

# Product Disclosure Statement

## WealthView eWRAP – Super/Pension

### About this document

This Product Disclosure Statement (**PDS**) is issued by N.M. Superannuation Proprietary Limited Australian Business Number (**ABN**) 31 008 428 322 Australian Financial Services (**AFS**) Licence No. 234654 Registrable Superannuation Entity (**RSE**) Licence L0002523 (**NM Super**) and contains important information for WealthView eWRAP – Super/Pension.

This PDS is effective from 20 August 2012.

The PDS for WealthView eWRAP – Super/Pension is contained in two parts:

**PART 1** which sets out general information about WealthView eWRAP – Super/Pension.

**PART 2** which sets out the available investment options and contains information on the managed investments available through the WealthView eWRAP – Super/Pension.

You should read both PART 1 and PART 2 of the PDS before making an investment decision. The offer or invitation to which this PDS relates is only available to persons receiving this PDS in Australia.

### About NM Super

NM Super is an RSE Licensee under the Superannuation Industry (Supervision) Act 1993 (**SIS**), which means that it has satisfied licensing conditions set by the Australian Prudential Regulation Authority (**APRA**). NM Super is responsible for the monitoring and management of the fund for the benefit of all members in accordance with the governing rules of the fund and relevant legislation.

NM Super is a subsidiary of AMP Limited ABN 49 079 354 519 (**AMP**).

On 30 June 2012, NM Super replaced Asgard Capital Management Limited ABN 92 009 279 592 AFS Licence No. 240695 (**Asgard**) as the trustee and issuer of WealthView eWRAP – Super/Pension.

The registered office for NM Super is:

N.M. Superannuation Proprietary Limited  
33 Alfred Street  
Sydney NSW 2000

DATE OF ISSUE: 20 AUGUST 2012

In this PDS, all references to the Trustee are references to NM Super.

In this PDS, all references to “we”, “us” or “our” is a reference to the Trustee or the administrator acting on the Trustee's behalf, as the context requires.

### Administrator and custodian for WealthView eWRAP – Super/Pension

Asgard is the administrator and custodian for WealthView eWRAP – Super/Pension and receives a fee for providing these services.

Asgard is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714 (Westpac). St.George is a division of Westpac.

As the administrator for WealthView eWRAP – Super/Pension Asgard will collect, use and disclose your personal information to administer your membership on behalf of NM Super. NM Super will only disclose your information to Asgard in accordance with its Privacy Statement.

Asgard consents to statements made in this document relating to Asgard.

### Related parties

AMP Capital Investors Limited ABN 59 001 777 591 AFS Licence No. 232497 (**AMP Capital**), National Mutual Funds Management Ltd ABN 32 006 787 720 AFS Licence No. 234652 (**NMFM**) and ipac Asset Management Limited ABN 22 003 257 225 AFS Licence No. 234655 (**ipac**) are each responsible entities of one or more managed investment schemes that are available through WealthView eWRAP – Super/Pension.

AMP Capital, NMFM and ipac are also subsidiaries of AMP.

The main distributors of WealthView are Hillross Financial Services Limited ABN 77 003 323 055 AFS Licence No. 232705 (**Hillross**), and AMP Financial Planning Pty Limited ABN 89 051 208 327 AFS Licence No. 232706 (**AMP FP**). Hillross and AMP FP are wholly owned subsidiaries of AMP.

## Important information about WealthView eWRAP – Super/Pension

This PDS has been prepared in accordance with our obligations under superannuation law and its terms do not form the basis of contractual relations between you and us, except where this is specifically intended to be the case (for example, in 'Investor declarations, conditions and acknowledgments, pages 47 to 49, and in relation to any other acknowledgements and representations you make to us in the forms).

Other than specified by legislation, including superannuation law, this PDS does not confer on any additional rights. We reserve the right to change the features and provisions relating to this product as contained in this PDS, but will provide you with notice of any such change or liability to access such information pursuant to superannuation law (see 'Keeping you informed' on page 32 to generally find out more about how we will keep you informed.)

Your rights in relation to the account are governed by The Retirement Plan Trust Deed dated 13 November 1995 as amended from time to time (Trust Deed) (which overrides any provisions in this PDS), superannuation law and the general law.

An investment in the investment options offered through WealthView is subject to investment risk, including possible delays in repayment and loss of income and capital invested. None of NM Super, Hillcross, AMP FP, any other member of the AMP group, investment managers, Asgard and any other company within the Westpac Group, or fund managers guarantee the repayment of capital, payment of income, the performance of the investment options, or the fund generally.

The provisions of the investments available through the accounts or any other investment information, example or statement in this PDS should not be taken as the giving of financial product advice by NM Super, Asgard and any other company within the Westpac Group, Hillcross or any company in the AMP group. The information provided in this PDS is general information only. It does not take into account your investment objectives, financial position or needs. Before acting on the information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation or needs.

WealthView eWRAP – Term Allocated Pension is closed. Document not up to date.

# Supplementary Product Disclosure Statement

## WealthView eWRAP – Super/Pension

### About this document

This Supplementary Product Disclosure Statement (SPDS) is issued by N.M. Superannuation Proprietary Limited Australian Business Number (ABN) 31 008 428 322 Australian Financial Services (AFS) Licence No. 234654 Registrable Superannuation Entity (RSE) Licence L0002523 (NM Super) and contains important information for WealthView eWRAP – Super/Pension.

This is a SPDS to WealthView eWRAP – Super/Pension Product Disclosure Statement (PDS) dated 20 August 2012. Please note this SPDS replaces the SPDSs with issue dates of 23 October 2011 and 30 June 2012. You must read this SPDS in conjunction with the above mentioned PDS.

### Updates to WealthView eWRAP – Super/Pension PDS

#### A. CHANGE IN TRUSTEE

Prior to 30 June 2012, Asgard Capital Management Limited ABN 92 009 279 592 AFS Licence No. 240695 (Asgard) was the trustee for WealthView eWRAP – Super/Pension. The WealthView eWRAP – Super/Pension is governed by The Retirement Plan ABN 40 236 806 679 (Fund) Trust Deed dated 13 November 1995 as amended from time to time.

As at 30 June 2012, NM Super replaced Asgard as the trustee of WealthView eWRAP – Super/Pension.

As at the change of trustee, insurance cover through InsuranceCare will be offered by NM Super and AIA Australia Limited ABN 92 004 837 861 AFSL 230043 (AIA Australia) will remain as issuer of this cover under new Master Policies held by NM Super. All insurance cover is provided under, and is subject to the terms and conditions in the relevant Master Policy. Asgard will continue to administer the insurance offered under the relevant Master Policy.

Asgard will continue as administrator and custodian for the WealthView eWRAP – Super/Pension and is entitled to a fee for the services it provides in these roles.

Any references to Asgard as the trustee should be disregarded.

Asgard consents to statements made in this document relating to Asgard.

AIA Australia consents to statements made in this document relating to AIA Australia.

#### B. CHANGE TO IMPORTANT INFORMATION

The information on page 1 in the PDS is no longer relevant and should be disregarded.

#### C. CHANGES TO PRIVACY STATEMENT

The collection, use and disclosure of your personal information as a member of WealthView eWRAP – Super/Pension will be covered by the Privacy Statement of NM Super.

The Privacy Statement on pages 45 to 46 in the PDS is replaced with the following text:

#### Your privacy – use and disclosure of personal information

The privacy of your personal information is important to you and also to us. The purpose of collecting your information is to assess your application for, and manage your membership of WealthView eWRAP – Super/Pension and the Fund.

If you are also applying for insurance cover, additional information about you and your immediate family background that is necessary for the purpose of assessing your application for insurance, or a claim you may make, and managing your insurance cover may be collected. This may include information about health, financial situation, occupation and lifestyle. If the information you give us is not complete or accurate in any way, we may not be able to provide you with the products and services for which you have applied.

In assessing your application for and managing your membership of the Fund, we may need to disclose your personal information to other parties, such as other providers of retirement and savings products, administrators and external service providers, a financial adviser, the ATO, life insurers and other AMP group companies. We will only use information about your nominated dependants in the event of your death.

The Trustee does not give your personal details to any external parties for their marketing purposes. In the future, the Trustee may contact you about new products or special offers. If at any time you do not want to receive this information, you can let us know by calling us on 1800 646 234 and quoting your member number.

You are entitled to request reasonable access to information we have about you.

Our policy on privacy is available from [www.amp.com.au](http://www.amp.com.au) or by calling us on 1300 157 173. If you have any complaints or questions about the privacy of your personal information, please contact our Privacy Officer by writing to:

Group Privacy Officer  
Customer Service  
AMP  
PO Box 300  
PARRAMATTA NSW 2124

If your complaint is not resolved by us to your satisfaction you may write to the Privacy Commissioner at:

Office of the Privacy Commissioner  
GPO Box 5128  
SYDNEY NSW 2001

NM Super confirms that Asgard as the administrator for WealthView eWRAP – Super/Pension (including your InsuranceCare cover) will continue to collect, use and disclose your personal information to administer your membership of the WealthView eWRAP – Super/Pension on behalf of NM Super. NM Super will only disclose your information to Asgard in accordance with its Privacy Statement.

#### **D. CHANGE TO OTHER INFORMATION – ‘ASGARD AND AMP FINANCIAL PLANNING’**

The information on page 43 in the PDS is no longer relevant and should be disregarded.

#### **E. CHANGE TO OTHER INFORMATION – ‘ELIGIBLE ROLLOVER FUND – SUPER ACCOUNT ONLY’**

On page 43, any references to the trustee or NM Super being a trustee for the Advance RSA should be disregarded. Asgard is the trustee of the Advance RSA.

#### **F. ISSUE DATE**

Any reference in the PDS to the issue date of 1 July 2007 should be disregarded.

#### **G. TRANSFERRING MANAGED INVESTMENTS AND SHARES INTO YOUR ACCOUNT**

You are able to transfer managed investments and/or shares (investments) into your new WealthView eWRAP – Super/Pension account or existing WealthView eWRAP – Super account, provided those investments:

- appear on our list of available investment options, and
- are transferred from another complying superannuation fund or a self-managed superannuation fund (SMSF) in the form of a rollover.

We will not be able to accept transfers of investments in the form of superannuation contributions and we are unable to transfer investments out of your WealthView eWRAP – Super/Pension account.

For information on how to transfer investments into your WealthView eWRAP – Super/Pension account, please contact us or your financial adviser. Once the investments have been transferred to your WealthView eWRAP – Super/Pension account, we will report on them along with the other investments in your account.

A request from you to transfer investments will (if and when accepted by us) result in a change in beneficial ownership and will trigger a capital gains tax event in the superannuation fund the investments are transferred from. Any capital gains/losses incurred as a result of the transfer cannot be transferred to your WealthView eWRAP – Super/Pension account. We are not responsible for reporting, paying or calculating any tax liability that may arise, and recommend that you seek prior advice from your tax adviser.

The transferred investments will initially be consolidated in a superannuation account (Consolidation Account) until all of the investments have been transferred and the final Rollover Benefit Statement has been received by us. During this time, the superannuation benefits will be treated as preserved. When we receive the final Rollover Benefit Statement, the entire account balance of the Consolidation Account will be transferred to your WealthView eWRAP – Super or WealthView eWRAP – Pension account (as applicable) and the benefits will be updated to reflect the correct tax and preservation components.

The Consolidation Account will operate as a standard WealthView eWRAP – Super account, although you and your financial adviser will be unable to make withdrawals and transact on this account. Our standard fees and other costs outlined in the PDS will apply while the investments are in the Consolidation Account.

Should the balance of the Cash Account in the Consolidation Account fall below the minimum required balance, we will not sell investments to top up the Cash Account. To avoid the Cash Account balance going negative when fees and costs are deducted, we recommend you deposit \$1,000 into the Cash Account of the Consolidation Account.

If the Cash Account in the Consolidation Account goes negative at any time, we will charge interest on the negative amount at the same rate as interest paid on your positive cash balance. If the balance of the Cash Account in the Consolidation Account is negative at the time we receive the final Rollover Benefit Statement, you will need to deposit sufficient funds to return the account balance to zero or positive before we will transfer the entire account balance of the Consolidation Account to your WealthView eWRAP – Super or WealthView eWRAP – Pension account (as applicable). You can monitor the balance of the Cash Account in the Consolidation Account by checking the account details on Investor Online.

## H. AMENDMENTS TO WEALTHVIEW FEES

In the table on page 37, replace the 'Contribution Fee' row and the first footnote with the following:

<b>Contribution fee</b> <sup>1</sup> – the fee on the amount(s) deposited to your account by you or by someone else for you at the time the account is opened.	Between 0% and 5.125%	Contribution fees are deducted from your Cash Account at the time the initial deposit(s) are made. Where requested, the contribution fee can be nominated as a dollar amount.
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I. We pay this amount to your financial adviser for advice given to you about this product. This fee is negotiable. See 'Adviser remuneration' on page 39.

In the table on page 38, replace the sentence appearing immediately after the second bullet point in 'The fees for managing your account' section under 'How and when paid?' with the following:

Where your account is opened during the month, the fees charged to your account will be pro-rata based on the number of days your account was open in that month.

Under the heading 'Additional explanation of fees and other costs' on page 39, the 'Contribution fee' section is replaced with the following:

Our fee structure provides you and your financial adviser with flexibility when determining the contribution fee that will apply to the initial deposit(s)\* to your account made by you or someone else on your behalf at the time your account is opened.

You can agree the contribution fee that is to apply with your financial adviser and it must be specified on your application.

It can be between nil and 5.125% (including a net GST recovery of 2.5%). If no percentage contribution fee is specified, the contribution fee will be nil.

Where requested, the contribution fee can be nominated as a dollar amount. However, the dollar amount cannot exceed a maximum of 5.125% of the deposit.

\* Contribution fees do not apply to additional contributions.

On page 39, insert the following section above the heading 'Ongoing adviser remuneration':

### One-off adviser remuneration

You can agree with your financial adviser to have a one-off flat dollar fee charged to your account. If no fee is specified, the fee will be nil.

The one-off fee can be charged on an ad hoc basis but is limited to being charged once a month. It is deducted from your Cash Account in arrears (at the beginning of the next month).

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

The table under the heading 'Example of annual fees and other costs (\$50,000 example)' on page 39 is replaced with:

Example – Superannuation balanced investment option <sup>1</sup>		Balance of \$50,000 with total contributions of \$5,000 during the year <sup>2,3</sup>
Contribution fee	0 – 5.125%	Only charged on the initial deposit. If the initial deposit is \$5,000, you will be charged between \$0 and \$256.25.
Plus Management costs	3.3175%	And, for the first \$50,000 you have in your account, you will be charged \$1,658.75 each year. <sup>1,4,5</sup>
<b>Equals</b> Cost of account		If you put in \$5,000 during a year (which was not your initial deposit) and your balance was \$50,000, then for that year you will be charged a fee of: <b>\$1,658.75<sup>6</sup></b> <b>What it costs you will depend on the investment options you choose and any fees you negotiate with your financial adviser.</b>

1. As at 31 May 2011, this is the balanced investment option which has the highest amount of funds. The balanced investment option is the investment option with the closest weighting to growth assets of 70% and defensive assets of 30%. The investment fee for the balanced investment options in this example is 0.96%.
2. The contribution of \$5,000 is assumed to be deposited to your account at the end of the year.
3. Fees do not apply to additional contributions. However, a contribution fee may apply on the initial deposit to your account.
4. Note that as your account balance increases, the total management costs you pay as a percentage of your account balance will decrease due to the tiered administration fee structure. Administration fees, as a percentage of your account balance, will decrease as your account balance increases, as shown in the administration fee scale in the table on page 38 of the PDS. In this example, as the amount is less than \$100,000, minimum fees of \$93.96 per month are applied as the administration fee.
5. Management costs include the administration fee and trustee fee.
6. Additional fees may apply.

Under the heading 'Ongoing adviser remuneration' on page 39 the sentence appearing immediately after the third bullet point is replaced with the following:

The flat percentage and sliding scale monthly adviser fee options are calculated based on your account balance (of managed investments and shares or cash if applicable) at the end of the previous month.

Monthly adviser fees are paid monthly in arrears. Where your account is opened during the month, the monthly adviser fee charged for the first month will be pro-rata based on the number of days your account was open in that month.

On page 39, delete the section 'Cash Account commission'.

The table under the heading 'Example of annual fees and other costs (\$100,000 example)' on page 42 is replaced with:

Example – Superannuation balanced investment option <sup>1</sup>		Balance of \$50,000 with total contributions of \$5,000 during the year <sup>2,3</sup>
Contribution fee (or upfront fees)	0 – 5.125%	Only charged on the initial deposit. If the initial deposit is \$5,000, you will be charged between \$0 and \$256.25.
Plus Management costs	2.19%	And, for the first \$100,000 you have in your account, you will be charged \$2,190.00 each year. <sup>1,4,5</sup>
<b>Equals</b> Cost of account		If you put in \$5,000 during a year (which was not your initial deposit) and your balance was \$100,000, then for that year you will be charged fees of: <b>\$2,190.00<sup>6</sup></b> <b>What it costs you will depend on the investment options you choose and any fees you negotiate with your financial adviser.</b>

1. As at 31 May 2011, this is the balanced investment option which has the highest amount of funds. The balanced investment option is the investment option with the closest weighting to growth assets of 70% and defensive assets of 30%. The investment fee for the balanced investment options in this example is 0.96%.
2. The contribution of \$5,000 is assumed to be deposited to your account at the end of the year.
3. Fees do not apply to additional contributions. However, a contribution fee may apply on the initial deposit to your account.
4. Note that as your account balance increases, the total management costs you pay as a percentage of your account balance will decrease due to the tiered administration fee structure. Administration fees, as a percentage of your account balance, will decrease as your account balance increases, as shown in the administration fee scale in the table on page 38 of the PDS.
5. Management costs include the administration fee and trustee fee.
6. Additional fees may apply.



## I. SHARE ENHANCEMENTS

In the table on page 2, replace the row 'Share Brokerage' under the heading 'Fees and other costs' with the following:

Share Brokerage	
Value of trade	Brokerage
\$0 to \$30,000	\$25
Over \$30,000	0.1025% of the value of trade

On page 16, the section 'When your account is opened' is replaced with the following:

### Opening your account

The first step when opening your account is to speak with your financial adviser, who will help you to complete the application and select your investments. Your financial adviser will also help you to:

- decide what level of authority you'll give them to operate your account,
- negotiate the fees they'll receive for opening and servicing your account,
- set up your account for share trading (if you wish to invest in shares through your account) and nominate your dividend election, and
- submit your application.

By opening a WealthView eWRAP – Super/Pension account, you agree to receive ongoing communications from us electronically via Investor Online. (See 'Keeping you informed' on page 32 of the PDS.)

Once we receive your application and set up your account, we'll send you:

- a Welcome Letter to confirm your account details; and
- a PIN to access Investor Online. For security purposes, we'll send your PIN separately to your Welcome letter.

Once we receive your initial deposit, you'll become an investor in WealthView eWRAP – Super/Pension and we'll:

- purchase shares (provided your account is set up for share trading) and managed investments according to any purchase instructions your financial adviser has placed electronically using AdviserNET, and
- pay any associated fees from your account.

On pages 18 to 19, replace the sections 'Buying and selling managed investments and shares', 'Earnings' and 'Valuations' with the following:

### Managed investments

#### Buying managed investments

We can only accept investment instructions submitted to us electronically by your financial adviser. Your investment instructions will generally be placed with the investment manager on the following business day (a week day on which banks and the ASX are open for business in Sydney).

The minimum buy amount is \$100 per managed investment, each time a buy instruction is submitted. This applies to both one-off buys and regular buys.

PDS Part 2 (including the list of available investment options) is available from your financial adviser. Before you instruct your financial adviser to submit an instruction to buy managed investments, you must receive a product disclosure statement for the managed investments you're purchasing. These are available from your financial adviser or us.

If you instruct us to buy a managed investment and there's a pending transaction in place (such as a previous purchase or sale request), we won't place the investment instruction with the investment manager until the pending transaction has cleared.

### What happens if there are insufficient funds in your Cash Account?

We can't process your investment instructions if there are insufficient funds in your Cash Account. In that event, we'll check the balance in your Cash Account each day until the expiry date set for the buy instruction.

The expiry date for your managed investment instructions will automatically default to 28 days (it can be decreased to a minimum of zero days or increased to a maximum of 56 days by your financial adviser). If sufficient funds become available before an expiry date, we'll automatically place your buy instructions with the investment manager(s).

We record instructions to buy managed investments in date order. Where you've a number of outstanding instructions, we'll process them in the order of the oldest transaction first and then descending amount order as sufficient cash becomes available in your Cash Account, which means they may not necessarily be processed in the order in which they were placed.

### Regular buy

Your financial adviser can arrange a regular buy of a dollar amount of one or more managed investments held through your account. We'll fund regular buys through your Cash Account. Your financial adviser will help you nominate the:

- amount
- start date
- frequency
- optional end date.

The regular buy instruction will be initiated on the nominated date (or the following business day if the nominated date falls on a non-business day). If there are insufficient funds in your Cash Account at the time the regular buy is to occur, the regular buy instruction will fail and your financial adviser will be notified. You'll also be notified of a regular buy instruction failure when you logon to Investor Online and view the 'Account Actions' menu. AdviserNET will initiate the regular buy instruction again on the next nominated date for the original nominated amount.

Your financial adviser can amend or cancel your regular buy at any time.

When a regular buy instruction is set up on your account, you acknowledge and agree that, at the time further investments are made by us on your behalf into a managed investment in which you already have an investment, you may not have received:

- the current product disclosure statement for the managed investment, or
- information about material changes and significant events that affect the managed investment (that the responsible entity of the managed investment is required to give a person who acquired an interest in the managed investment directly, unless exceptions apply).

### Communications from investment managers

All investments purchased through your account are held in our name, as trustee, which means that we receive all investment communications including annual reports and financial statements.

Because all investments are held in our name, you forgo direct voting rights and generally will not be able to attend investor meetings. Also, income from your investments will be paid into your Cash Account and you will not have access to any distribution reinvestment programs.

### Valuations

The managed investments in your account are generally valued daily, based on valuations provided by investment managers. Refer to the individual managed investment Product Disclosure Statement for details on unit pricing.

The portfolio valuation screen on Investor *Online* shows the most current valuations on your account.

### Income distributions

Income distributions from managed investments will be credited to your Cash Account. You may choose to either keep them as cash or instruct us to use distributions from particular managed investments to buy further units in those managed investments. You cannot take part in any distribution reinvestment plan offered by investment managers.

Your financial adviser can set up and change your income distribution option for you using AdviserNET.

The account summary and transaction details screens on Investor *Online* show the summary of the income distributions you've been paid.

### How distributions affect your account

After the end of the 31 December, 31 March, and 30 September quarters, investment managers generally make a distribution of fund income to investors. After the end of the financial year (30 June), investment managers generally make a distribution of both fund income and capital gains to investors.

This means that following the end of the quarter, you may notice a drop in the value of your managed investments. The size of the drop for each investment is generally related to the size of the distribution the manager of that managed investment pays to the unit holders.

It can however, take a number of weeks before we receive the distribution and pass it on to you. During this time, it appears that your account has dropped in value but this is temporary and will be rectified once the distribution has been credited to your account.

### Selling managed investments

The minimum sell amount is \$100 per managed investment.

If the sell amount is 95% or more of the value of your entire holding in a managed investment, we'll sell your entire holding in that managed investment and credit the proceeds to your Cash Account.

Your financial adviser submits sell instructions on AdviserNET. The time it takes for an investment manager to process a sell instruction for a managed investment can vary. Generally, sells are processed within seven business days unless suspended for any reason. Read the individual managed investment Product Disclosure Statement for details of withdrawal restrictions. When we receive the proceeds from the investment manager, we'll credit those funds into your Cash Account.

If you instruct us to sell a managed investment and there's a pending transaction in place (such as a previous purchase or sale request), we won't place the investment instruction with the investment manager until the pending transaction has cleared.

### Regular sell

Your financial adviser can arrange a regular sell of a dollar amount from one or more managed investments held through your account every month or quarter. Your financial adviser will help you nominate the:

- amount
- start date
- frequency
- optional end date.

We'll initiate the sell on the nominated date (or the following business day if the nominated date falls on a non-business day). When we receive the proceeds from the investment manager, we'll credit those funds into your Cash Account.

If the specified sell amount is 95% or more of the value of your entire holding in a managed investment, we'll sell your entire holding in that managed investment and credit the proceeds to your Cash Account.

Your financial adviser can amend or cancel your regular sell at any time on AdviserNET.

### Shares

#### Setting up your account for share trading

If you wish to trade shares through your account, you and your financial adviser will need to:

- nominate on your application or account amendment that you want to trade shares through your account, and
- make a dividend election.



## Holder Identification Number (HIN)

During the establishment of your account for share trading a Holder Identification Number (HIN) will be assigned to your account.

Your HIN is unique to your account. You can only have one HIN per account. When transferring shares from an existing account to a new super or pension account, a new HIN will need to be generated for the new account.

If you currently have a HIN that you've used with a broker, you cannot use this HIN for your account.

## Broker

We've appointed Australian Investment Exchange Limited (AUSIEX) as our broker and settlement agent for WealthView eWRAP – Super/Pension. AUSIEX performs broker and settlement services for us.

## Trading shares

Through your account, you've access to a broad range of ASX-listed securities. We review the range of available listed securities on a regular basis and listed securities may be added or removed at any time. Your financial adviser can provide you with an up-to-date list of the available securities.

If a security is removed, you will not be able to invest additional funds into that security, however you may retain your existing investment and continue participating in any dividend reinvestment plan available for that security. You can sell at any time.

Your financial adviser places share orders through the broker; the costs or proceeds of share trades are settled through your Cash Account.

## Buying shares

If you choose to purchase shares, you should be comfortable doing so and accept there may be significant volatility of returns within your investment portfolio.

There's no minimum buy amount for share purchases, subject to broker limits and market rules.

Your financial adviser submits your buy instruction through us to the broker and the broker will place your order with the Australian Stock Exchange (ASX). We'll withdraw money from your Cash Account to settle the purchase and the brokerage.

You will be unable to purchase shares that are not approved by us ie shares that don't appear on the list of available securities.

## Funding share purchases

You're required to fund share purchases, including the purchase price, plus any share trading fees, such as brokerage. In order to fund the share purchase, you must have, at the time your financial adviser places your instruction with the broker:

- sufficient funds available in your Cash Account, or
- sufficient pending proceeds from unsettled share sales previously placed through the broker, or
- a combination of both.

Your financial adviser can set an expiry date for share buys submitted with the broker. The expiry date can be either good for a day (applicable to 'at market' and 'at limit' orders) or good until cancelled, which can be up to 28 days (applicable to 'at limit' orders). If sufficient funds become available before an expiry date, we'll automatically place your buy order with the broker.

## Restrictions on shareholdings

To help minimise the risks from inadequate diversification, we've introduced limits on exposure to shares.

We'll aim to ensure that at the point of purchase no more than 30% of the total value of your account (which includes cash held in your Cash Account) is invested in a single share.

We may allow you to invest up to 90% of the total value of your account in certain Exchange Traded Funds (ETFs). Please contact us for more information on the ETFs available for investing through WealthView eWRAP – Super/Pension and the limits/restrictions that apply to these securities.

We'll review your account on a six-monthly basis to ensure the values of your shares are kept within the above limits.

If the value of a share rises above the limit, we'll aim to notify your financial adviser via email. If no adjustment is made to your account following our notification to your financial adviser, you agree we may make this adjustment ourselves and sell shares through your account to bring the value of shares back to within the required limit.

We recommend you and your financial adviser monitor your account on a regular basis to ensure the value of your shares stays within the required limit.

## Valuations

Share investments are generally valued daily for reporting purposes using the ASX closing price data from the previous day.

## Corporate actions

Corporate actions are events that affect your share holdings. Some corporate actions provide investors with different options ('voluntary corporate actions') so each investor can elect the option they believe is best suited to their personal circumstances. Other corporate actions simply occur ('mandatory corporate actions'), and investors have no options available to them but to accept the default election as advised by the share registry. Examples of corporate actions include bonus issues, rights issues, distributions, buy backs, takeovers and call payments.

## Participating in corporate actions

All listed securities are held in the name of the custodian. This means you won't receive any communications relating to corporate actions from the share registries. We've control over all corporate actions. When a corporate action is announced, we'll make a decision whether to allow you to participate in all, some or none of the options offered under that corporate action. If you are not allowed to participate in a corporate action, the default option (if any) will apply.

The types of voluntary corporate actions we may make available to you and the way you can participate in them, are outlined in the table:

What types of corporate actions can I participate in?	Provided the corporate action is approved by us, we'll allow you to participate in that corporate action through your financial adviser. (Please note you will not have access to shareholder rights including voting and general meetings.)
Who receives correspondence regarding corporate actions?	Corporate action notices are sent to us. We'll aim to notify your financial adviser of these events. No corporate action notices will be sent to you.
How do I lodge an election for a corporate action?	We participate in corporate actions on your behalf. Where we've given you the ability to make an election, you can submit your election to us online through your financial adviser.
When do corporate action elections need to be made by?	Your financial adviser will need to submit your election to us by our cut-off time, which may be earlier than the cut-off time advised by the share registry. (This is to ensure we have sufficient time to submit your election with the relevant share registry.) Your financial adviser can advise you of our cut-off times. If an election is not made prior to our cut-off time, you'll be taken to have made no election and the corporate action default (as outlined in the relevant documentation relating to the corporate action) will apply.
How are corporate actions funded?	If cash is required to fund a corporate action, we'll draw funds from your Share Trading Account upon receiving your election. If there are insufficient funds we'll continue to check your Share Trading Account each day up until our cut-off time. If there are no funds by this date, your corporate action election will lapse.
How do I receive proceeds from corporate actions?	Proceeds from corporate actions (where applicable) are deposited into your Cash Account.

### Share dividends

Depending on the shares you hold, you may be able to elect to receive dividends as either additional securities (that is, reinvest dividends under a Dividend Reinvestment Plan (DRP)) or to receive dividends as cash.

If you elect to receive dividends as cash, any cash dividends you receive will be paid into your Cash Account.

You can participate in DRPs, however this election will be applied across all of the shares held through your account where a DRP is available. You cannot choose to receive dividends as cash for one shareholding while electing to participate in a DRP for another shareholding. Where a DRP is not available for a share, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account.

When submitting your dividend instruction, your financial adviser must allow up to three business days for us to forward your instruction to the relevant share registry and generally another ten business days (or longer) for the share registry to process this instruction. Failure to provide us and the share registry with adequate time to process your instruction may result in this not being actioned in time for the election to apply to that particular dividend.

### Selling shares

No minimum sell amount applies to shares, subject to broker limits and market rules.

Your financial adviser will submit your sell instruction to the broker and the broker will place your trade with the ASX.

The net proceeds from the share sale will be deposited into your Cash Account after deducting brokerage.

### Rebalancing your account

You and your financial adviser can request us to regularly rebalance your portfolio according to templates you've established for the investments (managed investments and/or shares) held in your portfolio. This means that regardless of each of your investment's performance, your portfolio will be generally in line with the investment strategy you've agreed upon with your financial adviser. By choosing the auto-rebalance option, your account can be rebalanced:

- quarterly (on or around 15 February, May, August and November),
- half-yearly (on or around 15 February and August), and
- annually (on or around 15 August).

You and your financial adviser can also choose to rebalance your portfolio on an ad hoc basis. Auto-rebalancing can only be established and maintained on AdviserNET by your financial adviser.

**On page 32, delete the section 'Communications from investment managers and corporate actions'.**

**On page 40, replace the section 'Share brokerage' with the following:**

### Share brokerage

When trading shares a brokerage fee is charged by the broker. This is an additional cost to you.

The brokerage varies according to the value of the trade. For trade values up to and including \$30,000, the brokerage is \$25.00 (incl. GST net of RITC) per trade. For trades valued over \$30,000 the brokerage is 0.1025% (incl. GST net of RITC) of the value of the trade. This fee can be varied at any time by the broker, or by us in consultation with the broker, without notice.

