

# Personal Product

## Product Disclosure Statement



Date Prepared: 1 July 2017

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### 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, 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](http://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](http://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](mailto:service@supermanagers.com.au)  
**Plan website:** [enterpriseplan.com.au](http://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 Personal Product

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The Enterprise Plan (the Plan) is a 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 a personal product that provides a simple superannuation solution for individuals. The Plan is a cost effective, flexible superannuation solution and offering:

- A range of investment options supported by carefully selected underlying investment managers;
- Flexible insurance cover, including Death, Income Protection, Total and Permanent Disability available to all eligible members; 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 and members invested in MySuper MyLife that are transferred from the Employer Sponsored Product to the Personal Product on ceasing employment. 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 [www.eqt.com.au/corporate-and-employer-super/eqt-registrable-superannuation-entity-disclosures](http://www.eqt.com.au/corporate-and-employer-super/eqt-registrable-superannuation-entity-disclosures).

## Section 2: How Super works

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### 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](http://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](http://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](http://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 Personal Product

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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.

### Insurance cover

Unless you joined this product as a result of a successor fund transfer on 30 June 2017, insurance cover is only available on application to the Insurer subject to underwriting. A range of insurance options are available. Conditions apply.

## 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](http://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](http://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 Plan's Balanced Option (which is also the investment strategy for the MySuper product for Personal Product members in MySuper MyLife). 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](http://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

If you have become a member of this Personal 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 Personal 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.

If you wish to join the Personal Product from 1 July 2017, you must make an investment choice when you complete and submit your application form. If you do not make an investment choice, the Trustee will reject your application and refund your monies.

If you join this Personal Product because you are transferred from the Enterprise Plan's Employer Sponsored Product on ceasing employment with your employer, you will be invested in the same investment option(s) that you had as a member of the Enterprise Plan Employer Sponsored Product. If you were invested in the MySuper product as at the date you are transferred from the Employer Sponsored Product, you will continue to be invested in the MySuper product in the Personal Product (even though the MySuper product is not otherwise available in the Personal Product) until you make an investment choice.

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

Balanced			
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 <sup>1</sup> .		
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

<sup>1</sup> In accordance with legislative requirements we have also formulated a return target for the MySuper MyLife product (which is the investment strategy for the MySuper product for Personal Product members in MySuper MyLife) which can be viewed on the product dashboard available on the Fund's website. Refer to the Investment Guide for more information.

You can switch investment options online at [enterpriseplan.com.au](http://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](http://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](http://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.

## Personal Product – Balanced

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. <b>Plus</b> 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 <sup>1</sup>	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

<sup>1</sup> 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 Balanced 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- Balanced		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
<b>PLUS</b> Administration fees	\$117.26 (\$9.77 per month) Plus 0.62%	<b>And</b> , 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
<b>PLUS</b> Indirect costs for the superannuation product	0.13%	<b>And</b> , indirect costs of \$65 each year will be deducted from your investment
<b>EQUALS</b> Cost of product		If your balance was \$50 000, then for that year you will be charged fees of <b>\$742.26*</b> 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.

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.

If you have become a member of the Personal Product as a result of the transfer of your account in the Plan's Employer Sponsored Product on ceasing employment, the Personal Product's fees, costs and insurance premiums will be applied to your account (effective from the date of ceasing employment), which may be higher, and any additional contributions your employer was making for fees, costs and insurance premiums will cease.

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](http://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](http://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](http://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](http://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).

If you were transferred to the Enterprise Plan Personal 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 were transferred to the Enterprise Plan Personal Product on 30 June 2017 under a successor fund arrangement and had insurance cover at that date, your previous insurance cover as at that date was transferred to your account in the Personal Product, as advised in an SEN issued to you.

If you join the Personal Product after 1 July 2017 because you are transferred from the Employer Sponsored Product, 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. Any transferred cover retained in the Personal Product will be subject to the terms and conditions of the insurance policy (including premiums rates, which may be higher) applicable to the Personal Product unless your insurance cover is cancelled. Further information is in the "Termination of Employment with Your Employer" section of the Reference Guide. Also refer to the Insurance Guide for further information about the eligibility of former members of an Employer Sponsored Product for insurance cover in the Personal Product.

If you are a new member joining the Personal Product from 1 July 2017 as a result of our acceptance of your completed application form (see Section 9 of this PDS), insurance cover is optional only and can only be obtained by making an application to the Insurer (new Personal Product members joined to the Plan as a result of making an application for membership do not receive any automatic cover). Eligibility criteria and other conditions apply.

## Applying for Cover

If you wish to obtain insurance cover from Enterprise Plan, you can apply for cover any time, subject to applicable limits specified in the Insurance Guide.

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

## Vary Insurance Cover

You can amend, reduce or cancel your existing cover or any cover you obtain on application to the Insurer at any time. Please contact Member Services on 1800 816 575 for assistance.

## 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 (whether or not you have applied for the cover), which will be deducted from your account monthly.

Please refer to the Insurance Guide for full details of the insurance fees applicable to members in the Personal Product. The Insurer may apply additional premium loadings which may apply specifically to you (for example, based on your health status).

## 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](http://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

- **If you are transferred to the Personal Product with retained cover, the cost of cover will be deducted from your account.**
- **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?

From 1 July 2017, an account will be opened for you when we accept your duly completed application form. Your application will not be accepted if you have not made an investment choice.

Upon commencement of your membership after acceptance of your application for membership, you will receive a 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, apply for insurance cover 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](http://enterpriseplan.com.au) or by calling the Plan Administrator on 1800 816 575.

