

Personal Choice & Smart Pensions

Product Disclosure Statement

30 September 2017

About this Product Disclosure Statement ("PDS")

This Product Disclosure Statement (PDS) is a summary of significant information about investing in either the personal division ('Smartsave Personal Choice') or the pension division ('Smart Pensions') of Smartsave 'Members Choice' Superannuation Master Plan (collectively these two divisions are referred to as 'Smartsave Personal Choice & Smart Pensions') and contains a number of references to important information contained in the following guides (each of which forms part of this PDS by way of being incorporated by reference):

- Smartsave Personal Choice & Smart Pensions Member Guide;
- Smartsave Investment Guide; and
- Smartsave Insurance Guide.

You should consider all that information before making a decision about Smartsave Personal Choice & Smart Pensions.

If you invest in Smartsave Personal Choice & Smart Pensions, you can access a copy of the PDS and any matter in writing that is incorporated by the PDS from our website at www.smartsavesuper.com.au.

Information in this document may change from time to time. Where the change is not materially adverse, we may make the changed information available from the website. Alternatively, you can request a copy of this information free of charge by contacting Client Services.

The information provided in this PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. The Trustee will make member statements and any notifications regarding material changes or significant events affecting this product or contributions confirmations, available online and/or email rather than providing a paper copy by mail. Disclosure documents will be made available electronically, and members will be notified when they are available.

Contact details

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Entities

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Diversa Trustees Limited (Trustee)
ABN 49 006 421 638, AFS Licence No. 235153
RSE Licence No. L0000635, MySuper No: 43905581638357

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1. About Smartsave Personal Choice & Smart Pensions

Smartsave Personal Choice is a personal superannuation product that helps you to accumulate and grow your super savings in a tax effective way as you progress through your working life and toward your retirement. As you approach retirement and would like the security of a regular income stream, we also offer pension and transition to retirement pension products through Smart Pensions. When you invest in Smartsave Personal Choice & Smart Pensions you become a member of the Smartsave 'Member's Choice' Superannuation Master Plan.

Smartsave Personal Choice & Smart Pensions is managed by Diversa Trustees Limited, an approved trustee regulated by the Australian Prudential Regulation Authority (APRA).

The Trustee is required to disclose certain Trustee and fund information and documentation on a website. Accordingly the Trustee's website (www.diversa.com.au/trustee/smartsave) contains the required information and documentation. The information and documentation includes, but is not limited to, the following: the Trust Deed, the Product Disclosure Statement, the most recent Annual Report and the names of each material outsourced service provider to the Plan.

2. How super works

Super is a tax effective long term savings plan that enables you to save money for your retirement and is, in part, compulsory.

There are different types of contributions available to you. While you are working, your employer is, in most cases, required to make contributions to your super account (known as compulsory super or Super Guarantee). Generally, you have the right to choose the super fund to which these contributions are made.

You, your spouse or your employer may also be eligible to make voluntary contributions. In some circumstances the Federal Government may make co-contributions for your benefit.

The Federal Government also provides incentives (including tax savings) for you to contribute towards your super. However, there are some limits on the contributions that you can make to super. There are also restrictions around when you can access your super.

However, when you reach age 65 or your preservation age and have retired, you can access your super savings as a lump sum or receive a regular income stream through a pension account.

A pension account allows you to draw a regular income from your super savings while taking advantage of tax concessions for income streams.

Of course, there may be other circumstances when you can access your super.

Material incorporated by reference into this PDS

You should read the important information about 'How super works' before making a decision. Go to the section 'How super works' in the Smartsave Personal Choice & Smart Pensions Member Guide at www.smartsavesuper.com.au

The material relating to:

- different types of contributions available;
- the limitations on contributions to super; and
- withdrawals from super,

may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing with Smartsave Personal Choice & Smart Pensions

Smartsave Personal Choice & Smart Pensions enables you and your adviser to tailor an investment solution to help you achieve your retirement goals by offering you:

- Choice and flexibility through an extensive range of investment options. The range of investment options covers all major asset classes. Each of the investment options have access to multiple fund managers;
- Convenience and control. You have access to convenient pension payment options. You can also track and manage your Personal Choice & Smart Pensions account online. Upon joining Personal Choice & Smart Pensions, you will be automatically registered for Smartsave's Online Account Access;
- Smartsave Personal Choice insurance which enables you to tax effectively package comprehensive insurance cover for Death Only or Death and Total and Permanent Disablement and/or Income Protection, all at group premium rates; and
- Rollover assistance for the effective transfer of any other super monies to Smartsave Personal Choice & Smart Pensions.

As you approach retirement and would like the security of a regular income stream you may be able to commence a pension, or transition to retirement pension, by rolling over funds from your existing Personal Choice account, or from another superannuation fund, into a Smart Pensions account.

Material incorporated by reference into this PDS

You should read the important information about 'Benefits of investing with Smartsave Personal Choice & Smart Pensions' before making a decision. Go to the section 'Benefits of investing with Smartsave Personal Choice & Smart Pensions' in the Smartsave Personal Choice & Smart Pensions Member Guide at www.smartsavesuper.com.au.

The material relating to:

- the key features of Smartsave Employer Super;
- how your account works (including information in relation to what happens to your super if you die or leave your employer);
- accessing up to date information; and
- how you and your family member's benefit,

may change between the time when you read this PDS and the day when you acquire the product.

4. Risks of super

All investments carry risk and different strategies may carry different levels of risk, depending on the assets that make up the strategy. For instance, assets with the highest long term returns may also carry the highest level of short term risk. Investors should consider the level of risk involved with a particular investment and whether the potential returns justify those risks before investing.

When considering risk associated with your super investment it is important to keep the following in mind:

- the value of investments can rise and fall;
- the returns you receive from your investment will vary and future returns may be different to past returns;
- returns are not guaranteed and you may lose some of your money;
- your future super savings (including contributions and returns) may be insufficient to adequately meet your retirement needs; and
- your investment may be affected by changes in the economic and political climate or changes to legislation, particularly in relation to taxation and superannuation laws.

You may not be able to withdraw your money at the time you want to, as the law restricts when you can withdraw your funds.

The level of risk you face will vary depending on a range of factors, including your age, investment time frames, your risk tolerance and what other investments you hold.

Other risks associated with investing in Smartsave Personal Choice & Smart Pensions will depend on the particular investment options you choose. This includes risks associated with:

- investing internationally, including currency risks;
- alternative assets that behave differently to traditional assets such as shares, fixed interest and cash;
- gearing, where a fund borrows money in order to invest a greater amount;
- derivatives that are used to gain exposure to an investment market or to protect against changes in the values of financial products;
- securities lending practices where some fund managers may engage in lending of securities to third parties at a fee;
- short selling strategies used by some fund managers - the selling of stock which the fund manager does not hold;
- long/short strategies used by some fund managers where the manager will short sell when they expect a decline in the securities' value while purchasing securities they expect will increase in value;
- liquidity risk where an investment may not be able to be sold to realise enough cash to fund a withdrawal;
- counterparty risk where the other party in a derivative transaction may not be able to meet its financial obligations; and
- changes to investment options where an option is added or removed or an existing investment option's characteristics may be changed.

