	✓	✓	✓
RFAIT	RFA0811AU	BT Sustainable Conservative Fund	0.90%	0.04%	0.18%	0.00%	3		✓	
BTWMIPF	BTA0318AU	BT Wholesale Monthly Income Plus Fund	0.65%	0.07%	0.14%	0.00%	3		✓	✓
BTCNSF	BTA0805AU	BT WS Conservative Outlook Fund	1.02%	0.41%	0.17%	0.00%	3		✓	

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Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
BTWSPCOF	WFS0859AU	BT WS Plus Conservative Outlook Fund	0.75%	0.34%	0.17%	0.00%	3	✓	✓	✓
FSWCS	FSF0033AU	Colonial First State WS Conservative Fd	0.76%	0.14%	0.10%	0.10%	3		✓	
MMIFCS	MAQ0059AU	Macquarie Master Capital Stable Fund	0.84%	0.33%	0.15%	0.19%	3		✓	
RUCF	RIM0002AU	Russell Inv Conservative Fund Class A	0.61%	0.24%	0.05%	0.05%	2		✓	
RF2P	RIM0023AU	Russell InvPortfolio Series Conservative	0.77%	0.23%	0.07%	0.07%	2		✓	
STSPF	SST0053AU	State Street Provider Fund	0.75%	0.55%	0.23%	0.23%	4		✓	
SBCIP	SBC0814AU	UBS Defensive Investment Fund	0.95%	0.22%	0.15%	0.15%	3		✓	
UTBCF	UBS0036AU	UBS Tactical Beta Conservative Fund	0.50%	0.20%	0.15%	0.15%	3		✓	
VWCIF	VAN0109AU	Vanguard Conservative Index Fund	0.33%	0.15%	0.11%	0.11%	3		✓	
VCSF	RIM0018AU	Ventura Conservative Fund	1.25%	+	0.30%	0.30%	3		✓	
<b>Multi Sector 60</b>										
ALSF1960	BTA0454AU	1960s Lifestage Fund - A # ~	0.59%	0.30%	0.20%	0.20%	5		✓	
MMBF	ADV0091AU	Advance Moderate Multi-Blend Fund*	0.82%	0.28%	0.16%	0.16%	4	✓	✓	✓
ACDMF	AMP1932AU	AMP Capital Dynamic Markets Fd Cl A	0.56%	0.33%	0.15%	0.15%	5		✓	
IPACIG	IPA0076AU	AMP Capital Income Generator	0.80%	0.09%	0.15%	0.15%	4		✓	
ATE7T	COL0030AU	Atrium Evolution Class 7	0.88%	+	0.35%	0.35%	5		✓	
AIMT	AUG0001AU	Australian Ethical Balanced Trust	2.42%	0.01%	0.15%	0.15%	5		✓	
MLGAAD	MAL0018AU	BlackRock Glob Allocation Fd Class D	0.20%	0.20%	0.00%	0.00%	6		✓	
BMOPGARF	PER0728AU	BMO Pyrford Global Absolute Return Fund	0.90%	0.00%	0.20%	0.20%	5		✓	
BTIBF	WFS0590AU	BT Index Balanced Fund	0.33%	0.02%	0.16%	0.16%	5	✓	✓	✓
BTWSPMF	WFS0860AU	BT WS Plus Moderate Fund	0.82%	0.03%	0.24%	0.00%	4	✓	✓	✓
DMFBT	DFA0033AU	Dimensional World Allocation 50/50 Trust	0.47%	0.00%	0.10%	0.10%	5		✓	
JPMTAAT	SSB0130AU	Legg Mason Tactical Alloc Trust - Cl A*	0.58%	0.13%	0.20%	0.20%	6		✓	