For share purchases, brokerage is added to the share trade value, with the total amount deducted from your Cash Account. For share sales, brokerage is deducted from the net sale proceeds with the net amount credited to your Cash Account.

### Share trade service fee

We may receive from our settlement agent/broker a service fee of up to 100% of the brokerage for the introduction of your business and for performing client service activities and transaction reporting in relation to your account/share trading.

On pages 51 to 53, delete the 'How to proceed – WealthView eWRAP – Super Account' and 'How to proceed – WealthView eWRAP – Pension Accounts' sections.

## J. FEE AGGREGATION

Insert the following section immediately under the heading 'Additional explanation of fees and other costs' on page 39:

### Fee aggregation

Where you hold more than one WealthView eWRAP – Super or WealthView eWRAP – Pension Account, we'll automatically link these accounts and aggregate the value of the managed investments and shares held through these accounts for the purpose of calculating the administration fee component of the management costs. This is another way we help you lower the cost of managing your investments.

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

## K. OTHER CHANGES

Under the heading 'Your Cash Account' on page 16, replace the first sentence in the second paragraph with the following:

Your Cash Account is part of an interest bearing bank account held by us with St.George and/or Westpac.

Under the heading 'Tax on contributions' on page 21, replace the first bullet point with the following:

- Concessional contributions – are contributions made to super for which a tax deduction can be claimed. For example, employer contributions, personal deducted contributions or salary sacrifice contributions.

You can make up to \$25,000 in concessional contributions each financial year.

Investors who breach the concessional contributions cap by \$10,000 or less can request the excess contributions be withdrawn from their super fund and refunded to them. The refunded contributions will be taxed at their marginal tax rate. This measure will only apply for first time breaches of the concessional contributions cap, and will apply for contributions made in the 2011/12 financial year onwards. Before requesting a refund, we suggest that you obtain professional advice in respect of your own particular circumstances.

Excess concessional contributions will count towards the non-concessional contribution limit.

Under the heading 'Tax on contributions' on page 21 the reference to the lifetime indexed limit of \$1 million is replaced with a lifetime indexed limit of \$1.255 million (for the financial year 2012/13).

Under the heading 'Your allocated pension account' on page 25, the table specifying the percentage factors that we must use to calculate the annual minimum pension amount should be read together with the following:

Please note for the financial year commencing 1 July 2012, the Government has amended the rules to specify that the minimum payable for this year is reduced by 25% of the amount calculated using the specified factors

WealthView eWRAP – Term Allocated Pension is closed. Document not up to date.

Replace the table on page 29 with the following:

Condition of release <sup>#</sup>	Cashing restrictions	
	Preserved benefits	Restricted non-preserved benefits
You are aged 65 or more. <sup>##</sup>	Nil	Nil
You are aged 60 or more and you leave your employer on or after turning age 60. <sup>##</sup>	Nil	Nil
You satisfy all of the following. <sup>##</sup> <ul style="list-style-type: none"> <li>– You have reached your preservation age (see 'Your preservation age' on page 28).</li> <li>– You are not gainfully employed.</li> <li>– You can reasonably satisfy us that you never intend to work for 10 or more hours per week.</li> </ul>	Nil	Nil
You have reached your preservation age (and are not retired). <sup>##</sup>	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> <li>– A transition to retirement income stream.*</li> <li>– A non-commutable allocated annuity.</li> <li>– A non-commutable allocated pension.*</li> <li>– A non-commutable annuity.</li> <li>– A non-commutable pension.*</li> </ul>	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> <li>– A transition to retirement income stream.*</li> <li>– A non-commutable allocated annuity.</li> <li>– A non-commutable allocated pension.*</li> <li>– A non-commutable annuity.</li> <li>– A non-commutable pension.*</li> </ul>
We are reasonably satisfied that you are permanently incapacitated. <sup>**</sup>	Nil	Nil
You suffer from a terminal medical condition. <sup>**</sup>	Nil	Nil
You have compassionate grounds for applying. <sup>**, ##</sup>	A single lump sum not exceeding an amount determined by the Department of Human Services.	A single lump sum not exceeding an amount determined by the Department of Human Services.
You suffer severe financial hardship. <sup>**, ##, ^^</sup>	A single lump sum every 12 months not exceeding \$10,000. <b>Note:</b> This limit may not apply if you have reached your preservation age.	A single lump sum every 12 months not exceeding \$10,000. <b>Note:</b> This limit may not apply if you have reached your preservation age.
You were a temporary resident and have departed Australia. <sup>**</sup>	Nil	Nil
You die.	Nil	Nil
You terminate your employment with an employer who has made contributions to your account on your behalf. <sup>##</sup>	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> <li>– A non-commutable life pension.</li> <li>– A non-commutable life annuity.</li> </ul>	Nil
You were a lost member and your entire benefit when released is less than \$200. <sup>^, ##</sup>	Nil	Nil
We receive a 'Release authority' or 'Transitional release authority' from you or the ATO.	The amount specified in the authority is subject to any restrictions in tax law.	The amount specified in the authority is subject to any restrictions in tax law.

<sup>#</sup> More than one condition of release may apply. If so, you should consider which condition of release provides the greatest access.

\* Referred to as a pre-retirement pension.

\*\* As provided under superannuation law.

<sup>^</sup> You receive the benefit tax-free provided it is paid as a lump sum and it is your entire benefit in the fund.

<sup>##</sup> From 1 April 2009, these conditions of release are not available to current or former holders of temporary visas, unless they are permanent residents, or citizens of Australia or New Zealand. In addition, under certain circumstances super funds may be required to transfer a temporary resident's super to the Australian Taxation Office (ATO) following their departure from Australia. This may occur when at least six months have passed since the temporary resident's visa had ceased to be in effect, they have left Australia and not taken their benefit. If this occurs, the temporary resident may access their benefit from the ATO who can be contacted on 13 10 20. Additional tax may be payable upon accessing the benefit if you are a temporary resident.

<sup>^^</sup> If you have been receiving income support for at least 39 weeks after turning age 55, the \$10,000 maximum limit will not apply.

On page 30, insert the following section above the heading ‘What happens if you die?’

**Closing your account**

To close your WealthView eWRAP – Super or WealthView eWRAP – Pension account, contact your financial adviser. Once we process your account closure request, we’ll deduct all outstanding fees and other costs from your Cash Account.

If amounts less than \$50 are subsequently credited to your closed account, we’ll apply these amounts for the general benefit of all current investors in the fund rather than your closed account.

On page 30 in the table setting out who is a dependant, the footnote is deleted and the definitions of spouse and children are replaced with the following:

Who is a dependant?	Definition under superannuation law
Your spouse	Married or de facto spouse (including same sex de facto spouses)
Your children (of any age)	Adopted, step and ex-nuptial children, and children of your de facto spouse

In the table on page 35, replace the third paragraph appearing in the ‘Withdrawals’ section under ‘Super account’ with the following:

If you’re under age 55, the taxable component is taxed at 21.5% (includes Medicare levy). If you’re aged between 55 and 59, up to \$175,000 (indexed) for the 2012/13 financial year may be tax-free and the balance is taxed at 16.5%.

Under the heading ‘Refund of contributions tax (through the anti-detriment provision)’ on page 36 delete the bullet point ‘financial dependant’ and replace with ‘former spouse’.

Under the heading ‘Super and Family Law – super splitting’ on pages 40 and 44 replace the first sentence with the following:

Superannuation can be divided or ‘split’ between spouses in the event of a marriage or de facto relationship breakdown, by agreement or by court order.

Under the heading ‘Complaints resolution’ on page 43 replace the last sentence with the following:

You can contact the Superannuation Complaints Tribunal by telephoning 1300 884 114 (for the cost of a local call).

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# WealthView eWRAP

## Super/Pension

**Product Disclosure Statement (PDS)**  
**PART 1 – general information**

Issue date: 1 July 2007

Issue number 5

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

# Look forward with your Financial Planner accredited by AMP Financial Planning

Financial planning helps you plan and manage your financial situation so you can build wealth, enjoy life and achieve financial security. Your financial planner, accredited by AMP Financial Planning Pty Ltd ABN 89 051 208 327 (AMP Financial Planning), provides you with a personalised financial plan that will help take you through all the stages and events of your life.

They will work with you to provide professional, personalised advice on:

- your superannuation
- planning your retirement
- protecting yourself and your assets
- investments and tax planning
- estate planning
- other aspects of your financial situation.

## Quality advice

As a Principle Member of the Financial Planning Association of Australia (FPA), AMP Financial Planning has a clearly defined advice process. AMP Financial Planners see financial planning as a holistic process, taking into account all aspects of your financial and personal situation, to tailor a plan that helps you meet your life goals.

## A wide range of financial solutions

Your financial planner accredited by AMP Financial Planning offers you ongoing reviews, portfolio management, and access to products and services from other leading fund managers, as well as AMP.

## About AMP Financial Planning

AMP Financial Planning is one of the largest financial planning groups in Australia, supported by a network of planners nationwide who undergo continuous training and are accredited by AMP Financial Planning.

AMP Financial Planning stands behind the advice provided by its planners.

## Product Disclosure Statement (PDS)

Issue date: 1 July 2007

In this PDS:

- 'account' or 'accounts' refers to a super account or a pension account
- 'deposit' includes a contribution or rollover
- 'rollover' refers to a rollover superannuation benefit or directed termination payment (formerly eligible termination payment or ETP)
- 'managed investment' includes a cash product
- the 'WealthView eWRAP Super Account', 'WealthView eWRAP Allocated Pension Account' and 'WealthView eWRAP Term Allocated Pension Account' refer to WealthView eWRAP – Super/Pension
- 'pension', 'pension account' and 'pension accounts' refer to both the WealthView eWRAP Allocated Pension Account and the WealthView eWRAP Term Allocated Pension Account
- 'super', 'super account' and 'super accounts' refer to the WealthView eWRAP Superannuation Account
- 'superannuation law' includes the Superannuation Industry (Supervision) Act and regulations made under that Act and the Corporations Act and regulations made under that Act.
- 'TAP' refers to the WealthView eWRAP Term Allocated Pension Account
- 'we', 'us', and 'our' are references to the Trustee.

The PDS for WealthView eWRAP Super, WealthView eWRAP Allocated Pension and WealthView Term Allocated Pension (WealthView eWRAP Super/Pension) consists of two parts:

PART 1 (this document) sets out general information about WealthView eWRAP – Super/Pension.

PART 2 – List of available investment options sets out information on the managed investments available through the WealthView eWRAP – Super/Pension Accounts.

**You should read both PART 1 and PART 2 before making an investment decision.**

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695 RSE L0001946 (Asgard) has prepared this PDS on 12 June 2007, but the issue date is 1 July 2007. Asgard is the Trustee of the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account and WealthView eWRAP Term Allocated Pension Account (RSE registration (RSE R1055610).

The offer or invitation to which this PDS relates is only available to persons receiving this PDS in Australia.

## WealthView eWRAP – Super/Pension

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### Updating the information in this PDS

This PDS is up to date as at the time of preparation. From time to time we may change or update information in this PDS that is not materially adverse to your interests (or is otherwise permitted under superannuation law), provided we give you a means of finding out about these changes. You can do this by ringing the Contact Centre on 1 800 006 230 or, if you are an existing investor, by checking *Investor Online*. You can also obtain a paper copy of the updated information free of charge by contacting your financial planner or the Contact Centre.

### IMPORTANT INFORMATION

AMP Financial Planning has joined with the Trustee to promote WealthView eWRAP – Super/Pension.

This PDS has been prepared in accordance with our obligations under superannuation law and its terms do not form the basis of contractual relations between you and us, except where this is specifically intended to be the case (for example, in 'Investor declarations, conditions and acknowledgments', pages 47 to 49, and in relation to any other acknowledgments and representations you make to us in the forms).

Other than as specified by legislation, including superannuation law, this PDS does not confer on you any additional rights. We reserve the right to change the features and provisions relating to this product as contained in this PDS, but will provide you with notice of any such change or the ability to access such information pursuant to superannuation law (see 'Keeping you informed' on page 32 to generally find out more about how we will keep you informed).

Your rights in relation to WealthView Super/Pension are governed by the Retirement Plan Trust Deed dated 13 November 1995, as amended from time to time (Trust Deed) (which overrides any provisions in this PDS), superannuation law and the general law.

An investment in the super and pension accounts is not a deposit or liability of St.George Bank Limited ABN 92 055 513 070 (St.George). The super and pension accounts and the investments you select are subject to investment risk, including possible delays in repayment and the loss of income and capital invested. Neither AMP Financial Planning or any company in the AMP Group, Asgard, Asgard Wealth Solutions Limited ABN 28 009 143 597 (Asgard Wealth Solutions), or St.George, nor any member of the St.George Group, in any way stands behind or guarantees the capital value and/or the performance of the specific investments you select or the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account generally.

The provision of the investments available through WealthView eWRAP – Super/Pension or any other investment information, example or statements in this PDS should not be taken as the giving of financial product advice by us, AMP Financial Planning or any company in the AMP Group. The information provided in this PDS is general information only. It does not take into account your investment objectives, financial position or needs. Before acting on the information, you should consider the appropriateness of the information having regards to your personal objectives, financial situation or needs.

The management fee charged by an investment manager will be set out in the current PDS for the managed investment, which you must receive before making a decision to invest. You have a right to receive the current PDS or other disclosure documents free of charge from your financial planner or us on request.

Advance Asset Management Limited ABN 98 002 538 329 (Advance) is the responsible entity of one or more of the managed investments that are available through this account. Both Advance and the Trustee are wholly owned subsidiaries of St.George.

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# WealthView eWRAP

## WealthView eWRAP – Super/Pension at a glance

Applicable to Super and Pension accounts		
General		
Minimum suggested account value	\$100,000	
Minimum deposit	No minimum	
Minimum additional deposit	No minimum	
Minimum buy or sell – Managed investments – Shares	\$100 We do not set a minimum, however minimum transaction values may be stated by the Australian Securities Exchange (ASX) and/or minimum holdings may be applicable for some company shares.	
Minimum withdrawal	No minimum	
Account features		
Investment options	Cash Managed investments <ul style="list-style-type: none"><li>more than 150 managed investments</li></ul> Shares <ul style="list-style-type: none"><li>a broad range of securities listed on the Australian Securities Exchange (ASX)</li></ul>	
Fees and other costs (inclusive of a net GST cost recovery of 2.5% where applicable) (See pages 37 to 42)		
Contribution fee (also referred to as upfront fee)	Negotiated with your financial planner (ranging from 0% to 5.125%)	
Administration fee (applicable to managed investments and shares)	First \$100,000* Next \$150,000 Next \$500,000 Next \$2,250,000 Balance over \$3,000,000 <i>*A minimum administration fee of \$93.96 per month applies to all accounts with a balance of less than \$100,000.</i>	1.1275% per annum 0.6150% per annum 0.2050% per annum 0.1025% per annum Nil
Trustee fee (applicable to managed investments and shares)	First \$3,000,000 Balance over \$3,000,000	0.1025% per annum Nil
Investment manager fees	These fees apply to the underlying managed investments and are listed in the 'List of available investment options' (see PDS PART 2 – List of available investment options).	
Share brokerage	\$20.50 per trade	
Termination fee	Nil	
Keeping you informed (see page 32)		
Reporting	Annual report Investor report	
Investor Online	Continuous online access to your account details via Investor Online – available from <a href="http://www.investoronline.info">www.investoronline.info</a> 24 hours a day, seven days a week	
Contact Centre	Telephone 1800 006 230 Email <a href="mailto:wealthview.ewrap@asgardwealthsolutions.com.au">wealthview.ewrap@asgardwealthsolutions.com.au</a>	

Differences between the Super and Pension accounts		
	Super account	Pension accounts
Who can invest?	<p>Generally, individuals who:</p> <ul style="list-style-type: none"> <li>are under age 65</li> <li>are aged between 65 and 74 and gainfully employed on at least a part-time basis</li> <li>are aged 75 and over (for compulsory super contributions only)</li> </ul> <p>For more information see the table on page 20 'Circumstances in which contributions can be made and the types of contributions that can be accepted by us'.</p>	<p>Generally, individuals who:</p> <ul style="list-style-type: none"> <li>have reached their preservation age</li> <li>are permanently incapacitated</li> <li>have a rollover which consists entirely of unrestricted non-preserved benefits</li> </ul> <p>For more information, see 'Accessing your money' on page 27.</p>
What type of contributions can be made?	<p>The following contributions can be accepted subject to superannuation law:</p> <ul style="list-style-type: none"> <li>personal</li> <li>employer</li> <li>spouse</li> <li>directed termination payments (formerly known as employer eligible termination payments) that were specified in an existing employment arrangement as at 9 May 2006 and are paid before 1 July 2012</li> <li>superannuation guarantee contributions</li> <li>government co-contributions</li> <li>rollovers</li> </ul>	<p>Restricted to rollovers</p>
How can deposits be made?	<p>You, your employer or your spouse can make deposits of any size at any time into your account by direct debit, cheque or via your planner online using BPAY.</p>	<p>Forward your transfer authority or arrange for your rollover cheque and documentation to be sent to us</p>
What is the minimum Cash Account balance required? (Based on WealthView eWRAP account value):	<p>\$0 to \$100,000 \$100,001 to \$500,000 Above \$500,000</p>	<p>\$4,000 4% of account value \$20,000</p>
Regular deposit plan?	<p>Yes – minimum \$100 per deposit (monthly, quarterly, half-yearly or annually)</p>	<p>Not available</p>
When can you access your money?	<ul style="list-style-type: none"> <li>You can withdraw unrestricted non-preserved benefits at any time</li> <li>Your withdrawal of other benefits is subject to legislative restrictions</li> </ul>	<ul style="list-style-type: none"> <li>You can choose to have your pension paid to you: <ul style="list-style-type: none"> <li>monthly</li> <li>quarterly</li> <li>annually</li> </ul> </li> <li><b>Allocated pension</b> – you can withdraw benefits as a lump sum at any time</li> <li><b>Term allocated pension</b> – you can withdraw lump sum amounts only in special circumstances</li> </ul> <p><i>Note: for pre-retirement pensions you are limited to withdrawing your unrestricted non-preserved funds until you meet a condition of release</i></p>
Centrelink Asset Test exemption?	<p>100% exempt where you are below age pension age</p>	<ul style="list-style-type: none"> <li>Nil exemption for allocated pension accounts</li> <li>50% exemption for term allocation pension accounts <b>that commence before 20 September 2007</b></li> </ul>
Insurance?	<p>A range of insurance options available with premiums and associated fees deducted from your Cash Account</p>	<p>Not available</p>
Additional reporting?	<p>Not available</p>	<ul style="list-style-type: none"> <li>Annual Pension Review letter informing you of your pension amount and tax information</li> <li>Annual PAYG Payment Summary if you receive a payment while under 60 years of age.</li> </ul>

# WealthView eWRAP

## About WealthView eWRAP

WealthView eWRAP offers you a single, easy-to-use account, with access to cash, managed investments and shares, providing you with a total solution to help you achieve your retirement goals.

WealthView eWRAP is an administration facility. In the superannuation and pension environments, it allows you to wrap all of your investments (cash, managed investments and shares) into the one simple retirement account. The super account enables you to save for your retirement and the pension accounts provide you with tax-effective income in retirement.

WealthView eWRAP provides you with simple and clear reporting with consolidated transaction and valuation information about your investments, making it easier for you and your financial planner to manage your financial affairs.

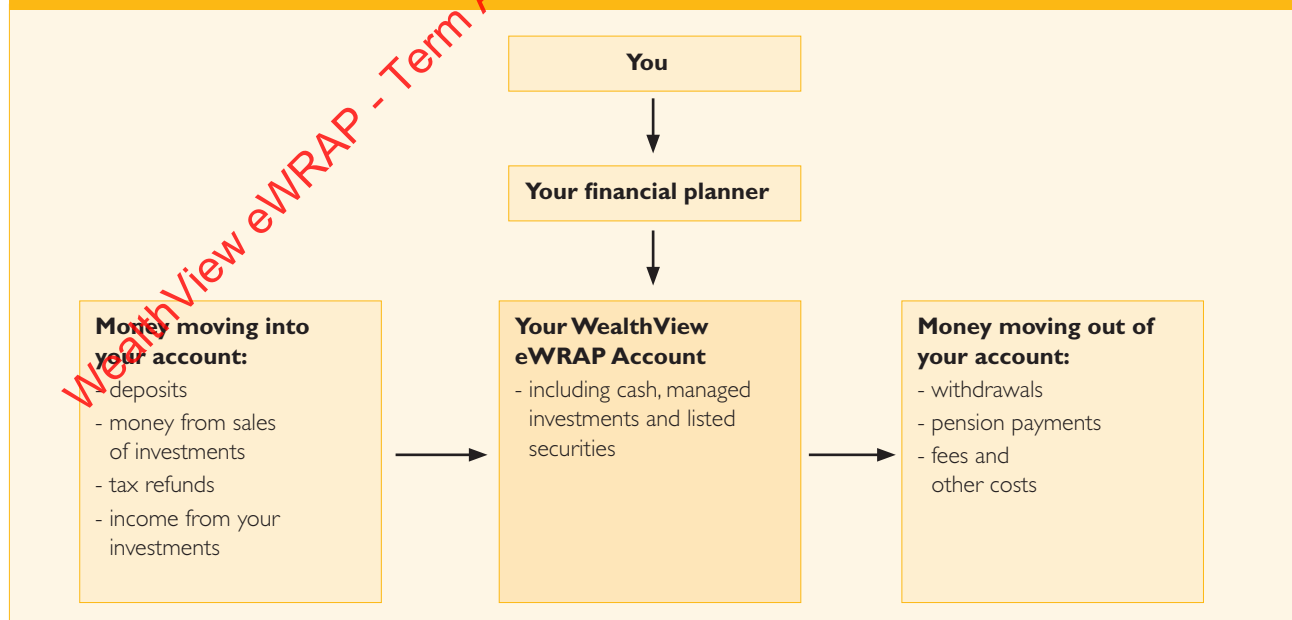
### Investment choice, expertise and flexibility

As an investor in WealthView eWRAP, you will have access to our extensive range of wholesale managed investments and benefit from the expertise of a wide range of experienced investment managers. In addition to managed investments, you can also purchase a wide range of securities listed on the ASX to include in your WealthView eWRAP account.

Together with your financial planner, you establish an account containing any number of managed investments and shares that best suit your individual financial needs and objectives. For more information on your investment choice, see 'Your investment options' on pages 7 to 15.

WealthView eWRAP also provides you with the flexibility to switch managed investments at any time quickly and easily. See 'Changing your investments' on page 9 and 'Buying and selling managed investments and shares' on page 18 for further information.

### How WealthView eWRAP works





## Features to make investing easy

### Wholesale prices

As an investor in WealthView eWRAP – Super/Pension, you can access a range of wholesale managed investments that are typically not available to retail investors directly and generally have lower investment fees than retail funds. Fees and other costs are fully explained on pages 37 to 42.

### Consolidated reporting for all your investments

The WealthView eWRAP account consolidates all the transaction reporting from various investment managers and listed entities – providing you and your financial planner with continuous, online access to account information. Following the end of every financial year you will also receive a comprehensive investor report providing you with a clear snapshot of all your investments in one easy-to-understand document. For more information on the reports you receive see 'Keeping you informed' on page 32.

If you have a pension account, you'll receive an Annual Pension Review letter with details of your pension payments. If you received a payment while under age 60 during the year, we'll also send you an Annual PAYG Payment Summary to help you complete your tax return.

You can view your personal account details 24 hours a day, seven days a week through Investor Online. Visit [www.investoronline.info](http://www.investoronline.info) and logon once you have received your account number and Personal Identification Number (PIN). You'll find information on accessing Investor Online on page 32.

Through adviserNET, our comprehensive online facility for financial planners, your financial planner is able to provide you with extensive information on your account, including unrealised capital gains estimates on your assets (super only).

## Other features of the super account

### Choice of Fund

The WealthView eWRAP Super Account is a complying super fund under Choice of Fund legislation. This means that we are able to accept any superannuation guarantee contributions that you may direct your employer to pay to us (if you are eligible).

If you would like to have your superannuation guarantee contributions paid to us, you will need to complete the standard choice form in the application booklet, and submit this to your employer.

### Regular deposit plan

It's easy to make deposits to your WealthView eWRAP Super Account with a regular deposit plan. For as little as \$100 per month, you can use a regular deposit plan to adopt a disciplined approach to saving for your retirement or assist in reaching your retirement goals sooner. Using your Cash Account, you choose how much you want to deposit, how often and for how long. The 'Regular deposit plan' section on page 22 explains how to establish your plan and provides a case study on the benefits of investing regularly.

### Insurance

We offer a range of insurance options to help protect your lifestyle and investments in the event of a personal crisis, including Salary Continuance, Life Protection and Total and Permanent Disablement protection. With the right insurance cover, you can avoid the need to draw on your investments should you suffer a serious accident or illness. The premiums for insurance are paid directly from your Cash Account. For further information, or to apply for insurance cover, read the InsuranceCare PDS, available from your financial planner or the Contact Centre.

### Transferring from super to pension

When you become eligible you can transfer part or all of your benefits from an existing WealthView eWRAP Super Account to a tax-effective WealthView eWRAP Pension Account without selling down your investments. This can eliminate transfer costs. The section 'Transferring from super or pension to pension' on page 23 explains how.

# WealthView eWRAP

## Other features of the pension account

### Access to benefits

#### Allocated pension account

An allocated pension provides you with flexible pension payments to suit your needs (subject to limits set by legislation). You can choose the frequency of your pension payments by nominating monthly, quarterly or annual payments. You can also access your benefits as a lump sum payment at any time. See 'Pension benefits' on page 27 for further details.

#### Term allocated pension account (TAP) (only available until 19 September 2007)

With a term allocated pension, your total pension payments for each year are based on the remaining term of your pension, with the frequency of payments being monthly, quarterly or annually. You may only withdraw (commute) your TAP in very limited circumstances. See 'Pension benefits' on page 27 for further details.

### Benefit from tax credits

Investment earnings in the pension accounts are free of tax. You should also receive the value of any available franking credits on the managed investments that fund your pension. This occurs annually after the fund's tax return has been lodged. 'Tax features' on pages 33 to 36 provides further information on the implications of tax.

### Transferring from one pension to another pension

You can transfer all or part of your benefits from an existing WealthView eWRAP Pension Account to another WealthView eWRAP Pension Account without selling down your investments. This can eliminate transfer costs. The section 'Transferring from super or pension to pension' on page 23 explains how.

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

# Your investment options

WealthView eWRAP gives you access to an extensive range of managed investments and shares plus a competitive rate for cash and the flexibility to change and mix your investments as your needs change.

PDS PART 2 – List of available investment options specifies all the managed investments available through WealthView eWRAP.

You can choose from a range of ASX listed securities including:

- a broad selection of shares in listed Australian companies
- shares in a selection of listed investment companies
- units in a selection of listed property trusts.

For more information on share investments, see 'Buying and selling managed investments and shares' on page 18.

## About managed investments

Managed investments (also known as a managed funds), give you access to the investment expertise of professional investment teams. Your money is pooled with that of other investors to enable you to invest in a broader range of assets. You have access to hundreds of well-researched managed investments from around the world, including managed investments which would not normally be available to you if you were investing on your own.

You can choose to invest in a managed investment that concentrates on one particular asset sector, or structure your managed investments so that you invest in a combination of asset types. The diversification you achieve by investing in a number of managed investments reduces the risk to your portfolio because you are not reliant on the performance of one particular asset or asset sector.

## About shares

Shares are generally bought and sold on a stock exchange through a broker and your holdings of Australian and/or international shares represent part ownership of a company. The returns from shares may include capital growth or loss and, depending on the share, income through dividends. Share investments will generally offer the potential for the highest returns of all asset sectors over the medium to long term, however, they historically also exhibit the highest fluctuations in values in the short term. The return achieved will be influenced by factors such as company performance and earnings, interest rates and the general economic outlook.

## How we select investment options

The range of investments available through the WealthView eWRAP – Super/Pension account has been recommended by AMP Financial Planning. In making a recommendation AMP Financial Planning take into consideration the quality of the investment managers' business, stability of their investment team, past performance and their investment management process. The status of these investments however may change over time and one or more may be closed to new investors, or not be suitable for you any longer. You should discuss the suitability of any investment options with your financial planner. While AMP Financial Planning currently provides us with investment selection and investment strategy advice, we retain ultimate responsibility for the WealthView eWRAP – Super/Pension Account.

Neither AMP Financial Planning nor we have taken into account any individual circumstances of clients in selecting these investments.

We do not take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of investments. However, the various listed entities in which you can invest and the investment managers of the managed investments available may have their own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account when making investment decisions.

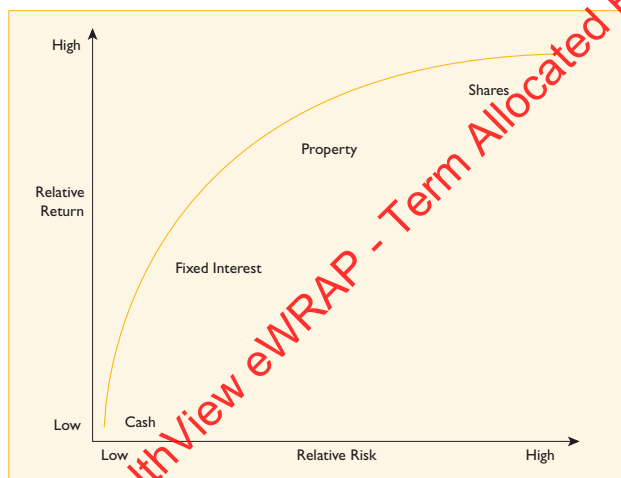
For any managed investments available, any such policies will be included in the PDS or other disclosure document for these managed investments, available from your financial planner. You can obtain a copy of these disclosure documents without charge and on request from your financial planner or us.

# WealthView eWRAP

## Investment risk and return

All investments are subject to risk and their value will fluctuate due to the performance of financial markets and the activities of the investment manager you invest with. Investment returns may also be influenced by a variety of other factors both on a local and global scale, including economic conditions, interest rate movements, exchange rates, government policy and technological and environmental factors. Your return from a managed investment is measured by its change in capital value over time and the income distributions you receive. Sometimes managed investments may not generate any income and capital losses can occur.

There are two broad categories of investments. Growth assets such as shares and property generally have the potential to earn higher returns compared with defensive assets, like cash, fixed interest and mortgages, but can carry higher risk over the short term. Defensive assets provide a lower probability of capital loss, but generally earn a lower return. By diversifying your investments and investing for an appropriate time frame you may reduce risk.



## Managing risk

We take business risks seriously and have procedures in place to ensure our systems and processes work effectively.

## How to decide which investments are best for you

Before investing, you need to carefully consider how much of your money you are prepared to risk in order to receive potential gains. Your financial planner will help you choose the right investment strategy to match your tolerance to risk, investment goals and time frame. It is recommended that you regularly review your investment strategy with your financial planner to accommodate changes in your circumstances or market conditions over time.

Before you make any decision in relation to your investments, you must receive a copy of the PDS or other disclosure document for any new underlying managed investments that contains more detail in relation to these managed investments, unless there is no requirement for such a document to be provided by us in paper form (for example, the relevant information may be able to be provided to you electronically, through *Investor Online* or by your financial planner if permitted by superannuation law) or in another way. You have a right to receive these current disclosure document(s) free of charge from your financial planner or us.

Ask your financial planner if you have any questions about the relevant managed investments in terms of whether they suit your financial objectives, situation and needs (including about fees and risk/return) **before deciding to invest.**

For more information about the type of managed investments offered through WealthView eWRAP – Super/Pension, see pages 10 to 15. For more information about the shares offered through WealthView eWRAP – Super/Pension, contact your financial planner.

