

Employer Sponsored Product

Product Disclosure Statement



Date Prepared: 1 July 2017

Contents

Section 1: About Enterprise Plan Employer Sponsored Product.....	2
Section 2: How Super works	2
Section 3: Benefits of investing with Enterprise Plan Employer Sponsored Product.....	2
Section 4: Risks of super.....	3
Section 5: How we invest your money	4
Section 6: Fees and costs	5
Section 7: How super is taxed.....	6
Section 8: Insurance in your super.....	6
Section 9: How to open an account?.....	8

Things you should know

This Product Disclosure Statement (PDS) is issued by Equity Trustees Limited ABN (46 004 031 298) AFSL 240975, RSE License 1067880, MySuper Licence 60998717367002, as Trustee for The Executive Superannuation Fund ABN 60 998 717 367 (the Fund). This PDS is for general information purposes only and is not intended to be relied on for the purpose of making an investment decision or other decisions pertinent to your investment in the Fund. It has been prepared without taking account of the objectives, financial situation and needs of any particular person. You should also consider obtaining professional advice before making decisions regarding your investment in the Fund, to determine if they are appropriate to your needs. The Trustee reserves the right to vary the benefits, the insurer and insurance related costs at any time.

- This PDS is a summary of significant information and contains a number of references to important information (Guides) each of which forms part of this PDS, available from Enterprise Plan (the Plan) website – enterpriseplan.com.au – or on request. The terms of the trust deed governing the Fund have precedence over anything in the PDS and the Guides;
- You should consider both the information in this PDS and associated Guides before making a decision about the product;
- This PDS and associated Guides can be obtained on request by phoning 1800 816 575. The PDS and associated Guides will be provided free of charge within 8 business days;
- Information in this PDS and the associated Guides may change from time to time. Where the change is made to information that is not materially adverse information, we will make the updated information available at our website, enterpriseplan.com.au. A copy of this updated information will be given or made available on request, free of charge, by calling 1800 816 575.

Contact details of the Plan Administrator

OneVue Super Services Pty Ltd
PO Box 1282, Albury NSW 2640
Phone: 1800 816 575
Email address: service@supermanagers.com.au
Plan website: enterpriseplan.com.au
ABN: 74 006 877 872, AFSL No: 246883

Trustee: Equity Trustees Limited
GPO Box 2307, Melbourne, VIC, 3001
Phone: (03) 8623 5000 Fax: (03) 8623 5200
Fund: The Executive Superannuation Fund
Plan: Enterprise Plan
Unique Super Identifier (USI) 32894907884001



Section 1: About Enterprise Plan Employer Sponsored Product

The Enterprise Plan (the Plan) is part of the superannuation fund known as The Executive Superannuation Fund (the Fund). The Fund was established by a trust deed dated 14 June 1976 and is designed to provide financial security for you in retirement and protection for both you and your dependants, in the event of your death or permanent disablement while a member of the Plan. The Fund has approximately \$1.8 billion of assets under management as at the preparation date of this PDS.

Enterprise Plan includes an employer sponsored product that provides a simple superannuation solution for employers and employees. The Plan is a cost effective, flexible superannuation solution and offering:

- A range of investment options supported by carefully selected underlying investment managers;
- Automatic insurance cover, including Death, Income Protection, Total and Permanent Disability available to all eligible members;
- The ability to increase your insurance cover;
- An authorised MySuper product (MySuper MyLife) and the ability to accept all types of superannuation contributions; and
- Convenience of a member online portal.

The Trustee of the Plan is Equity Trustees Limited. The Plan Administrator is OneVue Super Services. KPMG Superannuation Service Pty Limited, ABN: 90 094 584 755, AFSL No: 241366 is the Fund Administrator. Mercer Investments (Australia) Limited (ABN: 66 008 612 397, AFSL No: 244385) provides asset consulting services to the Plan.

The Trustee is authorised by APRA to offer a MySuper product from the Fund, called MySuper MyLife, which is available to Plan members in the Employer Sponsored Product. Information on the product dashboard for the MySuper MyLife product and other choice products (where applicable), trustee and executive remuneration and other information or documents we are required to disclose on the website is available from the Trustee's website at eqt.com.au/corporate-and-employer-super/eqt-registrable-superannuation-entity-disclosures

Section 2: How Super works

About superannuation

Superannuation (super) is a means of saving for retirement on a regular basis, which is (in part) compulsory for most employees. It is a long-term investment. Tax concessions and other government benefits generally make it one of the best long-term investment vehicles.