All super products are generally subject to some or all of the risks described above. Your adviser can help you establish an investment profile that suits your needs to manage these risks.

When determining the risk level of each of the investment options, the Trustee has adopted the Standard Risk Measure approach.

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

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

You should ensure that you are comfortable with the risks and potential losses associated with your chosen investment option/s.

Material incorporated by reference into this PDS

You should read the important information about 'Risks of super' before making a decision. Go to the section 'Risks of super' in the Smartsave Personal Choice & Smart Pensions Member Guide at www.smartsavesuper.com.au.

The material relating to risks of super may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

Within Smartsave Personal Choice & Smart Pensions Choice, you have the flexibility to choose and then vary your investment strategy to suit your circumstances.

If you join Smartsave Personal Choice because of the automatic transfer provisions within Smartsave Employer Super you will be provided with the same investment option(s) that you had as a member of Smartsave Employer Super.

Smartsave Personal Choice & Smart Pensions offers you a wide range of investment options, covering a variety of risk and return profiles. The investment options include a range of underlying investments including cash, fixed interest, property and Australian and international shares, which assets are invested in both by way of direct investment and by way of investment in managed funds.

When choosing the investment option(s) in which to invest or switch some, or all, of your super, you should consider the level of risk, likely investment return and your investment timeframe.

The Trustee, undertakes a review of the investment options available through Smartsave Personal Choice & Smart Pensions. The Trustee may change, add, close or terminate a particular investment option at any time (either by refusing to accept new money or forcing sale of units in that option) or change underlying investments of an investment option at any time. The Trustee will inform you as soon as practicable if this affects your nominated choice. For up to date information about the investment options, please visit Smartsave's website at www.smartsavesuper.com.au.

As your financial objectives change over time you can switch to other investment options. You can switch between investment options by completing an Investment Switch Form which is available at www.smartsavesuper.com.au. You can switch as many times as required, as your needs change.

You are required to fully complete (including making an investment choice) an application to join the Smartsave Personal Choice or Pension products.

If you do not make an investment choice, the Trustee will reject your application and refund your monies.

The Plan currently offers 13 investment options for the members in the personal division and 7 investment options for members in the pension division. A description of each investment option available is contained in the Investment Guide. An example of the information for the Smartsave Balanced investment option is shown.

Smartsave Balanced Investment Option

Description	This investment option is best suited to investors who seek an investment that invests in a balanced mix of growth and defensive assets including Australian and Global shares, property, fixed interest and cash. Intended to be suitable for those who can tolerate negative returns in some years because they intend to remain invested in this investment option for the suggested minimum timeframe.
Objective	To outperform both the benchmark asset allocation weighted index portfolio and the relevant Morningstar survey median of Balanced funds over rolling three year periods, without increasing the relative quarterly return volatility risk. Achievement of this risk objective should therefore limit the probability of a negative return in any one year to less than 3 years in any 20.
Strategy	To invest in a diversified range of managed funds with investments in fixed interest securities combined with an equal exposure to growth assets such as Australian and international shares. Asset allocations will be actively managed within ranges around the long-term strategic asset allocations below, in accordance with the Investment Manager's assessment of global economic and market value conditions relative to the level of assumed risks.
Asset Allocation	 <ul style="list-style-type: none"> ■ Australian Shares ■ Global Shares ■ Property ■ Diversified Fixed Interest ■ Cash
Likelihood of a Negative Annual return	Less than 3 in any 20 year period.
Risk/Return Profile	Medium Risk (Risk Band 4). Investment returns could have low or high levels of variation from one year to the next. 
Minimum Suggested Timeframe	5 years

Material incorporated by reference into this PDS

You should read the important information about 'How we invest your money' before making a decision. Go to the Smartsave Investment Guide at www.smartsavesuper.com.au for more information.

The material relating to:

- each investment option available in Smartsave Personal Choice & Smart Pensions;
- switching investment options;
- whether investment options may be changed and, if so, how;
- the extent to which labour standards or environmental, social or ethical considerations are taken into account; and;
- additional information about investment options, including choosing an investment strategy.

may change between the time when you read this PDS and the day when you acquire the product.

6. Fees and costs

Did you know?

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

For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

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

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

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

* The above Consumer Advisory Warning is a government prescribed warning. Smartsave 'Member's Choice' Superannuation Master Plan does not negotiate fees and other costs with members or employers.

This section provides summary information about the main fees and costs applicable to your Smartsave Personal Choice & Smart Pensions investment and provides an example using the Smartsave Balanced investment option. Full details of all fees and costs are contained within the Smartsave Personal Choice & Smart Pensions Member Guide - Incorporation by Reference Document.

You can use the information in the following table to compare the fees and costs of Smartsave Personal Choice & Smart Pensions with those for other super products. The fees and costs can be paid directly from your account or deducted from investment returns.

Unless stated otherwise, the fees and costs disclosed in this PDS that are charged to you include the net effect of Goods and Services Tax (GST), which is, any GST at the applicable rate less any reduced input tax credit available to the Plan.

Type of fee	Amount	How and when paid
Investment fee	Smartsave Balanced: 0.62% of the amount you have invested (differs for each investment option).	Fee charged by the fund managers and deducted from the underlying assets of your investment and reflected in the unit price of your investment option/s.
Administration fee *	1.237% of your account balance each year. \$1.44 per week *	Fee deducted from the underlying assets of your investment and reflected in the unit price of your investment option/s. Fee deducted directly from your account.
Buy-sell spread	Smartsave Balanced: 0.25% (buy)/0.1% (sell) (differs for each investment option).	This cost is incurred on a transactional basis and applies each time units in an investment option are bought and sold and are reflected in the unit price.
Switching fee	Nil	N/A
Exit fee	Nil	N/A
Advice fees relating to all members investing in a particular MySuper Product of investment option	Nil - however Adviser service fees may apply if you have consulted an adviser. Please refer to 'Adviser payments' section	N/A
Other fees and costs		
Indirect cost ratio	Nil	N/A

*This fee does not apply to Smart Pensions.

Note: Refer also to the Smartsave Personal Choice & Smart Pensions Member Guide and the website for definitions of the various fees, at www.smartsavesuper.com.au

Other investment options

The fees and costs charged on Smartsave MySuper Balanced option will differ from those charged by other investment options offered through Smartsave Employer Choice.

Warning

Refer to the section 'Fees and Costs' in the Smartsave Personal Choice & Smart Pensions Member Guide for the fee structure referable to the choice investment options.

Investment fees

Each investment option's Investment Management Fee (IMF) includes the fees, charges and expense recoveries which relate specifically to the management of each investment option and are part of the ongoing fees of each investment option. The IMFs are current at the time of the preparation of this PDS and are subject to change by the underlying fund managers without notice and can vary over time. Depending on the investment option you choose, the IMF will be between 0.23% and 1.42%.