## Changing your investments

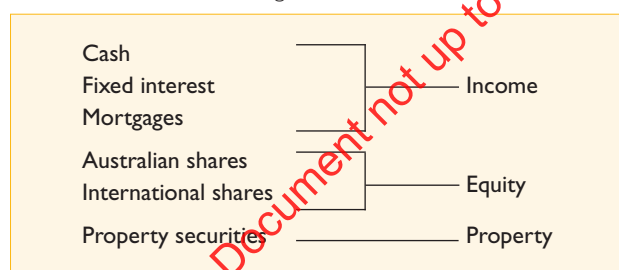
With WealthView eWRAP, you are able to change and mix your managed investments at any time, quickly and easily, as your needs or investment markets change, without incurring our fees. With your financial planner, you choose which managed investments and shares to buy and sell and your financial planner places your investment instructions electronically through adviserNET. Changes to your account may not be implemented in certain circumstances, such as where we are not reasonably satisfied that you have been given (or where permitted by the superannuation law have access to) a copy of the current PDS or other disclosure document for the relevant managed investment, which is not defective or materially adverse.

## Consequences of changing your investments

The sale of some or all of your managed investments or shares in your WealthView eWRAP Super Account may result in a capital gain or capital loss that will affect the amount of tax paid on your account. You may also be charged transaction costs known as buy/sell differentials. See 'Buy/sell differential' on page 40 for further information.

## Understanding asset classes

The managed investments available through your account invest in one or more of the following asset classes:



You have the option to invest in managed investments from each asset class in order to create a diversified portfolio. The diversified and sector options described on pages 10 to 15 offer a choice of managed investments from many of Australia's leading investment managers.

If you would like to know more about the features of a specific managed investment, consult your financial planner and the relevant PDS or other disclosure document. You can obtain a copy of these disclosure documents without charge and on request from your financial planner or us.

## Diversified options

### Conservative

#### Who is this suitable for?

Investors seeking steady income and capital security but some exposure to growth assets. Capital losses can occur in the short term.

#### Investment objective

To provide returns greater than those from defensive assets over the short to medium term, by having some exposure to growth assets.

#### What are the features?

##### Time frame – invest for at least

3 years

##### Security over suggested time frame

Moderate/High

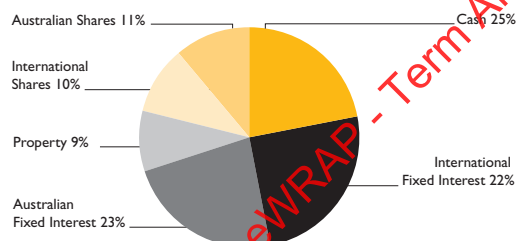
##### Return objective (relative to other investment categories)

Moderate

##### Ease of withdrawal

High

#### Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

#### What else?

Defensive assets comprise approximately 70% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise 30% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

It is possible that the value of the investment may rise or fall depending on the exposure to growth assets, such as shares. Also, volatility in interest rates may cause the prices of fixed interest investments in the strategy to move up and down and those changes can also affect the current market value of the strategy.

### Moderately conservative

#### Who is this suitable for?

Investors with a medium to long term time frame who are prepared to accept some fluctuations in income and capital values.

#### Investment objective

To provide a combination of income and capital growth over the medium to long term, through a balanced mix of growth and defensive assets.

#### What are the features?

##### Time frame – invest for at least:

3 to 5 years

##### Security over suggested time frame

Moderate

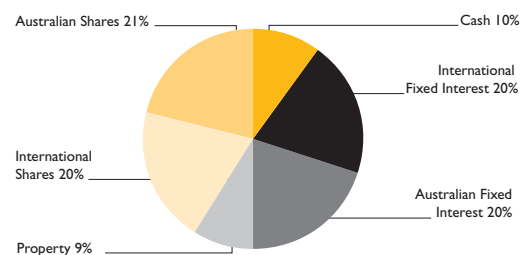
##### Return objective (relative to other investment categories)

Moderate

##### Ease of withdrawal

High

#### Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

#### What else?

Defensive assets comprise approximately 50% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise approximately 50% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

It is possible that the value of the investment may rise or fall depending on the exposure to growth assets, such as shares. Also, volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down and those changes can also affect the current market value of the strategy.



## Balanced

### Who is this suitable for?

Investors with a medium to long term time frame who can accept fluctuations in income and capital from high exposure to growth assets.

### Investment objective

To provide moderate capital growth and some income by investing across all asset types, with higher exposure to growth assets.

### What are the features?

#### Time frame – invest for at least:

5 to 7 years

#### Security over suggested time frame

Moderate

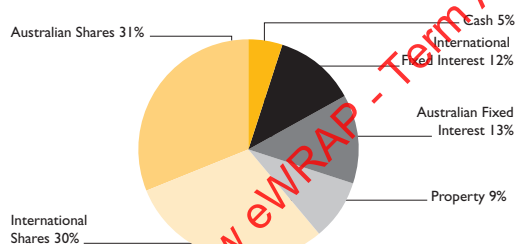
#### Return objective (relative to other investment categories)

Moderate/High

#### Ease of withdrawal

High

### What are the asset allocation ranges? (minimum and maximum)



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Defensive assets comprise approximately 30% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise approximately 70% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

The market value of an investment will rise or fall depending on whether the value of assets in the portfolio rises or falls. The market value could fall over some periods due to volatility of prices of underlying assets.

## Moderately aggressive

### Who is this suitable for?

Investors with a medium to long term time frame who are prepared to accept greater fluctuations in capital values.

### Investment objective

To provide moderate to high capital growth by investing across all asset types, but with higher exposure to growth assets.

### What are the features?

#### Time frame – invest for at least:

6 to 9 years

#### Security over suggested time frame

Low/Moderate

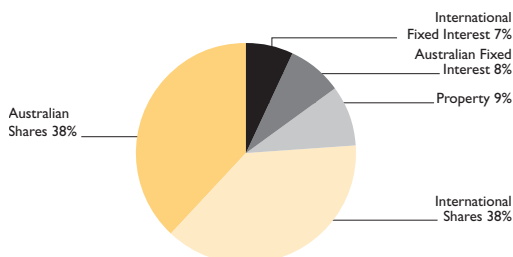
#### Return objective (relative to other investment categories)

Moderate/High

#### Ease of withdrawal

High

### Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Defensive assets comprise approximately 15% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

Growth assets comprise approximately 85% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

The market value of an investment will rise or fall depending on whether the value of assets in the portfolio rises or falls. The market value could fall over some periods due to volatility of prices of underlying assets.

# WealthView eWRAP

## Aggressive

### Who is this suitable for?

Investors with a long term time frame who have no need for regular income and are prepared to accept wide fluctuations in capital values.

### Investment objective

To provide high capital growth over the long term investing only in growth assets.

### What are the features?

#### Time frame – invest for at least:

7 to 10 years

#### Security over suggested time frame

Low/Moderate

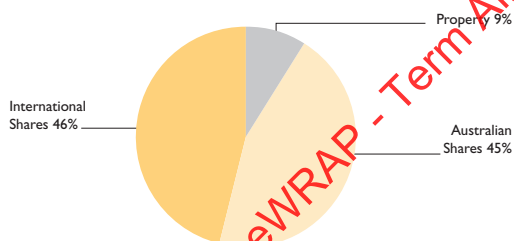
#### Return objective (relative to other investment categories)

Moderate/High

#### Ease of withdrawal

High

### Indicative asset allocation



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Growth assets comprise approximately 100% of the portfolio. Growth assets include Australian and international shares, listed property securities and direct property.

The market value of an investment will rise or fall depending on whether the value of assets in the portfolio rises or falls. The market value could fall over some periods due to volatility of prices of underlying assets.

# Sector options

## Short term money market

### Who is this suitable for?

Investors seeking high investment security and liquidity.

### Investment objective

To provide secure returns with low risk of capital loss by investing in bank deposits, bank bills and Commonwealth and State Government securities.

### What are the features?

#### Time frame – invest for at least:

No minimum time frame

#### Security over suggested time frame

High

### Return objective

#### (relative to other investment categories)

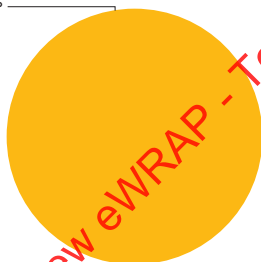
Low

### Ease of withdrawal

High (except for fixed term deposits)

### Indicative asset allocation

Short term  
money market 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Defensive assets comprise approximately 100% of the portfolio. Defensive assets include cash and Australian and (hedged) international fixed interest securities.

## Australian fixed interest

### Who is this suitable for?

Investors seeking income through exposure to the Australian fixed interest markets. Capital losses can occur in the short term.

### Investment objective

To provide returns above inflation and cash over the short to medium term, by investing in Australian fixed interest securities.

### What are the features?

#### Time frame – invest for at least:

2 years or more

#### Security over suggested time frame

Moderate

### Return objective (relative to other investment categories)

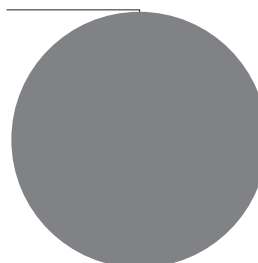
Moderate

### Ease of withdrawal

High (except possibly for managed investments with low credit investments)

### Indicative asset allocation

Australian  
fixed interest 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Defensive assets comprise approximately 100% of the portfolio. Values can vary as interest rates change. Specifically, the value of investments in this strategy may fall during periods when interest rates are rising.

# WealthView eWRAP

## International fixed interest

### Who is this suitable for?

Investors seeking income through exposure to global fixed interest markets. Capital losses can occur in the short term.

### Investment objective

To provide returns above inflation and cash over the short to medium term, by investing in fixed interest securities issued in major international markets (generally hedged to the Australian dollar).

### What are the features?

#### Time frame – invest for at least:

2 years or more

#### Security over suggested time frame

Moderate

#### Return objective (relative to other investment categories)

Moderate

#### Ease of withdrawal

High (except possibly for managed investments with low credit investments)

#### Indicative asset allocation

International  
Fixed Interest 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Defensive assets comprise approximately 100% of the portfolio.

Values can vary as interest rates change. Specifically, the value of investments in this strategy may fall during periods when interest rates are rising. Currency movements may significantly affect returns of international fixed interest investments.

## Property

### Who is this suitable for?

Investors seeking some capital growth and income through exposure to property related securities listed on the stock exchange and direct property. Capital losses can occur.

### Investment objective

To provide income and moderate investment growth over the medium term, by investing in property related securities and direct property.

### What are the features?

#### Time frame – invest for at least:

4 years or more

#### Security over suggested time frame

Moderate/High

#### Return objective (relative to other investment categories)

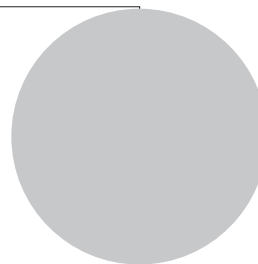
Moderate

#### Ease of withdrawal

High (except possibly for managed investments with an unlisted direct property component)

#### Indicative asset allocation

Property 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Growth assets comprise approximately 100% of the portfolio.

Investments will generally comprise diversified portfolios of listed property securities (both domestic and international), but may also include an unlisted direct property component (that is, Diversified Property).

## Australian shares

### Who is this suitable for?

Investors seeking potentially high capital growth through exposure to the Australian share market who can accept volatile capital values.

### Investment objective

To provide high relative investment growth over the long term, by investing in Australian shares.

### What are the features?

#### Time frame – invest for at least:

5 years or more

#### Security over suggested time frame

Moderate

#### Return objective (relative to other investment categories)

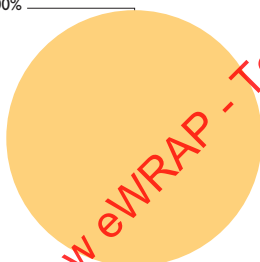
High

#### Ease of withdrawal

High (except possibly for Hedge Funds)

#### Indicative asset allocation

Australian Shares 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Growth assets comprise approximately 100% of the portfolio.

Investments will generally comprise diversified portfolios of Australian share investments. Investments can be split broadly between those with a spread across all the sectors in the Australian share market (that is, Diversified Equity), those focusing on industrial shares (that is, Industrial Equity), those focusing on smaller companies (that is, Smaller Companies), those that take ethical considerations into account (that is, Socially Responsible) and those that invest in private equity or tax advantaged assets (that is, Specialist Equity).

## International shares

### Who is this suitable for?

Investors seeking potentially high capital growth through exposure to international share markets who can accept volatile capital values.

### Investment objective

To provide high relative investment growth over the long term, by investing in international shares.

### What are the features?

#### Time frame – invest for at least:

5 years or more

#### Security over suggested time frame

Moderate/Low (subject to currency movements)

#### Return objective (relative to other investment categories)

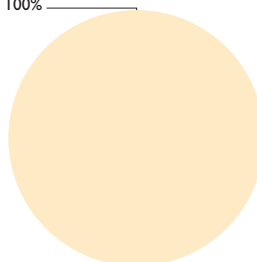
High

#### Ease of withdrawal

High (except possibly for Hedge Funds)

#### Indicative asset allocation

International Shares 100%



Indicative asset allocation shows a long term asset allocation consistent with the stated objective. Individual managed investments may have different asset allocations. You should refer to the product disclosure statement of each managed investment for specific information about that investment.

### What else?

Growth assets comprise approximately 100% of the portfolio.

Investments will generally comprise diversified portfolios of international share investments. Investments can be split between those investing across all world markets (that is, Global Equity), those focusing on specific regions such as South East Asia, Japan, North America or Emerging Markets (that is, Regional Equity), those focusing on specific themes such as Global Technology, Global Health and Biotechnology and Global Resources (that is, Sector Specialist Equity), and those that take ethical considerations into account (that is, Socially Responsible Equity).

# WealthView eWRAP

## How your account works

### When your account is opened

Your financial planner is responsible for electronically submitting transaction instructions and account amendments.

By opening a WealthView eWRAP – Super/Pension Account, you agree to receive select ongoing communications from us electronically via *Investor Online*. (See 'Keeping you informed' on page 32.)

Once we receive your application and set up your account, we'll send you:

- a welcome letter to confirm your account details, and
- a PIN to access *Investor Online*. For security purposes, we'll send your PIN separately to your welcome letter.

Once we receive your initial deposit, you'll become an investor in WealthView eWRAP – Super/Pension and we'll:

- purchase managed investments and shares according to any purchase instructions your financial planner has placed electronically using *adviserNET*, and
- pay any associated fees from your account.

#### Your financial planner

Your financial planner is integral to your WealthView eWRAP Super/Pension Account. All buys and sells of managed investments and shares must take place through your financial planner. You cannot trade directly on your account.

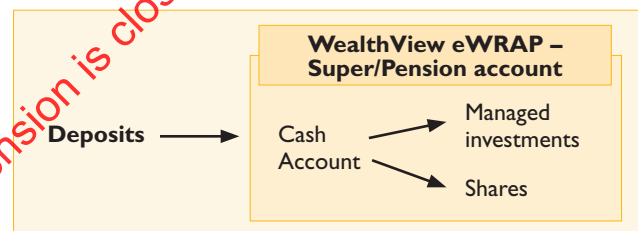
If you don't have a financial planner, you cannot open a WealthView eWRAP Super/Pension Account. If you change your financial planner in the future, you must notify us immediately. In addition, if you decide to no longer use a financial planner, your account will be closed. See 'Eligible rollover fund – super account only' on page 43.

#### Your Cash Account

When you open a WealthView eWRAP – Super/Pension account, a Cash Account is also established for you.

Your Cash Account is part of an interest bearing bank account held by us with St.George. All deposits to your account are automatically credited to your Cash Account. After deducting any contribution fees and retaining the required minimum balance in your Cash Account, the remaining deposit will be invested in accordance with your investment instructions (or remain in your Cash Account until investment instructions are submitted to us by your financial planner). All fees, government charges, insurance premiums, taxes and pension payments (if applicable) are paid from your Cash Account.

Your Cash Account is the central component of your WealthView eWRAP – Super/Pension Account. The diagram shows how your Cash Account is used to settle all investment instructions (purchases and sales of managed investments and shares).



#### Maintaining a minimum balance in your Cash Account

You must maintain a minimum balance in your Cash Account to pay for monthly transactions such as insurance premiums, pension payments, and fees and other costs. You can monitor your Cash Account balance by regularly checking the details of your account on *Investor Online*.

When we make some payments from your Cash Account (such as tax payments), your Cash Account balance may become negative for short periods of time. See 'Negative cash balance' on page 17.

When your Cash Account balance is close to or less than the minimum, you may wish to deposit additional funds to avoid the sale of managed investments. This option is only available for super accounts and only where you are eligible to contribute. Otherwise, if the balance of your Cash Account falls below the minimum required, detailed in the table below, we will automatically sell managed investments to top up your Cash Account to the minimum balance using the priority or default sell method detailed on the next page.

WealthView eWRAP – Super/Pension account value*	Minimum balance required in super Cash Account	Minimum balance required in pension Cash Account
\$0 – \$100,000	\$2,000	\$4,000
\$100,001 – \$500,000	2% of account value	4% of account value
Above \$500,000	\$10,000	\$20,000

\* WealthView eWRAP – Super/Pension Account value includes cash held in the Cash Account.



### Priority Sell Method

You can nominate a standing priority sell instruction on your managed investments, specifying the order in which your managed investments will be sold.

#### Example

John's WealthView eWRAP Super Account value is \$400,000 and the balance in his Cash Account is nil (\$8,000 below the required 2% minimum). John has instructed us to sell Managed Investment A, followed by Managed Investment B, until the minimum required balance is achieved. Managed Investment A has a value of \$5,000 and Managed Investment B has a value of \$10,000. To restore the Cash Account balance, we will sell all of Managed Investment A (\$5,000) and some of Managed Investment B (\$3,000).

### Default Sell Method

We use the default sell method if we have not received any priority sell instructions from you (or if the net value of managed investments you nominated under the Priority Sell instruction are insufficient). Under the default sell method, we will endeavour to sell your managed investments in proportion to their estimated current value, subject to price and market changes that may occur during the selling process.

If we have sold all your managed investments and your Cash Account balance is still less than the required level, we will sell down your shares, starting with your shareholding of the highest value, to the required amount.

#### Example

The balance in Paula's Cash Account is \$8,000 below the required minimum. 80% of her account value is in Managed Investment A and 20% in Managed Investment B. There is no priority sell instruction in place.

Using the Default Sell Method, we will restore Paula's Cash Account balance by selling from each managed investment proportionately:

Managed Investment A:	80% of \$8,000	=	\$6,400
Managed Investment B:	20% of \$8,000	=	\$1,600
<b>Total:</b>			<b>\$8,000</b>

### Negative cash balance

If your Cash Account goes negative at any time, we charge interest on the negative amount at the same rate as interest paid on your positive cash balance. We'll then sell managed investments from your account (using one of the methods described above) to top up your cash balance and recoup the interest charged.

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

**You decide what level of authority your financial planner holds for sending us instructions for your WealthView eWRAP Super/Pension Account. There are two levels of authority:**

1. *Investor directed authority* – you must authorise in writing each instruction (transaction or account amendment) before your financial planner electronically submits it to us.
2. *Authority to operate* – allows your financial planner to electronically submit investment instructions to us and amend your WealthView eWRAP - Super/Pension Account details on your behalf, without prior authorisation from you. Unless we advise you otherwise, the authority to operate allows your financial planner to submit all instructions on your behalf except instructions:
  - to change the name of your account,
  - to transfer funds out of your Cash Account to fund a payment request,
  - in relation to any other matters outlined in this PDS that may require your personal instructions, or
  - to transfer your account from super to pension.

If you change your financial planner or cancel your financial planner's authority to operate, you must tell us immediately. If you change your financial planner and do not inform us, we will continue to act on your existing authority to operate.

Your financial planner can never withdraw funds from your WealthView eWRAP – Super/Pension Account without your written authorisation.

# WealthView eWRAP

## Buying and selling managed investments and shares

We can only accept investment instructions submitted to us electronically by your financial planner. Your investment instructions will generally be placed with the investment manager or broker on the following business day (a week day on which banks and the ASX are open for business in Sydney).

Your Cash Account is the settlement account for all investment transactions. We'll withdraw funds to purchase managed investments and shares from your Cash Account and credit the net proceeds from sale instructions to your Cash Account.

If you instruct us to buy or sell a managed investment and there's a pending transaction in place (such as a distribution reinvestment or a previous purchase or sale request), we won't place the investment instruction with the investment manager until the pending transaction has cleared.

The expiry date for your managed investment instructions will automatically default to 28 days (it can be decreased or increased to a maximum of 56 days by your financial planner). The expiry date for your share instructions (set by your financial planner) can be up to 7 days. If sufficient funds become available before an expiry date, we'll automatically place your instructions with the investment manager(s) and/or broker.

### Buying managed investments and shares

The minimum investment is \$100 per managed investment. There's no minimum buy amount for share purchases, however minimum transaction values may be stated by the ASX and or minimum holdings may apply for some company shares.

PDS PART 2 – List of available investment options is available from your financial planner. Before you instruct your financial planner to submit an instruction to buy managed investments, you must receive a PDI or other disclosure document for the managed investments you're purchasing. These are available upon request and free of charge from your financial planner or us.

If you choose to purchase shares, you should be comfortable doing so and accept there may be significant volatility of returns within your investment portfolio.

You should note that:

- *Shareholder discount cards are not available to you when you buy shares through your account*
- *if you purchase shares through your account, you can't transfer them out of your account.*

## Restrictions on shareholdings

You can invest no more than the greater of \$10,000 or 30% of the total value of your WealthView eWRAP – Super/Pension Account (which includes cash held in your Cash Account) in a single shareholding. We'll review your WealthView eWRAP – Super/Pension account on a six-monthly basis to ensure the value of your share investments is kept within this limit.

If a shareholding rises above this limit, we'll notify you and your financial planner in writing and recommend that you adjust your account. If no adjustment is made within three months of our recommendation, we may make this adjustment for you and sell shares in your account, starting with your shareholding of highest value, to bring the value of share investments within the required limit.

## What happens if there are insufficient funds in your Cash Account?

We can't process your investment instructions if there are insufficient funds in your Cash Account. In that event, we'll check the balance in your Cash Account each day until the expiry date set for the investment instructions.

We record instructions to buy managed investments and shares in date order and check your Cash Account balance daily for sufficient funds to meet outstanding instructions. We'll then process outstanding instructions based on the available cash in your Cash Account. Where you have a number of outstanding instructions, they may not necessarily be processed in the order in which they were placed.

## Regular Buy

You can arrange a Regular Buy of a dollar amount of one or more managed investments held through your WealthView eWRAP – Super/Pension Account. (This service is not available for shares.) We'll fund Regular Buys through your Cash Account. Your financial planner will help you nominate the:

- *amount*
- *start date*
- *frequency*
- *optional end date.*

The Regular Buy instruction will be initiated on the nominated date (or the following business day if the nominated date falls on a non-business day). If there are insufficient funds in your Cash Account at the time the Regular Buy is to occur, the Regular Buy instruction will fail and your financial planner will be notified. adviserNET will initiate the Regular Buy instruction again on the next nominated date for the original nominated amount.

When you have set up a Regular Buy instruction, you acknowledge and agree that, at the time further investments are made by us on your behalf into a managed investment in which you already have an investment, you may not have received:

- the current PDS for the managed investment; or
- information about material changes and significant events that affect the managed investment (that the responsible entity of the managed investment is required to give a person who acquired an interest in the managed investment directly, unless exceptions apply).

Your financial planner can amend or cancel your Regular Buy at any time.

### **Selling managed investments and shares**

The minimum sell amount is \$100 per managed investment. There's no minimum sell amount for shares, however minimum transaction values may be stated by the ASX and/or minimum holding requirements may be applicable for the particular company shares being sold.

If the sell amount is 90% or more of the value of your entire holding in a managed investment, we'll sell your entire holding in that managed investment and credit the proceeds to your Cash Account.

The time it takes for an investment manager to process a sell instruction for a managed investment can vary. For more information see PDS PART 2.

Generally, sells are processed within seven business days unless suspended for any reason. Read the individual managed investment PDS or other disclosure document for details of withdrawal restrictions. When we receive the proceeds from the investment manager, we will credit those funds into your Cash Account.

When you've decided with your financial planner what shares to sell, your financial planner will place your order electronically on adviserNet. Share trades are generally settled within four business days following execution of the trade.

### **Regular Sell**

You can arrange a Regular Sell of a dollar amount from one or more managed investments held through your WealthView eWRAP – Super/Pension Account. (This service is not available for shares.) Your financial planner will help you nominate the:

- amount
- start date
- frequency
- optional end date.

We'll initiate the sell on the nominated date (or the following business day if the nominated date falls on a non-business day).

When we receive the proceeds from the investment manager, we will credit those funds into your Cash Account.

Your financial planner can amend or cancel your regular sell at any time.

### **Earnings**

Earnings from your investments will be in the form of capital growth, dividends (if you have shares) and income distributions. All income distributions and dividends will be deposited into your Cash Account. You can also choose for income distributions to be invested back into the managed investments.

Your financial planner can select and change your income distribution option for you.

The account summary and transaction details screens on Investor Online show the combined summary of the dividends and income distributions you have been paid.

### **Valuations**

We value the managed investments in your WealthView eWRAP account at least weekly, and in most cases daily, based on valuations provided by investment managers.

We value share investments daily using the ASX closing price from the previous trading day.

The portfolio valuation screen on Investor Online shows the most current valuations on your account.

# WealthView eWRAP

## Your super account

Deposits to your super account can be:

- **Contributions** – money deposited to your super account by you, your employer (including directed termination payments formerly known as employer termination payments) or your spouse (see table below for more information on when you can contribute and who can contribute to your super account);
- **Rollovers** – benefits you transfer from another super fund or other superannuation entity

There are different types of contributions and the table below shows the circumstances under which we will accept particular contributions.

Circumstances in which contributions can be made and the types of contributions that can be accepted by us				
Circumstances	Personal contributions (Including those made by a self employed individual)	Mandated employer contributions (Award and superannuation guarantee contributions)	Non-mandated employer contributions (Including Directed Termination Payments)	Eligible spouse contributions
1. You are under age 65	✓	✓	✓	✓
2. You: <ul style="list-style-type: none"> <li>• are 65 years of age or over; but not age 70; and</li> <li>• (other than for mandated employer contributions) have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made</li> </ul>	✓	✓	✓	✓
3. You: <ul style="list-style-type: none"> <li>• are 70 years of age or over; but not age 75; and</li> <li>• (other than for mandated employer contributions) have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made</li> </ul> <p>Other than for mandated employer contributions, the contribution must be received on or before the day that is 28 days after the end of the month in which you turn 75</p>	✓	✓ (Award contributions only)	✓	X
4. You are 75 years of age or over	X	✓ (Award contributions only)	X	X

For more information about rollovers and contributions (and who can make them), contact your financial planner.

## Tax on contributions

From 1 July 2007, reasonable benefit limits (RBLs) are abolished. Rules relating to limits on the amount of contributions that can be made to a superannuation account will replace the RBLs.

There are limits (or caps) on the amount of super contribution you can make that receive concessional tax treatment.

- **Concessional contributions** – these are contributions made to super for which a tax deduction can be claimed, for example employer contributions, personal deducted contributions or salary sacrifice contributions. You can make up to \$50,000 per year in concessional contributions to super.

*If you are 50 years of age or over, a five year transition arrangement will apply, enabling you to contribute \$100,000 per year (between 2007/08 and 2011/12). If you turn 50 during this time, you will be able to take advantage of these arrangements from when you turn 50.*

*Excess concessional contributions will count towards the non-concessional contributions limit.*

- **Non-concessional contributions** – these are contributions made to super for which no tax deduction can be claimed, for example personal undeducted and spouse contributions. You can contribute up to \$150,000 per year. If you are under 65 years of age during the financial year, you will also be able to bring forward up to two year's future entitlements allowing you to make a maximum non-concessional contribution of \$450,000 in one year, but then no further contributions in the next two years. Any entitlement brought forward on this basis affects the amount you can contribute in the following two years.

The following are not non-concessional contributions:

- *subject to certain conditions, you may contribute an amount awarded to you as compensation for damage or personal injury suffered by you; and*
- *certain proceeds from the sale of a business may also be contributed to super. A lifetime indexed limit of \$1 million will apply to these proceeds.*

It is important to note that if you exceed the set limits, those contributions will be subject to excess tax imposed by the Australian Taxation Office (ATO) so you should carefully consider how the limits apply to you and whether, for example, you have any arrangements in place, such as salary sacrifice contributions or regular direct debit contributions, that may need to be amended. For more information see 'Tax features' on pages 33 to 36, or ask for a copy of our flyer 'Tax and your retirement', or speak to your financial planner.

## Contribution acceptance restrictions

There are restrictions that apply to our acceptance of non-concessional contributions.

### One-off contributions in excess of limit

If you are 64 or less on 1 July of the financial year in which the contribution is made, there is a current monetary limit of \$450,000 that applies to a single non-concessional contribution. If you are 65 but less than 75 on 1 July of the financial year in which the contribution is made, the contribution limit is currently \$150,000. Both these figures are subject to indexation.

How to deposit funds to your super account	
Type of deposit	How it can be made
Contribution	<ul style="list-style-type: none"><li>• by direct debit (you can also establish a regular deposit plan from your nominated bank account, see page 22)</li><li>• using BPAY® (when your financial planner lodges your application or additional deposit electronically)</li><li>• by cheque</li><li>• by forwarding your superannuation guarantee notification or other notice of entitlement to superannuation guarantee shortfall payments to us*</li><li>• via Employer Online (employer contributions only)**</li></ul>
Rollover	<ul style="list-style-type: none"><li>• by arranging for your rollover cheque and documentation to be sent to us</li><li>• by completing the transfer authority in the application booklet</li></ul>

\* These types of contributions are credited to your super account following processing by the Australian Taxation Office, which may take some time.

\*\* Employer Online is an internet-based solution that enables employers to make electronic contributions directly into an employee's super account.

# WealthView eWRAP

## No tax file number (TFN)

We cannot accept contributions (except for employer contributions) made by you, or on your behalf, if your TFN has not been quoted to us. Under superannuation law, we are required to return these contributions to you within 30 days. Refer to the 'Tax features' section on page 33 for information on further impacts when you don't supply your TFN.

## Regular deposit plan

If you want a more disciplined approach to saving for your retirement and provided you are eligible, you can set up a regular deposit plan and make regular payments by direct debit from your bank account. Your financial planner can establish and manage this for you online.

With the regular deposit plan you choose:

- *how much you want to invest*
- *the frequency of your deposits (monthly, quarterly, half-yearly or annually)*
- *the duration of your plan.*

You can view the details of your regular deposit plan on the Account Details screen on Investor Online.

Where funds are not available for your regular deposit plan and we have bought managed investments on your behalf, we will reverse these transactions within a reasonable amount of time. This may result in a buy/sell differential that may negatively affect your account balance. We will not be held liable for transactions that occur in these instances.

## Government co-contributions

Each year we report your contributions to the Australian Taxation Office (ATO) so they can determine if you are eligible to receive the government co-contribution. If you are eligible and you've nominated your WealthView eWRAP Super Account to receive the contribution, the ATO will send it to us automatically and we'll credit your account.

To nominate your account, simply complete the ATO superannuation fund nomination form (available from us or your financial planner) and forward it to the ATO. Alternatively, speak to your financial planner about other ways of nominating your account.

## Splitting your contributions with your spouse

You may be able to split with your spouse some of the taxable contributions you make to your super account, provided your spouse meets the eligibility rules. Those contributions that can be split include employer superannuation guarantee contributions, employer contributions, salary sacrificed amounts, and the deductible portion of any personal deducted contributions you have made. The maximum amount that can split is the lesser of 85% of these contributions or your concessional contributions cap.

Generally, you'll only be able to request a split of the contributions you made in the immediately preceding financial year. However, you may split your contributions in the same financial year you made the contributions, if you are closing your super account in that year and rolling over (that is, transferring the whole of your super account balance) to another fund. Please note that you will not be able to split your contributions once you transfer to a pension account or to another super account.