Contributions

Most Australian employers are required by Government legislation to contribute 9.5% (increasing to 12% in the future) of an employee's ordinary time earnings to a superannuation fund nominated by the employee or, if an employee does not nominate a fund, to the employer's default fund. These compulsory contributions are referred to as Superannuation Guarantee ("SG") contributions. There are other types of contributions that can be made towards superannuation including additional employer contributions (for example, salary sacrifice contributions), voluntary member contributions and government co-contributions. There are limitations on the

contributions to superannuation. These limitations apply to all superannuation funds.

Unless you are subject to an industrial award or agreement that states otherwise, you are entitled to select an alternative superannuation entity under the 'choice of fund' laws. Where applicable, your employer will provide you with a 'Standard Choice Form' upon commencing employment, or if you request one, and have not requested such a form in the previous 12 months. Therefore, it's important you take an interest in your super and help it grow into a healthy retirement nest egg. Further information about Choice of Fund is available from your employer or the Australian Taxation Office website (ato.gov.au).

Withdrawals

There are limitations on withdrawals from superannuation, applicable to all superannuation funds. You can access your superannuation savings once you retire on or after reaching your preservation age or in other circumstances permitted by law (for example, death, permanent incapacity and financial hardship), called "conditions of release". The conditions of release for temporary residents vary from those applicable to Australian citizens, New Zealand citizens or permanent residents of Australia.

There are certain circumstances in which superannuation benefits must be transferred by the Trustee to the Australian Taxation Office (for example, lost accounts of unidentifiable members or below a certain amount, unclaimed benefits on or after age 65 and unclaimed benefits of former temporary residents).

General information about super is available from moneysmart.gov.au.

For more information about how super works, including contributions and withdrawals, refer to the Reference Guide available by visiting the Plan website at enterpriseplan.com.au or by contacting the Plan Administrator on 1800 816 575. You should read this important information about how super works before making a decision. The information relating to how super works may change between the time you read this PDS and the day you acquire this product.

Section 3: Benefits of investing with Enterprise Plan Employer Sponsored Product

The benefits of investing in the Enterprise Plan include:

Competitive fees and costs

We aim to provide value for money, so you receive quality at a competitive price.

Quality investment management

Your investments are managed by carefully selected underlying investment managers. You have access to a number of investment options with varying asset classes, through our professionally constructed portfolios. Investment options are unitised, which means that any investment performance is reflected in unit prices usually struck daily.

MySuper authorised

The Plan offers a MySuper product and has the ability to accept all types of superannuation contributions.

Insurance cover

Enterprise Plan provides members of the employer sponsored product with automatic cover, without the need for medical and health checks, subject to meeting eligibility criteria. Optional insurance cover above automatic levels of cover is also available but is subject to underwriting. Conditions apply.

Transfer to Personal Product on ceasing employment

On receiving notification of your termination of employment with your employer, effective from the date of termination of that employment, you will be transferred to the Enterprise Plan's Personal Product and any insurance cover will continue (provided it has not ceased for other reasons) as a fixed dollar amount subject to the insurance premium rates applicable to the Personal Product. Members can continue to enjoy many of the benefits previously held, subject to the terms and conditions applicable to the Personal Product.

Online Access

Keep track of your super 24/7 via our secure member Online Portal. You can easily view your transaction details and balance, download the latest annual statement and annual report, update your non-binding nominated beneficiary and access a range of reports and education material.

Other significant features and benefits

- Our local service centre makes it easy for you to keep track online, over the phone, in person or by mail; no matter how you like to communicate.
- We can assist you to find any lost super and consolidate your multiple super accounts.
- Binding and non-binding death benefit nominations are available
- We protect the privacy of your personal information in accordance with the Trustee's Privacy Statement available at eqt.com.au/global/privacystatement.

For more information about the benefits and features of this product, refer to the Reference Guide available by visiting the Plan website at enterpriseplan.com.au or by contacting the Plan Administrator on 1800 816 575. You should read this important information about the benefits and features of this product before making a decision. The information relating to the benefits and features of the product may change between the time you read this PDS and the day you acquire this product.

