Short-Form Product Disclosure StatementSuperannuation (Prime division)

Date of publication: 1 July 2015





IMPORTANT INFORMATION

About this Short-Form Product Disclosure Statement (Short-Form PDS)

This Short-Form PDS is a summary of significant information you should consider before deciding whether to invest in Prime Super. It contains a number of references to additional, important information (each of which forms part of the Short-Form PDS) which are marked with a .

This additional information is contained in the *Why choose Prime Super? (Prime division)* brochure, which – as is the case with this *Short-Form PDS* – is available free of charge by calling us on **1800 675 839** or visiting our website at **www.primesuper.com.au**.

The information contained in this *Short-Form PDS* is of a general nature only and does not take into account your personal financial situation, objectives or needs. Prime Super Pty Ltd (Trustee) is not licensed to provide personal financial product advice to you and we recommend you seek financial advice tailored to your personal circumstances and read this *Short-Form PDS* in full before making a decision to invest.

The Trustee does not guarantee repayment of your capital, the performance of your investment, or any particular rate of return. Subject to relevant law, the Trustee reserves the right to change the terms and conditions described in this Short-Form PDS. Some changes, such as an increase in fees, can only occur after members have been provided with advance notice. Where advance notice is not required or is otherwise impossible, information on changes will be provided as soon as practicable after a change occurs. Insurance benefits, premiums and insurers may also change.

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Issued by the Trustee:

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1. About Prime Super

Prime Super is your industry super fund providing personal support to help you achieve your retirement goals. We speak your language and understand what you need from your super fund. We were established through the amalgamation of a number of smaller super funds. Originally servicing only the farming sector we later expanded to include other primary industries, including timber, horticulture and mining. An additional merger in May 2014 saw our reach expand further to include the health, aged care and associated industries.

We are a not-for-profit industry fund, which means we are run only to benefit members. We are also eligible for concessional tax treatment, and remain complying and regulated.

We allow you to save for your retirement in a low cost, tax-effective environment which is professionally managed.

A range of individuals can join Prime Super:

- personal members i.e. anyone who can choose their own super fund;
- employees of participating employers;
- anyone receiving spouse contributions;
- the self-employed;
- directors and officers of companies;
- anyone who wants to deposit a rollover or transfer a redundancy payment;
- anyone receiving a super benefit through a divorce settlement;
- anyone transitioning into retirement or who is already retired, and wishes to establish an allocated or non-commutable allocated (transition to retirement (TTR)) income stream; and
- any other person permitted by law to join a super fund.

Contents





Our investment options

Prime Super offers members a choice of nine different investment options in which they can invest their super money. If a member joins the Fund and does not make an investment choice, they will be placed into the Fund's MySuper option. Detailed information about our range of investment options can be found in Section 5 of Part 2 of the *Why choose Prime Super? (Prime division)* brochure or in the investments section of our website **www.primesuper.com.au.**

We can accept contributions from employers (including salary sacrifice), members, members' spouses, self-employed persons, the Government (co-contributions) and other super funds and retirement savings accounts. We can also facilitate contribution splitting.

Prime Super has more than 124,000 members and more than \$2.8 billion in assets under management (as at 28 February 2015).

Additional information about Prime Super

For further information about Prime Super, please refer to the relevant section of our website **www.primesuper.com.au**.

- Product dashboard for each of our MySuper and other investment options – Personal > Investment options > What investment options are offered?
- Trustee and director remuneration About us > Who we are > Our operations

2. How super works

Super is a means of saving for retirement which is, in part, compulsory.

Different types of contributions can be made into super (for example, employer Superannuation Guarantee (SG) contributions, voluntary contributions (before and after-tax) and Government co-contributions), which have certain limitations – as do withdrawals from super.

Most people have the right to choose which fund their employer should direct their SG contributions to.

In Australia, super investments receive special tax concessions provided by the Government, which aren't available for other types of investments. That's why super is such a powerful tax savings vehicle.

As your super is likely to be one of your biggest assets in retirement, the choices you make today could have a significant impact on your lifestyle in retirement.

✓ You should read the important information about how super works before making a decision to invest with Prime Super. Go to Section 2 of Part 2 of the Why choose Prime Super? (Prime division) brochure or the Prime Super website at www.primesuper.com.au.

The material relating to how super works may change between the time you read this *Short-Form PDS* and the day you acquire the product.

3. Benefits of investing with Prime Super

Prime Super offers members many benefits and services including:

- a choice of nine different investment options;
- a range of competitive, flexible and cost-effective insurance options. The default level of insurance cover is available to eligible members without the need to provide medical information;
- access to discounted financial planning services and private health insurance;
- a not-for-profit industry fund status, meaning we are run only to benefit members;
- low fees;
- no commissions paid to financial planners;
- payment of withdrawal, retirement, death, terminal illness, total and permanent disability and income protection benefits to eligible members;
- payment of compassionate and financial hardship benefits to eligible members;
- payment of benefits to temporary residents leaving Australia;
- the ability to transfer into or commence one of Prime Super's retirement products – the allocated income stream or TTR income stream – at no cost;
- a website featuring tools and information, including a secure member section for online transacting; and
- free nationwide education and financial planning seminars.

We also support our members and employers through our sponsorship of various industry and community organisations, including Lifeline Australia, Leading Age Services Australia and Awards Australia.

✓ You should read the important information about the benefits of investing with Prime Super before making a decision to invest with Prime Super. Go to Section 3 of Part 2 of the *Why choose Prime Super? (Prime division)* brochure or the Prime Super website at

www.primesuper.com.au.

The material relating to Prime Super may change between the time you read this *Short-Form PDS* and the day you acquire the product.

4. Risks of super

Super is an investment for your future. Its purpose is to allow you to save money to help fund your lifestyle and living expenses when you retire from the workforce.

Like all investments, super carries some level of risk and the level of risk you are willing to expose your super investments to will depend on a range of factors, including:

- your age;
- your investment timeframe;
- where your savings outside of super are invested and the value of those investments; and
- your risk tolerance.

This is known as your 'risk-reward profile'.

Super funds invest in a range of assets which are generally categorised as either 'growth' or 'conservative' assets, and typically include, but are not limited to:

- shares (growth asset);
- listed and unlisted property (growth asset);
- fixed interest (conservative asset); and
- cash (conservative asset).

Depending on the investment strategy chosen, and the assets that make up that strategy, different levels of risk may apply. For example, assets which aim for higher returns over the longer-term generally carry the highest level of risk in the short-term.

Significant risks associated with your investment include the following:

- the value of your investment will rise and fall;
- the level of returns will vary from those anticipated as rates of return are not guaranteed. This means you may lose some of your money;
- future returns may differ from past returns;
- Government policies and laws may change, including super and taxation laws that affect your benefit or ability to access your benefit; and
- insurance terms may change.

Factors that may cause the value of your investment to rise or fall in value include, but are not limited to:

- investment market conditions;
- movements in exchange rates;
- · movements in interest rates;
- changes in super and taxation laws;
- decisions made by fund managers retained by Prime Super; and
- the possibility of rising inflation.

It's important to realise that a **significant**, overall risk is that the amount of your future super savings (including contributions and returns) may not be enough to provide adequately for your retirement.

The Trustee has developed a risk management strategy to help manage risks associated with the operation of the Fund. Members and employers can obtain a copy of the strategy by contacting Prime Super on **1800 675 839**.