## Case study: Benefits of regular investing – the sooner the better

It's better to start investing small amounts today than to wait until you can invest a larger amount. The benefits of investing early are shown in the following example, where we compare two deposit plans.

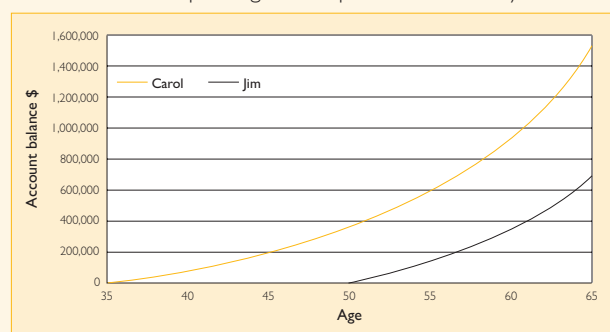
Carol and Jim are both aged 35. Carol decides to deposit \$1,000 per month (after tax) for the next 30 years. Jim waits until he is 50 before he starts depositing \$2,000 per month for 15 years. It's assumed their investment will generate 8% per annum after tax, fees

and costs and with all earnings reinvested.

The graph shows that even though Jim and Carol have both deposited a total of \$360,000, by the time they are aged 65 and ready to retire, Carol's investment has produced a higher return because of an extra 15 years of compound income.

### So why the big difference?

The reason is compounding. Compounding occurs when income earned on your savings is reinvested, so you earn money on your initial capital, as well as on any income you have already earned.



You can only make one annual split to your spouse's super account. Once a contribution has been split, you can't change the deductibility of it.

Your financial planner can explain if this option will be of benefit to you.

## Your pension account

It's important to note that, generally you can only deposit a single rollover to your pension account to commence a pension. If you have multiple super accounts and/or you have other superannuation savings with another fund and you only want to receive a single pension, you'll need to make sure you 'aggregate' (combine) all your super funds (and any other money you want to pay in) into a single super fund to enable the transfer of a single rollover to your pension account. Contact your financial planner for further details.

### Transferring from super or pension to pension

When you transfer from your WealthView eWRAP Super Account or WealthView eWRAP Pension Account to a new WealthView eWRAP Pension Account, generally we can transfer your super/pension investments without selling them, which means there is no disposal for capital gains tax purposes (super only) and no charges associated with buying and selling investments.

The options for transferring from an existing WealthView eWRAP Super Account or WealthView eWRAP Pension Account to a new WealthView eWRAP Pension Account are shown in the table below:

<b>Full asset transfer</b>	Transfer your total super or pension account balance to a single pension account by completing the relevant section in the pension application booklet. Alternatively, your financial planner can do this for you on adviserNET.
<b>Partial asset transfer</b>	Transfer part of your super or pension account to a single pension account. This allows you and your financial planner to choose which managed investments and shares you want to transfer. You can nominate a dollar amount or an entire holding in a managed investment, but we can only transfer an entire shareholding. We cannot transfer part of your shares. This instruction can only be submitted by your financial planner electronically on adviserNET.

### Unrestricted non-preserved benefits

Unrestricted non-preserved benefits are benefits which no longer need to be preserved because a condition of release has been met and no cashing restrictions apply (see pages 28 and 29).

The rollover you use to open your pension account must be comprised only of unrestricted non-preserved benefits (or you must meet a no cashing restriction condition of release of preserved benefits to which no cashing restrictions apply), unless you are applying for a pre-retirement pension (see page 25).

### Depositing a rollover

To deposit a rollover you can:

- arrange for your rollover cheque and documentation to be sent to us
- complete the transfer authority in the application booklet, or
- nominate to transfer part or all of your existing WealthView eWRAP – Super/Pension Account balance (see page 20 to confirm you are eligible to make a contribution).

### Aggregating rollovers and contributions

You can use your super account to aggregate multiple rollovers and contributions (see page 20 to confirm you are eligible to make a contribution), prior to you opening your pension account. To give you time to complete the aggregation you can delay your pension start date by up to three months. We'll hold all rollovers and contributions in your Cash Account and then transfer the combined funds as a single rollover to your pension account on the nominated pension start date.



If you are using a super account to aggregate Pre July 1994 pensions, please note this will result in a loss of their tax status. We recommend you consult closely with your financial planner when proposing to roll over Pre '94 pensions.

Our standard fees and other costs will apply while the rollovers and contributions are being aggregated in the super account.

## **Funds received after your pension has started**

### **Amounts under \$500**

If we receive a rollover from another superannuation provider without any instructions from you and the credit amount is less than \$500 (or such other amount as we may determine from time to time), you authorise us to return it to the super fund that paid it. You will need to contact the other super fund about accessing this money.

If investment income or other amounts (including any tax credits) of less than \$500 are credited to your super account after it's been closed and transferred to your pension account, you authorise us to pay it to you (unless your account was transferred to a pre-retirement pension, in which case we will seek further instructions from your financial planner).

### **Amounts over \$500**

If you have rollovers and credits over \$500 (or such other amount as we may determine from time to time) you authorise us to take instructions from your financial planner. There are three options for these amounts:

- We pay the credit amount to you (unless your account was transferred to a pre-retirement pension in which case we will seek further instructions from your financial planner).
- We transfer the credit amount to another pension account, which means you will receive more than one pension.
- We follow the 'single pension commutation process' so that you can receive a single pension. This involves:
  1. transferring your pension account balance (without selling investments) to a new pension account.
  2. adding any other money (either rollovers or contributions) to the new pension account on the same day as the transfer. If the additional money is a contribution, which you are eligible to make, we will have aggregated the funds in your super account first.
  3. commencing a new pension account.

If we need to open a new super account and/or a new pension account for you, you authorise us (if the law permits) to use the application for your existing pension account. Our standard fees and charges will apply to the super and/or pension account opened for you.

Your financial planner can recommend the best option for your circumstances.

## **Pension Payments**

Pension payments from your pension account will be funded from your Cash Account. If there's not enough money in your Cash Account, we'll sell your managed investments using either the Priority Sell Method if instructions exist, or Default Sell Method (see page 17) to fund your pension payments. If we need to sell more than 5% of an asset to meet a pension payment, we'll sell the entire asset.

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

1. unrestricted non-preserved benefits
2. restricted non-preserved benefits\*
3. preserved benefits.\*

\* applicable to pre-retirement pensions only and subject to you having met a condition of release.

Under superannuation law, we are required to pay you each year a certain percentage of your pension account balance as a minimum pension. There is no maximum that applies (other than to pre-retirement and term allocated pensions – see next page).

When your pension starts, we calculate your pension minimum for that year on a pro rata basis. If your pension commences between 1 June and 30 June, you may not receive a pension payment for that year. Otherwise, your pension minimum is calculated on the first day of each financial year (1 July).

We'll write to you each year to inform you of your pension minimum or you can check it on the pension details screen on Investor Online. Your financial planner can also tell you what your limit will be.

You can adjust the amount of your payments at any time. To do this, simply contact your financial planner.

Pension payments are subject to different income tax rates depending on your circumstances. For more information see 'Tax features' on pages 33 to 36, or ask for a copy of our flyer 'Tax and your retirement', or speak to your financial planner.



### Choose your payment period

You can choose to receive your pension payments:

- *monthly*
- *quarterly – in March, June, September and December*
- *annually – in June.*

You can change the frequency of your pension payments at any time – simply contact your financial planner.

We'll pay your pension directly into your bank account on or around the 20th of the month.

### Your allocated pension account

#### Your minimum pension payments

Pension amounts are subject to an annual minimum limit. The minimum limit that applies to you is calculated using a percentage, depending on your age, and the amount you have in your account. Refer to the following table for the minimum percentage factors.

If you rollover part of your benefits to another super fund, we must ensure sufficient funds remain in your account to pay your pension minimum to you. If you close your account and rollover all your benefits to another super fund, we must pay your pension minimum (which we will calculate on a pro rata basis) to you if you have not already received it. For these purposes, any lump sum withdrawals will be counted as part of your pension minimum.

Age	Minimum percentage factor
Under 65	4%
65 - 74	5%
75 - 79	6%
80 - 84	7%
85 - 89	9%
90 - 94	11%
95 or more	14%

#### Lump sum payments – withdrawal

If you have a pension that is not a pre-retirement or term allocated pension you can withdraw all or part of your allocated pension benefits as a lump sum (commutation) at any time. Withdrawal restrictions apply to pre-retirement pensions and term allocated pensions (refer to 'Accessing your money' on page 27).

A lump sum withdrawal will not affect your pension payments in the financial year in which you make the withdrawal. You should consult your financial planner before you decide to take any part

of your pension as a lump sum. Also see 'Tax features' on pages 33 to 36, or ask for a copy of our flyer 'Tax and your retirement' for more information on tax and lump sum payments.

#### Pre-retirement pensions

In addition to the minimum pension payment requirement, discussed above, a maximum pension payment limit also applies to pre-retirement allocated pensions (these are sometimes known as transition to retirement pensions). The maximum limit each year is calculated as 10% of your account balance on the first day of each financial year (1 July).

When you turn 65 or advise us that you meet another condition of release (with no cashing restrictions), this pre-retirement pension status is removed and as a result, the maximum pension payment limit will no longer apply. If you have nominated to receive the maximum pension payment, we will default your new pension payment nomination to a gross dollar amount, based on the annual maximum pension payment amount you were entitled to for that financial year. To adjust this nomination, contact your financial planner.

### Your term allocated pension account

**Only available until 19 September 2007. After that date no further TAPs will be issued.**

Term allocated pensions (TAPs) provide you with a regular pension payment for the term you choose. TAPs will continue to attract a 50% assets test exemption under social security law where they are commenced on or before 19 September 2007. **After this date, the exemption for newly commenced TAPs will be removed. TAPs that commenced on or before 19 September 2007 will retain their exemption status after 19 September 2007.** For more information, contact your financial planner.

Your TAP account payments will be made over the nominated term of your pension (established at the commencement of your account).

#### Calculating the term

When you commence a TAP, you can elect the term of the pension to be between your (or your spouse's) life expectancy and the number of years before you (or your spouse) would reach age 100.

You can only use your spouse's life expectancy for determining the term if it is greater than yours and you have nominated your spouse as a binding reversionary pension beneficiary. (See 'Binding reversionary pension nomination' on page 31.)

# WealthView eWRAP

## Your pension payments

The annual pension you can draw from your TAP account is calculated on 1 July each year, using a formula that takes into account your account balance and the remaining term of your pension. You can adjust the amount of your pension payments from between 90% to 110% of this annual amount at any time.

## Lump sum payments

The government has restricted lump sum access to TAPs except:

- where your TAP is not funded from the commutation of a complying pension or annuity:
  - you can make a withdrawal within six months of commencement of your TAP, unless your pension was established by satisfying the pre-retirement pension condition of release, in which case you can withdraw only your unrestricted non-preserved benefits
- if you or your reversionary beneficiary die, but:
  - the nominated life expectancy for your TAP is based on your spouse's life expectancy, you can't commute your TAP until after both you and your spouse die, other than to purchase a new complying pension or annuity
- where the withdrawal is directly used to purchase another complying pension or annuity with comparable Centrelink treatment
- to make a non-member spouse payment split under the Family Law Act
- to ensure that a payment may be made for the purpose of giving effect to a release authority under the Tax Act.

You should consult your financial planner before you decide to take any part of your pension as a lump sum. See our taxation flyer 'Tax and your retirement', for more information on tax and lump sum payments.

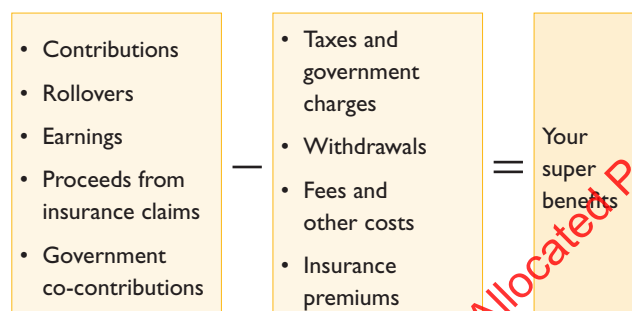
# Accessing your money

You should note that due to the level of investment returns that may be earned by your investments and our fees and other costs, if you close your account within a few years of joining, you may get back less than you deposited.

## Super benefits

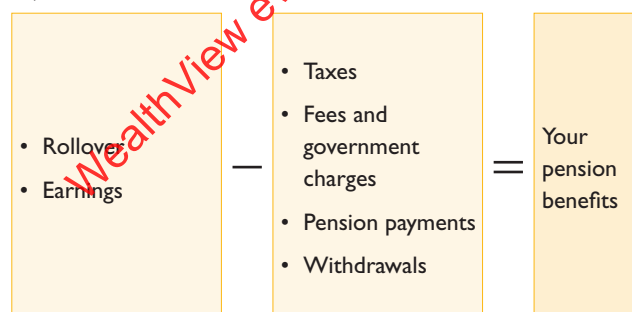
Your super benefits comprise all contributions made by you or made on your behalf, any rollovers or any benefits which are transferred to your account, the investment earnings which accrue (including positive and negative returns) and proceeds from any insurance claims, less taxes and government charges, insurance premiums, withdrawals, fees and other costs.

Your benefits can't be paid to you until you meet a condition of release.



## Pension benefits

Your pension benefits comprise your initial rollover and investment earnings which accrue (including both positive and negative returns) less taxes (if applicable), government charges, fees and other costs, pension payments already paid to you and any other withdrawals.



## Benefit categories

There are three benefit categories applicable to both super and pension:

- unrestricted non-preserved benefits – you can withdraw these at any time*
- restricted non-preserved benefits – see page 29 for the rules about accessing these benefits*
- preserved benefits – see page 29 for the rules about accessing these benefits.*

## Accessing unrestricted non-preserved benefits

Once your benefits become unrestricted non-preserved you can withdraw them, transfer them to a pension account or roll them over into another super or pension fund or retirement savings account at any time.

## Accessing preserved and restricted non-preserved benefits

You can rollover these benefits to another complying super fund or retirement savings account at any time. However, you can only access these monies if you satisfy a 'condition of release'.

Where you satisfy a condition of release (see page 29) and there are no cashing restrictions (as there are with a pre-retirement pension), preserved benefits and restricted non-preserved benefits become unrestricted non-preserved benefits and can be paid to you.

## Your preservation age

Your preservation age depends on the date you were born.

Date you were born	Your preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

# WealthView eWRAP

## Pre-retirement pension and term allocated pensions

Once you have reached your preservation age, you can access your super benefits as a non-commutable income stream through a pre-retirement pension. This condition of release means you can open a WealthView eWRAP Pension Account and receive pension payments, even though you may be still working.

Note that lump sum withdrawals from a TAP are only allowed in limited circumstances and you won't be able to make lump sum withdrawals from a pre-retirement pension unless you are withdrawing unrestricted non-preserved benefits or you meet another condition of release of preserved benefits with no cashing restrictions.

## When you retire

Once you retire, or meet another condition of release, your super benefits can be paid as either a lump sum or transferred to a pension fund.

You can transfer your money directly from the WealthView eWRAP Super Account to a tax-effective WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account (but after 19 September 2007 no further TAPs will be issued) without selling managed investments. See the section 'Transferring from super or pension to pension' on page 23 for more details.

## Withdrawals

**Please read this section in conjunction with 'Accessing your money' on page 27 as some limitations apply to withdrawals.**

You can generally withdraw your super or pension money at any time, provided you meet a condition of release (with no cashing restriction) or your benefits are already unrestricted non-preserved. TAPs are subject to additional restrictions (see 'Your term allocated pension account' on page 25 for details).

All withdrawals from your WealthView eWRAP – Super/Pension Account are funded from your Cash Account. The unit price you receive for a managed investment will depend on when the investment manager receives and processes the withdrawal request. The transaction details screens on Investor Online show any withdrawals that have been made from your account.

You cannot specify that your withdrawal is to be made completely from either the tax free or taxed components of your benefits. All withdrawals will be pro-rated across both components and, for this purpose, if you hold more than one account in the fund (which may be across several products), these accounts will be aggregated.\*

## Restrictions and delays

Some investment managers may impose withdrawal restrictions (for example, they may only permit withdrawals twice a year) or only part pay a redemption (these will be outlined in the investment manager's PDS or other disclosure document). You can obtain a copy of the PDS or other disclosure document free of charge and on request from your financial planner or us. For more information, see PDS PART 2 – List of available investment options.

Also, if a purchase or sale of managed investments is pending, your withdrawal request may be affected.

For other restrictions on withdrawals from your TAP account, please see 'Your term allocated pension account' on page 25.

## One-off withdrawals

To request a one-off withdrawal from your WealthView eWRAP – Super/Pension Account, sign and submit a payment request form. We recommend you speak with your financial planner before you submit this request to us.

For partial withdrawals, if there is not enough cash in your Cash Account and your financial planner has not sold managed investments or shares to fund that partial withdrawal, we will use the Default Sell Method or Priority Sell Method, if instructions exist (see page 17) to sell down investments to fund the withdrawal.

For full withdrawals (an account closure), your financial planner will need to electronically submit your instructions to sell all your investments before the closure can be processed.

## Selling shares

If you hold shares, you can sell holdings in one or more of them and withdraw the proceeds from your Cash Account. You must instruct your financial planner to arrange the sale of the shares before sending us your payment request form.

\* At the date of preparation of this PDS, this measure was enacted as a matter of taxation law. However, it is possible that the government may change or omit the measure between the date of preparation and the date of issue of this PDS. For further information, please contact your financial planner.

Condition of release <sup>#</sup>	Cashing restrictions	
	Preserved benefits	Restricted non-preserved benefits
You are aged 65 or over	Nil	Nil
You are aged 60 or more and you leave your employer	Nil	Nil
You satisfy all of the following: <ul style="list-style-type: none"> <li>• you have reached your preservation age (see 'Your preservation age' on page 27)</li> <li>• you are not gainfully employed; and</li> <li>• you can reasonably satisfy us that you never intend to work for 10 or more hours per week again</li> </ul>	Nil	Nil
You reach your preservation age	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> <li>• a transition to retirement income stream*</li> <li>• a non-commutable allocated annuity</li> <li>• a non-commutable allocated pension*</li> <li>• a non-commutable annuity</li> <li>• a non-commutable pension*</li> </ul>	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> <li>• a transition to retirement income stream*</li> <li>• a non-commutable allocated annuity</li> <li>• a non-commutable allocated pension*</li> <li>• a non-commutable annuity</li> <li>• a non-commutable pension*</li> </ul>
We are reasonably satisfied that you are permanently incapacitated**	Nil	Nil
You have compassionate grounds for applying**	A single lump sum not exceeding an amount determined by the Australian Prudential Regulation Authority	A single lump sum not exceeding an amount determined by the Australian Prudential Regulation Authority
You suffer severe financial hardship**	A single lump sum every twelve months not exceeding \$10,000	A single lump sum every twelve months not exceeding \$10,000
You are an eligible temporary resident who is leaving Australia permanently**	Nil	Nil
You die	Nil	Nil
You terminate your employment with an employer who has contributed to the WealthView eWRAP Super Account on your behalf	Benefits can only be paid in one or more of the following ways: <ul style="list-style-type: none"> <li>• A non-commutable life pension</li> <li>• A non-commutable life annuity</li> </ul>	Nil
You were a lost member and your entire benefit when released is less than \$200 <sup>^</sup>	Nil	Nil
We receive a 'Release Authority' or Transitional Release Authority, from you or the ATO	The amount specified in the Authority, subject to any restrictions in tax law	The amount specified in the Authority, subject to any restrictions in tax law

<sup>#</sup> More than one condition of release may apply. If so, you should consider which condition of release provides the greatest access.

\* Referred to as a pre-retirement pension (also known as transition to retirement income stream).

\*\* As provided under superannuation law.

<sup>^</sup> You receive the benefit tax-free provided it's paid as a lump sum and it is your entire benefit in the fund.

# WealthView eWRAP

## What happens if you die?

Superannuation law allows you to nominate one or more dependants or your estate to be paid the balance in your account (including any insured benefit) when you die.

### Types of nomination and how benefits can be paid

There are two types of nominations – discretionary and binding.

With the exception of a TAP that has been established with a binding reversionary pension nomination, you can change your death benefit nomination at any time.

#### Discretionary

We are not bound by a discretionary nomination. Although we'll endeavour to abide by your nomination, we consider each case individually to ensure death benefits are paid appropriately.

#### Binding death benefit nomination

This nomination is binding on us, subject to conditions. You can only nominate an eligible dependant or your estate and we will pay the death benefit in accordance with your nomination. If not renewed or revoked, a binding death benefit nomination expires after three years. Should your nomination expire and you wish to continue this form of nomination, you will need to resubmit a new binding death benefit nomination. You can change or revoke your nomination at any time. The nomination must be witnessed by two people over the age of 18 who are not nominated beneficiaries.

To make a binding death benefit nomination, complete the form in the application booklet.

Who is a dependant?	Definition under superannuation
Your spouse	Married or de facto spouse*
Your children (of any age)	Includes adopted, step and ex-nuptial children
Any person with whom you have an interdependency relationship	<p>Two persons (whether or not related by family) have an interdependency relationship if:</p> <ul style="list-style-type: none"><li>(a) they have a close personal relationship; and</li><li>(b) they live together; and</li><li>(c) one or each of them provides the other with financial support; and</li><li>(d) one or each of them provides the other with domestic support and personal care (other than under an employment contract or a contract for services or on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation).</li></ul> <p>If two persons (whether or not related by family) satisfy (a) and they do not satisfy (b), (c) and (d) and the reason they do not satisfy (b), (c) and (d) is that either or both of these persons suffer from a disability, or they are temporarily living apart; they will still have an interdependency relationship.</p> <p>If two persons satisfy (a) (b) and (c) but not (d) and one or each of them provides the other with support and care of a type and quality normally provided in a close personal relationship, rather than by a mere friend or flatmate, they will still have an interdependency relationship.</p>
Any other person financially dependent on you at the time of your death	A person, other than a spouse, child or person with whom you have an interdependency relationship, who is financially dependent on you.

\* As defined under superannuation law, this excludes same sex couples.

### Benefits can generally be paid as a lump sum or pension

Generally, (other than in relation to some TAPs – see following 'Binding reversionary pension nomination') a beneficiary to whom a death benefit is to be paid will have the ability to choose to receive the death benefit as either a lump sum or (subject to some restrictions) as an allocated pension.

If you have a pension account and your death benefit nomination specified payment as a reversionary pension, the beneficiary may elect to receive the benefits as a lump sum. Where the beneficiary does choose to receive the death benefit as a pension, it is called a 'reversionary pension'.

A death benefit cannot be paid as a pension to:

- someone who is not a dependant;
- a child, unless the child is:
  - under 18 years of age; or
  - between 18 and 25 years of age and is financially dependent on you; or
  - over 18 and has a prescribed disability.

In addition, where the death benefit is paid as a pension to a dependant child, the child cannot continue to receive the pension once they attain age 25 (except where they have a prescribed disability) and it will be commuted and paid as a lump sum.

Beneficiary to whom death benefit is to be paid	How benefits can be paid
Spouse	Lump sum or allocated pension
Child under 18	Lump sum* or child allocated pension#^
Child 18-25 who was financially dependent	Lump sum or allocated pension^
Child over 25	Lump sum only
Other dependant	Lump sum or allocated pension
Non-dependant	Lump sum only

\* A lump sum benefit for a child under the age of 18 will generally be paid to the child's parent or guardian on trust for the child until the child turns 18.

# Complete a child pension nomination (available from your financial planner), which sets out the conditions that apply to these pensions.

^ This pension will only continue until the child turns 25, at which point they will receive the balance of the account as a lump sum payment, unless the child is permanently disabled.

### Binding reversionary pension nomination

If you apply for a TAP and want the pension term based on your spouse's life expectancy, you'll need to complete the binding reversionary pension nomination (in the TAP application). Once you've made a binding reversionary pension nomination, you can only change it by commuting and recommencing your pension. This may result in various fees and other costs being deducted from your account.

You can also make a binding reversionary pension nomination for your TAP even if the term of your pension is not based on your spouse's life expectancy.

Binding reversionary pensions are not available for allocated pension accounts.

### Changing your nomination

With the exception of a TAP established with a binding reversionary pension nomination (see 'Binding reversionary pension nomination' on this page), you can change or revoke your death benefit nomination at any time by completing the binding death benefit form. Call our Contact Centre or your financial planner for the appropriate form.

### If you don't make any nomination

If you don't nominate a beneficiary, we have the discretion to determine who receives your benefits in accordance with superannuation law.

You can make a death benefit nomination at any time after opening your account (other than a TAP binding reversionary pension nomination) by notifying us in writing. Ask the Contact Centre on 1800 006 230 or your financial planner for the appropriate form.

### Tax implications of nominations

The tax consequences of a nomination can vary depending on your choice of beneficiary and whether or not you choose a discretionary or binding reversionary nomination – see page 30. You should discuss with your financial planner the tax implications of any nomination you are considering making.

For more information see 'Tax features' on pages 33 to 36, ask for a copy of our flyer 'Tax and your retirement', or speak to your financial planner.



# WealthView eWRAP

## Keeping you informed

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

<b>Investor Online</b>	Access information on your account anywhere, any time over the internet at <a href="http://www.investoronline.info">www.investoronline.info</a> . Once you've received your PIN, logon to <i>Investor Online</i> to view your account balance, investments held, asset allocation, transactions, pension and insurance details and the relevant PDS(s) or other disclosure documents. You can obtain a copy of these disclosure documents without charge from your financial planner or us on request. You can also view your investor report.
<b>Investor report</b>	You will receive an investor report at least annually, which provides a clear picture of all your investments, including details of your opening and closing balance, transaction history, net earnings and investment performance.
<b>Annual report</b>	You receive an annual report for each year to 30 June which details important information for investors and contains abridged fund financial statements.
<b>Annual Pension Review letter and PAYG Payment Summary (pension accounts only)</b>	Your Annual Pension Review letter advises your pension limits for the coming year: If you receive a payment while under 60 years of age during that year, we'll also send you a PAYG payment summary to help you complete your income tax return.
<b>Contact Centre</b>	Call us on 1 800 006 230 or send an email to <a href="mailto:wealthview.ewrap@asgardwealthsolutions.com.au">wealthview.ewrap@asgardwealthsolutions.com.au</a>

### Communications from investment managers and corporate actions

All investments purchased through your account are held in our name, as trustee, which means that we receive all investment communications including annual reports and financial statements.

Because all investments are held in our name, you forego direct voting rights and generally will not be able to attend investor meetings. Also, income from your investments will be paid into your Cash Account and you will not have access to any dividend or distribution reinvestment programs.

If you hold shares in your account, we, as trustee, will decide what action to take on your behalf when companies announce new shareholder entitlements, or undertake restructuring or other corporate actions. However, our current policy is to take no action where the corporate action requires payment from your account.

### Electronic reporting

We're progressively increasing the range of reporting, transaction and compliance information that we send to you electronically and will notify you when we extend the range of information that we currently provide to you, or make available electronically.

When you submit your application, you agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information you may request), details of illiquid investments and documents (including PDS and other disclosure documents for underlying managed investments and periodic reports) which we are required or permitted to give, or have agreed to give, to you relating to your account via *Investor Online*, or any other electronic means we choose (and for these purposes, you agree you will be taken to have received the relevant information whether or not you access the information).



## Tax features

***Taxation is complex and we recommend you consult a suitably qualified professional when considering tax matters in relation to investing in your account. Funds held in super and pension are treated very differently for tax purposes.***

The amount of tax you pay can depend on a combination of factors, including:

- *your individual circumstances*
- *the current tax rates applicable (contributions tax, top marginal tax rate, Medicare levy and capital gains tax)*
- *the components of any rollovers*
- *your age*
- *whether or not you have provided your tax file number.*

In the case of a death benefit, the amount of tax paid by the beneficiary can depend on:

- *whether the beneficiary is a dependant or non-dependant for tax purposes*
- *the age of the beneficiary.*

The following table details only general information about the taxation that may apply to your super or pension account. For more detailed information, you can obtain our taxation flyer, 'Tax and your retirement' from your financial planner. It provides an overview of how taxation may apply to your account and includes current tax rates and thresholds. Information in the flyer is updated each year.

# WealthView eWRAP

Taxes paid on deposits and earnings <sup>1</sup>		
	Super account	Pension accounts
Contributions <sup>2</sup>	<p>Tax of up to 15% is payable on:</p> <ul style="list-style-type: none"> <li>personal contributions (for which a tax deduction is allowed)</li> <li>all contributions made by your employer.</li> </ul> <p><b>Note:</b> Spouse contributions are treated as non-concessional contributions and are not subject to contributions tax.</p>	Not applicable
No TFN information provided	<p>Where you do not quote your tax file number (TFN) the highest marginal tax rate is payable on:</p> <ul style="list-style-type: none"> <li>all contributions made by your employer</li> <li>the taxable component of directed termination payments.</li> </ul>	Not applicable
Contributions in excess of the limits (or caps)	<p>Additional tax applies where you exceed contribution limits. This tax is payable to the ATO for:</p> <ul style="list-style-type: none"> <li>concessional contributions (e.g. employer and salary sacrifice contributions, etc.) at an additional 31.5%. The ATO may allow this to be paid from your own funds or your super account.</li> <li>non-concessional contributions (e.g. personal undeducted, spouse and concessional contributions where they exceed their limit etc.) at 46.5%. The ATO will direct you to make this payment from your super account.</li> </ul>	Not applicable
Investment earnings <sup>3</sup>	<p>Generally, your earnings in the super account are taxed at a lower rate than most other types of savings.</p> <p>The earnings which are then credited to your super account will be liable for tax at a maximum rate of 15%.</p>	<p>Not applicable</p> <p>Your investment earnings and realised capital gains in the pension account are not subject to tax. Any tax benefits arising from franking credits (or other tax adjustments on your investment which your pension account is entitled to claim) will be credited to your pension account. See 'Benefit from tax credits' on page 6.</p>
Rollovers	<p>Rollovers with no untaxed element are generally tax-free.</p> <p>Rollovers with an untaxed element (certain rollovers from public sector funds) are subject to tax of up to 15%.</p>	<p>Rollovers are generally tax-free</p> <p>Rollovers with an untaxed element (certain rollovers from public sector funds) are subject to tax of up to 15%.</p>
Directed termination payments	The taxable component is subject to tax of up to 15%.	The taxable component is subject to tax of up to 15%.

1. We deduct any tax owing from your eWRAP Super/Pension account and pay it to the Australian Taxation Office (ATO), usually on a quarterly basis.

2. Prior to 1 July 2005, an additional contributions tax (superannuation surcharge) may have applied to certain super account contributions depending on your adjusted taxable income.

3. Tax will be provided for in your super account on such distributions or capital gains (before offsetting losses) at the rate of 15%. If we subsequently establish that tax is payable on this income at a rate lower than 15%, or that you have a capital loss which can reduce capital gains tax, your account will be adjusted accordingly. (Capital gains will generally be taxed at only 10% when the investment realised has been held for at least 12 months). However, these adjustments are only made annually, usually in December, for the financial year that ended on the previous 30 June. If you close your account before the end of a particular financial year, you will not receive the benefit of any adjustment relating to that financial year. Contact your financial planner for further information.