Section 4: Risks of super

Things you should know:

- All investments carry risk;
- Different investment strategies (options) may carry different levels of risk depending on the assets that make up the strategy; and
- Assets with the highest long-term returns (such as shares) may also carry the highest level of short-term risk.

The significant risks associated with this product include market risk, investment risk, superannuation fund-specific risk, risk of changes to the legal environment, currency risk and diversification risk. The Trustee seeks to minimise risks by taking into account the best interest of members at all times when making any decisions and maintaining a risk management and compliance framework in accordance with legislative requirements.

The risk associated with any particular investment option will depend on the composition of the assets and underlying investments used in each investment option. Section 5 of this PDS contains the risk profile of the MySuper product, MySuper MyLife (which has the same investment strategy as the Balanced Option). Information about the risk profile of other relevant investment options are available in the Investment Guide.

Other general risks relevant to the Plan are:

- The value of your investment will vary.
- The level of returns will vary, and future returns may differ from past returns.
- Returns are not guaranteed, and you may lose some of the money in your account.
- Superannuation and taxation laws may change in the future.
- The amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.
- Your level of risk will vary depending on a range of factors including your age, investment timeframe, where other parts of your wealth are invested and your risk tolerance.

For more information about risks including the risk profile of other investment options, refer to the Investment Guide available by visiting the Plan website at enterpriseplan.com.au or by contacting the Plan Administrator on 1800 816 575. You should read this important information about risks before making a decision. The information relating to risks may change between the time you read this PDS and the day when you acquire this product.

Section 5: How we invest your money

Enterprise Plan provides you with 10 investment options to choose from, set out below. You can choose one option or a number of different options to create your own investment portfolio.

Pre-mix (diversified) investment options	Sector investment options
Conservative	Cash
Moderate	Diversified Fixed Interest
Balanced	Australian Shares
Growth	International Shares
Aggressive	Listed Property

Sponsored Product as a result of the transfer of your account to the Plan under a successor fund transfer arrangement on 30 June 2017, your account balance will be invested in the investment option(s) contained in the Significant Event Notice (SEN) issued to you. If you have become a member of this Employer Sponsored Product as a result of the transfer of your account to the Plan as an Accrued Default Amount member on 30 June 2017, your account balance will be invested in MySuper MyLife option, as outlined in the SEN issued to you.

For any new members joining from 1 July 2017, if you do not make an investment choice, your account balance will be invested in MySuper MyLife (the MySuper product). The investment strategy for MySuper MyLife is the same as the investment strategy for the Balanced Option.

Warning: You should consider the likely investment return, risks and your investment timeframe when choosing a MySuper product or an investment option.

MySuper MyLife			
Suitability	Suitable for members seeking a diversified investment over a broad range of asset classes, in order to achieve a diversified capital growth-based return with moderate income.		
Investment Return Objective	To achieve returns (net of fees and taxes on investments) exceeding CPI +3% p.a. over rolling 7 year periods. ¹		
Asset Classes and Strategic Asset Allocations	Asset Class	Strategic Asset Allocation (Neutral Position)	
	Australian Shares	34%	
	Overseas Shares	22%	
	Listed Property	2%	
	Listed Infrastructure	2%	
	Alternatives	10%	
	Australian Fixed Interest	16%	
	International Fixed Interest	10%	
Cash	4%		
Minimum Suggested Investment Timeframe	7 years		
Risk level	Risk Band	Risk Label	Estimated number of negative annual returns over any 20 year period
	6	High	4 to less than 6

¹ In accordance with legislative requirements we have also formulated a return target for the MySuper MyLife product which can be viewed on the product dashboard available on the Fund's website. The return target, risk and other information in the product dashboard may differ, from time to time, from information shown in this PDS for MySuper MyLife.

You can switch investment options online at enterpriseplan.com.au or by submitting an Investment Choice Form to the Plan Administrator (contact details on the front page). The fees and costs applicable to your account depend on the investment option(s) your account is invested in. Refer to Section 6 of this PDS for more information about fees and costs.

On notification of a member's death, their account balance will be invested in the Cash Option.

Varying investment options

The investment options made available to members may be changed from time to time. The Trustee may close, remove or add investment options.

Environmental, social and ethical factors and labour standards

Investment decisions are primarily based on economic factors and the Trustee does not specifically take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of investments. The various investment managers of the underlying funds may have their own policies concerning labour standards or considerations of an environmental, social or ethical nature.