Operational Risk Reserve

The Plan has an Operational Risk Reserve as required by the Government. This is to cover risks arising from the day to day operations of the Plan. The Trustee may impose a levy to replenish the reserve from time to time.

Buy/Sell spreads

You may also incur a buy/sell spread when your money moves in or out of an investment option. For example, for every \$1,000 of your money when you transact in the Smartsave Balanced option, the 'buy' spread incurred is 0.25% or \$2.50. This amount is reflected in the 'buy' (issue) unit price at the time of your transaction.

Insurance administration fee

Each premium paid for insurance cover under the Smartsave Personal Choice & Smart Pension Insurance Policy includes an insurance administration fee. The insurance administration fee is not an additional cost to you. This fee is paid by the Insurer to the Administrator (if you take out insurance).

At the date of this PDS the insurance administration fee (including GST) is 11%.

Changes to any fees and costs

We reserve the right to change any of our fees and costs outside the levels shown above without your consent. Any increase will only take effect after the Trustee has provided you with 30 days' written notice.

Adviser payments

Additional fees may be paid to an adviser if you consult an adviser.

These fees may be in the form of:

- an Adviser Plan Set Up fee which is either a dollar-based fee or a percentage of your account balance deducted from your account balance when your account is established; and/or
- an Adviser Service fee which is either a dollar-based fee or a percentage of your account balance deducted monthly from your account balance.

If these fees apply, they will be shown on your Statement of Advice provided by your adviser.

Example of annual fees and costs for Smartsave Balanced

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

EXAMPLE - Smartsave Balanced		BALANCE OF \$50 000
Investment fees	0.62%	For every \$50,000 you have in the superannuation product you will be charged \$310 each year
PLUS Administration fees	1.237% plus \$74.88 pa/ \$1.44 per week	And , you will be charged \$693.38 in administration fees regardless of your balance
PLUS Indirect Costs for the superannuation product	0.00%	And , indirect costs of \$0 each year will be deducted from your investment
EQUALS Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$1,003.38* for the superannuation product

Note: *Additional fees may apply. a buy/sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. The buy/sell spread for exiting is 0.10% (this will equal to \$50 for every \$50,000 you withdraw).

* The \$74.88 member fee p.a. included in this example only applies to Personal Choice accounts and does not apply to Smart Pensions.

Notes:

1. There is a calculator provided by ASIC on its MoneySmart website which can be used to calculate the effect of fees and costs on account balances. Go to www.moneysmart.gov.au.

2. What it costs you will depend on the investment option you choose and the fees you negotiate with your adviser.

Material incorporated by reference into this PDS:

You should read the important information about 'Fees and costs' before making a decision. Go to the section 'Fees and costs' in the Smartsave Personal Choice & Smart Pensions Member Guide at www.smartsavesuper.com.au.

The material relating to:

- Definition of the different types of fees;
- The fee options available;
- The type of fees and costs; and
- Information on how and when fees are paid,

may change between the time when you read this PDS and the day when you acquire the product.

7. How super is taxed

You can generally expect your personal tax rate to exceed the tax rate applicable to a super fund. However, many factors can influence the way your super is taxed.

Tax may be levied on some super contributions, on fund earnings and on benefit payments. The amount of tax payable will depend on your age and individual circumstances.

The Trustee pays and remits tax on Plan earnings, concessional contributions (debited from your account on receipt) and with respect to some benefit payments. The tax rate generally applicable to Plan earnings and concessional contributions is 15%.

Tax on contributions

Concessional contributions which include employer (e.g. super guarantee and salary sacrifice contributions) and personal contributions claimed as a tax deduction are taxed at 15% in the Plan.

Non-concessional contributions which include spouse contributions, government co-contributions and personal contributions not claimed as a tax deduction are not subject to tax in the Plan. You should be aware that annual caps apply to both concessional and non-concessional contributions and if you exceed these caps in the relevant financial year, there will be taxation consequences, including that 'excess contributions tax' may be payable on the amounts that exceed the caps. You should monitor the amount of contributions to your super account during each financial year to ensure that you do not exceed the caps that apply to you.

Tax on investment earnings

Investment earnings are taxed at a maximum rate of 15% during the superannuation phase; however, this rate may be reduced by franking credits, foreign tax offsets and concessions on discounted capital gains.

Tax on withdrawals

Your account will generally consist of taxable and tax-free components. You are required to draw down proportionately from these components.

If you are aged less than 60, tax may be payable on the taxable component of lump sums and income stream payments.

Tax is not payable on:

- the tax-free component;
- lump sum payments if paid as a terminal medical condition payment, regardless of age; and
- withdrawals of lump sum and income stream payments if you are aged 60 and over.

Specific tax rules apply to lump sum and income stream payments on a member's death. Tax is not payable on lump sum payments made to a death benefits dependant. In other circumstances, tax may be payable based on the age of the member, the recipient and the relationship between the member and the recipient.

Providing your tax file number (TFN)

You are not obligated to provide your TFN and declining to quote your TFN is not an offence. However, you should provide your TFN when you join the Plan. If you do not provide your TFN:

- we will not be able to accept member contributions;
- you may be liable to pay additional tax on concessional contributions (additional 30% plus any applicable levies);
- you may be liable to pay additional tax on withdrawal payments;
- you could miss out on any government co-contributions (if eligible);
- it may be difficult to locate or amalgamate your super benefits in the future.

Tax law in relation to superannuation is complex and the above information has been prepared as a guide only and does not represent taxation advice. Please see your tax adviser for independent advice taking into account your individual circumstances.

Material incorporated by reference into this PDS:

You should read the important information about 'How super is taxed' before making a decision. Go to the section 'How super is taxed' in the Smartsave Personal Choice & Smart Pensions Member Guide at www.smartsavesuper.com.au.

The material relating to:

- what tax applies when you contribute to, and withdraw from your super;
 - the super contribution caps;
 - salary sacrificing; and
 - other taxation matters relating to superannuation products,
- may change between the time when you read this PDS and the day when you acquire the product.

8. Insurance in your super

This section summarises the terms and conditions applying to members of Smartsave Personal Choice who are provided with insurance. Insurance is not available for Smart Pensions members.

For you and your family, insurance within Smartsave Personal Choice is optional and may provide you with a tax effective protection that could be generally cheaper compared to a retail policy.

The following types of cover and benefits are available:

1. Death Only Cover - provides a lump sum upon death or upon diagnosis of a terminal illness.
2. Death (including terminal illness) and Total and Permanent Disablement (TPD) Cover - provides a lump sum upon death, diagnosis of a terminal illness or becoming totally and permanently disabled.
3. Income Protection (IP) Cover - provides a monthly benefit on the Total Disability or Partial Disability of the insured member. The benefit payable can be for 2 years, 5 years or to age 65. You can choose a waiting period of 30 days or 90 days.