Taxes paid on payments and withdrawals		
	Super account	Pension accounts
Pension payments	Not applicable	<p>Pension payments are subject to different income tax rates depending on your age.</p> <ul style="list-style-type: none"> <li>Under 60 – part of your pension payment may be tax-free if your benefit contains certain components. In addition, you are generally entitled to a rebate of tax on the income you receive if you have reached your preservation age, generally 55, or are permanently incapacitated.</li> <li>Over 60 – all of your pension payments are tax-free.</li> </ul>
Withdrawals	<p>Payments in the form of a lump sum, including any benefits paid if you die, are classified as withdrawals for taxation purposes. The tax rates differ depending on your age and the tax-free and taxable components of the withdrawal.</p> <p>If you are over 60, withdrawals from your super account for you are tax-free.</p> <p>If you are under 55, the taxable component is taxed at 21.5% (includes Medicare Levy). If you are aged between 55 and 59, up to \$145,000 may be tax-free and the balance is taxed at 16.5%.</p> <p>See 'Tax components' on page 36.</p>	<p>Payments in the form of a lump sum, including any benefits paid if you die, are classified as withdrawals for taxation purposes. The tax rates differ depending on your age and the tax-free and taxable components of the withdrawal.</p> <p>The taxable component is taxed at your marginal tax rate less a 15% offset applicable to pension recipients aged between 55 and 59.</p> <p>If you are over 60, withdrawals from your pension account are tax-free.</p>
Death benefits	<p>A lump sum payment made directly to a tax dependant (spouse, former spouse, child under 18, person with whom you are in an interdependent relationship or financial dependant) will be tax-free.</p> <p>A lump sum payment made directly to a non-tax dependant will be taxed at special rates.</p> <p>If a lump sum payment is made to your estate for distribution in accordance with your Will or the administration laws, the amount given to a tax dependant by the estate will be tax-free in the estate and to the tax dependant.</p> <p>A payment to the estate in respect of a non-tax dependant will be taxed at special rates.</p> <p>Death benefit payments in the form of a pension paid directly to a tax dependant are taxed at different tax rates depending on your or the dependants age and the tax-free and taxable components of the payment.</p> <p>Note: Non-tax dependants cannot receive the death benefit as a pension.</p>	<p>A lump sum payment made directly to a tax dependant (spouse, former spouse, child under 18, person with whom you are in an interdependent relationship or financial dependant) will be tax-free.</p> <p>A lump sum payment made directly to a non-tax dependant will be taxed at special rates.</p> <p>If a lump sum payment is made to your estate for distribution in accordance with your Will or the administration laws, the amount given to a tax dependant by the estate will be tax-free in the estate and to the tax dependant.</p> <p>A payment to the estate in respect of a non-tax dependant will be taxed at special rates.</p> <p>Death benefit payments in the form of a reversionary pension paid directly to a tax dependant can be taxed at different tax rates depending on your or the dependants age and the tax-free and taxable components of the payment.</p> <p>Note: Non-tax dependants cannot receive the death benefit as a pension.</p>

## Refund of contributions tax (through the anti-detriment provision)

There are provisions within tax legislation that enable super funds, upon the death of a member, to increase the amount of a death benefit to compensate for contributions tax paid on contributions.

It may be paid to the following eligible dependants as part of a death benefit rollover lump sum payment:

- spouse (married or de facto)
- child
- financial dependant.

The refund doesn't apply if the death benefit is paid as a pension. For more information about the anti-detriment provision, contact your financial planner.

## Tax components

From 1 July 2007, the existing superannuation tax components will be replaced by two new components tax-free and taxable. The tax-free component is calculated as if an ETP were paid out at 30 June 2007, and comprises the undeducted contributions, the crystallised pre July '93 component, the concessional component, the post June '94 invalidity component and the CGT exempt component. It also generally includes non-concessional contributions made on or after 1 July 2007. The taxable component is the remainder of the account balance.

For lump sum withdrawals, the tax-free component will generally be a fixed proportion of the benefit each time a benefit is paid. For pension withdrawals, where the pension commenced on or after 1 July 2007, the tax-free component will be based on the fixed percentages calculated when the pension commenced to be paid. For pensions which commenced prior to 1 July 2007, existing taxation treatment (i.e the deductible amount will be tax-free) will continue until such time as a trigger event occurs. When a trigger event occurs, the pension will be converted to the new tax-free and taxable component regime.

The trigger events are:

- you are aged 60 or over at 1 July 2007 (with the fixed percentage calculated as if the client had received an ETP just before 1 July 2007),
- you reach age 60,
- your pension is wholly or partially commuted, or
- you die and the pension is continued by a dependant beneficiary, or a death benefit is paid as a lump sum to a non-tax dependant or your estate.

## Aggregation

You cannot specify that a withdrawal is to be made completely from either the tax-free or taxed components of your benefits. All withdrawals will be pro rated across both components and, for this purpose, if you hold more than one account in the super fund (which may be across several products), these accounts will be aggregated\*.

\* At the date of preparation of this PDS, this measure was enacted as a matter of taxation law. However, it is possible that the government may change or omit the measure between the date of preparation and the date of issue of this PDS. For further information, please contact your financial planner.

## Fees and other costs

### Did you know?

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

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

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

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask us or your financial planner.

### To find out more

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

**This section shows fees and other costs that you may be charged. These fees and other costs may be deducted from your Cash Account or from the returns on the managed investments in your account.**

Taxation information is provided under the heading 'Tax features' on pages 33 to 36 of this PDS.

Insurance costs are set out in the separate PDS for InsuranceCare.

You should read all of the information about fees and other costs, because it is important to understand their impact on your investment. Fees and costs for particular managed investment options are set out in PDS PART 2 – List of available investment options and the underlying PDS for each investment option.

To understand all of the fees and costs payable by you when selecting a particular investment option, you must look at both this PDS and the PDS(s) for the relevant managed investment(s), together with *Investor Online*, which will provide details of any changes to fees and costs. The funds offered through WealthView eWRAP- Super/Pension are predominantly wholesale managed investments. By investing in these funds through WealthView eWRAP- Super/Pension, members will generally be charged lower management costs than other retail investors.

The fees and other costs shown do not take into account any income tax benefit (if applicable), but do include GST unless otherwise stated (and take into account reduced input tax credits) therefore resulting in a net GST cost recovery of 2.5%.

Fee type	Amount	How and when paid
<b>Fees when your money moves in and out of your Account</b>		
<b>Establishment fee</b> – the fee to open your account.	Nil	Not applicable
<b>Contribution fee</b> – the fee on each amount deposited to your account by you or by someone else for you.	Between 0% and 5.125%	Contribution fees are deducted from your Cash Account at the time each deposit is made. This fee is negotiable. <sup>1</sup>
<b>Withdrawal fee</b> – the fee on each amount you take out of your account.	Nil	Not applicable
<b>Termination fee</b> – the fee to close your account.	Nil	Not applicable

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Fee type	Amount	How and when paid
<b>Management costs</b>		
The fees for managing your account. <sup>2</sup>	<p><b>Administration fee scale</b></p> <p><b>Account balance*    % fee per annum</b></p> <p>First \$100,000#            1.1275</p> <p>Next \$150,000            0.6150</p> <p>Next \$500,000            0.2050</p> <p>Over \$2,250,000           0.1025</p> <p>Balance over \$3,000,000   Nil</p> <p><i>*The combined value of managed investments and shares held through your WealthView eWRAP account. It excludes funds in your Cash Account.</i></p> <p><i># A minimum administration fee of \$93.96 per month applies to all accounts with a balance of less than \$100,000.</i></p> <p><b>Trustee fee</b></p> <p>0.1025% per annum charged on the first \$3 million of the combined value of your managed investments and shares held through your WealthView eWRAP – Super/ Pension Account.</p> <p>This is the fee for our services in overseeing the account's operations and/or for providing access to the account's investment options.</p>	<p><b>Our fees and other costs</b></p> <ul style="list-style-type: none"> <li>Deducted from your Cash Account at the beginning of each month.</li> <li>Calculated based on your account balance (managed investments and shares only) at the end of the previous month.</li> </ul> <p>You will pay full fees in the month you open your account.</p>
<b>Investment fees<sup>3</sup></b>		
The amount you pay for specific investment options is shown in PDS PART 2 – List of available investment options.	Depending on the investments you choose, these fees, which are payable to the investment managers of the managed investments in your account, will range from 0.20% per annum to 2.6% per annum.	<ul style="list-style-type: none"> <li>Fees taken are generally reflected in the unit prices of managed investments.</li> <li>These fees are generally deducted by each investment manager from their managed investment, usually on a monthly basis.</li> </ul>
<b>Additional service fees</b>		
<b>Investment switching fee</b> – The fee for switching investments. <sup>4</sup>	Nil	Not applicable

1. We pay an amount equal to this fee to your financial planner for advice given to you about this product. See 'Adviser remuneration' under the heading 'Additional explanation of fees and other costs' on page 39.

2. We reserve the right to reduce some of the management costs for certain large investors.

3. Performance fees may apply. See 'Performance fees' on page 40 under the heading 'Additional explanation of fees and other costs' on page 39. Investment fees include an estimate of the cost of any applicable performance fee, but the actual value may vary.

4. While there are no fees associated with switching, a cost associated with the buy/sell differential may apply. See 'Buy/sell differential' on page 40 under the heading 'Additional explanation of fees and other costs' on page 39 for information on the costs charged by investment managers when managed investments are bought and sold.

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

This table gives an example of how fees and other costs in a superannuation balanced investment option<sup>1</sup> within this product can affect your superannuation investment over a one year period. You should use this table to compare this product with other superannuation products.

Example – Superannuation balanced investment option <sup>1</sup>		Balance of \$50,000 with contributions of \$5,000 during year <sup>2,3</sup>
Contribution fees	0 – 5.125%	For every \$5,000 you put in you will be charged between \$0 and \$256.25.
Plus management costs and investment fees	3.3291%	And, for the first \$50,000 you have in your account, you will be charged \$1,664.55 each year. <sup>1,4,5</sup>
Equals cost of account		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees of <b>\$1,664.55 to \$1,920.80<sup>6</sup></b> <b>What it costs you will depend on the investment options you choose and the fees you negotiate with your financial planner.</b>

1. As at 30 April 2007, this is the balanced investment option with the highest amount of funds. The balanced investment option is the investment option with the closest weighting to growth assets of 70% and defensive assets of 30%. The investment fee for the balanced investment option in this example is 0.9716%.

2. The contribution of \$5,000 is assumed to be deposited to your account at the end of the year.

3. As additional contributions cannot be made to the pension accounts, the additional contribution of \$5,000 does not apply to the pension accounts. However, a contribution fee may apply on your initial and only contribution to a pension account.

4. Note that as your account balance increases, the total management costs you pay as a percentage of your account balance will decrease due to the tiered administration fee structure. Administration fees, as a percentage of your account balance, will decrease as your account balance increases, as shown in the administration fee scale in the table on page 38. In this example, as the amount is less than \$100,000, minimum fees of \$93.96 per month are applied as the administration fee.

5. Management costs include the administration fee and Trustee fee.

6. Additional fees may apply.

## Additional explanation of fees and other costs

### Adviser remuneration

You and your financial planner must agree on the adviser remuneration that your financial planner is entitled to receive.

### Contribution fee

Our fee structure provides you and your financial planner with flexibility when determining the contribution fee that will apply to deposits to your account. You can agree the contribution fee that is to apply with your financial planner and it must be specified on your application. It can be between nil and 5.125% (including a net GST cost recovery of 2.5%). If no percentage contribution fee is specified, the contribution fee will be nil.

### Ongoing adviser remuneration

You and your financial planner must agree on the adviser remuneration that your financial planner is entitled to receive.

You may select from a range of monthly adviser fee options. You can choose the fee to be paid to your financial planner in one of the following ways (payable monthly from your Cash Account):

- Flat dollar amount (\$) – select a flat dollar amount.
- Flat percentage amount (%) – select a flat percentage between 0% and 5% to apply to the value of managed investments, shares and cash
- Sliding scale – specify a sliding scale applicable to the value of managed investments and shares

The flat percentage and sliding scale monthly adviser service fee options are calculated on the monthly account balance (of managed investments and shares or cash if applicable) and paid monthly in arrears. See also 'Protection of small accounts (super account only)' on page 41. Changes to the fees paid to your financial planner may be made at any time.

### Cash Account commission

Up to 0.275% (including GST) of the daily balance of your Cash Account is paid to your financial planner as a service fee. It is not an additional charge to you.

# WealthView eWRAP

## Investment fees

You may review the Investment fees applying to your account at any time by logging on to Investor Online at [www.investoronline.info](http://www.investoronline.info) or refer to PDS PART 2- List of available investment options.

## Fund manager payments

AMP Financial Planning (and other members of the AMP Group) may receive payments of up to 0.30% per annum (plus GST) from investment managers for amounts invested in particular investment options offered by an investment manager within WealthView eWRAP – Super/Pension. Any amount received may be based on amounts invested with an investment manager or other factors. These payments may change from time to time and are not an additional charge to you.

## Performance fees

Some of the investment managers of the managed investments available through your account may be entitled to performance fees in addition to the investment fees they receive. Performance fees, if applicable, will increase the management costs for a managed investment option. Investment fees include an estimate of the cost of any applicable performance fee; however the actual amount may vary in the future. Refer to the PDS of the relevant managed investment for any performance fee information. You can obtain a copy of these PDS(s) or other disclosure documents free of charge and on request from your financial planner or us.

## Cash Account

Should the balance of your Cash Account become negative at any time, we will charge interest on the negative amount at the same rate as interest paid on positive Cash Account balances. See page 17 of this PDS for more information.

The events that may cause your Cash Account balance to become negative include certain payments that are made from the Cash Account such as fees and taxes.

## Share brokerage

A brokerage fee of \$20.50 is charged per trade. This cost is an additional cost to you. This fee can be varied at any time by the broker or by us in consultation with the broker, without notice.

We may receive a service fee from the broker for the introduction of your business and for performing client service activities and transaction reporting in relation to your share trade. This service fee is paid to us out of the brokerage fee and is not an additional cost to you.

## Buy/sell differential

When units in a managed investment are bought and sold, transaction and brokerage costs are incurred. These costs are applied to those investors who buy and sell units in particular managed investments through the use of two different unit prices – a buy price and a sell price. The difference between the buy price and the sell price takes into account these costs and is called the buy/sell differential. It can range from 0.00% (that is, no buy/sell differential) to 2.75%. This cost is an additional cost to you.

For example, if you wanted to invest \$10,000 in a managed investment and the buy price was \$1.00 per unit, you would receive 10,000 units. If you subsequently sold all of the units on the same day, the units would be sold at the sell price. If the sell price was \$0.995 per unit (that is, a 0.50% buy/sell differential applies), you would only receive \$9,950 for the sale of those 10,000 units.

## Expense recovery

We may introduce and claim an expense recovery, but currently do not intend to do so. You will receive at least 30 days' notice if we do introduce this expense recovery. The expense recovery would be in lieu of our unrestricted right to seek reimbursement of expenses incurred in the administration of WealthView eWRAP – Super/Pension, including but not limited to, registry costs, audit fees, government duties and any expenses associated with changes in government legislation.

## Insurance premiums

If you have insurance cover through your account, the premiums payable will be deducted monthly from your Cash Account. If there are insufficient funds in your Cash Account to pay these premiums, your Cash Account balance will be taken into negative to fund the premium payment and your managed investments will be sold to restore the Cash Account balance to its required level. If the balance in your account is insufficient to cover the premium, you will need to make a deposit to your account or your cover will lapse. Insurance costs are set out in the separate PDS for InsuranceCare.

## Super and Family Law – super splitting

Superannuation can be divided or 'split' between spouses in the event of marriage breakdown, by agreement or by court order. For further information, see page 44.

We do not currently charge fees for 'splitting' super accounts, providing information or meeting other Family Law Act requirements. However, we may review this policy in the future and reserve the right to do so. If we decide to charge a fee, we will give you 30 days' advance notice in writing.



### **Splitting your contributions with your spouse**

Superannuation contributions can be split with your spouse in certain circumstances (see page 22). We do not currently propose to charge fees for splitting contributions. However, we may review this policy in the future and reserve the right to do so. If we decide to charge a fee, we will give you 30 days' advance notice in writing.

### **Protection of small accounts (super accounts only)**

Government regulations limit the amount of fees that can be deducted from your benefits if the value of your account is less than \$1,000 and includes, or has included, superannuation guarantee or award contributions from your employer. Any required refund of fees will be made after 30 June each year.

In addition, we review your account balance twice monthly, at which time, if the balance of your account is less than \$2,000, contribution fees charged since the last review will be refunded.

Also, if the value of your account is less than \$1,200 at the end of the month, we will not pay any remuneration to your financial planner and the amount of the remuneration that would otherwise have been paid will be retained by us.

### **Privacy information requests**

You may request access at any time to personal information held by us about you (see page 45). We do not charge a fee for an access request, but we may charge you our reasonable costs of processing your request. We may review this policy in the future and reserve the right to do so. If we decide to charge a fee in addition to our processing costs we will give you 30 days' advance notice in writing.

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

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

You will receive at least 30 days' written notice of any proposal to introduce new fees and other costs or to increase current fees and other costs.

Investment fees may be varied at any time by an investment manager, without notice to you. See PDS PART 2- List of available investment options for the full list of investment fees.

Details of current fees and costs, including changes to underlying managed investment fees and costs, are available through Investor Online at [www.investoronline.info](http://www.investoronline.info) (see above 'Keeping you informed – Electronic reporting' on page 32 of this PDS for more information about electronic notification).

You should refer to the current investment fees applying to your account which are available at any time by logging on to Investor Online at [www.investoronline.info](http://www.investoronline.info) and referring to PDS PART 2 – List of available investment options and any related updating information that will be applicable to your investment in eWRAP Super/Pension before making an investment decision.

### **Service fee**

We may receive a service fee of up to 1.1% (including GST) per annum from St.George or other providers of cash products. This fee may be received on some or all of the cash products held through your account and is for the introduction of your banking business and for performing client service activities and transaction reporting. This service fee is calculated as a percentage of the daily balance of the relevant cash products. It is not an additional charge to you.

### **Fee payments**

AMP Financial Planning and other members of the AMP Group are entitled to 100% of the management costs that we receive from you (see page 38). We are entitled to a fee from AMP Group companies for the administration services we provide. This is not an additional cost to you.

### **Disclosure of fees, costs and benefits by your financial planner**

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

### **Alternative Forms of Remuneration register**

We are required to comply with the Investment and Financial Services Association Code of Practice on Alternative Forms of Remuneration (the Code) in the wealth management industry. The Code aims to eradicate any practices that may influence product providers and financial planners to act outside of your best interests.

We are required by the Code to maintain a register to record any material forms of alternative remuneration (being \$300 per item or more) which are paid and received by us. Registers are required to be maintained by fund managers, platform providers, representatives and licensees.

Our register is publicly available for inspection by you and a copy of the register can be requested by contacting us on 1800 006 230.

# WealthView eWRAP

## Example of annual fees and other costs (\$100,000 example)

The following table gives an example of how fees and other costs in a superannuation balanced investment option<sup>1</sup> within this product can affect your superannuation investment over a one year period for a balance at the suggested minimum account value of \$100,000. You should use this table to compare this product with other superannuation products.

Example – superannuation balanced investment option <sup>1</sup>		Balance of \$100,000 with contributions of \$5,000 during year <sup>2,3</sup>
Contribution fees	0 – 5.125%	For every \$5,000 you put in you will be charged between \$0 and \$256.25.
Plus management costs and investment fees	2.2016%	And, for the first \$100,000 you have in your account, you will be charged \$2,201.60 each year. <sup>4,5</sup>
Equals cost of account		If you put in \$5,000 during a year and your balance was \$100,000, then for that year you will be charged fees of: <b>\$2,201.60 to \$2,457.85<sup>6</sup></b> <b>What it costs you will depend on the investment options you choose and the fees you negotiate with your financial planner.</b>

1. As at 30 April 2007, this is the balanced investment option with the highest amount of funds. The balanced investment option is the investment option with the closest weighting to growth assets of 70% and defensive assets of 30%. The investment fee for the balanced investment option in this example is 0.9716%.
2. The contribution of \$5,000 is assumed to be deposited to your account at the end of the year.
3. As additional contributions cannot be made to the pension accounts, the additional contribution of \$5,000 does not apply to the pension accounts. However, a contribution fee may apply on your initial and only contribution to a pension account.
4. Note that as your account balance increases, the total management costs you pay as a percentage of your account balance will decrease due to the tiered administration fee structure. Administration fees as a percentage of your account balance will decrease as your account balance increases as shown in the administration fee scale in the table on page 38.
5. Management costs include the administration fee, Trustee fee.
6. Additional fees may apply.

## Other information

### Cooling-off period

If you change your mind about investing in the account, you may redeem your investment from the fund by either having your money paid to a complying superannuation fund or have the money paid directly back to you (in the latter case, only if you satisfy a condition of release of preserved benefits), (see 'Accessing your money' on page 27 of this PDS for more information). This right can be exercised within 14 days after confirmation of your investment or 14 days after the fifth business day after the money has been invested, whichever is earlier. This cooling-off period only applies to the first contribution made into your account. If your money is required to be paid to another superannuation fund, or you wish to have the money paid to another superannuation fund, you must nominate that fund to us. You must make such a nomination to us within one month of your refund request.

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

The amount received will reflect any market movements (up or down) in the value of the investment in your account. We may also deduct any taxes, reasonable transaction and administration costs, and, in the case of the pension accounts, any pension payments which have already been made or any pro rata pension payments legally required to be made. As a result, the amount redeemed may be less than your original investment. The sale of any investments required to affect the refund may also result in the realisation of a taxable capital gain.

If you do not advise us of the complying superannuation fund, retirement savings account or approved deposit fund you would like your contribution to be rolled over to, we will rollover your contribution to the Advance Retirement Savings Account (Advance RSA) as described in the 'Eligible rollover fund' section on this page.

### Complaints resolution

We have established procedures for dealing with enquiries and complaints that meet the Australian Standard for Complaints Handling.

If you have any enquiries or concerns about the operation or management of your account, you can:

- call the Contact Centre on 1800 006 230
- email [wealthview.ewrap@asgardwealthsolutions.com.au](mailto:wealthview.ewrap@asgardwealthsolutions.com.au)
- write to the Contact Centre, GPO Box C113, Perth WA 6839.

If you have complained to us about a decision which affects you and your complaint has not been resolved to your satisfaction, you may have a right to lodge a complaint about the decision with the Superannuation Complaints Tribunal. The Tribunal is an independent body set up by the federal government to review trustee decisions relating to members (as opposed to trustee decisions relating to the management of the fund as a whole). You can contact the Superannuation Complaints Tribunal by telephoning 1300 780 808 (for the cost of a local call).

### Fund transfer

We have agreed with AMP Financial Planning that (subject to superannuation law and other applicable requirements) we will effect the transfer of clients' accounts to a fund nominated by AMP Financial Planning if requested. You will be notified of any transfer.

### Asgard and AMP Financial Planning

AMP Financial Planning has entered into an agreement with Asgard Capital Management Limited relating to establishment and administration of WealthView eWRAP – Super/Pension and, under this agreement, AMP Financial Planning and other members of the AMP Group may request Asgard to retire as the Trustee of WealthView eWRAP – Super/Pension and Asgard must do all things reasonably required by the requesting party to facilitate the appointment of a person nominated by the requesting party as its replacement. You will be notified if Asgard is requested to retire as the Trustee. If it retires, Asgard will be released from any future obligations in relation to WealthView eWRAP – Super/Pension. The replacement Trustee will agree to be subject to all duties and obligations of the Trustee in relation to investors in WealthView eWRAP – Super/Pension.

### Eligible rollover fund – super account only

The Advance RSA (RSE R1005561) is our nominated Eligible Rollover Fund. We are also the trustee of the Advance RSA. We may transfer your benefits to this fund if the value of your account is less than \$2,000, or, if for any reason you do not have a financial planner attached to your account. You will receive a PDS for the Advance RSA setting out relevant details in relation to the fund shortly after the time that your benefits are transferred.

If your benefits are transferred into the Advance RSA, the trustee of the fund must ensure that all benefits are subject to its governing rules and the 'Member Protection Rules' of superannuation law, irrespective of the size of the benefit. You will no longer be a member of WealthView eWRAP – Super/Pension and no further contributions may be made to your account.

# WealthView eWRAP

You will also no longer receive regular reports from us and any insurance cover you may have held through your account will cease.

For further information contact:

Advance Retirement Savings Account  
GPO Box B87  
Perth WA 6838  
Telephone 1800 819 935

## Super and Family Law – super splitting

Superannuation can be divided or 'split' between spouses in the event of marriage breakdown, by agreement or by court order. All are binding on us as Trustee.

We may be required under the Family Law Act to provide certain information about your superannuation benefits to 'eligible' persons (as defined in the Family Law Act). This includes your spouse. The Family Law Act requires us to provide information to an 'eligible person' without notifying the relevant member that the request for information has been made. We are also prohibited from providing either the member or non-member spouse's address details to the other party.

As the Family Law Act provisions regarding the splitting of superannuation benefits are highly complex, we recommend that you seek financial and legal advice with respect to your own particular circumstances.

## Disclosure documents for underlying managed investment

If we become aware that an interest in an underlying managed investment held by you is affected by a materially adverse change or a significant adverse event and it is something that would be required to be specified in a PDS for the managed investment, we will give you (but you will have access through Investor Online to) an updated PDS or other disclosure document for the managed investment. See 'Keeping you informed – Electronic reporting' on page 32 for more information about electronic notification. Where this occurs, you will be able to select a new investment option.

The purchase of managed investments may occur without your having been given the current PDS, disclosure document or supplemental disclosure document for those managed investments (the 'missing documents') if you give instructions to us to acquire an interest in the managed investments immediately or by a specified time. In this situation, the relevant missing document

must be provided to you as soon as practical and in any event by the fifth day after the purchase was made.

Please note:

- *the purchase of managed investments will continue to be made under the arrangement until instructions are given to us to the contrary, or the arrangement is terminated*
- *We may (but we are not obliged to) cease to act on any instructions, including under the regular deposit plan, if we are not reasonably satisfied that the relevant information has been provided or made available to you prior to investing.*

## About the Trust Deed

The operation of your account is governed by the Retirement Plan – Trust Deed dated 13 November 1995, as amended.

The Trust Deed sets out rules on the administration and operation of your account. These rules include:

- *the Trustee's powers and duties*
- *the benefits you are entitled to as a consequence of becoming a member of the account*
- *how the Trustee may be removed or replaced*
- *how your money may be invested*
- *the maximum fees that we may charge*
- *how the Trust Deed can be amended – under superannuation law, no amendment can be made which will result in a decrease in your accrued benefits.*

If you would like a copy of the Trust Deed, call the Contact Centre on 1800 006 230 who will provide you with a copy, free of charge.

# Privacy statement

## Your privacy is important to the Trustee

Information that the Trustee has and collects about you will be used to administer your membership in the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account and your relationship with your financial planner as it relates to the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account and WealthView eWRAP Term Allocated Pension Account. You need not give the Trustee any personal information requested in the application or any other document or communication relating to the WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account. However, we need this information to establish and manage the accounts. If you choose not to provide this information, the Trustee may not be able to process the application or other document, or provide you with the appropriate level of service.

Under the National Privacy Principles, you may request access to personal information held about you by the Trustee and you may let the Trustee know if you think any of it is incorrect, incomplete or out of date. There are some limited situations that are set out in the National Privacy Principles, where you do not have this right. The Trustee may charge you its reasonable costs of processing your access requests.

The Trustee usually discloses your personal information to:

- any company within the AMP Group (of which AMP Financial Planning is a part). This information may be used to provide you with ongoing information about the range of financial services that may be useful for your financial needs. These may include investment, retirement, financial planning, banking, credit, life and general insurance products and enhanced customer services that may be made available by companies within the AMP Group or by your financial planner
- your financial planner or broker and their representatives
- external service suppliers who supply administrative, financial or other services to assist the Trustee or any companies in the AMP Group in providing financial services (for example, the insurer, if you have insurance cover, investment managers of products you select, any financial institutions you nominate, mail houses contracted to mail reports and information to you in relation to your investment, and archive companies)
- a particular agency, body or person if required by law

- to anyone acting on your behalf, including your financial planner or broker, their office and financial services licence holder. We may do this by making this information available to them through an electronic facility or service (operated by us or an external service provider) that they use in the administration of their practice
- anyone you authorise.

Under Family Law legislation, the Trustee may be requested to provide information about your super or pension account to your spouse or to another person who intends to enter into an agreement with you about splitting your superannuation interest in the event of separation of marriage. This legislation prevents us from telling you if we receive one of these requests.

Where sensitive information such as information about your health, race, sexual preferences and activities is collected, it will only be used or disclosed for the primary purpose of collection, that is to assess applications and for directly related purposes. It will not be used or disclosed for any other purpose unless the Trustee has your consent, or as otherwise permitted by the National Privacy Principles. The Trustee may disclose sensitive information of this kind to the parties listed above (who are involved in the primary purpose of collection or directly related secondary purposes) and also to:

- reinsurers of any insurance provider to the WealthView eWRAP Super Account
- medical practitioners and any other person the Trustee or insurance provider deems necessary to assist in either the assessment of claims or the resolution of complaints.

The AMP Privacy Policy Statement sets out the AMP Group's policies on management of personal information. AMP's Privacy Policy Statement may be obtained from the Contact Centre, AMP, your AMP financial planner or AMP's website at [www.amp.com.au](http://www.amp.com.au).

The Asgard Wealth Solutions' Group privacy brochure sets out the Trustee's policies on management of personal information. The Trustee is a wholly owned subsidiary of Asgard Wealth Solutions Limited which is, in turn, a wholly owned subsidiary of St. George Bank Limited. Asgard Wealth Solutions' privacy brochure may be obtained by calling the Contact Centre or the website [www.asgardwealthsolutions.com.au](http://www.asgardwealthsolutions.com.au).

## Your authority to us

By signing the application, you authorise the Trustee to collect, maintain, use and disclose the personal information provided in the application and other forms relating to the account and in all future communications between you and the Trustee in the manner set out in this privacy statement.

# WealthView eWRAP

## Accuracy

We rely on the accuracy of the information you provide. If you think that we hold information about you that is incorrect, please call our Contact Centre. If for any reason we decline a request to update your information, we will provide you with details of those reasons.

## Access to information

Under the National Privacy Principles, you are generally entitled to access the personal information we hold about you. If you wish to access that information, you will need to complete a Request for Access to Information form available from your financial planner. This enables us to confirm your identity for security reasons, and to protect your personal information being accessed by a person other than yourself.

## Changes to our privacy policy

We may amend our privacy policy from time to time. We will notify you of any change to our policy that requires your consent.

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

# Investor declarations, conditions and acknowledgments

## By completing and signing the application you acknowledge that:

- we will effect investment transactions, within our capacity to do so, as part of the investment process.
- we reserve the right to reject deposits at our discretion.
- all withdrawals are subject to any investment managers' withdrawal restrictions.
- AMP Financial Planning and we do not guarantee the capital amount invested or the performance of the investments which have been selected.
- we retain the right to establish and change any procedures we consider necessary or desirable to best manage your WealthView eWRAP – Super/Pension account. We will provide you with 30 days' notice of any such establishment or change if it is likely to have a material, adverse impact on you.
- where your financial planner lodges instructions using adviserNET online transactions (online transactions):
  - 1) except to the extent required by law, we make no representations or warranties express or implied that online transactions are fault free or as to the continuity, functionality, reliability or efficiency of online transactions or the suitability of online transactions to you. You agree to your financial planner lodging instructions in this manner at your own risk and solely in reliance on your own judgement and not upon any warranty or representation made by us.
  - 2) except to the extent required by law, we will not be liable to you in contract, tort or otherwise (whether negligent or not) and you will not have any cause of action against or right to claim or recover from us for or concerning any loss or damage of any kind of all (including consequential loss or damage and including but not limited to loss of profits and business interruption) caused directly or arising indirectly out of:
    - (a) your financial planner's use of online transactions or any part of it;
    - (b) any inaccuracy, defect, unintended inclusion, malfunction, default, error, omission, loss, delay or breakdown in online transactions;
    - (c) any suspension of online transactions;
    - (d) any delay in the lodgement of, or execution of instructions submitted electronically by your financial planner, due to systems faults, communication failures or any other circumstance outside our reasonable control relating to the use of, or ability to operate online transactions;
    - (e) any delay in the execution of instructions arising from us following our standard procedures in the usual course of our business, including, without limitation, ensuring the instructions do not contravene any of our investment or other requirements;
    - (f) any breach of the adviserNET online transactions agreement by your financial planner or any error or omission made by your financial planner with respect to the use of online transactions, including, but not limited to, the completion of instructions and their submission and the order in which your financial planner submits them;
    - (g) the order in which we process instructions submitted by your financial planner;
    - (h) the processing of an instruction submitted by your financial planner electronically which contradicts an instruction lodged in paper format with us;
    - (i) the fact that information about you on adviserNET is not identified as current;
    - (j) your financial planner's failure to comply with reasonable instructions, documented practices relating to the electronic submission of instructions or training material provided by us from time to time;
    - (k) the execution of transactions by or involving third parties;
    - (l) online transactions not functioning in the manner contemplated by your financial planner where the instruction is complex or your account with us is complex;
    - (m) us rejecting or returning an instruction;
    - (n) any breach by your financial planner of the superannuation law; or
    - (o) any other act, matter, thing or condition beyond our reasonable control relating to the use of or ability to operate online transactions.
- we need not act on instructions if:
  - (i) in our reasonable opinion they are invalid or otherwise cannot be given effect under these terms and conditions;
  - (ii) we reasonably doubt their authenticity;
  - (iii) acting on them would in our opinion be impracticable;
  - (iv) we suspect that they do not comply with any relevant security or administrative requirement;
  - (v) your account is suspended; or



(vi) they were received after we had decided to terminate your account;

and we will not be liable for failing to so act or for acting despite one of the above circumstances existing.