✓ You should read the important information about the risks associated with super before making a decision to invest with Prime Super. Go to Section 4 of Part 2 of the Why choose Prime Super? (Prime division) brochure or the Prime Super website at www.primesuper.com.au.

The material relating to the risks associated with super may change between the time you read this *Short-Form PDS* and the day you acquire the product.

5. How we invest your money

The investment options available to Prime Super members are made up of a combination of asset classes. The combinations differ to suit a variety of risk profiles.

You can determine your own investment strategy by choosing which investment option or mix of options you would like to invest your super in.

Prime Super offers members a choice of nine different investment options, made up of four pre-mixed options and five sector options.

Pre-mixed options

1. MySuper

2. Managed growth

3. Conservative

4. Alternatives

Sector options

- 1. Australian shares
- 2. International shares
- 3. Property
- 4. Fixed interest
- 5. Cash

Warning

You must consider the likely investment return, the investment risk and your investment timeframe when choosing a MySuper product or another investment option in which to invest.

What happens if I don't make an investment choice?

If you don't make an investment choice when you join the fund, you will be placed in the MySuper option.

As the majority of our members are quite young with many years until retirement, our MySuper option generally contains a higher weighting to growth assets than most typical default or MySuper options.

Failing to choose an investment strategy that is appropriate for your circumstances and preferences is a significant investment risk.

Prime Super's MySuper option

Investment return objective	To outperform the Consumer Price Index (CPI) (after tax and investment expenses) by at least 3% p.a. over the long-term. To limit the likelihood of a negative return to less than 4 in 20 years.
Suitability	For a member who seeks moderate to high returns over the medium to long-term and is prepared to accept some fluctuation in returns over the short-term. This option invests in a diversified range of investments.
Time horizon	7 or more years
Risk level	Medium - High

Target asset allocation



Equity – Australian shares	5.0 - 40.0	25.5
Equity – International shares	5.0 - 35.0	21.0
Equity – Emerging markets	0.0 - 10.0	6.0
Cash	0.5 - 30.0	5.5
Fixed income – Australian fixed interest	0.0 – 15.0	6.0
Fixed income – Overseas fixed interest	0.0 - 15.0	1.0
Infrastructure	0.0 - 25.0	15.0
Property	0.0 - 25.0	11.5
Other – Credit opportunities	0.0 - 22.5	8.5
Other – Private equity	0.0 - 12.5	0.0
Other – Alternatives	0.0 - 10.0	0.0
	Total	100.0
Growth asset ratio		70.1
Returns		
Year ending		
Year ending 30 June 2014		12.65%
		12.65% 15.40%
30 June 2014		. = , .
30 June 2014 30 June 2013		15.40%
30 June 2014 30 June 2013 30 June 2012		15.40%
30 June 2014 30 June 2013 30 June 2012 30 June 2011		15.40% 0.77% 10.30%
30 June 2014 30 June 2013 30 June 2012 30 June 2011 30 June 2010		15.40% 0.77% 10.30% 4.16%

✓ You should read the important information about Prime Super's investment options before making a decision to invest with Prime Super. Go to Section 5 of Part 2 of the Why choose Prime Super? (Prime division) brochure or the Prime Super website at www.primesuper.com.au.

The material relating to our investment options may change between the time you read this *Short-Form PDS* and the day you acquire the product.

6. Fees and costs

Consumer Advisory Warning

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 fund 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. Your employer may be able to negotiate to pay lower administration 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 super fee calculator to help you check out different fee options.

Please note that the content in the 'Consumer Advisory Warning' is prescribed by law. The fees charged by the Trustee are not negotiable.

Due to government regulations, the way we disclose your fees and costs has changed and we are now required to show these gross of tax.

Fees and other costs for a MySuper product

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

Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you.

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

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

MySuper		
Type of fee*	Amount	How & when paid
Investment fee	Nil	n/a
Administration fee	\$1.40 per week^ (net) (\$72.80 p.a.) plus 0.5% p.a.^^ (net) of your account balance to \$100,000, then nil on amounts over \$100,000	The administration fee is deducted on the last working day of each month, except if you are leaving the Fund, in which case it is applied immediately.
Buy-Sell spread	Nil	n/a

^{*} For full definitions of each of the fees, please refer to http://www.austlii.edu.au/au/legis/cth/consol_act/sia1993473/s29v.html

MySuper						
Type of fee*	Amount	How & when paid				
Switching fee	Nil	n/a				
Exit fee	Nil	n/a¹				
Advice fees ² relating to all members investing in a particular MySuper product or investment option	Nil	n/a ³				
Other fees & costs ²						
Indirect cost ratio ⁴	0.60% p.a. (includes a PBF ⁵ of 0.23%)	This cost is not deducted directly from your member account. It is deducted from the Fund's overall investment earnings before earning rates are declared.				

Example of annual fees and costs for a MySuper product

This table gives an example of how the fees and costs for the generic MySuper product for this superannuation product 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 - N	MySuper product	BALANCE OF \$50,000
Investment fees	Nil	For every \$50,000 you have in the MySuper product you will be charged \$0 each year
PLUS Administration fees	\$1.40 per week^ (net) (\$72.80 p.a.) <i>plus</i>	And, you will be charged \$322.80 in administration fees
	0.5% p.a.^^ (net) of your account balance to \$100,000, then nil on amounts over \$100,000	regardless of your balance ⁶
PLUS Indirect costs for the MySuper product	0.60%4	And, indirect costs of \$300 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 \$622.80 for the MySuper product.

Note: * Additional fees may apply. **And**, if you leave the superannuation entity early, you will not be charged any **exit** fees.

- 1. An \$11.67 (gross) fee is charged if your account is transferred to an ERF.
- Please refer to the "Additional Explanation of Fees and Costs" section of the Why choose Prime Super? (Prime division) brochure for further information.
- There is no charge for limited personal advice provided to members over the phone regarding their personal contribution strategies, investment or insurance options.
- 4. Calculated at 30 June 2014.
- 5. PBF = Performance Bonus Fees. This figure is calculated at 30 June 2014.
- 6. Subject to a cap on balances over \$100,000.
- \$1.65 per week (gross) less tax benefit of \$0.25.
- ^ 0.588 p.a. (gross) less tax benefit of 0.088% p.a.

Other fees and costs

Other fees and costs apply to the MySuper option and our other investment options. See Section 6 of Part 2 of the Why Choose Prime Super? (Prime division) brochure for further details.

Prime Super has the right to change fees without members' consent. Fees disclosed in this *Short-Form PDS* will not be changed without providing members with at least 30 days' written notice.

Stronger Super changes - Operational Risk Reserve

From 1 July 2013, the federal Government required **all** superannuation funds to build up an Operational Risk Reserve (ORR) to specifically cover potential losses arising from "operational risks". The ORR has been fully funded by Prime Super however the Trustee has the discretion to top up the ORR in the future with a deduction from members' accounts if required. Refer to Section 6 of Part 2 of the *Why choose Prime Super? (Prime division)* brochure for further information.

Warning - Financial planner fees

The Trustee **does not** pay commissions to planners. However if you choose to have a financial plan prepared in relation to your interest in the Fund, a fee may be paid from your member account. Refer to the financial planner's Statement of Advice for details of these fees.

Payment of the fee is conditional upon completion of a *Payment request form* and the advice being confined to your relevant super interests.