For details on insurance definitions, please refer to the Smartsave Insurance Guide that is either provided in your Welcome Kit or at www.smartsavesuper.com.au.

Maximum insurance cover

The maximum cover levels which apply are:

- Death Cover - \$10 million;
- TPD Cover - \$3 million;
- Terminal Illness Cover - \$3 million; and
- Income Protection monthly benefit - 84.5% of the first \$320,000 of your annual income and 59.5% of the balance up to a maximum monthly benefit of \$30,000.

Premiums

There are costs associated with insurance cover called premiums. The premiums you pay will depend on a number of factors, including, but not limited to, your occupation, age, gender and the amount and type of cover.

Premiums are calculated using the insurer's base table of premium rates per age from age 16 to age 70.

We will deduct premiums from your account on a monthly basis. In the event there is insufficient money in your account, your insurance cover will lapse and all insurance benefits cease.

Contact Client Services on 1300 654 720 to obtain a copy of the applicable premium rates. Alternatively, you can download these rates from our website at www.smartsavesuper.com.au in the Smartsave Insurance Guide.

Applying for additional cover, changing or cancelling your cover

If you wish to apply for cover you can do so by completing the appropriate section of your Personal Choice Application Form. Cover will only start upon receipt of written confirmation of acceptance from the insurer.

Generally, you can elect to increase, reduce or cancel your insurance cover at any time. Simply complete the Insurance Variation Form. You can download this form from our website at www.smartsavesuper.com.au or alternatively Contact Client Services on 1300 654 720 to obtain a copy.

Duty of disclosure

When applying for insurance, you are required to disclose every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of insurance and, if so, on what terms. You have the same duty to disclose these matters to the insurer before such contract of life insurance is extended, varied or reinstated.

Continuation Option

A Continuation Option allows you to continue the death insurance cover that you had within Smartsave through an insurance policy issued to you personally (Individual Insurance Policy) by the Insurer should you decide to leave the Plan for reasons other than ill health and you are under age sixty (60).

You may exercise a continuation option within sixty (60) days after you leave the Plan and the Insurer may issue to you an Individual Insurance Policy that is guaranteed to renew annually. All cover under Smartsave ceases on commencement of cover under the individual insurance policy.

The Insurer retains the discretion to refuse to provide insurance cover under the continuation option where they do not have a retail product which covers your occupational risk.

The premium payable for the individual insurance policy will be based on the Insurer's standard premium for similar policies taking into account, but not limited to, your benefit, age, sex, occupation, pastimes, smoking status, residency status and any special terms that apply to you under Smartsave.

Material incorporated by reference into this PDS:

You should read the important information about 'Insurance in your super' before making a decision. Go to the Smartsave Insurance Guide that is either provided in your Welcome Kit or at www.smartsavesuper.com.au for specific information relating to the insurance that applies to you.

The material relating to:

- the level and type of insurance cover available through Smartsave Personal Choice;
- benefits of cover;
- the actual costs of the cover;
- eligibility;
- cancellation of cover;
- any conditions and exclusions that may apply; and
- other significant information about insurance cover through Smartsave Personal Choice,

may change between the time when you read this PDS and the day when you acquire the product. This material may also affect your entitlements to insurance cover. You should read this information before deciding whether the insurance is appropriate.

9. How to open an account

Before deciding to apply for membership in Smartsave Personal Choice &/or Smart Pensions, you should read this PDS and any information or incorporated into this PDS.

As a member, you have the flexibility to control your investment within Smartsave Personal Choice & Smart Pensions. You can generally:

- choose your own investment option strategy;
- apply for additional insurance cover (In Smartsave Personal Choice);
- make additional contributions, including salary sacrifice;
- spouse and even government co-contributions; and
- Roll over your other super accounts from other super funds into Smartsave.

The easiest way to get started is by logging on to Smartsave's website at www.smartsavesuper.com.au where you can obtain the necessary forms.

Smartsave Personal Choice

You can commence your account with a rollover from another superannuation fund or an initial investment.

You can make your initial and additional investments by direct debit.

Smart Pensions

You can make your initial investment with as little as \$20,000 by rolling over a superannuation balance from your Smartsave Employer Super account, Smartsave Personal Choice account or from another superannuation fund.

Once you have set up your Smart Pensions account, you cannot make any further investments into your pension.

Cooling-off period

When you initially invest in Smartsave Personal Choice or Smart Pensions you will have the opportunity to review your investment to ensure it meets your expectations. This is known as a 'cooling off' period.

If you are not satisfied with the investment you have made, you may cancel your initial application within 14 days of the earlier of:

- the date you receive a confirmation from us; or
- the end of the fifth day after we first issue you with units in your investment option(s).

If you cancel your investment within the cooling-off period, you may have it rolled over to another superannuation fund or, if eligible, have it paid to you. Your investment amount will be adjusted for any changes in the unit price of the investment option(s) selected, less any withdrawals and transaction costs.

If you want to cancel your initial application, please notify us in writing.

Client service

We pride ourselves on our client service and will endeavour to solve your concerns quickly and fairly. If you have an enquiry or complaint regarding your benefit, you should either phone us on 1300 654 720 or email us at smartsave@diversa.com.au.

Alternatively, you can write to:

Complaints Officer
Smartsave Super
PO Box 1282
Albury NSW 2640

Superannuation Complaints Tribunal (SCT)

If you are not satisfied with the outcome of your complaint, or we have not responded to your complaint within 90 days, you can contact the Superannuation Complaints Tribunal which offer a free dispute resolution services external to the Plan.

Please note that before they can investigate your complaint, they generally require you to have first provided us with the opportunity to address the complaint.

The SCT is a statutory body that deals with complaints about the decisions and conduct of superannuation providers, including trustees of super funds, relating to members, but not in relation to decisions and conduct relating to the management of a fund as a whole.

Write to:

Superannuation Complaints Tribunal
Locked Mail Bag 3060
Melbourne VIC 3001
Phone: 1300 884 114
Fax: (03) 8635 5588
Email: info@sct.gov.au
Website: www.sct.gov.au

Additional Information

Important note - an investment in Smartsave Personal Choice & Smart Pensions is neither a deposit nor liability of Diversa Trustees Limited (ABN 49 006 421 638), GIS Concepts Pty Ltd (ABN 51 070 756 740) or Tranzact Superannuation Services Pty Ltd (ABN 33 056 524 522) or any of their related corporations and none of them guarantees your investment in Smartsave Personal Choice & Smart Pensions. An investment in Smartsave Personal Choice & Smart Pensions is subject to investment risk, including possible delays and loss of income and principal invested.

10. Joining Smartsave

You should complete the Personal Choice Application Form (if opening a Smartsave Personal Choice account), Smart Pensions Application Form (if opening a Smart Pensions account) and Nomination of Beneficiary Form - together these enable you to select your own investment strategy, insurance options and nominate a beneficiary(s) in the event of your death. You can also rollover or transfer your superannuation benefits using the enclosed Roll-In Form.