- we may provide confirmations of transactions on a transaction-by-transaction basis or by means of a standing facility and may change from one means to another. You agree that confirmations may be provided by either means.
- AMP Financial Planning and we are not aware of your investment objectives, financial position and particular needs. Accordingly, the provision of products available through the account should not be taken as the giving of investment advice by us.
- there may be changes to the investment options or other changes within eWRAP Super/Pension, including the addition, removal or withdrawal of investment options. In the case of significant changes, we will notify you electronically (see 'Keeping you informed – Electronic reporting' on page 32 for more information about electronic notification) or via your financial planner (where it is or may become permissible under Superannuation law).
- At the time further investments are made by us on your behalf into a managed investment in which you already have an investment, you may not have received:
  - the current PDS for the managed investment; or
  - information about material changes and significant events that affect the managed investment (that the responsible entity of the managed investment is required to give a person who acquired an interest in the managed investment directly, unless exceptions apply).
- you have read and understood the 'Important information' on page 1 of this PDS.
- you have read and understood the privacy statement on page 45 of this PDS and you consent to the collection, maintenance, use and disclosure of personal information in accordance with the privacy statement. When you provide information about another individual, you declare that the individual has been made aware of that fact and the contents of the privacy statement. You also declare you have the authority of each principal, company officer or partner that you purport to represent.
- if your employer subscribes to Employer Online (for example, to pay contributions), they may lodge certain instructions on your behalf electronically. You agree to your employer lodging instructions in this manner and acknowledge we bear no

liability, nor are we in anyway responsible for the conduct of your employer. This facility is only provided to your employer on the condition that the information they provide (and payments made) are to give effect to them meeting their superannuation obligations on your behalf. We are not liable for any loss arising from the use of this facility.

- Your rights in relation to your account are governed by the terms of the Trust Deed dated 13 November 1995, as amended from time to time (a copy is available free from us) governing the operation of the eWRAP Super Account, eWRAP Allocated Pension Account and eWRAP Term Allocated Pension Account, and you agree to be bound by such terms.
- You're aware of the following details:
  - we can collect your tax file number under the Superannuation Industry (Supervision) Act 1993.
  - we you or your employer provide your tax file number to us, it will only be used for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any eligible termination payment you may be entitled to, and providing information to the Commissioner of Taxation (amongst other things to enable the Commissioner of Taxation to assess any surcharge payable on superannuation contributions made by or for you). These purposes may change in the future.
  - it is not an offence if you choose not to quote your TFN. However if you or your employer don't provide us with your TFN, either now or later, you may pay more tax on your benefits than you have to AND a surcharge (which may not have been payable if you had provided your TFN) may be payable on contributions made by or for you. In some circumstances the surcharge may be reclaimed through the ATO. It may also be more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to. These consequences may change in the future.
  - if you or your employer supply us with your TFN, we may provide it to the trustee of another superannuation fund or to a retirement savings account provider, where that retirement savings account provider or trustee is to receive your transferred benefits in the future. We'll not pass your TFN on to such a trustee or retirement savings account provider if you tell us in writing that you don't want us to do that. We may also give your TFN to the Commissioner of Taxation. Otherwise your TFN will be treated as confidential.



### Confirm that:

- if you are making a deposit to your account in eWRAP Super, including a deposit to be converted into a rollover and deposited into a account in eWRAP Pension, you are eligible to do so under superannuation law as set out in the table on page 20.
- if an eligible spouse contribution has been made to your account, you are either in a de facto relationship with your spouse and are legally married or living together on a bona fide domestic basis and your spouse is not entitled to a tax deduction for the contribution.
- you authorise us to give information relating to your account and investments in your account (including disclosure documents for those investments) to your financial planner and acknowledge that your financial planner is your agent for the purpose of receipt of this information.

### Agree:

- To provide us with any information we may request which relates to your membership of the account and you further undertake that, should any information you provide change, you will notify us of this change as soon as reasonably possible.
- That if accessing Investor Online, to be bound by the Investor Online terms and conditions, as amended from time to time. You will accept those terms and conditions when you use the service.
- That if accessing Employer Online, to be bound by the Employer Online terms and conditions, as amended from time to time. You will accept those terms and conditions when you use this service.
- That changes to fees and costs, including fees and costs for underlying managed investments, may be accessed by you through Investor Online and that you should only make an investment decision after accessing that information.
- That it is a condition of your participation in eWRAP Super/Pension, including our acceptance of contributions or instructions by or for you relating to your participation in eWRAP Super/Pension, that:
  - we may rely on any information ("information") given to us by or for you, including information in relation to your contributions or your TFN number;
  - we are not required to inform you of your capacity to contribute to eWRAP Super/Pension or the consequences (including adverse consequences) to you, if you:
- make or do not make contributions to eWRAP Super/Pension;
- do not provide information; or

- provide incomplete information; and

- you comply with any other conditions which are notified to you by us which we reasonably believe are necessary or desirable for compliance with the new tax laws (super simplification tax changes).

### Tax file number

We are required to provide you with the following information before you supply your tax file number. Your tax file number is confidential, and you should be aware of the following details before you decide to provide it:

- We can collect your tax file number under the Superannuation Industry (Supervision) Act 1993.
- If you do provide your tax file number to us, it will only be used for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any rollover you may be entitled to, and providing information to the Commissioner of Taxation. These purposes may change in the future. We may use your tax file number and other relevant information to undertake searches of the lost members register and other records held by the Australian Taxation Office and obtain information about superannuation benefits you may have with other superannuation providers.
- It is not an offence if you choose not to quote your tax file number. However if you do not provide us with your tax file number, either now or later, you may pay more tax on your benefits than you have to. You may also pay the highest marginal tax rate on employer contributions and the taxable component of rollovers. You will also not be able to make personal contributions to your account. It may also be more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to. These consequences may change in the future. Where the contribution has been made in respect of insurance cover, and we are obliged to return the contribution, then your insurance cover will automatically lapse without further notification to you.
- If you supply us with your tax file number, we may provide it to the trustee of another superannuation fund or to a retirement savings account provider, where that retirement savings account provider or trustee is to receive your transferred benefits in the future. We will not pass your tax file number to such a trustee or retirement savings account provider if you tell us in writing that you don't want us to. We may also give your tax file number to the Commissioner of Taxation. Otherwise your tax file number will be treated as confidential.

## Direct debit request service agreement

Asgard Capital Management Ltd ABN 92 009 279 592 ('we' or 'us'), User ID: 057509 Level 38, Central Park, 152 St George's Terrace, Perth, WA 6000.

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the Direct Debit System (DDS).

This agreement sets out the terms on which we accept and act under a Direct Debit Request (DDR) you give us to debit amounts from your account under the DDS. It is additional to the arrangement under which you make payments to us.

Ensure that you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your DDR.

### When we are bound by this agreement

1. We agree to be bound by this agreement when we receive your DDR complete with the particulars we need to draw an amount under it.

### What we agree to and what we can do

2. We only draw money out of your account in accordance with the terms of your DDR.
3. We do not give you a statement of the amounts we draw under your DDR.
4. On giving you at least 14 days notice, we may: change our procedures in this agreement; change the terms of your DDR; or cancel your DDR.
5. You may ask us to: alter the terms of the DDR; defer a payment to be made under your DDR; stop a drawing under your DDR; or cancel your DDR by emailing [wealthview.ewrap@asgardwealthsolutions.com.au](mailto:wealthview.ewrap@asgardwealthsolutions.com.au) or writing to the Contact Centre, GPO Box C113, PERTH WA 6839. We will require a new direct debit form if you are changing your financial institution or where you have deferred a direct debit for more than three months.
6. You can dispute any amount we draw under your DDR by calling the Contact Centre on 1800 006 230; or emailing [wealthview.ewrap@asgardwealthsolutions.com.au](mailto:wealthview.ewrap@asgardwealthsolutions.com.au) or writing to the Contact Centre, GPO Box C113, PERTH WA 6839.
7. We deal with any disputes under Clause 6 of this agreement as follows. We and our bank review our respective records. If necessary we contact your financial institution to review its records. We advise you and your financial planner in writing within two to four weeks, depending on the nature and extent of the dispute, and the measures taken to resolve it.

8. If the day on which you must make any payments to us is not a business day, we will draw on your account under your DDR on the first business day following that day.
9. If your financial institution rejects any of our attempts to draw an amount in accordance with your DDR, we contact you and your financial planner in writing. After three consecutive rejections we advise you and your financial planner in writing that you can no longer make payments by direct debit. Should we purchase managed investments on your behalf with the proceeds of the DDR, and your financial institution does not honour the DDR, managed investments may have to be sold. We cannot be held responsible for the effect of this buying and selling.
10. We will not disclose to any person any information you give us on your DDR, which is not generally available, unless: you dispute any amount we draw under your DDR and we need to disclose any information relating to your DDR or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the DDS or both of them; you consent to that disclosure; or we are required to disclose that information by law.

### What you should consider

11. Not all accounts held with a financial institution are available to be drawn on under the DDS.
12. Before you complete your DDR, it is best to check account details against a recent statement from your financial institution to ensure the details on your DDR are completed correctly.
13. If you are uncertain when your financial institution processes an amount we draw under your DDR on a day, which is not a business day, enquire with your financial institution.
14. It is your responsibility to ensure there are sufficient cleared funds available in your account, by the due date on which we draw any amount under your DDR, to enable us to obtain payment in accordance with your DDR.
15. We request you to direct all requests to stop or cancel your DDR to us initially and all enquiries relating to any dispute under Clause 6 of this agreement to us initially or your financial institution.

# How to proceed – WealthView eWRAP Super Account

If you would like to invest in the WealthView eWRAP Super Account, you need to complete each relevant section of the application. Your financial planner will submit your application electronically using adviserNET or the application on the PDS can be completed and sent to us.

## 1. Existing account details

If you have an existing account with us that is in exactly the same name as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 2 'New account details'.

## 2. New account details

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

## 3. Tax file number

Provide your tax file number. For further information, see page 49 of this PDS.

## 4. Authority to operate

Indicate if your financial planner will have authority to operate over your WealthView eWRAP Super Account.

## 5. Residency details

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

## 6. Employment details

Provide all details requested.

## 7. Reports and information

Indicate whether your investor report should be sent to you or to your financial planner.

## 8. Monthly adviser remuneration

Select the monthly adviser remuneration option – either flat dollar remuneration, flat percentage remuneration or sliding scale. Where a percentage is specified, the maximum is 5% (excluding GST)\* per asset class.

## 9. Amount of initial deposit

Where a cheque is enclosed with the application, note the amount of the cheque.

You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request

in the application booklet.

## 10. Initial deposit details

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Specify the upfront fee (excluding GST) to apply to your rollover and/or contribution.

## 11. Regular Deposit Plan

If you wish to make regular direct debit deposits from your nominated financial institution, complete this section. You must specify the amount you wish to deposit and the frequency of the required deposit. The minimum deposit is \$100. Also specify the upfront fee (excluding GST) to apply to your regular deposit plan deposits.

You must also complete the direct debit request in the application booklet and forward the original with your application.

## 12. Other deposits

Nominate the upfront fee (excluding GST) to apply to future deposits.

If you want an alternative fee to apply to a specific future deposit, it can be specified at the time the deposit is made.

## 13. Nominated beneficiaries

You can nominate a beneficiary for your account. The nomination can be either discretionary or binding. See pages 30 and 31 of this PDS for information on the effect of making a nomination. If you would like to make a binding nomination, complete the binding death benefit nomination in the application booklet.

## 14. Planner's details

Your financial planner completes this section.

## 15. Declaration

Read the 'Investor declarations, conditions and acknowledgments' on pages 47 to 49 of this PDS carefully and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. A copy of a relevant Power of Attorney form can be obtained from us.

Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

\*The agreed remuneration and the GST amount applicable to it will be deducted from your Cash Account.

# WealthView eWRAP

## How to proceed – WealthView eWRAP Pension Accounts

If you would like to invest in the WealthView eWRAP Allocated Pension Account or WealthView eWRAP Term Allocated Pension Account, you need to complete each relevant section of the appropriate application. Your financial planner will submit your application electronically using adviserNET or the application on the PDS can be completed and sent to us.

### 1. Existing account details

If you have an existing account with us that is in exactly the same name as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 2 'New account details'.

### 2. New account details

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

### 3. Tax file number

If you are under 60 years of age you must complete the tax file number declaration in the application booklet and submit it with your pension account application, even if you don't provide your tax file number.

### 4. Authority to operate

Indicate if your financial planner will have authority to operate over your WealthView eWRAP Pension Account.

### 5. Residency details

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

### 6. Pension eligibility

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

### 7. Reports and information

Indicate whether your investor report should be sent to you or to your financial planner.

### 8. Monthly adviser remuneration

Select the monthly adviser remuneration option – either flat dollar remuneration, flat percentage remuneration or sliding scale. Where a percentage is specified, the maximum is 5% (excluding GST)\* per asset class.

### 9. Amount of initial deposit

Where a cheque is enclosed with the application, note the amount of the cheque.

You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

### 10. Initial deposit details

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Specify the upfront fee (excluding GST) to apply to your rollover and/or contribution.

### 11. Transfer details

Complete these details if you are transferring funds from your existing WealthView eWRAP – Super and/or Pension Account to this WealthView eWRAP Pension Account.

### 12 & 13. Pension payment details

#### Allocated pension account

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

#### Term allocated pension account

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

**Note:** Make sure you complete the tax file number declaration in the application booklet.

\*The agreed remuneration and the GST amount applicable to it will be deducted from your Cash Account.

## 14. Nominated beneficiaries

You can nominate a beneficiary for your account. See pages 30 and 31 of this PDS for information on the effect of making a nomination. The nomination can be either discretionary or binding.

### Allocated pension account

If you would like to make a discretionary nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination, complete the binding death benefit nomination in the application booklet.

### Term allocated pension account

If you would like to make a discretionary or binding nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination for your nominated dependants, complete the binding death benefit nomination in the application booklet.

## 15. Planner's details

Your financial planner completes this section.

## 16. Declaration

Read the 'Declarations, conditions and acknowledgments' on pages 47 to 49 of this PDS carefully and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. A copy of a relevant Power of Attorney form can be obtained from us.

Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.



WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

## Contact us

**Talk to your AMP financial planner accredited by  
AMP Financial Planning**

**Visit our website at**  
[www.amp.com.au/financialplanning](http://www.amp.com.au/financialplanning)

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AMP Financial Planning Pty Limited  
ABN 89 051 208 327  
AFSL 232706  
Level 7, 33 Alfred Street, Sydney NSW 2000

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Asgard Capital Management Ltd  
ABN 92 009 279 592  
AFSL 240695  
RSE Licence L0001946

**Correspondence**  
Contact Centre  
GPO Box C113  
Perth WA 6839

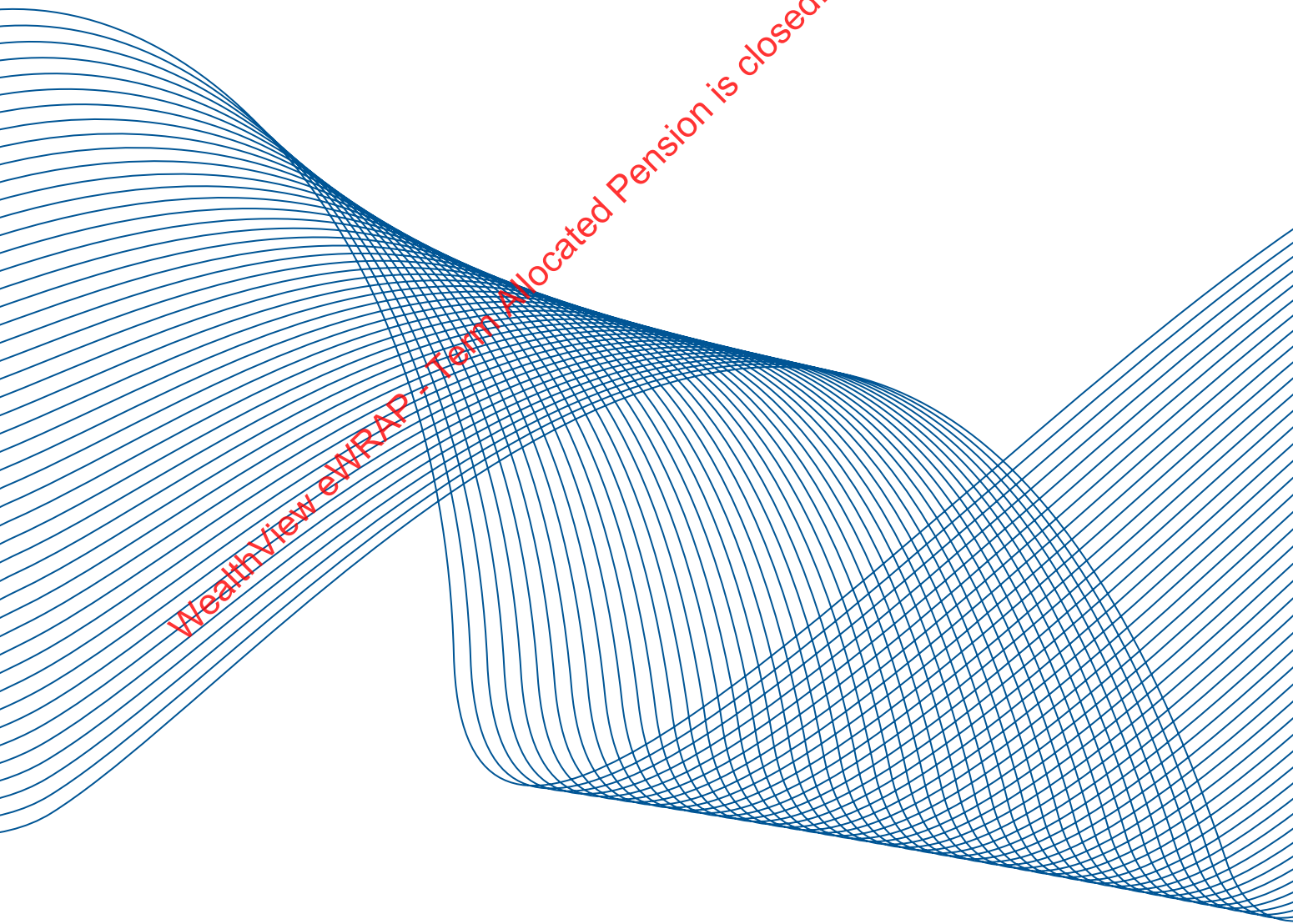
**Contact Centre**  
Telephone 1800 006 230



# WealthView eWRAP Super/Pension

Application booklet

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.



# How to proceed?

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

Forms	When to complete?
WealthView eWRAP — Super application	This form needs to be completed if you wish to open a WealthView eWRAP — Super Account.
WealthView eWRAP — Pension application	This form needs to be completed if you wish to open a WealthView eWRAP — Pension Account.
Transfer authority	<p>You need to complete this form if you wish to roll over benefits from other superannuation fund(s) into your new account.</p> <p><b>Note:</b> A separate certified copy of proof of identification documents must be provided for each requested transfer. Multiple people cannot be certified on the one document.</p>
Choosing your super fund	<p>You can use this form to provide information to your employer on how to make superannuation guarantee contributions into your new WealthView eWRAP — Super Account.</p> <p>This form should be provided to your employer. Do not send this form to us or the tax office.</p>
Tax file number declaration	<p>You need to complete this form if you completed the WealthView eWRAP — Pension application and you are under the age of 60.</p> <p>Please attach this form to your application and send it to us.</p>
Direct debit request	You need to complete this form if in your application you elected to make a one-off or regular deposit (super only) into your account via direct debit.
Binding death benefit nomination	You can use this form to make a death benefit nomination that is binding on us. You can nominate one or more dependants or your estate to be paid the balance in your account (including any insured benefit) when you die.

# Guide to completing the WealthView eWRAP — Super Account application

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

## 1. Existing account details

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

## 2. New account details

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

## 3. Tax file number

Provide your tax file number.

For further information, please refer to the 'Tax features' section in the PDS PART 1.

## 4. Authority to operate

Indicate whether your financial adviser will have authority to operate your WealthView eWRAP Account.

## 5. Residency details

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

## 6. Employment details

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

## 7. Share trading

This section must be completed in order to trade shares through your account.

You will need to nominate whether you wish to receive dividends as cash or have them reinvested under a Dividend Reinvestment Plan (DRP). Please note that your dividend election will apply across all shares held in your account where a DRP is available. (Where a DRP is not available for a share, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account).

## 8. Reports and information

Indicate whether your Investor Report should be sent to you or to your financial adviser.

## 9. Monthly adviser remuneration

Select the monthly adviser remuneration option — either flat dollar remuneration, flat percentage remuneration or sliding scale. Where a percentage is specified, the maximum is 5% (excluding GST)\* per asset class.

\* The agreed remuneration and the GST amount applicable to it will be deducted from your Cash Account.

## 10. One-off adviser remuneration

Nominate a one-off flat dollar adviser remuneration (excluding GST) as negotiated, to be paid to your financial adviser. The one-off adviser remuneration will be deducted only once, from your Cash Account, during the next fee routine.

## 11. Initial deposits and contribution fees

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Where a cheque is enclosed with the application, please note the amount of the cheque. You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

Specify the contribution fee (excluding GST) to apply to your rollover and/or contribution.

## 12. Regular deposit plan

If you wish to make regular direct debit deposits from your nominated financial institution, complete this section. You must specify the amount you wish to deposit and the frequency of the required deposit. The minimum deposit is \$100.

You must also complete the direct debit request in the application booklet, and forward the original with your application. You can only have one direct debit request for each account. Therefore, if you also want to make an initial deposit by direct debit, it must come from the same bank account.

### 13. Nominated beneficiaries

You can nominate a beneficiary for your account. The nomination can be either discretionary or binding. See 'What happens if you die?' on page 30 of the PDS PART 1 for information on the effect of making a nomination. If you would like to make a binding nomination, complete the binding death benefit nomination in the application booklet.

### 14. Adviser's details

Your financial adviser completes this section.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, your financial adviser is required to verify your identity. The verification procedure is outlined on page 6 of this booklet.

### 15. Declaration

Read carefully the 'Investor declarations, conditions and acknowledgements' section in the PDS PART 1 and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

# Guide to completing the WealthView eWRAP — Pension Account application

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

## 1. Existing account details

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

## 2. New account details

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

## 3. Tax file number

Provide your tax file number. For further information, please refer to the 'Tax features' section in the PDS PART 1.

If you are under 60, you must complete the tax file number declaration in this application booklet and submit it with your pension account application, even if you don't provide your tax file number.

## 4. Authority to operate

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

## 5. Residency details

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

## 6. Pension eligibility

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

## 7. Share trading

This section must be completed in order to trade shares through your account.

You will need to nominate whether you wish to receive dividends as cash or have them reinvested under a Dividend Reinvestment Plan (DRP). Please note that your dividend election will apply across all shares held in your account where a DRP is available. (Where a DRP is not available for a share, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account).

## 8. Reports and information

Indicate whether your Investor Report should be sent to you or to your financial adviser.

## 9. Monthly adviser remuneration

Select the monthly adviser remuneration option — either flat dollar remuneration, flat percentage remuneration or sliding scale. Where a percentage is specified, the maximum is 5% (excluding GST)\* per asset class.

The agreed remuneration and the GST amount applicable to it will be deducted from your Cash Account.

## 10. One-off adviser remuneration

Nominate a one-off flat dollar adviser remuneration (excluding GST) as negotiated, to be paid to your financial adviser. The one-off adviser remuneration will be deducted only once, from your Cash Account during the next fee routine.

## 11. Initial deposits and contribution fees

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Where a cheque is enclosed with the application, please note the amount of the cheque. You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

Specify the contribution fee (excluding GST) to apply to your rollover and/or contribution.

## 12. Transfer details

Complete these details if you are transferring funds from your existing Wealthview eWRAP – Super and/or Wealthview eWRAP - Pension Account.

### 13 & 14. Pension payment details

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

### 15. Nominated beneficiaries

You can nominate a beneficiary for your account. See 'What happens if you die?' on page 30 of the PDS PART 1 for information on the effect of making a nomination. The nomination can be either discretionary or binding. If you would like to make a discretionary nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination, complete the binding death benefit nomination in the application booklet.

### 16. Adviser's details

Your financial adviser completes this section.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, your financial adviser is required to verify your identity. The verification procedure is outlined on page 6 of this booklet.

### 17. Declaration

Read carefully the 'Investor declarations, conditions and acknowledgements' in the PDS PART I and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

## Verification procedure

Identification details			
Verify the individual's full name and either their date of birth or residential address.			
Complete Part I (or if the individual does not own a document from Part I, then complete either Part II or Part III).			
Contact your licensee if the individual is unable to provide the required documents.			
Part I — Acceptable primary ID documents			
Select ONE valid option from this section only.			
<input type="checkbox"/>	Australian State/Territory driver's licence containing a photograph of the person		
<input type="checkbox"/>	Australian passport (a passport that has expired within the preceding two years is acceptable)		
<input type="checkbox"/>	Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person		
<input type="checkbox"/>	Foreign passport or similar travel document containing a photograph and the signature of the person*.		
Part II — Acceptable secondary ID documents			
Only needs to be completed if the individual does not own a document from Part I.			
Select ONE valid option from this section.			
<input type="checkbox"/>	Australian birth certificate	<input type="checkbox"/>	Pension card issued by Centrelink
<input type="checkbox"/>	Australian citizenship certificate	<input type="checkbox"/>	Health card issued by Centrelink
And ONE valid option from this section.			
<input type="checkbox"/>	A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address.		
<input type="checkbox"/>	A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. Block out the TFN before scanning, copying or storing this document.		
<input type="checkbox"/>	A document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).		
Part III — Acceptable foreign ID documents			
Only needs to be completed if the individual does not have a document from Part I.			
BOTH documents from this section must be presented.			
<input type="checkbox"/>	Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth*.		
<input type="checkbox"/>	National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued*.		
* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.			



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WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

# WealthView eWRAP — Super Account Application

Effective date: 23 October

Instructions on how to complete this application are on pages 2 to 3 of this booklet. Before completing, please read carefully the 'Privacy statement' in the WealthView eWRAP — Super/Pension Product Disclosure Statement (PDS). It sets out important information you should know about how AMP Financial Planning and us handle personal information about you.

In this application, where there is a reference to a fee excluding GST, a net GST expense recovery amount (after reduced input tax credits) of 2.5% of the fee is payable and will be added to the amount deducted from your account.

- Please complete this application in **BLOCK LETTERS** and post it to Customer Transactions, GPO Box C113, Perth WA 6839.
  - **Make cheques payable to WealthView eWRAP Super Account (Name of investor) and cross them 'Not negotiable'.**
  - **We cannot accept faxes or photocopies of this application.**
  - Your financial adviser can submit this application online using AdviserNET.
- i** This symbol indicates you need to give us more information.
- !** This symbol indicates a required field/section.

**Questions?** Call the Contact Centre on **1800 006 230** or email [wealthview.ewrap@asgard.com.au](mailto:wealthview.ewrap@asgard.com.au)

OFFICE USE ONLY	Account number	22
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### 1. Existing account details

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

Existing Account number

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

Existing Account name

[illegible]

➡ Go to section 3

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

Title

□ □ □ □

Surname

[illegible]

Given names

[illegible]

Gender

Date of birth

☐ Male ☐ Female

Residential address (mandatory, PO Box not accepted)

[illegible]

State    Postcode

Postal address (if different from residential address)

[illegible]

State    Postcode

Phone (Home)

[illegible]

Phone (Business)

[illegible]

Phone (Mobile)

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

Facsimile

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

Email

[illegible]



## 8. Reports and information

Send investor report to (tick one): ☐ Investor OR ☐ Financial adviser

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

☐ Yes OR ☐ No

**Note:** If you do not tick either box, we will use your information as set out in the privacy statement.

## 9. Monthly adviser remuneration (excluding GST)

Select the monthly adviser remuneration option below. The relevant amount/percentage will be deducted each month from your Cash Account. Where a percentage is specified, the maximum is 5.00% (excluding GST) per asset class. If you do not complete this section, no monthly adviser remuneration will be charged.

☐ **Flat dollar fee** of \$         per month

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

☐ January ☐ April ☐ July ☐ October Nominate year to commence:

OR

☐ **Flat percentage fee** of

Cash    % per annum

Managed investments    % per annum

Shares    % per annum

OR

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

\$  <sup>0</sup> to \$    % per annum

\$  to \$    % per annum

\$  to  and above    % per annum

## 10. One-off adviser remuneration (excluding GST)

Nominate the one-off adviser remuneration (excluding GST) to be paid to your financial adviser. This fee will be deducted only once, during the next fee routine (generally during the first 2 weeks of the month). Please note if an amount is not specified, the one-off adviser remuneration will be zero.

One-off adviser remuneration \$

## 11. Initial deposits and contribution fees

☐ Rollover details

☐ Rollover details

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

Institution <input type="text"/>		Expected amount		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> X <input checked="" type="checkbox"/> X
	\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>Contribution fee</b>	\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> X <input checked="" type="checkbox"/> X		
Institution <input type="text"/>		Expected amount		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> X <input checked="" type="checkbox"/> X
	\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
<b>Contribution fee</b>	\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> X <input checked="" type="checkbox"/> X		

OR

OR

AND/OR

☐ Deposit details

**Amount:** \$

**Deposit type:** ☐ BPAY® ☐ Cheque ☐ Direct Debit

**Contribution fee:** \$       OR    %

This deposit is made up of:

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

**i** If depositing via direct debit, complete the direct debit request in this booklet or you can use Bpay® if your financial adviser lodges the application online, or your employer can make electronic contributions to your account using Employer *Online*.

**Note:** Contribution caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO at the end of the financial year.

<sup>^</sup> If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump sum withdrawal).

\*We are unable to accept one off member contributions (personal deducted, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN.

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

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

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## 12. Regular deposit plan

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

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

**Note:** You will need to ensure that you are eligible to contribute to your account during the duration of your regular deposit plan. If your circumstances change (ie you are no longer eligible to make contributions into your account), you will need to provide us with instructions to cancel your regular deposit plan. For more information on circumstances in which contributions can be made, refer to page 20 of the PDS.

### Regular deposit plan details

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

Frequency: ☐ monthly ☐ quarterly ☐ half-yearly ☐ annually

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

Start date:

End date (optional):

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

This contribution is made up of:

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

<sup>^</sup> If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump-sum withdrawal).

<sup>\*</sup> We are unable to accept one-off member contributions (personal deducted, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN.

**i** Contributions caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO after the end of the financial year.

1. This type of contribution counts towards your non-concessional contributions cap.
2. This type of contribution counts towards your concessional contributions cap.