For more information about investments including details of all investment options and how to switch investments, refer to the Investment Guide available by visiting the Plan website at enterpriseplan.com.au or by contacting the Plan Administrator on 1800 816 575. You should read this important information about investments before making a decision. The information relating to investments may change between the time you read this PDS and the day when you acquire the product.

Section 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 (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Fees and costs can be paid directly from your account or may be deducted from investment returns or Fund assets. You can use the fees and costs information below to compare costs between different superannuation products. However, bear in mind the nature of the investment option that you are comparing. You cannot negotiate to pay lower fees. However, in the case of some employer arrangements your employer may contribute an additional amount to your account to meet a particular fee, until employment ceases.

Employer Sponsored Product – MySuper MyLife

Type of fee	Amount	How and when paid
Investment fee	0.50% of assets per year (estimated)	Deducted from earnings before daily unit prices are calculated
Administration fee	\$117.26 p.a. Plus 0.62% of assets per year (estimated)	Deducted from a member's account monthly in arrears or on a pro-rata basis upon exit from the Fund Deducted from earnings before daily unit prices are calculated
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Exit fee	\$30.75	Deducted from your account for each benefit payment
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs ¹	Variable depending on the circumstances	Insurance fees are deducted from your account balance monthly, where applicable. Activity fees are also deducted from your account when the activity occurs
Indirect Cost Ratio	0.13% of assets per year (estimated)	Deducted before gross earnings of the option's underlying investments are received by the Fund and reflected in the calculation of the option's daily unit prices

¹ Other fees may apply, including activity fees, advice fees for personal advice and insurance fees. Please refer to the Additional Explanation of Fees and Costs in Section 2 of the Reference Guide for further details.

Note: Estimated fees and costs are subject to variation from year to year.

Example of annual fees and costs

The table below gives an example of how the fees and costs in MySuper MyLife option 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 - MySuper My Life		Balance of \$50,000
Investment fees	0.50%	For every \$50,000 you have in the superannuation product, you will be charged \$250 each year
PLUS Administration fees	\$117.26 (\$9.77 per month) Plus 0.62%	And , you will be charged \$117.26 per year in administration fees regardless of your balance plus \$310 per year in administration fees based on a percentage of your balance
PLUS Indirect costs for the superannuation product	0.13%	And , indirect costs of \$65 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 \$742.26* for the superannuation product.

* Additional fees may apply. **And**, if you leave the Fund, you will be charged an **exit fee** of **\$30.75**. A **buy/sell spread** does not apply.

Things you should know

The Trustee can change the amount of fees without your consent, subject to providing you with 30 days advance notice for material fee increases that require advance notice under Government legislation.

Upon termination of employment with your employer, your benefit will be automatically transferred to the Plan's Personal Product effective from the date of termination of employment. If we receive the termination notice later than the date of termination, the transfer of your benefit will be backdated to the date of termination of employment. Once your account is transferred to the Enterprise Plan's Personal Product, the Personal Product's fees, costs and insurance premiums will be applied to your account, which may be higher, and any additional contributions your employer was making for fees, costs and insurance premiums will cease.

In addition to the above fees, insurance fees (including insurance administration costs) may apply for any insurance cover you have in the Plan. Taxes also apply.

If you consult a financial adviser, additional fees may be paid to them. Details of these fees will be set out in the Statement of Advice your adviser gives you. However these fees cannot be deducted from your account in the Plan.

For more information about the fees and costs including definitions of fees and costs and the fees and costs applicable to all of the investment options, refer to the Reference Guide available by visiting the Plan website at enterpriseplan.com.au or by contacting the Plan Administrator on 1800 816 575. You should read this important information about fees and costs before making a decision. The information relating to fees and costs may change between the time you read this PDS and the day when you acquire this product.

Section 7: How super is taxed

Tax may apply to contributions made to the Plan, the Plan's investment earnings and withdrawals from the Plan, however generally, any taxes applicable to superannuation are at a concessional (lower) rate.

Warning: Concessional tax rates do not apply on contributions which exceed Government contribution limits.