Forms included with this PDS are:

1. Personal Choice Application Form
2. Smart Pensions Application Form
3. Nomination of Beneficiary Form
4. Roll-In Form

When completed these forms should be returned to:

Smartsave Super
PO Box 1282
Albury NSW 2640

Before you sign this application form, the Trustee or your Adviser is obliged to give you a PDS (which is a summary of important information relating to Smartsave). The PDS will help you to understand the product and decide if it is appropriate to your needs.

Please complete this form in BLOCK LETTERS *These fields are compulsory

Questions? Contact 1300 654 720 or email us at smartsave@diversa.com.au

Personal details

Title	*Surname	Mr/Ms/Mrs/Miss	
*Given name(s)		*Date of birth (ddmmyyyy)	
*Residential address			
Suburb		State	Postcode
Postal address (if different from above)			
Suburb		State	Postcode
Phone (home)	Phone (work)	Mobile	
Facsimile	Email		
Do you want online access to your account?		Occupation	
YES <input type="checkbox"/>	NO <input type="checkbox"/>		
Tax File Number			

Note: If you do not provide your TFN, this may have financial implications for you. Higher tax rates may apply on your super contributions and any benefit received in cash. See the Member Guide for more information.

Employment details

Name of employer		
Address		
Suburb		State Postcode
Income per annum (refer to the Insurance Guide for a definition of income)	Number of hours per week in regular employment from all employers	Date joined employer/ commencement of employment
\$		

Insurance benefits

Do you require insurance benefits?
 YES NO

If yes, what type of insurance cover would you like?

Lump Sum Death & TPD Income Protection

Please indicate below your selection by ticking the appropriate boxes and advising of the amount of cover you require (if applicable)

<p>Lump Sum Death & TPD</p> <p>Unitised cover - number of units <input type="text"/></p> <p>OR</p> <p>Amount of cover \$ <input type="text"/></p> <p>Type of cover</p> <p>Death only <input type="checkbox"/> Death & TPD <input type="checkbox"/></p>	<p>Income Protection</p> <p>Amount of cover \$ <input type="text"/> per month</p> <p>Please note: In the event of a claim the maximum amount that will be paid to you will be 84.25% of your income at the time of the claim.</p> <p>Waiting period 30 days <input type="checkbox"/> 90 days <input type="checkbox"/></p> <p>Benefit payment period</p> <p>2 years <input type="checkbox"/> 5 years <input type="checkbox"/> To age 65 <input type="checkbox"/></p>
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Transfer of benefits

	YES	NO
Do you wish to transfer a benefit from another fund to this Plan? If yes, please complete a Roll - In Form for each fund from which benefits are to be transferred at the rear of this PDS. This form can also be downloaded from Member Online or via the Plan's website at www.smartsavesuper.com.au .	<input type="checkbox"/>	<input type="checkbox"/>
Fund name	Approximate value of transfer	

Nomination of beneficiary

	YES	NO
In the event of your death, do you wish to nominate one or more beneficiaries to receive the benefit? If yes, please complete a Nomination of Beneficiary form (refer to the PDS) and attach it to this form.	<input type="checkbox"/>	<input type="checkbox"/>

Your investments

This section of the Personal Choice Application should be used to advise the Trustee of your chosen investment options within Smartsave Personal Choice. You can select as many investment options as you wish but they must add up to 100% of the amount invested. Please refer to the Smartsave Investment Guide or your financial adviser for further information about investment options.

Please note: If you do not make an investment choice we are unable to accept your application to join Smartsave Personal Choice.

I wish to invest in one or more of the following investment options (please tick the appropriate investment(s) and indicate either a percentage of your investments OR a dollar value):

Tick here	Investment option	Percentage (whole numbers only, no decimal places)	\$ Value
	Risk Band 1 - Very Low Risk		
	<i>Smartsave Cash</i>	%	\$
	Risk Band 2 - Low Risk		
	<i>Smartsave Diversified Fixed Interest</i>	%	\$
	Risk Band 3 - Low to Medium Risk		
	<i>Smartsave Managed Stable</i>	%	\$
	Risk Band 4 - Medium Risk		
	<i>Smartsave Balanced</i>	%	\$
	Risk Band 5 - Medium to High Risk		
	<i>Smartsave Growth</i>	%	\$
	Risk Band 6 - High Risk		
	<i>Smartsave High Growth</i>	%	\$
	<i>Smartsave Australian Shares - Imputation</i>	%	\$
	Risk Band 7 - Very High Risk		
	<i>Smartsave Diversified Property</i>	%	\$
	<i>Smartsave Australian Shares</i>	%	\$
	<i>Smartsave Global Shares</i>	%	\$
	<i>Smartsave Resources</i>	%	\$
	<i>Smartsave Australian Shares - Small Companies</i>	%	\$
	<i>Smartsave Australian Shares - Geared</i>	%	\$
	TOTAL	100%	\$

Your contributions

Will you be making regular contributions to the Plan? YES NO

If yes, please advise us of the break-up of these contributions:

Superannuation Guarantee	Additional employer	Salary sacrifice	Personal voluntary (after tax)	Spouse	Self employed	Total
\$	\$	\$	\$	\$	\$	\$

If you intend making contributions by direct debit, please complete a Direct Debit Request Form and attach it to this form.
 If making spouse contributions also show your spouse's member number.
 If your spouse is not a Smartsave member, he/she will need to complete a separate Personal Choice application form.

Adviser remuneration - to be completed in conjunction with your Adviser

Please complete the appropriate boxes and sign this section

Adviser name

Adviser dealer group

Plan setup fee
 You may enter a \$ value or a percentage of your Smartsave account (does not include GST)
 \$ %

The Plan setup fee will apply to:
 The initial transfer only OR All transfers into my account within 3 months of the account being established (excluding contributions)

Plan service fee
 You may enter a \$ value or a percentage of your Smartsave account. This fee is an annual fee which is deducted from your Smartsave account on a monthly basis (does not include GST).
 \$ %

I hereby agree and direct that my Adviser be paid the above remuneration from my Smartsave account.