Super calculator

To calculate the effect of fees and costs on your account balance, you can use the super calculator provided by ASIC at **www.moneysmart.gov.au**

✓ You should read the important information about Prime Super's fees and costs in relation to our other investment options before making a decision to invest with Prime Super. Go to Section 6 of Part 2 of the Why choose Prime Super? (Prime division) brochure or the Prime Super website at www.primesuper.com.au.

The material relating to our fees and costs may change between the time you read this *Short-Form PDS* and the day you acquire the product.

7. How super is taxed

Warning - Taxation information

The taxation information contained in this Short-Form PDS is current as at the date of this document and is subject to change by the Government. Go to the ATO website at **www.ato.gov.au** to confirm that these tax rates and caps still apply.

Super is one of the most tax-effective ways to save for your retirement. Even so, tax laws are complex and subject to change so to make the most of your super, you might like to consult an accountant or tax adviser.

Warning - Providing your Tax File Number (TFN)

You should provide us with your TFN when you become a member of the Fund. It is not an offence to withhold your TFN, but if neither you nor your employer provide your TFN, all contributions will be taxed at the highest marginal tax rate.

We will also be unable to accept non-concessional contributions.

Additionally, any benefit payable to you will be taxed at the highest marginal tax rate.

Tax within super applies to:

- contributions;
- · investment earnings; and
- withdrawals.

Contributions

Tax payable on contributions is deducted from contributions when they are received by the Fund and before they are allocated to a member's account.

Contributions received by a super fund are classified as either concessional or non-concessional for tax purposes.

Concessional

Concessional contributions, also known as **before-tax** contributions, include all contributions made from your before-tax salary, including salary sacrifice contributions and employer SG contributions. They are contributions for which a tax deduction has or will be claimed.

All concessional contributions are taxed in the Fund at 15%.

Non-concessional contributions

Non-concessional contributions, also known as **after-tax** contributions, are contributions made from after-tax money. They include personal and spouse contributions. They are contributions for which **no** tax deduction can be claimed.

No tax applies to these contributions in the Fund, as it has already been paid.

We cannot accept a non-concessional contribution unless we have your TFN. If a contribution is received, we will attempt to source your TFN and if unsuccessful, we will return the contribution to you in the time period specified by law.

Contribution limits

Both types of contributions are subject to annual limits (known as 'caps') as set by legislation. If these limits are exceeded, additional tax must be paid.

Concessional contributions cap

The limit for concessional contributions in the 2014-15 year is \$30,000.

However if you were aged:

- 59 years or older on 30 June 2013, or
- 49 years or older on 30 June 2014,

your concessional contribution cap for 2014-15 is \$35,000.

Warning - exceeding the concessional cap

Any contribution in excess of the concessional cap will be taxed at an additional 30% plus Medicare levy. This excess contribution will also be considered non-concessional and will count towards the non-concessional contributions cap for the same financial year.

Non-concessional contributions cap If you are under age 65

The limit for non-concessional contributions in the 2014-15 year is \$180,000.

At any time during the year however, you can bring forward two years' of contributions and therefore contribute up to \$540,000 at any time for three years.

If you are age 65 or above

The annual limit is \$180,000 however you must satisfy a 'work test' in order to make after-tax contributions.

The work test specifies you must have been gainfully employed (either employed or self-employed) for at least 40 hours within 30 consecutive days in the financial year the contributions are made.

Warning - exceeding the non-concessional cap

Any contribution in excess of the non-concessional cap will be taxed at the top marginal tax rate plus the Medicare levy. This applies even if your contributions have been made across a number of funds.

Generally, the Fund pays all tax relating to your benefit and where applicable, will deduct it from your account balance – this includes in the case where either cap has been exceeded.

Investment earnings

Investment earnings are generally taxed at 15%, less allowable deductions. Some investments such as property and shares may carry tax credits that reduce tax paid by the Fund. Tax payable on investment earnings is deducted from the earnings for each of the Fund's investment options, before the earnings are credited to members' accounts.

You do not pay personal income tax on the investment earnings of your super while a member of the Fund.

Withdrawals

Tax payable on a super benefit (withdrawal) is deducted from the benefit before it is paid to a member.

Super benefit payments (withdrawals) are divided into a taxfree component and a taxable component.

The tax-free component is the part of your benefit that is tax-free.

The taxable component is the part of your benefit that is taxable and may include two parts:

- 1. A taxed element where tax has already been paid on the benefit in the Fund.
- 2. An untaxed component where tax has not been paid on the benefit in the Fund.

✓ You should read the important information about how super is taxed before making a decision to invest with Prime Super. Go to Section 7 of Part 2 of the *Why choose Prime Super? (Prime division)* brochure.

The material relating to how super is taxed may change between the time you read this *Short-Form PDS* and the day you acquire the product.

8. Insurance in your super

Insurance is an important benefit designed to protect you and your family when you need it most. It's important you have adequate cover for your own personal circumstances.

Insurance offered through Prime Super's *Prime* division is provided by MetLife Insurance Limited (ABN 75 004 274 882 AFSL 238096) (MetLife) (Insurer). The Fund offers members:

- Death only insurance (including Terminal Illness);
- Death & Total and Permanent Disablement (TPD) insurance; and
- Income protection insurance.

Death only insurance

Provides an insured lump sum in addition to your account balance, if you die whilst a member of the Fund.

Terminal illness insurance

Provides an insured lump sum in addition to your account balance, if you are diagnosed as having a terminal illness whilst a member of the Fund.

You must have Death cover to be eligible to make a claim.

TPD insurance

Provides an insured lump sum in addition to your account balance if you become totally and permanently disabled whilst a member of the Fund.

Income protection insurance

Provides a regular income of up to 85% of your monthly salary (if your cover exceeds 75% of your salary, up to 10% is paid to Prime Super as a superannuation contribution).

This is paid for up to two years should you, in the opinion of the insurer, be unable to work in your usual occupation due to illness or injury for longer than your chosen waiting period.

If you return to work after you become ill or injured you may still be eligible to receive a partial disability benefit.

The payment of any claim is subject to legislative restrictions that may apply and provided the insurer approves the claim.

Default cover

All eligible Prime Super members are provided with four units of Death & TPD cover when they join the Fund.

Default cover is unitised which means you purchase it in units that have a specified benefit value at each age. The cost to you for these units is set out in *The cost of cover* section.

Warning

If you do not want default insurance cover, you can cancel your cover. If you cancel within 60 days from the date of your welcome letter, any premiums paid will be refunded to your member account. To cancel your default cover, you will need to complete an *Insurance application/Variation form* which is available to download from our website at **www.primesuper.com.au**

If you cancel your insurance cover outside the 60 day period, any premiums that have been deducted from your member account will *not* be refunded to you.

Additional cover

In addition to the four units of default Death & TPD cover, **new** members can apply for up to eight additional units via the *Member application form (Prime division)* – enclosed with this *Short-Form PDS*.

The value of insurance purchased via each unit depends on your age.

Section 8 of Part 2 of the Why choose Prime Super? (Prime division) brochure contains tables showing the value of insurance per unit at each age, classified according to Standard, White Collar and Professional occupational rates.

How to apply for cover

If you wish to increase or decrease your insurance cover at any time during the course of your membership, you can apply to do so by completing an *Insurance application/Variation form*.

You can also apply using our online application portal at **www.primesuper.com.au** – provided that you are registered for online services.

Warning

Some conditions and exclusions apply with respect to who is eligible for insurance cover through the Fund. You should read Section 8 of Part 2 of the *Why choose Prime Super?* (*Prime division*) brochure for further information before deciding whether the insurance available is appropriate for you.