Contributions: Concessional contributions (for example, employer contributions and deductible member contributions) are subject to a concessional tax rate provided the Plan holds your tax file number (TFN). The concessional tax rate may change. Non-concessional contributions (for example, non-deductible member contributions) are usually not subject to tax. If your concessional contributions or non-concessional contributions in a financial year exceed Government contribution limits, additional (excess) taxes will apply. Where contribution limits are exceeded, it may be possible to withdraw excess amounts, although some taxes and charges may still apply. The Plan deducts contributions tax from member accounts periodically and remits it to the Australian Taxation Office quarterly. Any excess taxes for contributions may also be paid out of the Plan. Taxes may apply to transfers of superannuation into the Plan from an untaxed source (for example, certain public sector schemes).

Investment Earnings: Net earnings are subject to a tax rate of up to 15% however, the rate may be less due to tax credits or other rebates. Note: The tax treatment of investment earnings on pensions is different, depending on the type of pension you hold.

Withdrawals: If you are under age 60 but have reached your preservation age, the taxable component of lump sum superannuation payments is usually subject to tax at the maximum rate of 15% (plus applicable levies). A tax free threshold, which varies from year to year, applies. Benefits paid on or after age 60, death benefits paid to dependants and terminal illness benefits are generally tax-free. Taxes do not usually apply to transfers to another superannuation fund.

Warning: You should provide your TFN when acquiring this product. If the Plan doesn't hold your TFN, we may not accept member contributions for you, the tax on concessional contributions and superannuation benefits may be higher and it may be more difficult to locate any lost super benefits or consolidate your superannuation. Further information about tax, including tax rates applicable from year to year, is available from the Australian Taxation Office website (ato.gov.au).

For more information about taxation matters relevant to superannuation, refer to the Reference Guide available by visiting the Plan website at enterpriseplan.com.au or by phoning 1800 816 575. You should read this important information about tax before making a decision. The information relating to tax may change between the time you read this PDS and the day when you acquire this product.

Section 8: Insurance in your super

This section is a summary of the terms and conditions applicable to your insurance cover in this product. You should refer to the Insurance Guide for full details which is available at enterpriseplan.com.au or by contacting us on 1800 816 575. Further information may also be provided in your Welcome Pack on joining the Plan. You should read the Insurance Guide and Welcome Pack before deciding whether this insurance is appropriate for you.

Insurance cover is designed to give you the 'peace of mind', that if the worst happened, both you and your family are financially covered.

Enterprise Plan provides the following insurance covers to eligible members:

- Death (including a terminal medical condition) – which pays a lump sum benefit in the event of an insured member's death or terminal illness (as defined in the applicable insurance policy)
- Total and Permanent Disablement (TPD) – which pays a lump sum benefit if an insured member becomes totally and permanently disabled (as defined in the applicable insurance policy)
- Income Protection (IP) – which pays a monthly agreed benefit if the insured member ceases working because they become totally or partially disabled (as defined in the applicable insurance policy).

Default Insurance Cover

Eligible members receive automatic insurance cover ('default cover') without providing medical evidence with effect (usually) from when you become a member. The level (amount) and type of automatic (default) insurance cover provided to eligible members depends on whether:

- tailored default cover has been established for you as part of arrangements established for the Plan (in conjunction with your employer for employees of that employer);
- you have been transferred to this product on 30 June 2017 under a successor fund arrangement;
- you are an employee joined to this product by a new Employer Sponsor after 1 July 2017.

If a tailored employer arrangement is applicable to you, you may have default death only cover, default death & TPD cover, default death and IP cover or default death, TPD and IP cover, as specified in your Welcome Letter, depending on various factors which may include your age, gender, level of income and occupation. In summary, the level of default death only or Death and TPD cover may be provided on:

- a variable fixed dollar basis (with the dollar amount depending on the arrangement determined in conjunction with your employer), or
- a unitised basis (with the number and value of each unit of default cover provided to you depending on the arrangement determined in conjunction with your employer), or
- the basis of an agreed formula which takes into account a specified percentage or factor, your annual salary and period of membership from when you first joined the Plan (including, if you joined the Plan under a successor fund arrangement on 30 June 2017, membership of the standalone Enterprise Plan from which you were transferred).

The level of any default IP cover provided under a tailored arrangement is a percentage of your monthly income (as specified in your Welcome Letter).

Limits apply to the amount and payment of tailored default cover. The limits vary if you have default cover under a tailored insurance arrangement.