Your signature Date

Declaration

- I hereby make application to join the Smartsave 'Member's Choice' Superannuation Master Plan and agree to be bound by the Trust Deed and rules of Smartsave, as amended from time to time;
- I declare that all the information on this application is true and correct and that I have read and understand my Duty of Disclosure (refer to the Insurance Guide); and I undertake to provide the Trustee with any information requested relating to Smartsave Personal Choice and any change to information I have given in this application;
- I consent to the Trustee supplying information to my Adviser (including electronic access through Smartsave Administration) shown on this application form, his/her dealer group and/or the Promoter;
- I have received personally the PDS either as a printed document, an electronic document or a paper printout of the electronic document and this application was accompanied by, or attached to, the PDS at the same time I received this application form. I have read and understood the PDS; I agree to access the information in the PDS prior to making decisions in relation to my Smartsave Personal membership;
- I acknowledge that neither the Trustee, the Promoter, nor any of their subsidiaries nor their respective officers guarantees any particular rate of return, the capital invested nor the repayment of capital;
- I understand that my investment instructions will be processed after this form is accepted by the Trustee in accordance with the unit price applicable at that time; and I understand that a buy/sell spread may apply to any investment options that I have selected;
- I understand that the Trustee reserves the right not to accept my request if, in its opinion, my investment instructions are not clear; and I understand that the Trustee can change the underlying fund managers or products in the investment options at any time;
- I agree to receive all information required or permitted to be given to me under SIS and the Corporations Act, including ongoing notifications, product disclosure statements and supplementary product disclosure statements (or the equivalent information) in respect of the investment options (Information):
 - where it is or may become permissible under the Corporations Act, via my Adviser appointed in writing or notice by email or other electronic communication (including online); or
 - directly; or by email (including emails containing a hypertext link); by other electronic communication (including online by accessing www.smartsavesuper.com.au); or by making an application to become an investor or by participating in Smartsave Personal Super;
- I understand and accept that a period longer than 30 days may be required to rollover or transfer all or part of my withdrawal benefit where the investment options I have chosen are illiquid and that a list of illiquid investments, the nature and reason for the illiquidity and the estimated maximum redemption period is set out at the Plan's website www.smartsavesuper.com.au
- I acknowledge and have read the privacy policy (refer to the Member Guide) and understand by completing and returning the relevant forms, I agree to the Trustee using and disclosing my personal information as set out in the privacy policy. I acknowledge and understand that the Promoter may also use the information from time to time to provide me with news or offers about products or services that are offered by the Promoter. If you do not wish to receive this service please indicate by ticking the box at the bottom of this form;
- I have read and understood the conditions of tax file number collection (refer to the Member Guide);
- I acknowledge that the Trustee cannot provide me with advice about my benefits, investments, insurance and any taxation implications that takes into account my personal circumstances and that I should speak to an appropriately qualified adviser if I require such advice; and
- I acknowledge that the Trustee may be required under taxation and superannuation legislation to deduct additional tax from my benefits and refuse or refund contributions made by me or on my behalf and, in doing so, may make any adjustments to my account it considers necessary or appropriate.

Your Signature Date

I do not wish to receive news or offers about products and services offered by the Promoter.

Please return this completed form to: **Smartsave** PO Box 1282, Albury NSW 2640
 Smartsave 'Member's Choice' Superannuation Master Plan ABN 43 905 581 638 Reg Number R1001341
 P 1300 654 720 E smartsave@diversa.com.au W smartsavesuper.com.au M PO Box 1282, Albury NSW 2640
 Trustee Diversa Trustees Limited ABN 49 006 421 638 RSE Licence Number L0000635 AFSL Licence 23515

Before you sign this application form, the Trustee or your Adviser is obliged to give you a PDS (which is a summary of important information relating to Smartsave). The PDS will help you to understand the product and decide if it is appropriate to your needs.

***THESE FIELDS ARE COMPULSORY AND MUST BE COMPLETED**

Personal details

Title	*Surname	Mr/Ms/Mrs/Miss
*Given name(s)	*Date of birth (ddmmyyyy)	
*Residential address		
Suburb	State	Postcode
Postal address (if different from above)		
Suburb	State	Postcode
Phone (home)	Phone (work)	Mobile
Facsimile	Email	
Do you want online access to your account?		
YES	NO	
Tax File Number		

Note: If you do not provide your TFN, this may have financial implications for you. See the Member Guide for more information.

Transfer of benefits

- Are you opening your Pension Account with the FULL balance of your Smartsave Accumulation Member Account? YES NO
- Are you opening your Pension Account with a partial amount from your Smartsave Accumulation Member account. If yes, provide approximate amount in \$. YES NO
- Are you transferring a benefit from another fund to Smartsave? If yes, please complete a Roll - In Form for each fund from which benefits are to be transferred. This form can be downloaded from the Plan's website at www.smartsavesuper.com.au, or within your Member Online [account](#).
Please list the approximate value of your transfer(s)

Fund name

Pension payment

Do you wish Smart Pensions to pay Account based pension Transition to retirement pension**

**Transition to Retirement Pension is only available to persons who have reached their preservation age but have not retired. For further details, refer to the Member Guide.

Pension to commence / / Payments to commence: 1 5 / /

Payment frequency Monthly Quarterly Half-Yearly Yearly

Please advise the amount of your pension

Minimum prescribed level OR Maximum amount Nominated amount \$

Applies to Transition to Retirement pension only Must be greater than minimum (please specify gross amount)

Payment details - Bank/Building Society/Credit Union Account

Please provide details of the account for payment of your pension. Payments will only be made to an account in your name.

Financial institution Account holder name

BSB number Account number

Nomination of reversionary pension

Please advise details of the recipient if you wish to provide for a reversionary pension.

Title	*Surname	Mr/Ms/Mrs/Miss
*Given name(s)	*Date of birth (ddmmyyy)	
*Residential address		
Suburb	State	Postcode

Where you do not nominate a reversionary pension, you can complete a Nomination of Beneficiary form (refer to the PDS Important Information).

Investment selection

This section of the Smart Pensions Application should be used to advise the Trustee of your chosen investment options within Smart Pensions. You can select as many investment options as you wish but they must add up to 100% of the amount invested. Please refer to the Smartsave Investment Guide or your financial adviser for further information about investment options.

Please note: If you do not make an investment choice we are unable to accept your application to join Smartsave Smart Pensions.

I wish to invest in one or more of the following investment options (please tick the appropriate investment(s) and indicate either a percentage of your investments OR a dollar value):

Tick here	Investment option	Percentage (whole numbers only, no decimal places)	\$ Value
	Risk Band 1 - Very Low Risk		
	<i>Smartsave Cash</i>	%	\$
	Risk Band 2 - Low Risk		
	<i>Smartsave Diversified Fixed Interest</i>	%	\$
	Risk Band 3 - Low to Medium Risk		
	<i>Smartsave Managed Stable</i>	%	\$
	Risk Band 4 - Medium Risk		
	<i>Smartsave Balanced</i>	%	\$
	Risk Band 5 - Medium to High Risk		
	<i>Smartsave Growth</i>	%	\$
	Risk Band 7 - Very High Risk		
	<i>Smartsave Diversified Property</i>	%	\$
	<i>Smartsave Australian Shares</i>	%	\$
	TOTAL	100%	\$

1. Personal details

Title	Surname	Smartsave Member No. (if known)	
Given name(s)			Date of birth (ddmmyyy)
Residential address			
Suburb		State	Postcode
Telephone	Email		

2. What would you like to do?

I wish to: Make a new nomination Amend an existing nomination and all prior nominations are revoked

3. What kind of nomination would you like?

Non-binding Binding (non-lapsing) Reversionary (Pension Member only)

Complete Sections 4 and 5 below. Complete Section 6 if you wish the nomination to be binding on the Trustee.