The cost of cover

There are costs associated with insurance cover. All insurance premiums are deducted directly from your member account.

If eligible, you can apply to be covered under White Collar or Professional rates which provide a higher benefit at no additional cost (or a similar benefit at a lower cost if you have more cover than the default). Due to government regulations, we are required to show your fees and costs gross of tax. The gross amounts shown have been calculated based on an assumption of 15% tax. You will receive a tax benefit equivalent to 15% of this fee on your account. The net effect of this change in disclosure is nil on the premium. The Fund will pay tax at a rate that is less than 15%. The difference is retained in the Administration Reserve.

Death only insurance (including Terminal Illness)

• \$0.67 per unit per week (\$0.79 gross)

This is only available when you are not eligible for TPD insurance or where you choose not to be insured for TPD.

Death & TPD insurance

• \$1.00 per unit per week (\$1.18 gross)

Therefore, default insurance cover (ie four units of Death & TPD insurance) costs \$4.00 per week (\$4.72 gross).

Income protection insurance

The level of cover and the premium is dependent on your age, gender, occupation and the waiting period you select (i.e. after which time your benefit can be paid). The weekly cost can range from \$0.69 (net) up to \$32.90 (net) per \$1,000 of cover (including stamp duty).

✓ You should read the important information about Prime Super's range of insurance options before making a decision to increase or decrease your insurance cover within Prime Super. Go to Section 8 of Part 2 of the *Why choose Prime Super? (Prime division)* brochure or the Prime Super website at www.primesuper.com.au.

The material relating to the Fund's insurance options may change between the time you read this *Short-Form PDS* and the day you acquire the product.

9. How to open an account

To open an account with Prime Super, please complete the *Member application form* enclosed with this *Short-Form PDS*.

By signing the form, you are confirming you have received this *Short-Form PDS* and had an opportunity to read it.

This form, plus many more, is available online at **www.primesuper.com.au** or by calling us on **1800** 675 839.

Cooling-off period

Personal members

When you apply to join Prime Super, you have 14 days ('cooling-off period') in which you can cancel your application, beginning on the earlier of:

- the day on which you receive confirmation that your application has been accepted by the Trustee; or
- the end of the fifth day after the day on which you become a member of Prime Super.

If you cancel your application during this time, no management or transaction charges will be deducted.

However, any Government taxes and charges paid or payable by the Fund as a result of your application will be deducted. Any contributions paid will also be adjusted to reflect any investment earnings (positive or negative) on your investment before being refunded.

As a result, the amount returned to you under the cooling-off period may be more or less than your original amount.

Employers

Employers may exercise a cooling-off period on the same terms as those that apply to personal members, beginning on the earlier of:

- the day we issue new member documentation (confirmations) in respect of the employees enrolled in the Fund under the employer's initial application; and
- the end of the fifth day after the day on which we first issue the super interest to the employer's employees.

Employer-sponsored members

Employer-sponsored members are not entitled to a coolingoff period.

Any request to cancel your membership must be made in writing to:

Prime Super Locked Bag 5103 Parramatta NSW 2124

Please note: the cooling-off period ceases once you have exercised a right in respect of membership – for example, making an investment choice.

✓ You should read the important information about how to open a Prime Super account before making a decision to invest with Prime Super. Go to Section 9 of Part 2 of the Why choose Prime Super? (Prime division) brochure or the Prime Super website at www.primesuper.com.au.

The material relating to how to open a Prime Super account may change between the time you read this Short-Form PDS and the day you acquire the product.

Enquiries and complaints

If you have an enquiry or complaint, you can contact us on freecall **1800 675 839** or write to us at:

The Enquiries and Complaints Officer

Prime Super Locked Bag 5103 Parramatta NSW 2124

Fax: 1800 023 662

Email: administration@primesuper.com.au

We will endeavour to acknowledge complaints within 14 days of receipt and you will receive a formal reply to your complaint within 90 days. If you are not satisfied with the outcome, you may be able to have your complaint heard by the Superannuation Complaints Tribunal (SCT). The SCT is an independent body set up by the Commonwealth Government to hear complaints by members and beneficiaries against certain types of decisions made by trustees of super funds. The SCT can only consider your complaint if you have already approached the Trustee.

There are certain time limits that you need to comply with to lodge a complaint with the SCT. For more information on these time limits, please visit the SCT website (www.sct.gov.au).

Members can contact the SCT toll free on **1300 844 114** from anywhere in Australia, or write to them at:

The Superannuation Complaints Tribunal Locked Bag 3060

Melbourne VIC 3001

Contact details for super enquiries

Mail: Prime Super Locked Bag 5103 Parramatta NSW 2124

Freecall: 1800 675 839

Calling from overseas: +61 2 9374 3967

Freefax: 1800 023 662

Email: administration@primesuper.com.au

Web: www.primesuper.com.au

Member application form (Prime division)

This form is issued together with the *Short-Form Product Disclosure Statement (Short-Form PDS) — Superannuation (Prime division)* dated 1 July 2015. Please complete this form to become a personal member of Prime Super. Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. This form must be completed in full.





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Town/Suburb/City State Postcode							code																					
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																									Yes			No
																							,					

SECTION 2 – YOUR INVESTMENT CHOICE

As a member of Prime Super you can decide where your money is invested. If you do not make an investment choice, the balance of your member account and any future contributions will be invested in the MySuper investment option.

You can choose an investment strategy that applies to **both** your opening balance and future contributions. Your opening balance is the balance you already have on joining the Fund. Your future contributions include SG and personal contributions, deductions and rollovers processed in the future.

Alternatively, you can choose an investment strategy for your opening balance and then a different strategy for your future contributions.

For example: Opening balance: 100% Managed growth - Future contributions: 50% MySuper; 50% Managed growth.

This means all of the funds you now have with Prime Super would be invested in the Managed growth investment option, but contributions made in the future would be invested 50/50 across the MySuper and Managed growth investment options.

Your choices must be in whole numbers and must total 100%. If you do not complete this form correctly we will be unable to process it.

Please note: you can change your investment choice at any time by completing an Investment choice form.

Investment options	Opening balance	Future contributions				
Pre-mixed options						
MySuper	%	%				
Conservative	%	%				
Managed growth	%	%				
Alternatives	%	%				
Sector options						
Cash	%	%				
Fixed interest	%	%				
Property	%	%				
Australian shares	%	%				
International shares	%	%				
Total	100%	100%				





SECTION 3 – PROVIDING YOUR TAX FILE NUMBER (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The Trustee of your superannuation fund may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request the Trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account(s);
- any concessional contributions to your superannuation account(s) will be taxed at a lower rate;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and