If you were transferred to the Enterprise Plan Employer Sponsored Product on 30 June 2017 under a successor fund arrangement and were an eligible Accrued Default Amount (ADA) member of the transferring fund without any insurance cover at that date, you may have been provided with \$50,000 Death and TPD cover from 1 July 2017 (depending on your account balance) unless you opted out of this cover, as advised in the Significant Event Notice (SEN) issued to you or opt out of this cover within the time specified in your Welcome Letter. Conditions apply.

If you are joined to the Plan by an employer (that becomes an Employer Sponsor after 1 July 2017) who has NOT established a tailored insurance arrangement for its employees, you may be provided with \$50,000 Death and TPD cover if eligible, unless you opt out of this cover, as advised in your Welcome Letter. Conditions apply.

Further information about the range of default cover applicable to eligible members (including eligible members under a tailored employer arrangement) is contained in the Insurance Guide.

Vary Insurance Cover

You can decline to acquire any default cover provided to you with backdated effect from the date the cover commenced (provided you notify us within the period specified in your Welcome Letter), or reduce or cancel your existing cover after cover commences. If you are provided with \$50,000 default Death and TPD cover on joining the Plan, you cannot cancel the TPD cover and retain the Death cover (that is, you must cancel all of the default cover). Please contact Member Services on 1800 816 575 for assistance.

You can also apply for additional cover any time, subject to applicable limits specified in the Insurance Guide. The limits vary if you have cover under a tailored insurance arrangement.

Any additional cover is subject to providing satisfactory evidence of health and acceptance by the Insurer.

Warning: Unless you decline or cancel automatic insurance cover (where you are eligible for such cover) the cost of insurance cover will usually be deducted from your account in the Plan.

Costs of Insurance

There are costs associated with insurance cover. The cost of the cover depends on a range of factors depending on the type of cover, including the level of cover, age, gender, occupation, and annual salary. You are responsible for these costs, which will be deducted from your account monthly.

The cost of default Death only or Death and TPD cover provided on a variable fixed dollar basis ranges from \$0.23 per year per \$1000 of cover to \$26.12 per year per \$1000 of cover.

The cost of default Death only or Death and TPD cover provided on a unitised basis ranges from \$0.35 per year per \$1000 of cover to \$36.40 per year per \$1000 of cover.

The cost of default Death only or Death and TPD cover provided on the basis of a formula ranges from \$0.18 per year per \$1000 of cover to \$23.07 per year per \$1000 of cover.

The cost of default IP cover ranges from \$0.58 per year per \$1000 of cover to \$156.72 per year per \$1000 of cover.

Please refer to the Insurance Guide for full details.

Details of the costs of any default cover you have on joining the Plan will be included in your Welcome Letter.

Continuation of cover on leaving employment

On ceasing employment with your employer and being transferred to the Enterprise Plan's Personal Product (with effect from the date of ceasing employment), any insurance cover you held in the Employer Sponsored Product may be retained in the Personal Product as voluntary insurance cover provided you remain eligible for cover at the date of ceasing employment and cover does not cease for some other reason. Insurance premiums will be calculated in accordance with the premium rates applicable in the Personal Product (which may be higher) and will be deducted from your account unless your insured cover is cancelled. Further information is in the Termination of Employment with Your Employer section of the Reference Guide.

Are there any exclusions, restrictions or limitations?

The payment of an insured benefit is subject to you satisfying definitions in the applicable insurance policy. Insured benefits are not payable, and insurance cover ceases, in certain circumstances. For example, insurance cover ceases on reaching the maximum insurable age. Further information about the definitions, exclusions, restrictions and limitations that apply is provided in the Insurance Guide. Further information about this may also be provided in your Welcome Pack on joining the Plan.

For more information about insurance including when cover starts and ends, eligibility criteria for commencement of cover and payment of insured benefits, the level and types of cover available, insurance costs, exclusions, restrictions and other important terms and conditions, refer to the Insurance Guide available by visiting the Plan website at enterpriseplan.com.au or by phoning 1800 816 575. You should read this important information about insurance before making a decision about whether the insurance is appropriate for you. The information relating to insurance may change between the time you read this PDS and the day when you acquire this product.

Warning: Insurance terms and conditions (in particular, eligibility criteria, cover cessation circumstances and exclusions) may affect your entitlement to insurance cover or the payment of insured benefits so you should read the Insurance Guide for more detailed information about these terms and conditions before deciding whether the insurance is appropriate for you.