MLCWIPM	MLC0920AU	MLC Wholesale Inflation Plus - Moderate	1.11%	0.37%	0.10%	0.10%	5		✓	
AJWBF	AJF0802AU	OnePath Wholesale Balanced Trust*	1.12%	0.03%	0.06%	0.06%	4		✓	
PDRRF	PER0556AU	Perpetual Wholesale Divers Real Return	0.95%	0.32%	0.12%	0.12%	5		✓	
RUDF	RIM0003AU	Russell Inv Diversified 50 Fund	0.72%	0.23%	0.05%	0.05%	4		✓	
SWSPRRCF	WFS0866AU	Schroder WS Plus Real Rtn CPI 5% Fd	0.81%	0.11%	0.40%	0.00%	5		✓	
SELGF	SLT0002AU	Select Real Return Fund	1.05%	+	0.28%	0.28%	6		✓	
STSSF	SST0054AU	State Street Sustainer Fund	0.75%	0.60%	0.28%	0.28%	5		✓	
SHCVP	SLT0037AU	Stonehouse Core Value Portfolio	0.55%	+	0.22%	0.22%	6		✓	
UTBBF	UBS0041AU	UBS Tactical Beta Balanced Fund	0.50%	0.19%	0.15%	0.15%	4		✓	
VWBIF	VAN0108AU	Vanguard Balanced Index Fund	0.34%	0.14%	0.12%	0.12%	4		✓	
VDFF	RIM0019AU	Ventura WS Diversified 50 Fund	1.28%	0.28%	0.19%	0.18%	4		✓	
<b>Multi Sector 80</b>										
ALSF1970	BTA0455AU	1970s Lifestage Fund - A # ~	0.60%	0.32%	0.20%	0.20%	6		✓	
ALSF1980	BTA0456AU	1980s Lifestage Fund - A # ~	0.60%	0.32%	0.20%	0.20%	6		✓	
CSCG	CRS0002AU	Aberdeen Multi-Asset Real Return Fund	1.12%	0.04%	0.20%	0.20%	5		✓	
AWIGF	ADV0050AU	Advance Balanced Multi-Blend Fund*	0.86%	0.33%	0.20%	0.20%	5	✓	✓	✓
AMSBF	DAM0026AU	AMS Balanced Fund	1.31%	0.00%	0.15%	0.15%	5		✓	
ATE9T	COL0031AU	Atrium Evolution Class 9	0.90%	+	0.20%	0.20%	5		✓	
BMIFGW	BAR0813AU	BlackRock Scientific Diversified Gwth Fd	0.84%	0.34%	0.00%	0.00%	6		✓	
PWMBF	PWA0822AU	BlackRock WS Balanced Fund	1.12%	0.93%	0.00%	0.00%	6		✓	
BTIGF	WFS0591AU	BT Index Growth Fund	0.33%	0.03%	0.17%	0.17%	6	✓	✓	✓
RFAMIT	RFA0815AU	BT WS Active Balanced Fund	1.14%	0.43%	0.29%	0.00%	6		✓	
BTWSPABF	WFS0861AU	BT WS Plus Active Balanced Fund	0.86%	0.39%	0.29%	0.00%	6	✓	✓	✓
FSWD	FSF0008AU	Colonial First State WS Diversified Fund	0.96%	0.29%	0.20%	0.20%	4		✓	
DMFGT	DFA0029AU	Dimensional World Allocation 70/30 Trust	0.48%	0.00%	0.10%	0.10%	6		✓	
DMFET	DFA0035AU	Dimensional World Equity Trust	0.53%	0.00%	0.15%	0.15%	6		✓	
JPMDIVT	JPM0008AU	Legg Mason Martin Currie Diversi Growth*	0.62%	0.24%	0.20%	0.20%	5		✓	