• It will make it much easier to trace different superannuation accounts in your flame so that you receive all your superannu	alion benefits when you retire.
Your TFN will otherwise remain confidential.	
Insert your nine digit TFN here:	
SECTION 4 – INSURANCE: OCCUPATIONAL RATINGS	
When you join Prime Super you automatically receive four units of Death & TPD cover (default cover). If you are in a low risk of to White collar or Professional insurance rates. These rates offer a higher level of cover than the Standard rates. If you do not qualify for a White collar or Professional rating, your occupational rating will be Standard.	
Please indicate below whether the following statements are correct.	
WHITE COLLAR	
1. My work duties are entirely of a clerical, administrative or management nature.	Yes No
2. My work duties are undertaken within an office environment for 80% of the time (excluding travel time between offices).	Yes No
3. Do your usual work duties require you to perform duties of a manual nature.	Yes No
If you answered 'yes' to questions 1 & 2 and 'no' to questions 3 you are eligible for a White collar occupational r	rating.
PROFESSIONAL	
In addition to the requirements set out under White collar:	
 I hold a tertiary qualification relevant to my current occupation, am a member of a professional institute, or am a senior member of my organisation's executive team. 	Yes No
2. I earn in excess of \$100,000 per annum from my profession.	Yes No
lf you are eligible for a White collar occupational rating and you answered 'yes' to 1 and 2 above, you are eligibl for a Professional occupational rating.	e
Members who qualify for White collar and Professional rates receive a higher level of cover than those on the Standard rate. F amounts please refer to the current Short-Form PDS – Superannuation (Prime division) and the Why choose Prime Super? (Prime Super)	
If you believe that you should be eligible for a White collar or Professional occupational rating but do not meet the criteria above below, including a brief description of your duties (you may attach additional paper if required) and our Insurer will consider you	
However for the purposes of this application, any insurance cover you apply for (including default cover) will be provided at State as the insurer accepts your application for a White collar or Professional occupational rating.	andard rates until such time



SECTION 5 - INCREASING YOUR INSURANCE COVER

When you join Prime Super you automatically receive four units of Death & TPD cover (default cover). If you do not wish to increase your level of insurance cover you do not need to complete this section.

- If you would like to increase your level of cover or fix your level of cover you must complete Parts A, B and C of this section.
- If you would like to apply for Income protection insurance cover you must complete Parts A and D of this section.

Part a -	UEAITL	NHECT	IONNAIRE
PANIA-	- NEALIT	UUESII	IUNNAINE

PART A - HEALTH QUESTIONNAIRE									
Are you, at the date of this application, due to accide full-time basis all the identifiable duties of your curre		restricted fr	om bein	g cap	able of c	arrying	gout on a	Yes	□ No
(Full-time means more than 35 hours per week on a that you have the mental and physical capability to d		s not neces	sary tha	t you	actually	work f	ull-time but only		
Have you been unable to work due to accident, illnes nonths or been on a workers' compensation clair					s days) (or more	e in the last	Yes	□ No
Have you previously had an application for life insural had an exclusion or loading applied or accepted on to	urance cover (Death, TPD, Trauma or Income protection) declined, deferred, on terms other than requested?						Yes	□ No	
4. Are you currently receiving medical treatment or advi	ce for any conditior	other than	a cold	or the	flu?			Yes	☐ No
5. Have you ever received medical treatment or advice counsellors, psychologists, physiotherapists, osteopa					-		limited to	Yes	□ No
• cancer		• resp	iratory	disord	er				
chest pain		• a pa	sycholog	ical o	r emotio	nal pro	blem		
 high blood pressure, high cholesterol or a heart/va 	scular complaint	• par	alysis or	strok	е				
back/joint complaints	0								
6. Have you ever been diagnosed with a terminal illness								☐ Yes	∐ No
If you answered 'NO' to all of the above questions, TPD cover (or the equivalent amount of fixed cove	-		-					-	
If you answered 'YES' to any of the above question contact you for further information.					-		•		
PART B – TYPE OF COVER									
I would like my insurance cover to be Unitised	Fixed (including ar	ny additiona	ıl cover	l appl	y for)				
Please note: If you select 'Fixed' you can use this form of each unit is dependent on your age on		ount of insu	ance co	over u	p to an e	quivale	ent value of 12 units	s of cover. The	value
For example, if you are aged 40 on your next birthday, the	e maximum (fixed)	value you o	ould ap	oly for	via this	form v	vould be \$397,200	(i.e. 12 units o	of cover).
If you would like to apply for cover above the equivalent of	12 units, you will ne	ed to do so	online c	or by c	ompletin	g a <i>Pri</i> i	me Super Insurance	application/Val	riation form.
For additional information, please read the <i>Why choose</i> a	Prime Super? (Prime	<i>e division)</i> t	rochure						
PART C – DEATH & TPD COVER									
Default insurance consists of four units of Death & TPD (or Death only insura	nce.							
You can apply for a total of 12 units of cover using this fundamental insurance application/Variation form.	orm. If you require o	cover in exc	ess of th	nis am	nount you	u must	complete the online	e application or	r an
1. I want to increase my level of cover. Please not	e that you must c	omplete F	art A to	app	ly for ar	incre	ase in cover.		
Please increase my Death & TPD cover from 4 units to:									
units of Death cover									
AND									
units of TPD cover.									
(The number of TPD units you apply for must be equal to cover you apply for here will also be fixed.)	or less than the nu	ımber of De	ath unit	s. If y	ou select	ted fixe	d cover in Part B, a	ny additional	
2. I want a fixed level of cover.					,		1	13	
Please inset the dollar amount of cover you require:	Death only	\$						[20	100 7
	Death & TPD	\$						68	<u> 167505</u>
3 I want to convert my Death & TPD cover to Dea	th only cover							Yes	□ No

(Please note that if you choose this option you will no longer have any TPD cover within the Fund.)

PART D - INCOME PROTECTION COVER

Please note that you must complete Part A to apply for Income protection cover.

Income protection provides you with a regular income of up to 85% of your monthly salary (where you are insured for over 75% the additional 10% is paid as superannuation contributions to Prime Super) for up to two years if you are unable to work in your usual occupation due to illness or injury.

You can use this form to apply for a maximum of \$5,000 worth of cover per month. If your income means you would like a cover amount in excess of this amount you will need to complete the online application or an *Insurance application/Variation form*.

What is your occupation?											
What is your current gross annual incor	ne?										
\$											
What is your current gross monthly inco	ome?										
\$											
(Please refer to the <i>Short-Form PDS</i> – S	Superannuation (Prime division) and the Why choose Prime Super? (Prime division) brochure for the definition of income.)										
How much cover do you require?											
(You can only insure up to 85% of your	monthly income)										
What waiting period would you like to ap	pply for? 30 days 60 days 90 days										
-	iew your application to determine whether you are eligible for cover. A letter will be issued to you er and the date this cover will commence.										
SECTION 6 – BENEFICIA	RIES										
You should nominate how you would pre	efer your benefit to be paid in the event of your death.										
Who can you nominate?											
Who can receive your benefit in	We can pay your benefit to:										
the event of your death?	• your legal personal representative (i.e. the executor or administrator of your estate); or										
	a dependant(s); or										
	a combination of your legal personal representative (i.e. your estate) and your dependant(s).										
	Any beneficiary you nominate must be either your legal personal representative or a dependant at the date of your death.										
	If you nominate your legal personal representative, your benefit will be paid according to your Will (or according to the law of your state or territory if you have no Will).										
Who qualifies as a dependant?	Under Superannuation Law, a dependant is:										
	your spouse (including de facto of the same or different sex);										
	 your children (including biological, step and adopted children, or a child of your spouse); 										
	any person who is financially dependent on you; and										
	any person with whom you have an interdependency relationship including:										
	 any person with whom you have a close personal relationship and live with where one or both of you also provides ongoing financial support, domestic support and personal care; and 										
	 any person with whom you have a close personal relationship where, because of a disability, the above 										
	requirements of living together, financial support, domestic support and personal care are not able to be										



satisfied.