Section 9: How to open an account?

An account will be opened for you in the Enterprise Plan's Employer Sponsored Product if an employer has joined you to the Plan on or after 1 July 2017, or you have become a member of this product as a result of the transfer of your account to the Plan under a successor fund transfer arrangement on 30 June 2017. You do not have to complete an application form to open an account in this product.

Upon commencement of your membership, you will receive a letter (Welcome Letter) from the Plan, welcoming you as a member and providing you with information relevant to your membership of the Plan. Once you have received this information, you should confirm your full contact details. You can also make an investment choice and nominate your preferred death benefit beneficiaries. You can provide these details by logging in to your member account through the Plan website enterpriseplan.com.au or by calling the Plan Administrator on 1800 816 575.

If we are unable to open your account or increase your interest for any reason, monies received for investment in the product may be retained in a separate trust account in accordance with relevant law. Any interest on these monies is retained in the Fund's pool of assets.

Becoming an Employer Sponsor

Employers wishing to become Employer Sponsors in the Plan (to join employees to this product) must read this PDS and other Guides referenced in this PDS, and contact the Plan Administrator. New Employer Sponsors have a 14 day 'cooling off' period after commencing their participation in the Enterprise Plan and enrolling their first employee into the Plan, to cancel their participation in the Plan. Call the Plan Administrator for details.

Complaints

We value the concerns of its members. We have an established complaints process to record and assist members with any complaint about their superannuation account or this product. Complaints will be carefully considered and dealt with within 90 days.

To make a complaint, write to or contact:

The Complaints Officer
OneVue Super Services
PO Box 1282, Albury NSW 2640
1800 816 575

If your complaint is not resolved to your satisfaction by our internal procedures, you may have a right to lodge a complaint with the Superannuation Complaints Tribunal (SCT).

You can contact the SCT on 1300 884 114, or by writing to:

Superannuation Complaints Tribunal
Locked Bag 3060
MELBOURNE VIC 3001
1300 884 114
sct.gov.au

For more information about complaints handling refer to the Reference Guide available by visiting the Plan website at enterpriseplan.com.au or by phoning 1800 816 575. You should read this important information about complaints handling before making a decision. The information relating to complaints handling may change between the time you read this PDS and the day when you acquire this product.

5 Lost or unclaimed superannuation

- I give permission to Enterprise Plan to use my personal information provided (including TFN) to search for any superannuation money held by the ATO or other superannuation funds, to the extent the law allows. Enterprise Plan will contact me and confirm the result of the search, as well as providing transfer documents.

TFN

Member signature

Date

 / /

6 Insurance benefits

Automatic insurance cover options are provided for employees as a benefit to Members

(For details - refer to the PDS and Insurance Guide Appendix for your tailored employer plan).

Variations to my insurance

- I wish to have additional insurance cover included in my Enterprise Plan membership and understand that medical underwriting will be required.

Lump sum death and TPD

Yes No

Income protection

Yes No

If yes, please complete the Enterprise Plan Insurance variation form, and a personal health statement which are available on the Enterprise Plan website/Forms & Publications www.enterpriseplan.com.au.

- I would like to receive/vary or cancel my death and total and permanent disability (TPD) insurance cover Yes No
- I would like to receive/vary or cancel my Income and Protection Insurance cover Yes No

If yes, please complete the Enterprise Plan Insurance variation form, and where applicable, a personal health statement form, available from the Enterprise Plan website www.enterpriseplan.com.au.

Questions? Contact us on 1800 816 575 or service@supermanagers.com.au.

7 Initial contribution/rollover details

Please choose one or more options as applicable.

- My employer will be making an initial superannuation guarantee (SG) contribution
- My employer will make a salary sacrifice or member voluntary contribution on my behalf
- I will make a personal contribution/rollover as detailed below

Personal contribution	\$	Are you claiming a tax deduction?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Rollover (estimated)	\$	Number of funds	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other contribution	\$	Have you requested these transfer/ rollovers from the relevant institution?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Total	\$		

If yes to rolling over, please complete a roll in form for each fund from which benefits are to be transferred. This form can be downloaded from enterpriseplan.com.au.

If you have not already requested the transfer/rollover, please complete a rollover your superannuation into Enterprise Plan form for each superannuation fund (contact us for help or download from the Fund's website).