If you have become a member of the Personal Product as a result of the transfer of your account to the Plan under a successor fund transfer arrangement on 30 June 2017 or as a result of the transfer of your account in the Plan's Employer Sponsored Product on ceasing employment, you do not have to complete an application form.

## Cooling off period

If you become a member of this Personal Product on or after 1 July 2017 as a result of submitting an application form, you are entitled to a 14 day cooling off period which allows you to change your mind about opening your account (as long as you have not exercised any right or power in relation to this product). The cooling off period commences from the earlier of:

- The date you receive confirmation that your account has been established; or
- the end of the 5 days after the account is opened (your account is opened when we have accepted your application and received contributions to your account).

When you exercise your cooling off right it doesn't mean you necessarily receive a refund of amounts contributed to your account, as Government preservation rules apply. This means we will usually arrange a transfer of your benefit to another superannuation fund if we receive your written notice of cancellation within the 14 day cooling off period. The amount transferred will be adjusted for any investment market movements, taxes and fees and costs, as permitted under Government legislation. No insurance claims will be paid once you have exercised your cooling off rights.

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.

## 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](http://sct.gov.au)

For more information about complaints handling refer to the Reference Guide available by visiting the Plan website at [enterpriseplan.com.au](http://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.

# Application form

## Personal superannuation

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

Please complete this form in BLOCK LETTERS.

**Questions?** Contact us on 1800 816 575 or [service@supermanagers.com.au](mailto:service@supermanagers.com.au).

### 1 Personal details

Member number		Date of birth	
<input type="text"/>	- <input type="text"/>	<input type="text"/>	<input type="text"/>
Title	Given name(s)		
<input type="text"/>	<input type="text"/>		
Surname		Occupation:	
<input type="text"/>		<input type="text"/>	
Address			
<input type="text"/>			
State		Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone (home)	Phone (work)	Mobile	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Email			
<input type="text"/>			

### 2 Employment details

Name of employer		Phone number
<input type="text"/>		<input type="text"/>
Address		
<input type="text"/>		
State	Postcode	
<input type="text"/>	<input type="text"/>	
Email		
<input type="text"/>		
Income per annum (refer to the Insurance Guide for a definition of income – Only required if applying for Insurance)	Full time/Casual (No of Hours per week) Only required if applying for Insurance	Date joined employer/ commencement of employment
<input type="text"/>	<input type="text"/>	<input type="text"/>

### 3 Notification of tax file number

(It is not an offence not to provide your tax file number (TFN). However, if you choose not to, higher tax rates may apply on your superannuation contributions and any benefit received in cash will be taxed at the highest marginal tax rate plus the Medicare levy. I agree to provide my TFN.

TFN No:

### 4 Request for internet access

(Allows you to view online your account balance, personal details, investment returns, download forms, etc.)

Yes, I would like to access my superannuation details on the internet.

## 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 available as a benefit to Members  
(For details - refer to the PDS and Insurance Guide.)

### Insurance Options

- I wish to apply for insurance cover within my superannuation membership in Enterprise Plan.

#### Lump sum death and TPD

Yes  No

#### Income protection

Yes  No

If yes, please complete the Enterprise Plan Insurance Application and Variation form, and a personal health statement which are available on the Enterprise Plan website/Forms & Publications [www.enterpriseplan.com.au](http://www.enterpriseplan.com.au).

**Questions?** Contact us on **1800 816 575** or **[service@supermanagers.com.au](mailto:service@supermanagers.com.au)**.

## 7 Initial contribution/rollover details

Please choose one or more options as applicable.

- My employer will be making superannuation guarantee (SG) contributions to my Member account.
- My employer will make a salary sacrifice or member voluntary contribution on my behalf.
- I will be making 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
<b>Total</b>	<b>\$</b>		

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](http://enterpriseplan.com.au) or you can complete the Roll-In form via the Member Online Portal in the Super tab, once you have received your Member Online Log-In and Password.

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](http://enterpriseplan.com.au).

## 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
			%
			%
			%
			%
		<b>Total</b>	%

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](http://www.enterpriseplan.com.au) provides further information or contact us on 1800 816 575 or download the form from [enterpriseplan.com.au](http://enterpriseplan.com.au).

## 9 Your investments

This section of the application should be used to advise the Trustee of your chosen investment options within Enterprise Plan Personal Product. 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 Personal Product PDS and Investment Guide or your financial adviser for further information about investment options.

**Please note:** If you wish to join the Personal Product from 1 July 2017, you must make an investment choice when you complete and submit your application form. If you do not make an investment choice, the Trustee will reject your application and refund your monies.

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
<b>Risk band 1 – Very low risk</b>			
<input type="checkbox"/>	Enterprise Plan Cash	%	\$
<b>Risk band 2 – Low risk</b>			
<input type="checkbox"/>	Enterprise Plan Diversified Fixed Interest	%	\$
<b>Risk band 3 – Low to medium risk</b>			
<input type="checkbox"/>	Enterprise Plan Conservative	%	\$
<b>Risk band 4 -</b>			
<input type="checkbox"/>			
<b>Risk band 5 – Medium to high risk</b>			
<input type="checkbox"/>	Enterprise Plan moderate	%	\$
<b>Risk band 6 – High risk</b>			
<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	%	\$
	<b>TOTAL</b>	<b>100%</b>	<b>\$</b>

## 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 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 in the PDS 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](http://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](http://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

		/			/		
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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](mailto:service@supermanagers.com.au)

**Website:** [enterpriseplan.com.au](http://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](http://www.enterpriseplan.com.au). You should consult a licensed or authorised financial adviser if you require advice that takes into account your personal circumstances.