Types of nominations You can choose to make a p	referred nomination or binding nomination.
What is a preferred 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. Should be updated if your circumstances change. Requires no witness signatures.
What is a binding nomination?	When you make a valid binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive. Will be treated as a binding persisting for three upon from the date the persisting is made. This persisting
	 Will be treated as a binding nomination for three years from the date the nomination is made. This nomination reverts to being a preferred nomination after the three-year period if the nomination is not extended by lodging a new binding nomination request. Prime Super will write to you when your nomination is due to expire.
	 Requires two witness signatures. Witnesses must be aged over 18, must not be one of your nominated beneficiaries and must be present when you sign the form. If the witnesses sign and date the form on a different date to your signature, the nomination will be invalid.
	 An invalid binding nomination will be treated as a preferred nomination by the Trustee and will not revoke or replace an existing, valid binding nomination.
You should refer to the current Short-Fo	I nomination, the Trustee will have final discretion in deciding who will receive your superannuation benefit when you die. Form PDS – Superannuation (Prime division) for more information about who qualifies as a dependant and how to make a te that each person you nominate must qualify as a dependant.
PART A – YOUR OPTIONS	
Preferred nomination/s	
OR	
Binding nomination/s	
PART B - NOMINATION OF BENE	FICIARIES
	h to nominate and indicate in the last column of the table the percentage of your benefit you wish to allocate to that rsonal representative (i.e. your estate) or your dependants or a combination of both.
I would like to nominate:	
My legal personal representative (i.	e. your estate)
My dependant(s)	
A combination of my legal persona	
Note: Please complete full details b	elow. The total proportions nominated must equal 100% and only whole percentages may be used.
Legal personal representative (if yo	u choose this option, you do not need to complete details below)
1 Full Name	
Address	
Town/Suburb/City	State Postcode
Type of Dependant	
Phone Number (BH)	Phone Number (AH)



.00%

% of benefit

Date of Birth (DDMMYYYY)

Mobile Number

2	Full N	Name																											
]			
	Addr	ess					•										•		•							_			
]			
	Town	/Sub	urb/(City															State	·		Post	code			_			
]			
	Туре	of De	epen	dant														J								_			
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	Phon	ie Nu	mber	(BH)							Phon	e Nu	mbe	r (AH)	1														
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3	Full N	Name I						1			1		I	Т	1			1	1				1		Т	٦			
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	Town	/Sub	urb/(City				1					1		I]	State	:		Post	code	1	_	٦			
																										_			
	Type	of De	epen	dant							I			1					1						_	7			
	Phon	e Nu	mber	(BH)					1	İ	Phon	e Nu	mbe	r (AH)	<u> </u>		1		1		ı								
	Mobi	le Nu	mbe	r				_		1	Date	of Bi	irth (I	DDMI	/IYYY	Y)		1	1							% of	benefi	t	
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	Mobi	le Nu	mbe	r	1						Date	of Bi	irth (I	DDMI	/IYYY I	Y)		1	1							% of	benefi		
																												.00	0%



PART C – DECLARATION

PREFERRED NOMINATION

I declare that the beneficiaries nominated by me on this form are people who I understand may receive my superannuation benefit in the event of my death, but I acknowledge that the Trustee of Prime Super is not bound by my nomination.

Full f	Name																													
Mem	ber Sig	natur	е	•	•				•							•						•								
															. .	(5.5														
															Date	e (DD T	MM)	/YYY) 	1	ı	1	1	1							
BINI	DING I	MON	INATIO	ON																										
	lare tha use the						-																					-		
• e	nsure t	hat th	е реор	le no	minat	ed by	me a	are c	onsid	lerec	d my l	egal	perso	nal	repres	senta	tive (or my	depe	ndan	t(s) u	nder	Supe	rannı	uatior	ı Law	·;			
• h	ave my	nomi	nation	witne	ssed	by two	ind	lividu	als w	ho c	do not	bene	efit fro	om '	this no	mina	ition	and h	ave t	urnec	118;	and								
• re	enew m	ny bino	ding no	omina	tion e	very th	ree	year	S.																					
I ack	nowled	ge tha	at if my	nom nom	inatio	n becc	mes	s inva	alid or	r exp	oires,	the T	ruste	e is	not bo	ound	by m	ny nor	ninati	on.										
For b	oinding	g non	ninatio	ons, y	ou n	eed to	sig	ın ar	ıd da	ite y	our r	omi	natio	n i	n the	pres	ence	e of t	wo w	itnes	sses.									
Full N	Name																													
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By completing the above, your witnesses make the following declarations:

- I am at least 18 years of age;
- I am not a person nominated in Part B; and
- I have witnessed the signing and dating of this form by the member.

SECTION 7 – FETCH MY SUPER

The reality is, if you have ever changed jobs, you have probably **left money behind**. This is your money!

Let us find it for you, put it in your Prime Super account, then at least you know where all your super savings are!

All you have to do is provide us with your **consent** to do so below. We'll then use the ATO's Super Match facility to find any super you may have then send you the paperwork to sign and send back to us. It's that easy!



	se be aware that this process can take a number of weeks so please be patient. We will communicate with you regularly via email to keep you informed. don't have your email address on the system, please provide it in the <i>Personal details</i> section.
Tick	the box to consent 🗸
	I hereby authorise Prime Super to use my personal details, including my TFN, to search – now and forever – for any lost, unclaimed, inactive or active super I may have with other funds or the ATO, as permitted under the <i>Superannuation Industry (Supervision) Act 1993 (Cth) and Regulations</i> .
	I understand that all of the information I provide — including the TFN held by Prime Super — must be correct before this search can be conducted on my behalf. If the information is incorrect, Prime Super will notify me directly and I will be responsible for updating the information by calling 1800 675 839 or doing so directly via the secure section of the Prime Super website at www.primesuper.com.au
	I understand that the process of finding my super may take some time and it could be a number of weeks before I receive the paperwork in the mail.
	SECTION 8 – DUTY OF DISCLOSURE & MEMBER DECLARATION
INS	JRANCE – YOUR DUTY OF DISCLOSURE
matt	re you enter into a contract of life insurance with an Insurer, you have a duty under the <i>Insurance Contracts Act 1984</i> , to disclose to the Insurer every er that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, on what terms.
discl	nave the same duty to disclose those matters to the Insurer before you vary or reinstate a contract of life insurance. Your duty however does not require obsure of a matter: nat diminishes the risk to be undertaken by the insurer;
	nat is of common knowledge;
	nat your Insurer knows or, in the ordinary course of business, ought to know; There compliance with your duty is waived by the Insurer.
	I-DISCLOSURE
may entit	fail to comply with your Duty of Disclosure and the Insurer would not have entered into the contract on any terms if the failure had not occurred, the Insurer avoid the contact within three years of entering into it. If your non-disclosure is fraudulent, the Insurer may avoid the contract at any time. An insurer who is sed to avoid a contract of life insurance, may within three years of entering into it, elect not to avoid it but to reduce the sum that you have been insured for in reduce with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the Insurer.
Pleas	se note: your Duty of Disclosure continues until you have been accepted in writing by the Insurer.
DEC	LARATION
	declare that the information given in this application form is complete and correct and information relevant to the Insurer's decision accept the risk has not been omitted.
	understand that persons with multiple memberships are entitled to receive the benefit of no more than one allocation of default surance in total unless accepted by the Insurer and Prime Super otherwise through an Application of Additional Insurance.
•	understand that once I have indicated that I wish to vary my insurance cover, the premium will be adjusted and if I wish to re-apply will be required to provide health and other information that is subject to acceptance by the Insurer.
	acknowledge that if I am fixing my cover or increasing it through occupational scales that I am in Active Employment.
•	have read and understood the Duty of Disclosure.
	MEMBER DECLARATION
•	declare I have received and read the Prime Super Short-Form PDS – Superannuation (Prime division) dated 1 July 2015.
•	apply to the Trustee to participate in Prime Super as described in the Prime Super Short-Form PDS – Superannuation (Prime division) dated July 2015 and agree to be bound by the Trust Deed as amended from time to time (governing the Fund).
• I	understand my personal and sensitive information will be used in accordance with Prime Super's Privacy Policy (available at www.primesuper.com.au) and Metlife's Privacy Policy (available at www.metlife.com.au/privacy) which I have read and understood and agree to the use, storage and disclosure of information as described in those policies.
Full I	Jame
Men	ber Signature
	Date (DDMMYYYY)



WHERE TO SEND THIS FORM

Once completed please return this form to us via mail, fax or email.