4. Nominating your beneficiaries Who would you like your benefit to be paid to in the event of your death?

Beneficiary A	Beneficiary B
Full name	Full name
Residential address	Residential address
Suburb and Postcode	Suburb and Postcode
Date of birth / /	Date of birth / /
Relationship to you (i.e. spouse, child, interdependent, other financial dependant)	Relationship to you (i.e. spouse, child, interdependent, other financial dependant)
Percentage of benefit (whole numbers only - no decimal places) %	Percentage of benefit (whole numbers only - no decimal places) %
Beneficiary C	Beneficiary D
Full name	Full name
Residential address	Residential address
Suburb and Postcode	Suburb and Postcode
Date of birth / /	Date of birth / /
Relationship to you (i.e. spouse, child, interdependent, other financial dependant)	Relationship to you (i.e. spouse, child, interdependent, other financial dependant)
Percentage of benefit (whole numbers only - no decimal places) %	Percentage of benefit (whole numbers only - no decimal places) %

Pension Members Only: If you nominate a beneficiary to receive your pension on your death (called a reversionary beneficiary) you should be aware that government restrictions apply to the continuation of reversionary pensions to children aged 18 or more at the date of your death. The Trustee may be required to pay your benefit as a lump sum (at its discretion) notwithstanding any nomination made by you.

Please Note: If one or more dependants is no longer valid, i.e. a person nominated is no longer a dependant within the terms of superannuation law at the time of payment, we will pay the non-valid portion of your death benefit to your legal personal representative (your estate).

5. Your signature

Note: Binding nomination will be INVALID if member and witnesses sign on different dates.

/ /

Must be same date as witness signature.

Post to Smartsave

Smartsave
PO Box 1282
Albury NSW 2640

6. Binding nominations

To make nominations binding and non-lapsing, TWO witnesses must sign and you must return this original form. A non-lapsing binding death benefit nomination is a written direction to the Trustee that sets out the dependants and/or legal personal representative, as decided by a member, to receive his/her benefit in the event of the member's death. When you make a valid non-lapsing binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive. Non-lapsing binding nominations do not have an expiry date and will remain valid until you either revoke your nomination or update your nomination. **Note:** Your nominated beneficiaries cannot sign below. I declare that I am aged 18 years or over, I am not a beneficiary nominated on this form and the member signed this binding nomination in my presence.

Signature of Witness A	Signature of Witness B
Name of Witness A	Name of Witness B
/ /	/ /
Must be same date as witness signature.	Must be same date as witness signature.

Before sending this form, please check:
 beneficiaries have not signed as witnesses;
 two witnesses have signed (if making a binding nomination);

combined allocation of benefits totals 100%;
 you and the witnesses have signed and dated at the same time.

Use this Form to...

Use this form to nominate who receives your superannuation benefit in the event of your death. You can make a non-lapsing binding or non-binding nomination. See below for the difference between the two types of nominations.

The Trustee recommends you seek professional advice before making a nomination. Who you nominate may impact the amount of tax payable in relation to the benefit.

Who you can nominate

<p>Who can receive your benefit in the event of your death?</p>	<p>You can nominate that your benefit is paid to:</p> <ul style="list-style-type: none"> ▪ your estate; or ▪ nominated beneficiary(ies); or ▪ a combination of your estate and your nominated beneficiary(ies). <p>Any beneficiary you nominate must be either your Legal Personal Representative (i.e. the executor or administrator of your estate) or dependant at the date of your death.</p>
<p>Who qualifies as a dependant?</p>	<p>Dependants include a:</p> <ul style="list-style-type: none"> ▪ spouse, including a de facto spouse and in some circumstances, a same sex partner*; ▪ child, including an adopted child, step child, ex-nuptial child or child of a spouse; ▪ person with whom you have an interdependency relationship (see below for definition).
<p>What is an interdependency relationship?</p>	<p>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. The Trustee may also take other matters into account such as all the circumstances of the relationship as prescribed by law.</p>

Non-binding versus binding nomination

You should also note that death benefits paid to non-dependants (for tax purposes) must be paid as a lump sum and will usually be subject to tax (including when the benefit comes via your estate). A non-dependant for tax purposes includes a child aged 18 or more who is not financially dependent or an interdependent. You can choose to make a non-binding or binding nomination.

What is a non-binding nomination?

- This is a preferred nomination only. The Trustee will take into consideration any nomination you make, however, in this case, the Trustee has final discretion in deciding who will receive your superannuation benefit when you die.
- Valid for the entire term you are a member, unless another valid nomination (binding or non-binding) is lodged with the Trustee.
- Requires no witness signatures.
- Will not override a previous, valid binding nomination. To cancel a previous binding nomination, tick 'Amend an existing nomination and all prior nominations are revoked' in section 2 overleaf.

What you need to do

Complete the form overleaf, except for the witness signatures, and send the form to Client Services. Please note: for a binding nomination, the original of this form must be posted to Smartsave's Administrator.

What is a non-lapsing binding nomination?

A non-lapsing binding death benefit nomination is a written direction to the Trustee that sets out the dependants and/or legal personal representative, as decided by a member, to receive his/her benefit in the event of the member's death. When you make a valid non-lapsing binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive.

Non-lapsing binding nominations do not have an expiry date and will remain valid until you either revoke your nomination or update your nomination.

To ensure you make a valid binding nomination:

- each death benefit nominee must be either your dependant or your legal personal representative (as defined in Superannuation Law);
- you must ensure that the proportion of the benefit that will be paid to your nominated person or each of those nominated persons is certain and ascertainable. If it is not clear what percentage is to be paid to whom and/or the percentages do not add up to 100%, your nomination will be invalid;
- your nomination must be in writing;
- you must sign and date your nomination in the presence of two (2) witnesses, being persons:
 - each who has turned 18 years old; and
 - neither of whom is mentioned in the nomination; and
- your nomination must contain a declaration signed and dated by the witnesses stating that the nomination was signed by you in their presence.

If a binding death benefit nomination is valid and in effect at the date of the member's death, the Trustee must pay the benefit to the beneficiaries nominated in the proportions set out in the member's binding death benefit nomination. However, the Trustee is not required to comply with a death nomination if the Trustee is aware that the payment under the nomination, or the lodgement of failure to revoke the nomination would be a breach of a Court Order. In the event a person you nominate is not a dependant at the time of your death, e.g. because they have died before you, your nomination will no longer be valid and the Trustee will pay the benefit in its absolute discretion.

We recommend that you periodically review your nomination to ensure that your Binding Nomination continues to be appropriate in accordance with your personal circumstances. Without a change directed by you, a non-lapsing binding nomination will continue on even if your personal circumstances change and the Trustee is bound to act upon it if it is valid and in effect at the time of your death.

You may revoke or update your non-lapsing binding nomination at any time by writing to the Trustee and filling out the appropriate form.