## 13. Nominated beneficiaries

You can nominate one or more dependants and/or your estate to be paid the balance in your account (including any insured benefit) when you die. For information on who you can nominate and the effect of making a nomination, see pages 30 to 31 of the PDS.

Please indicate the type of nomination you wish to make:

<input type="checkbox"/> Discretionary nomination Complete the section below.	OR	<input type="checkbox"/> Binding nomination Complete the 'Binding death benefit nomination' form in this booklet.
--	----	--

## 13. Nominated beneficiaries (continued)

## Discretionary nomination

[illegible]

\* If one or more of your nominated dependants is a child under 18 years of age and you would like them to be paid a child pension, you need to complete a child pension nomination which must accompany this application. Your financial adviser can download this form from AdviserNET.



**! 14. Adviser's details and declaration (Your financial adviser will complete this section) — Mandatory section**

By completing this section, you (the financial adviser) authorise us to collect, maintain, use and disclose your personal information in the manner set out in our privacy brochure, a copy of which can be obtained free of charge from our Contact Centre.

Adviser's company

Adviser's name

AFS Licensee name

AFSL number

Adviser's phone

Adviser's code

 BA 

**Declaration by financial adviser**

I confirm that I have conducted the relevant customer identification procedure in line with the obligations under AML/CTF Law, and:

- I have attached the necessary certified proof of identity documents with the application; or
- I have sighted and retained copies of the necessary certified proof of identity documents as recorded in the 'Verification procedure' table on page 6 of this booklet.

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

Signature (financial adviser)

Date

Dealer stamp

## ! 15. Declaration — Mandatory section

- I confirm that before this application was signed by me, I was given a copy of the current PDS (consisting of PART 1 and PART 2 — List of available investment options) and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.
- I expressly acknowledge the 'Important information' on page 1 of the PDS.
- I give and make the 'Investor declarations, conditions and acknowledgments' on pages 47 to 49 the PDS.
- I confirm all details in this application are true and correct.
- I agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information I may request) details of illiquid investments and documents (including the product disclosure statements for underlying managed investments and periodic reports) which the Trustee is required or permitted to give, or has agreed to give, to me relating to my account via Investor *Online* or any other electronic means chosen by the Trustee (and for these purposes, I agree I will be taken to have received the relevant information whether or not I access the information).

Signature

Date

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.



Asgard Capital Management Ltd  
ABN 92 009 279 592 AFSL 240695  
is the Trustee of WealthView eWRAP – Super/Pension  
Contact Centre 1800 006 230  
GPO Box C113, Perth WA 6839

# WealthView eWRAP — Pension Account Application

Effective date: 23 October

Instructions on how to complete this application are on pages 4 to 5 of this booklet. Before completing, please read carefully the 'Privacy statement' in the WealthView eWRAP — Super/Pension Product Disclosure Statement (PDS). It sets out important information you should know about how AMP Financial Planning and us handle personal information about you.

In this application, where there is a reference to a fee excluding GST, a net GST expense recovery amount (after reduced input tax credits) of 2.5% of the fee is payable and will be added to the amount deducted from your account.

- Please complete this application in BLOCK LETTERS and post it to Customer Transactions, GPO Box C113, Perth WA 6839.
- Make cheques payable to **WealthView eWRAP Pension Account (Name of investor)** and cross them 'Not negotiable'.  
If you are investing through the WealthView eWRAP Super Account, your non-rollover cheque should be payable to **WealthView eWRAP Super Account (Name of investor)**.
- **We cannot accept faxes or photocopies of this application.**
- Your financial adviser may submit this application online using AdviserNET.
-  This symbol indicates you need to give us more information.
-  This symbol indicates a required field/section.

**Questions?** Call the Contact Centre on **1800 006 230** or email [wealthview.ewrap@asgard.com.au](mailto:wealthview.ewrap@asgard.com.au)

<b>OFFICE USE ONLY</b>	Account number	23	WealthView eWRAP Super Transfer
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## 1. Existing account details

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

Existing Account number

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

Existing Account name

[illegible]

➡ Go to section 3

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

Title

--	--	--	--

Surname

[illegible]

Given names

[illegible]

Gender

Date of birth

☐ Male ☐ Female

Residential address (mandatory, PO Box not accepted)

[illegible]

State    Postcode

Postal address (if different from residential address)

[illegible]

State    Postcode

Phone (Home)

Three groups of empty rectangular boxes for writing answers, each group containing four boxes.

Phone (Business)

Phone (Mobile)

Facsimile



Email

[illegible]

### 3. Tax file number

Exemption code

$$\boxed{\phantom{00}}\boxed{\phantom{00}}\boxed{\phantom{00}} - \boxed{\phantom{00}}\boxed{\phantom{00}}\boxed{\phantom{00}} - \boxed{\phantom{00}}\boxed{\phantom{00}}\boxed{\phantom{00}}$$

OR

$$\boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}} - \boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}} - \boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}}$$

**i** If you are over 60, you do not need to complete the 'Tax file number declaration'.

#### 4. Authority to operate

☐ **Yes, my financial adviser is granted authority to operate my account**

I authorise my financial adviser to give, and the Trustee to accept, instructions on my behalf as if they had been given by me, but my financial adviser agrees he/she cannot give instructions:

7

☐ Yes, my financial adviser is granted authority to operate my account

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

☐ No, my financial adviser is not granted authority to operate my account.

7

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

## 5. Residency details — Mandatory section

☐ Yes **OR** ☐ No

11

**OR**

9

[illegible][illegible]

## ! 6. Pension eligibility — Mandatory section

☐ Over age 55, ceased employment and do not intend ever again to work more than 10 hours per week

7

Over age 55, ceased employment and do not intend ever again to work more than 10 hours per week

7

Over age 60 and ceased employment with an employer on or after turning 60

7

Over age 65 (you may not be eligible to make a lump sum contribution — refer to page 20 of the PDS)

7

Reached preservation age (pre-retirement pension)

7

My deposit is comprised entirely of unrestricted non-preserved benefits

7

Permanent incapacity/disability

**i** To access preserved benefits on the grounds of permanent incapacity, you need to provide certificates from two registered medical practitioners stating that, in their opinion, because of your ill-health (whether physical or mental), it is unlikely that you can ever be gainfully employed in a capacity for which you are reasonably qualified because of education, experience or training.

To enable us to consider whether to classify your benefit payment as a 'disability superannuation benefit' and calculate any applicable tax free component, in addition to the need for the certificates from two doctors, please:

1. Confirm that you are requesting payment of your benefits because you suffer from ill-health (whether physical or mental).  
☐ Yes    **OR**    ☐ No
2. Advise that date on which you stopped being capable of being gainfully employed. (If you were employed, we would expect this date to be the date on which your employment terminated).

Date \_\_\_\_\_

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

3. If you were employed at the time you began to suffer from ill-health and your employment would have terminated when you reached a particular age or completed a particular period of service, please specify the date on you would reach the age or complete the period of service (as the case may be).

Date

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

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

## 7. Share trading

☐ I wish to trade shares through my WealthView eWRAP — Pension Account.

### Dividend election

☐ Cash ☐ Reinvest (DRP)

#### Note:

- If no dividend election is made, the default election of cash will be applied.
- The dividend election will be applied across all share holdings in your account. Where reinvesting (DRP) is not available for a share, or there is a residual cash portion on the DRP, the dividend will be paid into the Cash Account.

## 8. Reports and information

Send investor report to (tick one): ☐ Investor OR ☐ Financial adviser

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

☐ Yes OR ☐ No

Note: If you do not tick either box, we will use your information as set out in the privacy statement.

## 9. Monthly adviser remuneration (excluding GST)

Select the monthly adviser remuneration option below. The relevant amount/percentage will be deducted each month from your Cash Account. Where a percentage is specified, the maximum is 5.00% (excluding GST) per asset class. If you do not complete this section, no adviser remuneration will be charged.

☐ Flat dollar fee of \$ 

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

<sup>X</sup> <sup>X</sup> per month

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

☐ January ☐ April ☐ July ☐ October Nominate year to commence: 

--	--	--	--

OR

☐ Flat percentage fee of

Cash 

--	--	--

 % per annum

Managed investments 

--	--	--

 % per annum

Shares 

--	--	--

 % per annum

OR

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

\$ 

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

 0 to \$ 

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

--	--	--

 % per annum

\$ 

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

 to \$ 

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

--	--	--

 % per annum

\$ 

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

 to 

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

 and above 

--	--	--

 % per annum

## 10. One-off adviser remuneration (excluding GST)

Nominate the one-off adviser remuneration (excluding GST) to be paid to your financial adviser. This fee will be deducted only once, during the next fee routine (generally during the first 2 weeks of the month). Please note if an amount is not specified, the one-off adviser remuneration will be zero.

One-off adviser remuneration \$ 

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

<sup>X</sup> <sup>X</sup>

## 11. Initial deposits and contribution fees

☐ Rollover details

☐ Rollover details

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

Institution	<input type="text"/>		Expected amount
	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	\$	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Contribution fee	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	OR	<input type="text"/> <input type="text"/> % Expected amount \$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Institution	<input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>
Contribution fee	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	OR	<input type="text"/> <input type="text"/> % <i>Not up to date!</i>

AND/OR

☐ Deposit details

**Amount:** \$

**Deposit type:** ☐ BPAY® ☐ Cheque ☐ Direct Debit

**Contribution fee:** \$        OR    %

This deposit is made up of:

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

**i** If depositing via direct debit, complete the direct debit request in this booklet or you can use BPAY® if your financial adviser lodges the application online, or your employer can make electronic contributions to your account using Employer Online.

**Note:** Contribution caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO at the end of the financial year.

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

\*We are unable to accept one off member contributions (personal deducted, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN.

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

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

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## 12. Transfer details

### Transfer type

☐ Full Asset Transfer

Transfer non-tax paid investments from my existing WealthView eWRAP — Super/Pension account

-  -

to my WealthView eWRAP — Pension Account without selling these investments.

**Note:** If you wish to transfer part of the investments held in your super/pension account without selling them down, you need to open your WealthView eWRAP — Pension Account online with your financial adviser.

OR

☐ Partial \$ selldown

Transfer \$  X X from my existing WealthView eWRAP — Super/Pension account

-  -

**Note:** If you nominate to transfer part of your existing eWRAP — Super/Pension account, your investments will be sold and transferred as cash to your WealthView eWRAP — Pension Account.

OR

☐ Full \$ selldown

Close my existing WealthView eWRAP super/pension account  -  -  and transfer the total balance.

**Note:** All investments in your existing super/pension account will be sold and transferred as cash to your Wealthview eWRAP — Pension Account.

### Contribution fee

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

\$  X X OR  %

**Note:** A maximum contribution fee of 5.00% applies. If an amount is not specified, the contribution fee will be zero.

## 13. Commencement date of pension

Commencement date of pension

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

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

## 14. Pension detail - Mandatory section

☐ Minimum allowable pension\*

\* If your pension account commences on or after 1 June no minimum will be paid for that year. To receive a payment during this period a gross amount will need to be nominated.

OR

☐ Maximum allowable pension\*

OR

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

This amount must be within your minimum and maximum pension\* amounts prescribed by legislation.

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

**Note:**

- \* A maximum only applies to Pre-Retirement Pensions.
- Pension payments are paid on or around the 20th day of the relevant month.
- If the frequency of pension payments is not selected, the pension payments will be made monthly.



#### ! 14. Pension detail - Mandatory section (continued)

##### Pay my pension to the following account:

**Note:** We can only make pension payments to an account that is held in your name or a joint account where you are one of the joint holders.

Branch name

Branch address

Bank account name

BSB number

 - 

Bank account number

#### 15. Nominated beneficiaries

You can nominate one or more dependants and/or your estate to be paid the balance in your account when you die. For information on who you can nominate and the effect of making a nomination, please refer to pages 30 to 31 of the PDS. Please indicate the type of nomination you wish to make:

<input type="checkbox"/> <b>Discretionary nomination</b>  <input type="checkbox"/> Reversionary pension option — complete part A below OR <input type="checkbox"/> Nominated dependants option — complete Part B below	OR	<input type="checkbox"/> <b>Binding nomination</b> Complete the 'Binding death benefit nomination' form in this booklet.  <b>Note:</b> We cannot accept binding reversionary pension nominations.
--	----	--

#### PART A — Reversionary pension option

Only complete this section if you wish to nominate a dependant to receive your death benefit in the form of a pension.

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

Full name

Date of birth

Gender

☐ Male ☐ Female

Relationship

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

#### PART B — Nominated dependants option

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

Estate/Dependant(s)	Allocation
<input type="checkbox"/> Estate	<input type="text"/> %
<b>AND/OR</b>	
<input type="checkbox"/> <b>Dependant 1</b> <b>Full name</b> <input type="text"/> <b>Relationship</b> <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<input type="text"/> %

<input type="checkbox"/> <b>Dependant 2</b> <b>Full name</b> <div></div> <b>Relationship</b> <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<div></div> %
<input type="checkbox"/> <b>Dependant 3</b> <b>Full name</b> <div></div> <b>Relationship</b> <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<div></div> %
<input type="checkbox"/> <b>Dependant 4</b> <b>Full name</b> <div></div> <b>Relationship</b> <input type="checkbox"/> Spouse <input type="checkbox"/> De-facto spouse <input type="checkbox"/> Child* <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial dependant	<div></div> %
<b>Your total allocation must total 100%</b>	<b>100%</b>

\* If one or more of your nominated dependants is a child under 18 years of age and you would like them to be paid a child pension, you need to complete a child pension nomination which must accompany this application. Your financial adviser can download this form from AdviserNET.

#### **! 16. Adviser's details and declaration (Your financial adviser will complete this section) — Mandatory section**

By completing this section, you (the financial adviser) authorise us to collect, maintain, use and disclose your personal information in the manner set out in our privacy brochure, a copy of which can be obtained free of charge from our Contact Centre.

Adviser's company

Adviser's name

AFS Licensee name

AFSL number

Adviser's phone

Adviser's code

 BA

#### **Declaration by financial adviser**

I confirm that I have conducted the relevant customer identification procedure as required under AML/CTF Law, and:

- I have attached the necessary certified proof of identity documents with the application; or
- I have sighted and retained copies of the necessary certified proof of identity documents as recorded in the 'Verification procedure' table on page 6 of the application booklet.

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

Signature (financial adviser)

Date

Dealer stamp

!

17. Declaration — Mandatory section

- I confirm that before this application was signed by me, I was given a copy of the current PDS (consisting of PART 1 and PART 2 — List of available investment options) and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.
- I expressly acknowledge the ‘Important information’ on page 1 of the PDS.
- I give and make the ‘Investor declarations, conditions and acknowledgments’ on pages 47 to 49 of the PDS and give the Trustee the authorisations referred to in the section ‘Aggregating rollovers and contributions’ on page 23 of the PDS.
- I confirm all details in this application are true and correct.
- I agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information I may request) details of illiquid investments and documents (including the product disclosure statements for underlying managed investments and periodic reports) which the Trustee is required or permitted to give, or has agreed to give, to me relating to my account via Investor *Online*, or any other electronic means chosen by the Trustee (and for these purposes, I agree I will be taken to have received the relevant information whether or not I access the information).

Signature

Date

Asgard Capital Management Ltd  
ABN 92 009 279 592 AFSL 240695  
is the Trustee of WealthView eWRAP – Super/Pension  
Contact Centre 1800 006 230  
GPO Box C113, Perth WA 6839

## Transfer authority

Please complete this transfer authority in BLOCK LETTERS and post it, along with the Certificate of Compliance, to Customer Transactions, GPO Box C113, Perth WA 6839.

- In this form, a reference to your 'FROM Fund' means the superannuation fund you are transferring benefits from.
- Before completing this form, we recommend you ensure that you have adequate insurance arrangements in place before you cancel any existing insurance cover you may have with your FROM Fund.
- If you want to transfer benefits from more than one FROM Funds, please use a separate form for each FROM Fund. Original signature is required on each form.
- You do not need to complete this form if you are transferring your benefits from another WealthView eWRAP – Super/Pension account.
- Please contact your FROM Fund provider to confirm if they have any additional requirements before they can action this transfer authority.
- Privacy laws protect your privacy. Please read our privacy brochure for more information. A copy can be obtained from the Contact Centre.
- The completed and signed Transfer Authority needs to be returned to the Trustee.

## 1. Account details

Account number (if known):

$$\boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}}\boxed{\phantom{0}} - \boxed{\phantom{0}}\boxed{\phantom{0}} - \boxed{\phantom{0}}\boxed{\phantom{0}}$$

[illegible]

☐ WealthView eWRAP — Super Account ☒ WealthView eWRAP — Pension Account

## 2. Your personal details

□ □ □ □

Page 10 of 10

WIRTSCHAFTS UNIVERSITÄT WIEN

View

State

Postcode

[illegible]

State

Postcode

☐ Male ☐ Female

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[illegible][illegible][illegible][illegible]

Transfer Authority | 1 of 4

### 3. Transfer details

#### Part A — Details of your FROM Fund

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

Product/Superannuation Fund name

ABN (mandatory)

Account/membership/policy name

Account/membership/policy number

Postal address

State

Postcode

Phone (Business)

#### Part B — Amount/benefit to be transferred

☐ Entire balance

(Your account in the FROM Fund will be closed).

Approximate value:

\$

OR

☐ Partial balance

Amount:

\$

#### Note:

- A Capital Gains Tax (CGT) liability may arise and be deducted from your benefit prior to the transfer being processed. We recommend you seek taxation advice prior to authorising the transfer.

#### Part C — Payment instruction (to the FROM Fund)

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

#### Customer Transactions

GPO Box C113

Perth WA 6839

Contact Centre: 1800 006 230

#### 4. Declaration and signature

I request that the trustee of my FROM Fund (specified in Part A of section 3) to transfer my superannuation benefits (specified in Part B of section 3) to Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695 (Asgard), as trustee of the WealthView eWRAP – Super Account and WealthView eWRAP – Pension Account (ABN 40 236 806 679).

I make the following statements:

- I declare I have fully read this form and the information I completed is true and correct.
- I am aware that I may ask my FROM Fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I authorise the trustee of my FROM Fund to provide any and all relevant information to Asgard.
- I authorise Asgard to act on my behalf in arranging and receiving information on this transfer.
- I understand and acknowledge the implications and effects of transferring my benefits from my FROM Fund to my WealthView eWRAP account.
- I discharge the trustee of my FROM Fund of all further liability in respect of the benefits paid and transferred to my WealthView eWRAP account.

Signature

Date

Full Name

#### 5. Completing proof of identity

You will need to provide documentation with this transfer authority to your FROM Fund to prove you are the person to whom the superannuation entitlements belong.

☐ I have attached a **certified copy** of my driver's licence or passport

OR

I have attached **certified copies** of both:

☐ Birth/Citizenship certificate or Centrelink pension card

AND

☐ Centrelink payment letter or government notice (<one year old) with name/address

#### Acceptable documents

EITHER

One of the following documents only:

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

OR

One of the following documents:

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

AND

One of the following documents:

- letter from Centrelink regarding a government assistance payment
- notice issued by Commonwealth, State or Territory within the past twelve months that contains your name and residential address.

For example:

- Tax office Notice of Assessment
- Rates notice from local council.

### Have you changed your name or signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	<b>Certified copy</b> of the marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	<b>Certified copy</b> of the guardianship papers or Power of Attorney.

### Certification of personal documents

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

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

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.

**Note:** A separate certified copy of proof of identification documents must be provided for each requested transfer.

**Note:** Multiple people cannot be certified on the one document.

Asgard Capital Management Ltd  
ABN 92 009 279 592 AFSL 240695  
is the Trustee of WealthView eWRAP – Super/Pension  
Contact Centre 1800 006 230  
GPO Box C113, Perth WA 6839



## TO WHOM IT MAY CONCERN

### CERTIFICATE OF COMPLIANCE

We certify that:

1. WealthView eWRAP Super Account, WealthView eWRAP Allocated Pension Account and WealthView eWRAP Term Allocated Pension Account (each an 'account') are all part of the Retirement Plan ABN 40 236 806 679, which is a resident regulated superannuation fund (within the meaning of the Superannuation Industry (Supervision) Act 1993) ('SIS'), and a complying superannuation fund under section 45 of that Act.
2. The WealthView eWRAP Super Account Superannuation Product Identification Number (SPIN) is ASG0015AU. The WealthView eWRAP Allocated Pension Account and WealthView eWRAP Term Allocated Pension Account SPIN is ASG0014AU.
3. The Trustee of the accounts is Asgard Capital Management Ltd.
4. None of the accounts have been directed by the Australian Prudential Regulation Authority to cease accepting contributions under Section 63 of SIS.
5. Your employer can pay superannuation contributions to the fund by making a cheque payable to WealthView eWRAP Super Account and forwarding the cheque together with the employee name, account number and contribution type to the address below. Or you can provide your employer with an employer contribution remittance advice form which is available from the Contact Centre on 1800 006 230. Your employer then forwards this form attached with a cheque to:

Customer Transactions  
GPO Box C113  
Perth WA 6839

For and on behalf of the Trustee  
Asgard Capital Management Ltd

#### WealthView eWRAP

Distributed by: AMP Financial Planning Pty Limited

ABN 89 051 208 327 AFSL 232706

Administered by: Asgard Capital Management Ltd

ABN 92 009 279 592 AFSL 240695

Correspondence to: Customer Transactions, GPO Box C113 Perth WA 6839 Telephone: 1800 006 230



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WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

## WealthView eWRAP — Super

### Choosing your super fund

You can generally choose the superannuation fund where you want your future employer contributions to be paid to.

You can instruct your employer to pay employer contributions into your new WealthView eWRAP — Super Account.

If you would like to have your SG contributions paid into your eWRAP Super account, all you need to do is complete this form and submit it to your employer. Alternatively, you may choose to complete the Standard Choice form available from your employer or the ATO website. Do NOT send this form to us.

Please use CAPITAL letters and tick boxes where provided.

## Step 1: Employee/member details

Please provide your name as it will appear on your account.

Surname

[illegible]

Given names

## Step 2: Your chosen fund details

Account number (if known):

-  -

Fund name: Wealthview eWRAP — Super Account

Fund ABN: 40 236 806 679

SPIN: ASG0015AU

Telephone: 1800 006 230

Email: [wealthview.ewrap@asgard.com.au](mailto:wealthview.ewrap@asgard.com.au)

### Step 3: Employer details

Employer name

[illegible]

## Step 4: Employee details

I request that all future employer contributions are to be made to the fund specified in Step 2

Employee name

[illegible]

Employee number (if applicable)

[illegible]

Signature

Health Victoria

Date

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

**PLEASE GIVE THIS COMPLETED FORM TO YOUR EMPLOYER. DO NOT SEND THIS FORM TO THE TAX OFFICE OR US.**

## Methods of payment — Instructions for employers

There are a number of ways you can make contributions to your employee's account:

- **Payment by cheque**
  - The cheque should be made payable to 'WealthView eWRAP — Super Account (Name of investor)' and crossed as 'Non negotiable'.
  - Please post the cheque together with the employee name, account number and contribution type to the below address:  
Customer Transactions  
GPO Box C113  
Perth WA 6839
- **Payment by BPAY®**
  - Each type of contribution has a separate Biller Code for identification purposes.
  - Your employee will need to provide you with their Customer Reference Number.

The Biller Codes are:

Contribution Type	Biller Code
Superannuation Guarantee	66076
Employer	66092
Salary Sacrifice	66084
Personal Deducted	66209
Personal Undeducted	66217
Spouse	66225

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.



## TO WHOM IT MAY CONCERN

### CERTIFICATE OF COMPLIANCE

We certify that:

1. WealthView eWRAP Super Account is part of the Retirement Plan ABN 40 236 806 679, which is a resident regulated superannuation fund (within the meaning of the Superannuation Industry (Supervision) Act 1993) ('SIS') and a complying superannuation fund under section 45 of that Act.
2. The WealthView eWRAP Super Account Superannuation Product Identification Number is ASG0015AU.
3. The Trustee of the WealthView eWRAP - Super Account is Asgard Capital Management Ltd.
4. The Trustee has not been directed by the Australian Prudential Regulation Authority to cease accepting contributions under section 63 of SIS.

For and on behalf of the Trustee  
Asgard Capital Management Ltd

WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

#### WealthView eWRAP

Distributed by: AMP Financial Planning Pty Limited

ABN 89 051 208 327 AFSL 232706

Administered by: Asgard Capital Management Ltd

ABN 92 009 279 592 AFSL 240695

Correspondence to: Customer Transactions, GPO Box C113 Perth WA 6839 Telephone: 1800 006 230

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WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.

# Tax file number declaration

The information you provide in this declaration will enable your payer to work out how much tax to withhold from payments made to you.

Do not use this form if you are a beneficiary wanting to provide your tax file number to the trustee of a **closely held trust**. For more information visit [www.ato.gov.au/trustsandtfnwithholding](http://www.ato.gov.au/trustsandtfnwithholding)

You must provide all information requested on this form. Providing the wrong information may lead to incorrect amounts of tax being withheld from payments made to you.

## TERMS WE USE

- **payer** – we are referring to the business or individual making payments under the pay as you go (PAYG) withholding system.
- **payee** – we are referring to the individual being paid.

## WHEN SHOULD YOU USE THIS FORM?

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

- payments for work and services as an employee, company director or office holder
- payments under return-to-work schemes
- payments under labour hire arrangements or other specified payments
- benefit and compensation payments
- superannuation benefits.

The information you provide on this form is used to determine the amount of tax to be withheld from payments made to you. For example, whether you:

- claim the tax-free threshold
- are an Australian resident for tax purposes
- have a Higher Education Loan Program (HELP) debt
- have a Financial Supplement debt.

You do not need to complete this form if you have reached age 60 and commenced a superannuation benefit that does not include an untaxed element for that benefit.

## WHERE CAN YOU FIND YOUR TFN?

You will find your tax file number (TFN) on:

- your income tax notice of assessment
- certain correspondence sent to you by the Australian Taxation Office (ATO)
- a payment summary issued to you by your payer.

If you have a registered tax agent, they may also be able to tell you your TFN.

If you still can't find your TFN you can:

- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday
- visit your nearest ATO shopfront (phone **13 28 61** to make an appointment).

If you phone or visit us we need to know we are talking to the right person before we can discuss your tax affairs. We will ask for details only you, or someone you have authorised would know. An authorised contact is someone who you have previously told us can act on your behalf.

## DO YOU NEED TO APPLY FOR A TFN?

If you don't have a TFN and want to provide a TFN to your payer you will need to complete and lodge a TFN application form. There are a range of forms available depending on your circumstances.

For more information see page 4.



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

## OTHER FORMS YOU MAY NEED TO COMPLETE

You may need to complete the following forms:

- **Withholding declaration** (NAT 3093) if:
  - you want to claim entitlement to the senior Australians tax offset (question 9) or other tax offsets (question 10)
  - you want to advise your payer to adjust the amount withheld from payments made to you
  - you want to change information you previously provided in a *Tax file number declaration* (NAT 3092). For example:
    - advise your payer that you have become, or ceased to be, an Australian resident for tax purposes
    - claim, or discontinue claiming, the tax-free threshold
    - advise your payer of, or make changes to, your HELP or Financial Supplement repayment obligations
    - increase the rate or amount to be withheld
    - claim or vary your entitlement to zone, overseas forces, dependent spouse, special tax offset or senior Australians tax offset
- **Medicare levy variation declaration** (NAT 0929) if you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge. You can vary the amount your payer withholds from your payments (see 'More information' on page 4)
- **Flood levy exemption declaration** (NAT 73797) if you are entitled to claim an exemption from paying the temporary flood and cyclone reconstruction levy (flood levy) applying to income for the 2011–12 year only (see 'More information' on page 4).

➤ For more information on the temporary flood and cyclone reconstruction levy visit [www.ato.gov.au/floodlevy](http://www.ato.gov.au/floodlevy). The flood levy will only apply from 1 July 2011 to 30 June 2012.

## SECTION A: TO BE COMPLETED BY THE PAYEE

### Question 1

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

This question asks you to quote your TFN. If you need to find your TFN, refer to 'Where can you find your TFN?' on page 1.

⊖ Your payer and the ATO are authorised by the *Taxation Administration Act 1953* to collect your TFN on this form. It is not an offence not to quote your TFN. However, your payer is required to withhold the top rate of tax plus the Medicare levy (or the top rate of tax if you are not an Australian resident for tax purposes) from all payments made to you if you do not provide your payer with a completed *Tax file number declaration* (NAT 3092) which quotes your TFN or claims an exemption from quoting your TFN.

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

- Print ☒ in the appropriate box if you:
- have lodged a TFN application or enquiry form for individuals or made a phone or ATO shopfront enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax plus the Medicare levy (or the top rate of tax if you are not an Australian resident for tax purposes) from future payments
  - are claiming an exemption from quoting a TFN because you are:
    - under 18 years of age and do not earn enough to pay tax
    - an applicant or recipient of certain pensions, benefits or allowances from:
      - Centrelink – however you will need to quote your TFN if you receive Austudy, Newstart, sickness or parenting allowance
      - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
      - the Military Rehabilitation and Compensation Commission.

#### Provision of your TFN to your superannuation fund

Your payer must quote your TFN to the superannuation fund to which contributions are being made on your behalf. If your superannuation fund does not have your TFN, we can provide it to them. After this is done:

- your superannuation fund can accept all types of contributions to your account (or accounts)
- additional tax will not be imposed on contributions as a result of failing to provide your TFN to your superannuation fund

- there will be no additional tax to be deducted when you start drawing down your superannuation benefits, other than the tax that may ordinarily apply
- you can trace different superannuation accounts in your name so that you receive all your superannuation when you retire.

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

For more information about privacy, see 'Privacy of information' on page 4.

### Question 6

#### On what basis are you paid?

Check with your payer if you are not sure.

### Question 7

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

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- have been in Australia continuously for six months or more and for most of that time you worked in the one job and lived in the same place
- will be or have been in Australia for more than half of the financial year (unless your usual home is overseas and you do not intend to live in Australia).

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

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

#### ! FOREIGN RESIDENT TAX RATES ARE DIFFERENT

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

You are not entitled to claim the tax-free threshold and tax offsets if you are not an Australian resident for tax purposes. However, there is an exception with zone or overseas forces tax offsets – see question 10.

➤ For more information on your entitlement:

- visit [www.ato.gov.au/declarationguide](http://www.ato.gov.au/declarationguide)
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

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

### Question 8

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

The tax-free threshold is the amount of income you can earn each year that is not taxed. It is available only to people who are Australian residents for tax purposes (that is, people who answered 'YES' at question 7).

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

You can claim the tax-free threshold from only one payer at a time, generally, from the payer you expect to pay you the most during the income year. To change the payer you are currently claiming the tax-free threshold from, you must complete a *Withholding declaration* (NAT 3093) to advise the payer you no longer want to claim it from them. If you are already claiming the tax-free threshold from Centrelink you cannot also claim it from another payer.

Answer 'YES' if you:

- are an Australian resident for tax purposes
- are not currently claiming the tax-free threshold from another payer
- want to claim the tax-free threshold.

### ! WITHHOLDING FOR LOW INCOME TAX OFFSET

If you answer 'YES' your payer will reduce your withholding to allow a claim for 70% of the low income tax offset amount where your payment is at the relevant level.

Answer 'NO' if you either:

- answered 'NO' to question 7
- have claimed the tax-free threshold from another payer, or
- do not wish to claim the tax-free threshold.

- For more information on your entitlement, which payer you should claim it from, or how to vary your withholding rate:
- visit [www.ato.gov.au/declarationguide](http://www.ato.gov.au/declarationguide)
  - phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

## Question 9

**Do you want to claim the senior Australians tax offset by reducing the amount withheld from payments made to you?**

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

You are not entitled to reduce your withholding amounts, or claim the senior Australians tax offset with more than one payer at the same time.

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

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

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

Answer 'YES' if you are eligible and choose to receive the senior Australians tax offset. You can reduce the amount withheld from payments made to you during the year by completing a *Withholding declaration* (NAT 3093). If your payer does not have copies of the form, see 'More information, Products' on page 4.