 Mail
 Prime Super
 Freecall
 1800 675 839

 Locked Bag 5103
 Fax
 1800 023 662

Parramatta NSW 2124 Email administration@primesuper.com.au

If you have any questions about this form or Prime Super please call us on 1800 675 839 (8.00am to 8.00pm Monday-Friday Sydney time).

DIRECT DEBIT REQUEST SERVICE AGREEMENT

Why an agreement?

Through the Direct Debit Request (DDR) you are allowing us to debit amounts from your bank/financial institution account. The amount, how often and the date we will debit your account depends on what you instruct us to do.

If Prime Super wants to change this agreement

We will notify you at least 14 days before making any changes to this agreement.

If you want to change your direct debit or make an enquiry

Please contact our customer service staff if you wish to:

- delay or change your direct debit you need to advise us at least ten days before the date we will debit your bank/financial institution account;
- cancel the DDR you need to advise us at least three days before the date we will debit your bank/financial institution account; or
- dispute a debit that has been made from your bank/financial institution account Prime Super will respond to your dispute within five business days.

Weekends and public holidays

We will always try to debit your account on the date nominated by you, except when this falls on a weekend or a public holiday. In this case we will debit your account on the next business day.

Internet, fax or mail direct debit request

If you are making a direct debit request via the internet, fax or mail we will debit your account on the day of receipt or the next business day.

Make sure you have enough money in your account

You should make sure that you always have enough cleared funds in your bank/financial institution account for us to debit your account. If there isn't enough money (that is, cleared funds) in your account, we will still make the debit. But if your bank/financial institution dishonours the debit we may pass on to you any dishonour fees and/or costs incurred by Prime Super.

Check that you give us your correct details

Before completing the Direct Debit Request, please check with your bank/financial institution that:

- · your bank/financial institution account accepts direct debiting as some accounts don't; and
- the account number you give us is correct (refer to your bank/financial institution statement or contact your bank/financial institution if necessary).

Other things to note:

- Bank accounts and Building Society accounts can be nominated. Credit Union accounts cannot be nominated.
 This facility is not available for such accounts.
- BSB Number Identifies the bank/financial institution/state/branch at which your account is held.
 Please contact your bank/financial institution if you are not sure of this number.
- Account Number Your bank/financial institution account number.
- Member Number Your Prime Super Member number.

Conditions of Use

- To cancel or alter your direct debit, you must notify Prime Super in writing.
- There must be enough money in the account on each day you have nominated for a deduction to occur.
- If the deduction is dishonoured three times, this facility will cease immediately. A dishonour means that the deduction could not be made because there was not enough money in the nominated account.
 - If Prime Super is advised of a dishonour and any part of the dishonoured amount has been paid out from your account, you will be liable to pay that amount to Prime Super.
 - If Prime Super is advised of a dishonour after all your superannuation benefit is paid out, you are liable to repay the dishonoured amount to Prime Super.



ADDITIONAL INFORMATION

PRIVACY

The information you provide on this form is collected by and held for Prime Super by the fund Administrator and may be disclosed to third parties who are involved in activities related to your membership or provided to lawfully authorised government agencies in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*. We only use the information for the purpose of administering your membership or related purposes.

The insurance application information (including sensitive and/or health information) you provide in this form is usually disclosed to third parties, including the Insurer or medical consultant who may be involved with the assessment of this application, and is held by the fund Administrator and the Insurer.

The bank may require your details to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit.

For further information about privacy or to obtain a free copy of our Privacy Policy, please visit www.primesuper.com.au, call us on **1800 675 839**, write to us at Locked Bag 5103, Parramatta, NSW 2124 or email us at administration@primesuper.com.au.



Rollover your super form

Complete this form if you have super money in other funds and you want to transfer it to your Prime Super member account. Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. This form must be completed in full.







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SECTION 2 – PROOF OF IDENTITY

From 1 July 2013 you no longer need to provide proof of identity documents when rolling over funds from another super fund. Instead you may provide your TFN which we will validate with the ATO.

However, if the ATO is unable to validate your TFN you will be required to provide proof of identity documents. We will contact you if this is the case.

If you choose not to provide Prime Super with your TFN, you will need to provide proof of identity documents to Prime Super.

Details of the proof of identity requirements are available at the end of this form.





SECTION 3 – DETAILS OF YOUR OTHER FUND

Please note: You must complete a separate form for each account yo	ou want to transfer to Prime Super.												
The details requested below can be found on any benefit statement sent to y	ou by the Fund or by contacting the Fund directly.												
Name of Superannuation Fund or Company where benefits are held													
Member Number (refer to previous member statements)													
	Have you ceased employment with the employer who contributed to this fund?												
Fund's ABN or SFN (Super Fund Number) if known	employer who contributed to this fund? Yes INO If YES, what date did you cease employment with that employer?												
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Address of Superannuation Fund or Company													
Town/Suburb/City	State Postcode												
SECTION 4 – FETCH MY SUPER													
In addition to the fund you have listed in Section 3, you may have super elses	where that you have forgotten about												
Il you have to do is provide us with your consent to do so below. We'll then use the ATO's Super Match facility to find any super you may have then send													
et us find it for you , put it in your Prime Super account, then at least you know where all your super savings are! Il you have to do is provide us with your consent to do so below. We'll then use the ATO's Super Match facility to find any super you may have then send													
et us find it for you , put it in your Prime Super account, then at least you know where all your super savings are! All you have to do is provide us with your consent to do so below. We'll then use the ATO's Super Match facility to find any super you may have then send ou the paperwork to sign and send back to us. It's that easy! Please be aware that this process can take a number of weeks so please be patient. We will communicate with you regularly via email to keep you informed.													
Let us find it for you , put it in your Prime Super account, then at least you know where all your super savings are! All you have to do is provide us with your consent to do so below. We'll then use the ATO's Super Match facility to find any super you may have then send you the paperwork to sign and send back to us. It's that easy! Please be aware that this process can take a number of weeks so please be patient. We will communicate with you regularly via email to keep you informed. If we don't have your email address on the system, please provide it in the Personal details section of this form. Fick the box to consent													
	ny TFN, to search – now and forever – for any lost, unclaimed, inactive or												
	er the Superannuation Industry (Supervision) Act 1993 (Cth) and Regulations.												
I understand that all of the information I provide — including the TFN he	eld by Prime Super – must be correct before this search can be conducted												
	e directly and I will be responsible for updating the information by calling												
1800 675 839 or doing so directly via the secure section of the Prime													
I understand that the process of finding my super may take some time	and it could be a number of weeks before I receive the paperwork in the mail.												
SECTION 5 – MEMBER DECLARATION													
AUTHORISATION													
I have fully read this form and the information completed is true and corre	ect												
I authorise the transfer of my benefits from my other fund named above to													
I authorise the transfer of any contributions still to be made by my previous													
to Prime Super.													
 I am aware I may ask my transferring superannuation provider for information about the effect this transfer may have on my benefits, and have either old 	ation about any fees or charges that may apply, or any other information btained any information I require, or I do not require any further information.												
I approve the deduction of exit fees and the Government taxes (if any) from													
• I discharge the superannuation provider of my FROM fund of all further lie	ability in respect of the benefits paid and transferred to my TO fund.												
I request and consent to the transfer of superannuation as described abor	we and authorise the superannuation provider of each fund to give effect												
to this transfer.													
 I understand my personal information will be used in accordance with Print which I have read and understood. 	me Super's Privacy Policy (available at www.primesuper.com.au/privacy)												
Full Name													
Member Signature													
	Date (DDMMYYYY)												