Death Benefit Nominations in Your Annual Member Statement

Each year, we will confirm your binding death benefit nomination details in your Annual Member statement. It is important that you take note of this and review your binding nomination to ensure it continues to suit your circumstances especially if this has changed. You can update or revoke your death benefit nomination at any time by writing to the Trustee.

What you need to do

Complete the form overleaf, including the two witness signatures, and send the form to Client Services. Please note: for a binding nomination, the original of this form must be posted to Smartsave's Administrator.

*Superannuation law may treat a same sex partner as a 'spouse'. For the Trustee to pay a same sex partner your death benefit, you and your partner must be in a registered relationship or they must be in an interdependent relationship with, or financially dependent on, you at the date of your death.

Use this form to transfer other superannuation benefits into Smartsave
 Before transferring superannuation benefits into Smartsave, you should consider:

- Changes in your contact details and information between your From and To Super Fund
- Exit fees and any benefits you may be losing, such as insurance covers
- Investment performance
- If you should seek professional advice

*This form will NOT change the fund to which your employer pays your contributions.
 A Choice of Fund Form or instruction must be used by you to change the super fund you regularly contribute to.*

Where used in this form, the FROM fund is the fund from which you wish to transfer benefits and the TO fund is Smartsave

Personal Details	Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>
*Family name:	
*Given name:	
Other previous names:	
*Date of birth (ddmmyyyy):	<input type="text"/>
Tax File Number:	<input type="text"/>
Under the <i>Superannuation Industry (Supervision) Act 1993</i> , you are not obliged to disclose your tax file number, but there may be tax consequences. For more information about TFNs, see the PDS.	
*Gender:	Male <input type="checkbox"/> Female <input type="checkbox"/>
*Contact phone number:	<input type="text"/>

Residential address	
*Address:	
*Suburb:	
*State/Territory:	<input type="text"/> *Postcode <input type="text"/>
Previous address	
☞ If you know that the address held by your FROM fund is different to your current residential address, please give details below.	
Address:	
*Suburb:	
*State/Territory:	<input type="text"/> *Postcode <input type="text"/>

Fund details

FROM	
*Fund name:	
*Fund address:	
*Suburb:	
*State/Territory:	<input type="text"/> *Postcode <input type="text"/>
Fund phone number:	<input type="text"/>
*Membership or account number:	
Australian Business Number (ABN):	
Superannuation Product Identification Number (SPIN):	

TO	
Fund name:	Smartsave Member's Choice Superannuation Master Plan
Fund phone number:	02 9236 5600
*Membership or account number:	
Australian Business Number (ABN):	43 905 581 638
Superannuation Product Identification Number (SPIN):	TCS0102AU

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

\$ Transfer details

Full Transfer

\$	(Approx)
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Partial Transfer

\$	(Exact)
----	---------

*Proof of Identity ☞ See 'Identification requirements' overleaf

- I have attached an original certified copy of my driver's licence or passport
 OR I have attached original certified copies of both
- Birth/Citizenship certificate or Centrelink Pension Card AND Centrelink payment letter or Government or local council notice (<1 year old) with name and address

Authorisation

By signing this request form, I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct, and authorise the release of all personal information to Smartsave to facilitate the transfer of my benefits.
- I am aware I may ask my From and To superannuation fund for information about insurance, and any fees or charges that may apply, or any other information about the effect the transfer may have on my benefits, and do not require any further information.
- If the TO fund is a self-managed superannuation fund (SMSF), I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my TO fund.

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.

*Name (print in BLOCK LETTERS)

*Signature

*Date

**These fields are compulsory and must be completed.*

Smartsave 'Member's Choice' Superannuation Master Plan

Certificate of Compliance

Smartsave 'Member's Choice' Superannuation Master Plan

USI: 43 905 581 638 357 (MySuper Balanced)

USI: TCS0102AU (Super - Choice)

ABN: 43 905 581 638

Smartsave 'Member's Choice' Superannuation Master Plan is a superannuation fund established in accordance with the Superannuation Industry (Supervision) Act 1993 (SIS). The Smartsave 'Member's Choice' Superannuation Master Plan is issued by Diversa Trustees Limited ABN 49 006 421 638, RSE Licence L0000635, AFSL No 235153, as Trustee for Smartsave 'Member's Choice' Superannuation Master Plan. ABN 43 905 581 638.

We certify that:

- The Trustee has lodged an irrevocable election for the fund to be a regulated superannuation fund within the meaning of Section 19 of SIS.
- The fund will be administered as a complying superannuation entity for the purposes of SIS. The Trustee has not received a notice of non-compliance from the Australian Prudential Regulation Authority.
- The Australian Prudential Regulation Authority has not directed the fund not to accept contributions or rollovers under Section 63 of SIS.

Yours Faithfully,

Diversa Trustees Limited

Privacy Policy

The information you are providing in this form is subject to the Privacy Amendment (Private Sector) Act 2000. The Act sets out principles for dealing with personal information which includes standards for collection, storage, accuracy and use of information and for disclosure required by the Australian Tax Office as well as your right to access your personal information which we hold. Smartsave has developed policies for complying with this legislation which you may view on request.

Checklist

- Have you completed all areas of this form?
- Have you signed and dated this form?
- Have you attached an original copy of certified identification to this form?
- Please send the completed form to:

Smartsave, PO Box 1282, Albury NSW 2640

Contact us

Phone: 1300 654 720

Email: smartsave@diversa.com.au

Website: www.smartsavesuper.com.au

Completing proof of identity

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

ACCEPTABLE DOCUMENTS

The following documents may be used.

EITHER

One of the following documents only:

- driver's licence issued under State or Territory law
- passport

OR

One of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- pension card issued by Centrelink that entitles the person to financial benefits.

One of the following documents:

- letter from Centrelink regarding a Government assistance payment
- notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address. For example:
 - Tax Office Notice of Assessment
 - Rates notice from local council.

AND

HAVE YOU CHANGED YOUR NAME OR ARE YOU 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 certified 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	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Guardianship papers or Power of Attorney.

WHERE DO I SEND THE FORM?

Forward the completed form with all attaching documentation to:

Smartsave
PO Box 1282
Albury NSW 2640

CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date.

The following can certify copies of the originals as true and correct copies:

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- Bailiff
- Bank officer with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 5 or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of:
 - (a) the Parliament of the Commonwealth; or
 - (b) the Parliament of a State; or
 - (c) a Territory legislature; or
 - (d) a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- Notary public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority; or
 - (c) a local government authority;
 with 2 or more years of continuous service who is not specified in another item in this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution.

➔ MORE INFORMATION

For more information about superannuation, visit the:

- Australian Securities and Investments Commission website at www.moneysmart.com.au, or
- Australian Taxation Office website at www.ato.gov.au/super.

For more information about this form, phone the Australian Taxation Office on 13 10 20



Smartsave

'Member's Choice' Superannuation Master Plan

Phone

1300 654 720

Email

smartsave@diversa.com.au

Website

www.smartsavesuper.com.au

Mail

Smartsave

PO Box 1282, Albury NSW 2640