Do you wish to transfer a benefit from another fund to Enterprise Plan? Yes No

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 enterpriseplan.com.au, or you can complete the Roll-In form via the Member Online Portal.

8 Nomination of beneficiaries

In the event of your death, do you wish to nominate one or more beneficiaries to receive the benefit? Yes No

Non-binding nomination

In the event of my death, please pay my superannuation benefit to my estate/dependants as detailed below.

Please pay my benefit to my estate **OR** Please pay my benefit as nominated as follows

Surname	First name	Relationship	% of benefit
			%
			%
			%
			%
		Total	%

This nomination is not binding on the Trustee although the Trustee will have regard to any nomination(s) made when deciding how your death benefit should be paid. You may change your nomination(s) at any time by writing to us.

Nomination of beneficiary – binding

If you would like to make a nomination that is binding on the Trustee, please complete the Nomination of Beneficiary form. The Nomination of Beneficiary Factsheet at www.enterpriseplan.com.au provides further information or contact us on 1800 816 575 or download the form from enterpriseplan.com.au.

9 Your investments

This section of the employee application should be used to advise the Trustee of your chosen investment options within Enterprise Plan Employer Super. You can select as many investment options as you wish but they must add up to a total of 100% of the amount invested. Please refer to the Enterprise Plan PDS or your financial adviser for further information about investment options.

Please note: If you do not make an investment choice, your superannuation will be invested in Enterprise Plan's default investment option, i.e. Enterprise Plan MySuper MyLife I wish to invest in one or more of the following investment options (please tick the appropriate investment(s) and indicate either a percentage or your investments **OR** a dollar value).

Tick	Investment option	Percentage (whole numbers only, no decimal places)	OR \$ Value
Risk band 1 – Very low risk			
<input type="checkbox"/>	Enterprise Plan Cash	%	\$
Risk band 2 – Low risk			
<input type="checkbox"/>	Enterprise Plan Diversified Fixed Interest	%	\$
Risk band 3 – Low to medium risk			
<input type="checkbox"/>	Enterprise Plan Conservative	%	\$
Risk band 4 -			
<input type="checkbox"/>			
Risk band 5 – Medium to high risk			
<input type="checkbox"/>	Enterprise Plan moderate	%	\$
Risk band 6 – High risk			
<input type="checkbox"/>	Enterprise Plan Balanced MySuperMyLife	%	\$
<input type="checkbox"/>	Enterprise Plan Growth	%	\$
<input type="checkbox"/>	Enterprise Plan Australian Shares	%	\$
<input type="checkbox"/>	Enterprise Plan Aggressive	%	\$
<input type="checkbox"/>	Enterprise Plan International Shares	%	\$
<input type="checkbox"/>	Enterprise Plan Listed Property	%	\$
	TOTAL	100%	\$

10 Declaration

- I hereby make application to join the Enterprise Plan and agree to be bound by the Trust Deed and rules of Enterprise Plan, 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);
- I was At Work (refer to the Insurance Guide) at the date of making this Application to join Enterprise Plan Employer Super, and I undertake to provide the Trustee with any information requested relating to Enterprise Plan Employer Super 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 Enterprise Plan 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 prior to making decisions in relation to my Enterprise Plan Employer Super 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 enterpriseplan.com.au); or by making an application to become an investor or by participating in Enterprise Plan Employer 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 enterpriseplan.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.

Signature

Date

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

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

Please send the completed form to: Enterprise Plan, PO Box 1282, Albury NSW 2640

Contact us

Phone: 1800 816 575

Email: service@supermanagers.com.au

Website: enterpriseplan.com.au

The information in this document has been prepared by OneVue Super Services Pty Ltd ABN (74 006 877 872), AFSL 246883 as the Fund Administrator. It is intended to provide you with general information only and does not take into account your personal objectives, financial situation and needs. Before making any decisions regarding your benefits in Enterprise Plan sub Fund of the Executive Super Fund ABN 60 998 717 367 (the Fund) it is important that you consider the current Product Disclosure Statement (PDS) relevant to your category of membership having regard to your own situation and needs. Copies of the various PDS' are available on the Enterprise Plan's website www.enterpriseplan.com.au. You should consult a licensed or authorised financial adviser if you require advice that takes into account your personal circumstances.