COMPLETING PROOF OF IDENTITY

If you choose not to provide Prime Super with your TFN, you will need to provide documentation with this request to prove you are the person to whom the superannuation entitlements belong.

Acceptable documents

The following documents may be used.

One of the following documents: Ietter from Centrelink regarding a Government assistance payment notice issued by Commonwealth, State or Territory Government within the past twelve months or local council within the past 3 months, that contains your name and residential address. For example: — Tax Office Notice of Assessment
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 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

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 (eg Justice of the Peace, Australia Post employee, etc) and date.

The following persons can certify copies of the original as **true and correct** copies. This is not a complete list. For a full list of individuals who can certify documents, go to the Prime Super website at **www.primesuper.com.au**:

- a Prime Super Regional Manager (RM) or Client Service Consultant (CSC):
- a permanent employee of Australia Post with 2 or more years of continuous service;
- a finance company officer with 2 or more years of continuous service (with one or more finance companies);
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having 2 or more years continuous service with one or more licensees;
- a notary public officer;

- a police officer;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner;
- an Australian consular officer or an Australian diplomatic officer;
- a judge of a court;
- · a magistrate; or
- a Chief Executive Officer of a Commonwealth court.

ADDITIONAL INFORMATION

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 but may terminate your membership of the fund 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 of fund. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit **www.ato.gov.au/super** or call the Australian Taxation Office on **13 10 20**.

Things you need to consider when transferring your superannuation

When you transfer your superannuation from a fund, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation from a fund. If you ask for information, your superannuation 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. Prime Super does not charge establishment or contribution 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 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.
- If your **FROM** fund is not a public offer fund, you may not be able to rejoin that fund.

What happens if I do not quote my TFN?

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing to the trustee of your superannuation fund that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account(s);
- any concessions on contributions to your superannuation account(s) will be taxed at a lower rate;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

YOUR PRIVACY

The information you provide on this form is collected by and held for Prime Super by the fund Administrator, and may be disclosed to third parties who are involved in activities related to your membership or provided to lawfully authorised government agencies in accordance with the Australian Privacy Principles of the *Privacy Act 1988 (Cth)*. We only use the information for the purpose of administering your membership or related purposes. For further information about privacy or to obtain a free copy of our Privacy Policy, please visit our website www.primesuper.com.au, contact us on 1800 675 839, write to us at Locked Bag 5103, Parramatta, NSW 2124 or email us at administration@primesuper.com.au.

WHERE TO SEND THIS FORM

Once completed please return this form to us via mail, fax or email.

 Mail
 Prime Super
 Freecall
 1800 675 839

 Locked Bag 5103
 Fax
 1800 023 662

Parramatta NSW 2124 Email administration@primesuper.com.au

If you have any questions about this form or Prime Super please call us on 1800 675 839 (8.00am to 8.00pm Monday-Friday Sydney time).

Employer application or change of details form

Please complete this form if you:

- wish to become a registered employer of Prime Super; or
- you are already a registered employer and you wish to update some of your details.

Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable.





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If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).

Employee schedule

Please provide the following details for all of the employees you are paying contributions for. If you wish to nominate more than two employees, please make/print copies of this form and complete accordingly. Alternatively, provide the details requested below on a blank sheet of paper. Please complete in pen using **BLOCK** letters. Print 'X' to mark boxes where applicable. This form must be completed in full.

Please note that this form can be used for employees in both the *Prime* division and the *Health* division.



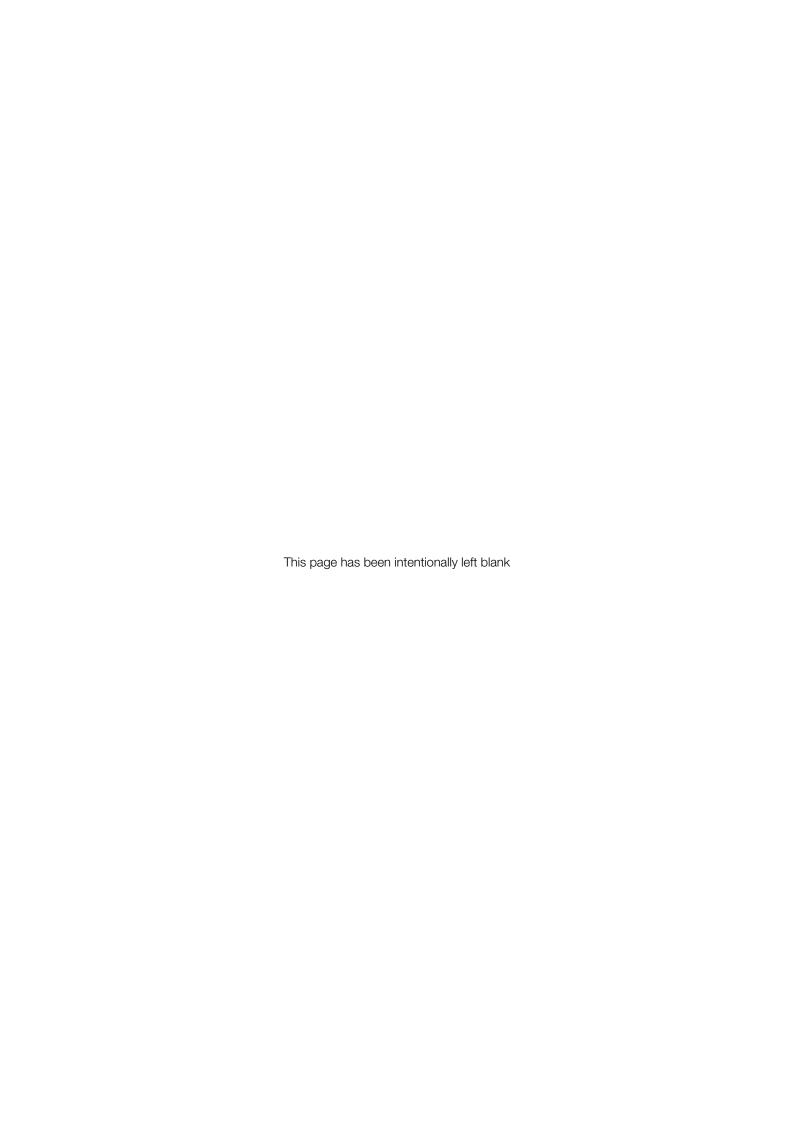


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