1 Generally includes any known performance fees applied by the investment manager, but does not take into account any investment manager fee rebate that may apply.

2 For information on the Standard Risk Measure, refer to the 'Your investment options' section of the AIB.

^ For information on current Term Deposit terms, conditions and restrictions that apply, please refer to the Fixed Term Deposit (FTD) product disclosure statement. Please note that funds cannot be withdrawn from the FTD under any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

\* We have negotiated an investment manager fee rebate for this managed investment.

~ This fund is only available in the super account.

# Note while this Lifestage Fund is specifically designed for clients who were born in the relevant decade, this fund is not age restricted in this product. You should refer to the underlying product disclosure statement for more information about this Lifestage Fund.

+ This cost was not available as at the date of this report. You should refer to the underlying product disclosure statement for the managed fund for full details about fees and costs.

Product Code	APIR Code	Managed Investment	Management Cost (p.a.) <sup>1</sup>	Transactional & Operational Costs (p.a.)	Buy Spread	Sell Spread	Standard Risk Measure <sup>2</sup>	Managed investments		
								Core menu	Full menu	Select menu
MBADIT	MPL0001AU	Maple-Brown Abbott Diversified Inv Tst	0.97%	0.11%	0.18%	0.18%	5		✓	
MLCIB	MLC0260AU	MLC Wholesale Horizon 4 Balanced Ptfolio	1.08%	0.24%	0.00%	0.00%	5		✓	
MLCWIPA	MLC0667AU	MLC Wholesale Inflation Plus - Assertive	1.45%	0.47%	0.15%	0.15%	6		✓	
IBBGT	INT0038AU	Morningstar Growth Real Return Fund	1.05%	0.06%	0.16%	0.16%	5		✓	
MMLWMG	MMF0115AU	OnePath Wholesale Managed Growth*	1.15%	0.02%	0.08%	0.08%	5		✓	
PWBGF	PER0063AU	Perpetual WS Balanced Growth Fund*	1.10%	0.39%	0.34%	0.00%	5		✓	
RUBF	RIM0001AU	Russell Inv Balanced Fund Class A	0.87%	0.24%	0.03%	0.03%	5		✓	
RF4P	RIM0024AU	Russell Inv Portfolio Series Balanced -A	0.84%	0.24%	0.03%	0.03%	5		✓	
SCBF	SCH0102AU	Schroder Balanced Fund WS Class	0.90%	0.15%	0.22%	0.22%	5		✓	
SRRFW	SCH0047AU	Schroder Real Return Fd CPI 5% WS	0.90%	0.11%	0.20%	0.20%	5		✓	
STSBF	SST0052AU	State Street Builder Fund	0.75%	0.58%	0.00%	0.00%	6		✓	
SBCBI	SBC0815AU	UBS Balanced Investment Fund	1.00%	0.28%	0.20%	0.20%	5		✓	
UTBGF	UBS0037AU	UBS Tactical Beta Growth Fund	0.50%	0.21%	0.15%	0.15%	5		✓	
VWGIIF	VAN0110AU	Vanguard Growth Index Fund	0.36%	0.07%	0.12%	0.12%	5		✓	
VGSF	RIM0020AU	Ventura WS Growth 70 Fund	1.82%	+	0.25%	0.25%	5		✓	
ZBGF	ZUR0059AU	Zurich Investments Managed Growth Fund	0.87%	0.18%	0.12%	0.12%	5		✓	
<b>Multi Sector 100</b>										
ALSF1990	BTA0457AU	1990s Lifestage Fund - A # ~	0.60%	0.33%	0.20%	0.20%	6		✓	
ALSF2000	BTA0458AU	2000s Lifestage Fund - A # ~	0.60%	0.33%	0.20%	0.20%	6		✓	
GMBF	ADV0085AU	Advance Growth Multi-Blend Fund*	1.03%	0.33%	0.22%	0.22%	6	✓	✓	✓
HGBMF	ADV0087AU	Advance High Growth Multi-Blend Fund*	1.08%	0.36%	0.24%	0.24%	6	✓	✓	✓
AQRWMFF	PER0634AU	AQR WS Managed Futures Fund - Class 1P	1.33%	1.37%	0.00%	0.10%	6		✓	
BTIHGF	WFS0592AU	BT Index High Growth Fund	0.33%	0.04%	0.19%	0.18%	6	✓	✓	✓
BTWSPFGF	WFS0862AU	BT WS Plus Future Goals Fund	0.93%	0.31%	0.31%	0.00%	6	✓	✓	✓
BTWSPHGF	WFS0863AU	BT WS Plus High Growth Fund	0.91%	0.21%	0.34%	0.00%	6	✓	✓	✓
FSFHGF	FSF0498AU	Colonial First State WS High Growth Fund	1.16%	0.06%	0.25%	0.25%	6		✓	
MLCIG	MLC0265AU	MLC Wholesale Horizon 5 Growth Portfolio	1.08%	0.26%	0.00%	0.00%	6		✓	
RUGF	RIM0004AU	Russell Inv Growth Fund Class A	0.95%	0.26%	0.03%	0.03%	6		✓	
RUHGF	RIM0034AU	Russell Inv High Growth Fund Class A	1.12%	0.47%	0.03%	0.03%	6		✓	
RF6P	RIM0025AU	Russell Inv Portfolio Series Growth CI A	0.91%	0.27%	0.04%	0.04%	6		✓	
SDAP	WPC0014AU	Specialist Dynamic Allocation Fund	0.86%	0.62%	0.28%	0.28%	5		✓	
VWHGIF	VAN0111AU	Vanguard High Growth Index Fund	0.37%	0.00%	0.12%	0.12%	6		✓	
<b>Unavailable to New Investors</b>										
AIF2	ADV0135AU	Advance Global Property Fund-WS Units	0.95%	0.42%	0.35%	0.35%	7		✓	
AWISF	ADV0047AU	Advance International Sharemarket WS*	1.18%	0.10%	0.35%	0.35%	6		✓	
AWPSF	ADV0052AU	Advance Property Securities Fund WS	0.67%	0.15%	0.25%	0.25%	6		✓	
CPPS	CRM0008AU	Cromwell Phoenix Property Securities Fd	0.97%	0.09%	0.20%	0.20%	6		✓	✓
GWGSF	FSF0908AU	Generation WS Global Share Fund	2.60%	0.02%	0.15%	0.15%	6		✓	
CFSW452A	FSF0079AU	Lazard WS Select Australian Equity Fund	0.58%	+	0.04%	0.04%	6		✓	
PECF	PER0270AU	Pengana Emerging Companies Fund	3.11%	0.18%	0.30%	0.30%	7		✓	
PWINTS	PER0050AU	Perpetual WS Int'l Share Fund	1.24%	0.38%	0.50%	0.00%	6		✓	
VIDBF	VAN0101AU	Vanguard Index Diversified Bond Fund	0.35%-0.75%	0.26%	0.13%	0.13%	3		✓	

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 Speak to your financial adviser today