Answer 'NO' if you are either:

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

- For more information on your eligibility to claim the tax offset or rebate income:
- visit [www.ato.gov.au/declarationguide](http://www.ato.gov.au/declarationguide)
  - phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

## Question 10

**Do you want to claim a zone, overseas forces, dependent spouse or special tax offset by reducing the amount withheld from payments made to you?**

### ⊖ CLAIM TAX OFFSETS WITH ONLY ONE PAYER

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

You may be eligible for:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force

- a dependent spouse tax offset
- a special tax offset for a dependent invalid relative, dependent parent, housekeeper caring for an invalid spouse or a dependent child-housekeeper.

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

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

### ! FOREIGN RESIDENT

If you are not a resident of Australia for tax purposes, you are not entitled to claim a dependent spouse tax offset or a special tax offset. You may be entitled to claim the zone or overseas forces tax offset.

- For more information on your entitlement:
- visit [www.ato.gov.au/declarationguide](http://www.ato.gov.au/declarationguide)
  - phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

## Question 11

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

Answer 'YES' if you have an accumulated HELP debt.

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

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

- For information on repaying your HELP debt:
- visit [www.ato.gov.au/declarationguide](http://www.ato.gov.au/declarationguide)
  - phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

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

Answer 'YES' if you have an accumulated Financial Supplement debt.

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

- For information on repaying your Financial Supplement debt:
- visit [www.ato.gov.au/declarationguide](http://www.ato.gov.au/declarationguide)
  - phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

### Have you repaid this debt?

When you have repaid your accumulated HELP or Financial Supplement debt, you must complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

### ! SIGN AND DATE THE DECLARATION

Make sure you have answered all the questions in Section A and signed and dated the declaration. Give your completed declaration to your payer.

## SECTION B: TO BE COMPLETED BY THE PAYER

- ! Important information for payers. See the reverse side of the PAYER'S copy of the form.



## ➤ MORE INFORMATION

### Internet

- Visit [www.ato.gov.au/declarationguide](http://www.ato.gov.au/declarationguide) for more information about residency, tax-free threshold, HELP, Financial Supplement debt or your entitlement to claim tax offsets.
- If you are a permanent migrant or temporary visitor to Australia apply for a TFN online at [www.iar.ato.gov.au](http://www.iar.ato.gov.au)
- Visit [www.abr.gov.au](http://www.abr.gov.au) to apply for an Australian business number (ABN) online for sole traders, companies, partnerships, trusts and superannuation funds.
- Visit [www.ato.gov.au/floodlevy](http://www.ato.gov.au/floodlevy) for more information on the temporary flood and cyclone reconstruction levy.

### Phone

- Payee – for more information phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. If you want to vary your rate of withholding phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.
- Payer – for more information phone **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

If you do not speak English well and need help from the ATO, phone the Translating and Interpreting Service on **13 14 50**.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users, phone **13 36 77** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 7799**)
- Speak and Listen (speech-to-speech relay) users, phone **1300 555 727** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 8000**)
- internet relay users, connect to the NRS on [www.relayservice.com.au](http://www.relayservice.com.au) and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone **1800 555 660** or email [helpdesk@relayservice.com.au](mailto:helpdesk@relayservice.com.au)

If you phone we need to know we are talking to the right person before we can discuss your tax affairs. We will ask for details only you, or someone you have authorised, would know. An authorised contact is someone who you have previously told us can act on your behalf.

### Products

We produce a number of products that may be useful to you.

You can get the following forms and publications from ATO shopfronts or our website at [www.ato.gov.au/onlineordering](http://www.ato.gov.au/onlineordering) or by phoning **1300 720 092**:

- *Withholding declaration* (NAT 3093)
- *Medicare levy variation declaration* (NAT 0929)
- *Withholding declaration – upwards variation* (NAT 5367)
- *Flood levy exemption declaration* (NAT 73797)
- *Repaying your HELP debt* (NAT 3913)
- *Tax file number – application or enquiry for individuals* (NAT 1432)
- *Tax file number – application or enquiry for individuals living outside Australia* (NAT 2628)
- *Tax file number – application or enquiry for Aboriginals or Torres Strait Islanders* (NAT 1589)

## OUR COMMITMENT TO YOU

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If you make an honest mistake in trying to follow our information in this publication and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest. If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information on our website at [www.ato.gov.au](http://www.ato.gov.au) or contact us.

This publication was current as **July 2011**.

## PRIVACY OF INFORMATION

We are authorised by the *Income Tax Assessment Act 1936* to ask for information on this declaration. We need this information to help us administer those laws.

Where we are authorised by law to do so, we may give this information to other government agencies. These agencies could include Centrelink, Australian Federal Police, Child Support Agency, Departments of Families, Housing, Community Services and Indigenous Affairs, Veterans' Affairs, and Education, Employment and Workplace Relations.

Only certain people and organisations can ask for your TFN. These include employers, some Australian Government agencies, including Child Support Agency, trustees for superannuation funds, payers under the PAYG system, higher education and vocational education and training (VET) providers and investment bodies such as banks. We are authorised by the *Taxation Administration Act 1953* to collect your TFN. You are not required by law to provide your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld.

If you need more information about how the tax laws protect your personal information, or have any concerns about how the ATO has handled your personal information, phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

## WHAT TO DO IF YOU ARE CONCERNED ABOUT PRIVACY ISSUES

If you have privacy concerns visit the Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au)



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WealthView eWRAP - Term Allocated Pension is closed. Document not up to date.



### 3. Declaration and signature

I/We:

- request Asgard Capital Management Ltd ABN 92 009 279 592 (Asgard), until further notice in writing, to debit my/our account described in section 2, with any amounts which Asgard (User ID number 016103) may debit or charge me/us through the Bulk Electronic Clearing System.
- understand and acknowledge that Asgard may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.
- agree to the terms of the 'Direct Debit Request Service Agreement' on page 50 of the WealthView eWRAP — Super/Pension Product Disclosure Statement.

**Authorised signatories on the financial institution account specified in section 2 sign here.** (If the method of operation is '2 to sign' then both signatories need to sign this form).

Signature 1

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Date

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Full name

[illegible]

**Signature 2** (if applicable)

\_\_\_\_\_

Date

☐ ☒ ☐ ☐ ☐ ☐ ☐

Full name

[illegible]

Asgard Capital Management Ltd  
ABN 92 009 279 592 AFSL 240695  
is the Trustee of WealthView eWRAP – Super/Pension  
Contact Centre 1800 006 230  
GPO Box C113, Perth WA 6839



## 2. Nominated beneficiaries

In the event of my death, I direct the Trustee to pay my death benefit as follows:

**Note:** Your nomination must add up to 100%.

[illegible]

### 3. Declaration of Binding Death Benefit Nomination

Do not sign this declaration unless in the presence of two witnesses who must also sign and date this nomination at the same time. A nominated dependant cannot be a witness.

I have read the information on completing this form and understand that:

- In the event of my death, the Trustee will pay my death benefit in accordance with this nomination.
- This nomination revokes any previous nomination which I may have made.
- Unless I revoke it or amend it before it expires, this nomination will become invalid in three years time.

Signature

\_\_\_\_\_

Date

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4. Witnesses' declaration

We declare that:

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

Witness 1: Full name

Signature

Date

Witness 2: Full name

Signature

Date

\*Please ensure that all three dates are the same, otherwise the Binding Nomination will be invalid.

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# Contact us

## Contact Centre

Telephone 1800 006 230

## Correspondence

Customer Transactions

GPO Box C113

Perth WA 6839

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# WealthView eWRAP – Super/Pension

## Product Disclosure Statement (PDS)

### PART 2 – List of available investment options

Issue date: 30 November 2011

#### Important information

The PDS for WealthView eWRAP – Super/Pension consists of two parts.

- PDS PART 1 sets out important general information about WealthView eWRAP – Super/Pension.
- PDS PART 2 (this booklet) sets out important information on the managed investments\* available through WealthView eWRAP – Super/Pension.

**You should read both PDS PART 1 and PDS PART 2 before making an investment decision.**

**This PDS PART 2 uses terms that are defined in PDS PART 1.**

You must receive a product disclosure statement for each managed investment that you select. Only your financial adviser can buy or sell managed investments for you on your account online.

\* In this PDS PART 2, 'managed investments' includes a reference to cash products.

The information in this PDS PART 2, including the list of available managed investments, is current as at 29 October 2011 (the date of preparation), but is subject to change. Please see the section headed 'Updating the information in this PDS' on page 1 of PDS PART 1. For details of any changes, ask your financial adviser or call our Contact Centre on 1800 006 230.

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695 (Asgard) is the Trustee of WealthView eWRAP – Super/Pension which is part of the Retirement Plan ABN 40 236 806 679.

#### Notes to following pages (2 to 7)

##### Our fees and other costs (\$100,000 example)

Our fees and other costs are set out in the table on the following pages and are based on an account balance of \$100,000.

Our fee of 1.2300% consists of:

- an **administration fee of 1.1275% per annum** for an account balance of \$100,000, which is the minimum suggested account value for a WealthView eWRAP – Super/Pension Account. The administration fee of 1.1275% is the applicable administration fee tier for account balances of \$100,000, and
- a **trustee fee of 0.1025% per annum** which is payable on the first \$3 million of the combined value of your managed investments and shares.

Our fees and other costs are set out in full in the 'Fees and other costs' section in PDS PART 1.

##### Investment fees

In addition to our fees and other costs, your costs for this product also include investment fees (payable to each investment manager), as set out in the table on the following pages.

Investment fees will generally include any known performance fees applied by an investment manager. They have been rounded to four decimal places. Investment fees may vary over time. See the 'Fees and other costs' section in PDS PART 1 and the relevant underlying product disclosure statements for further information on investment fees and performance fees.

##### Management costs (\$100,000 example)

Management costs are the total of our fees and other costs and investment fees. They are set out in the table on the following pages. The figures shown are based on an account balance of \$100,000. They do not include any contribution fees, share transaction fees, applicable buy/sell differential or adviser remuneration. Adviser remuneration is payable separately. See 'Adviser remuneration' under the heading 'Additional explanation of fees and other costs' in PDS PART 1 for more information.

##### Shares

Investors in WealthView eWRAP – Super/Pension have access to a broad range of shares listed on the Australian Securities Exchange. Please contact your financial adviser for information about the shares available through your account and see 'Share brokerage' in the 'Fees and other costs' section of PDS PART 1 for the costs of trading shares. Only your financial adviser can buy or sell shares for you on your account online.

##### Tax credits

**Super accounts** – you will only receive value for any tax credits (such as imputation credits) distributed by an investment if your account was open at the end of the financial year to which they relate and then only to the extent that the superannuation fund as a whole is entitled to those credits. The relevant amount will be credited against the tax provision in your account after the end of the financial year. If you close your account before the end of the financial year (other than for the purpose of transferring to a WealthView eWRAP Pension Account which remains open at the end of that financial year), you will not receive any value for those tax credits.

**Pension accounts** – you may receive value for tax credits to the extent that the fund is entitled to them.

Product code	APIR Code	Managed Investment	(A) Our fees and other costs for a \$100,000 account balance (% pa) <sup>1</sup>	(B) Investment fees (% pa) <sup>2</sup>	(C) = (A) + (B) Management costs for a \$100,000 account balance (%pa) <sup>3</sup>
<b>Short Term Money Market</b>					
MMCF	MAQ0187AU	Macquarie Master Cash Fund	1.2300	0.5130	1.7430
MMCPF	MAQ0060AU	Macquarie Term Cash Fund	1.2300	0.6150	1.8450
MMI		Money Market Investment Account	1.2300	0.0000	1.2300
		St.George Fixed Term Deposit – 3 months Int – Maturity <sup>4</sup>	1.2300	0.0000	1.2300
		St.George Fixed Term Deposit – 6 months Int – Maturity <sup>4</sup>	1.2300	0.0000	1.2300
		St.George Fixed Term Deposit – 1 years Int – Monthly <sup>4</sup>	1.2300	0.0000	1.2300
		St.George Fixed Term Deposit – 5 years Int – Monthly <sup>4</sup>	1.2300	0.0000	1.2300
<b>Diversified Fixed Interest</b>					
AMPWFI	AMP0279AU	AMP Capital Core Plus Strategies Fd - WS	1.2300	0.2550	1.4850
SFIF	SCH0028AU	Schroder Fixed Income Fund WS Class	1.2300	0.5000	1.7300
UBSHIF	UBS0003AU	UBS Diversified Credit Fund	1.2300	0.7000	1.9300
<b>Australian Fixed Interest</b>					
CSAFI	CRS0004AU	Aberdeen Australian Fixed Inc Fund	1.2300	0.5100	1.7400
CSILB	CRS0008AU	Aberdeen Inflation Linked Bond Fund	1.2300	0.3600	1.5900
AMPCCBF	AMP0557AU	AMP Capital Corporate Bond Fd (Class A)	1.2300	0.6000	1.8300
AMPWMTF	AMP0249AU	AMP Capital Managed Treasury Fund - WS	1.2300	0.2557	1.4857
BAFIIF	BGL0105AU	BlackRock Indexed Australian Bond Fund	1.2300	0.2000	1.4300
CGIF62011	HOW0060AU	Challenger GIF - 6.10cts p.a. 31/12/2011	1.2300	0.0000	1.2300
CGIF12HFS	HOW0065AU	Challenger GIF - 6.79cts p.a. 31/12/2012	1.2300	0.0000	1.2300
CGIF2013	HOW0054AU	Challenger GIF - 7.10cts p.a. 30/06/2013	1.2300	0.0000	1.2300
CGIF2015A	HOW0092AU	Challenger GIF 5.60cts p.a. 30/06/2015	1.2300	0.0000	1.2300
AMPFDAB	AMP0670AU	Future Directions Aust Bond Fd - WS	1.2300	0.5000	1.7300
JBAFI	JBW0038AU	Goldman Sachs Core Plus Aus Fix Income	1.2300	0.7900	2.0200
KARIF	HOW0052AU	Kapstream Absolute Return Income Fund	1.2300	0.7000	1.9300
MMAFI	MAQ0061AU	Macquarie Australian Fixed Interest Fund	1.2300	0.6150	1.8450
MMDTF	MAQ0277AU	Macquarie Income Opportunities Fund	1.2300	0.4920	1.7220
SHSF	SCH0103AU	Schroder Credit Securities Fund	1.2300	0.7500	1.9800
SBCKFI	SBC0813AU	UBS Australian Bond Fund	1.2300	0.4000	1.6300
VAFIIF	VAN0001AU	Vanguard Aust Fixed Interest Index Fund	1.2300	0.2900	1.5200
<b>International Fixed Interest</b>					
CSFI	CRS0006AU	Aberdeen Global Government Bond Fund	1.2300	0.5800	1.8100
AMPWIFI	AMP0254AU	AMP Capital International Bond - CI A	1.2300	0.7671	1.9971
CFSWGCD	FSF0084AU	CFS Wholesale Global Credit Income Fund	1.2300	0.6200	1.8500
AMPFDIBF	AMP0676AU	Future Directions International Bond WS	1.2300	0.6000	1.8300
EQTPIMCO	ETL0018AU	PIMCO EQT W/S Global Bond Fund	1.2300	0.4700	1.7000
PWIF	PTN0002AU	Putnam Worldwide Income Fund	1.2300	0.7000	1.9300
VIFIIFH	VAN0103AU	Vanguard Int'l Fixed Int Index - Hedged	1.2300	0.3400	1.5700

<sup>1</sup> Comprises administration fee and trustee fee, but does not include any contribution fee.

<sup>2</sup> Generally includes any known performance fee applied by the investment manager. Rounded to four decimal places.

<sup>3</sup> Management costs are the total of our fees and other costs and investment fees.

<sup>4</sup> For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD Product Disclosure Statement. Please note that funds cannot be withdrawn from a FTD in any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

Product code	APIR Code	Managed Investment	(A) Our fees and other costs for a \$100,000 account balance (% pa) <sup>1</sup>	(B) Investment fees (% pa) <sup>2</sup>	(C) = (A) + (B) Management costs for a \$100,000 account balance (%pa) <sup>3</sup>
<b>Australian Shares</b>					
<b>Diversified Equity</b>					
AWAELS	FSF0789AU	Acadian WS Aust Equity Long Short	1.2300	1.2300	2.4600
AMPWEIS	AMP0271AU	AMP Capital Enhanced Index Share Fund WS	1.2300	0.2557	1.4857
AMPEFCA	AMP0370AU	AMP Capital Equity Fund - Class A	1.2300	0.9716	2.2016
AMPWAS	AMP0273AU	AMP Capital WS Australian Share Fund WS	1.2300	0.6136	1.8436
ABNAEF	ARO0011AU	Arnhem Australian Equity Fund	1.2300	0.8500	2.0800
ABLIAE	AAP0103AU	Ausbil Inv Tst - Aust Active Equity Fnd	1.2300	0.9000	2.1300
NUPPHGST	PPL0106AU	Aviva Investors Prof High Growth Sh Fd	1.2300	1.0500	2.2800
BAEF	BFL0004AU	Bennelong ex-20 Australian Equities Fund	1.2300	0.9500	2.1800
BMIFAS	BAR0814AU	BlackRock Scientific Australian Eqty Fd	1.2300	0.7900	2.0200
BTSTAUS	BTA0055AU	BT WS Australian Share Fund	1.2300	0.7900	2.0200
COASFI	HOW0020AU	Challenger Orion Aust Share Fund (WS)	1.2300	0.9700	2.2000
FSWI	FSF0003AU	Colonial First State WS Imputation Fund	1.2300	0.9700	2.2000
FSWSE	FSF0016AU	Colonial First State WS Leaders Fund	1.2300	0.9700	2.2000
FSWE	FSF0002AU	Colonial First State WS Australian Share	1.2300	0.9700	2.2000
FAEF	FID0008AU	Fidelity Australian Equities Fund	1.2300	0.8500	2.0800
AMPMAS	AMP0681AU	Future Directions Aust Share Fund - WS	1.2300	0.8600	2.0900
GMOAET	GMO0100AU	GMO Australian Equity Trust	1.2300	0.5100	1.7400
JBWAEW	JBW0009AU	Goldman Sachs Australian Equities WS Fund	1.2300	0.9500	2.1800
BNPAEF	BNT0003AU	Hyperion Australian Growth Companies Fd	1.2300	0.9500	2.1800
IMAS	IML0002AU	Investors Mutual Australian Share Fund	1.2300	0.9700	2.2000
KAARF	KAM0101AU	K2 Australian Absolute Return Fund	1.2300	1.7300	2.9600
LAEW	LAZ0010AU	Lazard Australian Equity Fund - W Class	1.2300	0.9000	2.1300
JPMET	SSB0125AU	Legg Mason Australian Core Equity CI A	1.2300	0.7480	1.9780
MBWF	MAQ0358AU	Macquarie Australian Equity Income Fund	1.2300	1.2500	2.4800
MMAEEF	MAQ0057AU	Macquarie Master Aust Enhanced Equities	1.2300	0.7175	1.9475
HSBCIGM	HBC0011AU	Mellon Wholesale Australian Share Income	1.2300	0.9500	2.1800
OPAPAT	MMF1191AU	Onepath Wholesale Protected AUS 50 Trust	1.2300	1.5000	2.7300
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust	1.2300	0.9200	2.1500
PWISF	PER0014AU	Perpetual Wholesale Industrial Fund	1.2300	0.9900	2.2200
SCWAE	SCF0101AU	Schroder WS Australian Equity Fund	1.2300	0.9800	2.2100
SCAEF	SWHT0012AU	Solaris Core Australian Equity Fund	1.2300	0.9000	2.1300
TYAS	TYN0038AU	Tyndall Australian Share Income Fund	1.2300	0.9500	2.1800
TASWP	TYN0028AU	Tyndall Australian Share WS Portfolio	1.2300	0.8000	2.0300
SBCAE	SBC0817AU	UBS Australian Share Fund	1.2300	0.8000	2.0300
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund	1.2300	0.3400	1.5700
ZIEIF	ZUR0538AU	Zurich Investments Equity Income Fund	1.2300	1.8700	3.1000

<sup>1</sup> Comprises administration fee and trustee fee, but does not include any contribution fee.

<sup>2</sup> Generally includes any known performance fee applied by the investment manager. Rounded to four decimal places.

<sup>3</sup> Management costs are the total of our fees and other costs and investment fees.

<sup>4</sup> For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD Product Disclosure Statement. Please note that funds cannot be withdrawn from a FTD in any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs.

Product code	APIR Code	Managed Investment	(A) Our fees and other costs for a \$100,000 account balance (% pa) <sup>1</sup>	(B) Investment fees (% pa) <sup>2</sup>	(C) = (A) + (B) Management costs for a \$100,000 account balance (%pa) <sup>3</sup>
<b>Smaller Companies</b>					
ABLIALVE	AAP0104AU	Ausbil Dexia Aust Emerging Leaders Fund	1.2300	1.6200	2.8500
EGGSCF	EGG0001AU	Eley Griffiths Group Small Co Fund	1.2300	1.2400	2.4700
FDASCFA	AMP0973AU	Future Directions Aust Small Comp Fund	1.2300	1.3991	2.6291
GMOASC	GMO0101AU	GMO Australian Small Companies Trust	1.2300	0.6700	1.9000
BNPWSCF	BNT0101AU	Hyperion Small Growth Companies Fund	1.2300	1.2500	2.4800
PSCF	PAT0002AU	Ironbark Karara Aus Small Companies	1.2300	1.1975	2.4275
CSCF	HOW0016AU	NovaPort WS Smaller Companies Fund	1.2300	0.9000	2.1300
SBCEC	UBS0004AU	UBS Aust Small Companies Fund	1.2300	1.1000	2.3300
<b>Socially Responsible</b>					
AMPSFASF	AMP0450AU	AMP Capital Sustain Share Fund WS	1.2300	0.9359	1.9659
RESWT	RFA0025AU	BT WS Ethical Share Fund	1.2300	0.9500	2.1800
HHAVT	HHA0001AU	Hunter Hall Australian Value Trust	1.2300	2.1300	3.3600
<b>Geared Equity</b>					
FSWGS	FSF0043AU	Colonial First State WS Geared Share Fd	1.2300	1.9700	3.2000
FDGASFA	AMP0969AU	Future Dtns Geared Aust Share Fd CI A	1.2300	1.4598	2.6898
MMGAGF	MAQ0271AU	Macquarie Master Geared Growth Fund	1.2300	1.8630	3.0930
<b>Hedge Funds</b>					
FPART	ETL0144AU	Fauchier Partners Absolute Return Trust	1.2300	1.2000	2.4300
DSVF	DEU0109AU	Ironbark Global Diversified Alternatives	1.2300	1.1000	2.3300
<b>International Shares</b>					
<b>Global Equity</b>					
CSSIIS	CSA0114AU	Aberdeen SIF Act Hedg Int'l Eq Fd	1.2300	1.1500	2.3800
AMPCIF	AMPI1179AU	AMP Capl Core Infrastructure - Class A	1.2300	1.2000	2.4300
AMPSFISCA	AMP0455AU	AMP Capital RIL Int'l Share - Class A	1.2300	1.1280	2.3580
MGEF	MAQ0079AU	Arrowstreet Global Equities Fd (Hedged)	1.2300	1.2800	2.5100
AGEFU	MAQ0464AU	Arrowstreet Global Equities (Unhedged)	1.2300	1.2800	2.5100
AHCF	AMR0001AU	Ascender H3 Commodities Fund	1.2300	1.4500	2.6800
AXAWGEGF	NML0318AU	AXA WS Global Equity - Growth Fund	1.2300	1.0200	2.2500
AXAWGEVF	NML0348AU	AXA WS Global Equity - Value Fund	1.2300	0.9800	2.2100
BDISF	CEL0002AU	Barclays Dynamic80 International Share	1.2300	1.3838	2.6138
BISIF	BGL0106AU	BlackRock Indexed International Eqty Fd	1.2300	0.2000	1.4300
BHISF	BGL0109AU	Blackrock Scientific Hdg Int'l Eqty Fd	1.2300	0.9400	2.1700
BIFISF	BAR0817AU	BlackRock Scientific International Eqty	1.2300	0.8900	2.1200
MILWGEEIF	MAL0124AU	Blackrock WS Global Equity Enh Index	1.2300	0.5500	1.7800
BTSTIS	BTA0056AU	BT WS International Share Fund	1.2300	0.9700	2.2000
CFSGRW	FSF0038AU	Colonial First State WS Global Resources	1.2300	1.2000	2.4300
FAGGE	FID0007AU	Fidelity Global Equities Fund	1.2300	1.1500	2.3800
FOWF	HOW0032AU	Five Oceans Wholesale World Fund	1.2300	1.2500	2.4800
FDCISF	AMP0824AU	Future Dtns Core Int'l Share Fund CI A	1.2300	1.1722	2.4022
FDCISFH	AMP0825AU	Future Dtns Hedged Core Int'l Share CI A	1.2300	1.1745	2.4045

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GMOGET	GMO0103AU	GMO Global Equities	1.2300	0.6600	1.8900
GSJBWGF	JBW0027AU	Goldman Sachs Global Flex Fund	1.2300	1.4500	2.6800
JBGSCWF	JBW0103AU	Goldman Sachs Global Small Co WS	1.2300	1.4300	2.6600
GVIGIS	TGP0004AU	GVI Global Industrial Share Fund	1.2300	1.2300	2.4600
HHGET	HHA0002AU	Hunter Hall Global Ethical Trust	1.2300	2.0900	3.3200
HFVGT	HOW0002AU	Hunter Hall Value Growth Trust	1.2300	1.8500	3.0800
MMSGFF	MAQ0404AU	IFP Global Franchise Fund	1.2300	1.3800	2.6100
KSIARF	ETL0046AU	K2 Select Interl Absol Return Fund	1.2300	1.8700	3.1000
MIIS	MAQ0432AU	Macquarie Int Infrastructure Securities	1.2300	1.0900	2.3200
MFSGET	MIA0001AU	MFS Global Equity Trust	1.2300	0.7700	2.0000
PLTIF	PLA0002AU	Platinum International Fund	1.2300	1.5400	2.7700
PMCAP	PMC0100AU	PM CAPITAL Absolute Performance Fund	1.2300	1.8200	3.0500
RAREIVF	TGP0008AU	RARE Infrastructure Value Fund - Hedged	1.2300	1.0250	2.2550
TIOT	THO0003AU	RCM Global Equities Fund	1.2300	1.1000	2.3300
SGAVHW	SCH0032AU	Schroder Global Active Value WS Hedged	1.2300	0.9800	2.2100
SGAVFS	SCH0030AU	Schr Glob Active Val Fd (Unhgd)	1.2300	0.9800	2.2100
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund	1.2300	1.2500	2.4800
TEMGEF	FRT0004AU	Templeton Global Equity Fund	1.2300	1.1300	2.3600
VISIFH	VAN0105AU	Vanguard Int'l Shares Index Fund-Hedged	1.2300	0.3900	1.6200
VISIF	VAN0003AU	Vanguard International Shares Index Fund	1.2300	0.3600	1.5900
MWSGEF	MAQ0410AU	Walter Scott Global Equity Fund	1.2300	1.2800	2.5100
MWSGEFH	MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	1.2300	1.2800	2.5100
<b>Emerging Markets</b>					
AEMF	ETL0032AU	Aberdeen Emerging Opportunities Fund	1.2300	1.5000	2.7300
LFEMT	LAZ0003AU	Lazard Emerging Markets Fund- I Class	1.2300	1.2000	2.4300
CEMTA	SSB0124AU	Legg Mason Emerging Markets Trust CI A	1.2300	1.3260	2.5560
<b>Regional Equity</b>					
AMPCAEGF	AMPI253AU	AMP Capital Asian Equity Growth (CI A)	1.2300	1.1052	2.3352
BTSTAS	BTA0054AU	BT WS Asian Share Fund	1.2300	1.0000	2.2300
BTWEG	BTA0124AU	BT WS European Share Fund	1.2300	1.0000	2.2300
BTWJ	BTA0130AU	BT WS Japanese Share Fund	1.2300	1.0000	2.2300
FIAF	FID0010AU	Fidelity Asia Fund	1.2300	1.1500	2.3800
FICF	FID0011AU	Fidelity China Fund	1.2300	1.2000	2.4300
FEEWF	FID0003AU	Fidelity Europe Fund	1.2300	1.1500	2.3800
FIDIF	FID0015AU	Fidelity India Fund	1.2300	1.2000	2.4300
FJEWf	FID0004AU	Fidelity Japan Fund	1.2300	1.1500	2.3800
PLTAF	PLA0004AU	Platinum Asia Fund	1.2300	1.5400	2.7700
SAPST	SCH0006AU	Schroder Asia Pacific Fund	1.2300	1.3700	2.6000
<b>Smaller Companies</b>					
MLWGSCF	MAL0133AU	Blackrock WS Global Small Cap Fund	1.2300	1.2500	2.4800

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<b>Hedge Funds</b>					
AWGELS	FSF0788AU	Acadian WS Global Equity Long Short Fd	1.2300	1.4500	2.6800
MLAAA	MAL0030AU	Blackrock Asset Alloc Alph Fd	1.2300	1.0000	2.2300
BGMF	BGL0045AU	BlackRock Scientific Global Markets Fund	1.2300	1.0250	2.2550
MANAF	MAN0002AU	Man AHL Alpha (AUD)	1.2300	1.9900	3.2200
<b>Property</b>					
<b>Direct Property</b>					
APWPF	APZ0003AU	Aspen Parks Wholesale Property Fund	1.2300	4.6500	5.8800
AUHPT	AUS0037AU	AUI - Healthcare Prop Trust - CI A	1.2300	0.9500	2.1800
<b>Property Securities</b>					
AMPGPA	AMP0974AU	AMP Cap Global Prop Securit Fd -Class A	1.2300	0.9916	2.2216
ACCPF	AMP1015AU	AMP Cap Core Property Fund (Class A)	1.2300	1.1000	2.3300
AMPWLP	AMP0255AU	AMP Capital Listed Property Tst - CI A	1.2300	0.9716	2.2016
AILPF	NFS0209AU	Aviva Listed Property Securities Fund	1.2300	0.7200	1.9500
BPSIF	BGL0108AU	BlackRock Indexed Aust Listed Property	1.2300	0.2000	1.4300
CSPF	CRS0007AU	Challenger Wholesale Property Fund	1.2300	0.7800	2.0100
FSWPS	FSF0004AU	Colonial First State WS Property Sec Fd	1.2300	0.8200	2.0500
DGRET	DFA0005AU	Dimensional Global Real Estate Trust	1.2300	0.4500	1.6800
IWGPSIDPS	HML0016AU	ING WS Global Property Securities Fund	1.2300	0.9300	2.1600
MMWPS	AJF0803AU	ING WS Property Securities Trust	1.2300	0.9000	2.1300
JMPST	SSB0128AU	Legg Mason Prop Securities Trust - CI A	1.2300	0.7590	1.9890
VIPSIFH	VAN0019AU	Vanguard Intl Prop Sec Index Fund (Hedg)	1.2300	0.4300	1.6600
<b>Conservative</b>					
HENCFW	AMP0444AU	AMP Capital Conservative Fund - WS	1.2300	0.4632	1.6932
BMIFCST	BAR0811AU	BlackRock Scientific Diversified Stable	1.2300	0.6900	1.9200
BTGM	BTA0314AU	BT Global Macro Fund	1.2300	1.2000	2.4300
FSWCS	FSF0033AU	Colonial First State WS Conservative Fd	1.2300	0.7700	2.0000
AMPFDC	AMP0672AU	Future Directions Conservative Fund - WS	1.2300	0.6268	1.8568
PMCEY	PMC0103AU	PM CAPITAL Enhanced Yield Fund	1.2300	1.2200	2.4500
<b>Cautious</b>					
AMPFMG	AMP0678AU	Future Directions Moderately Cons Fd WS	1.2300	0.7492	1.9792
<b>Prudent</b>					
CSCG	CRS0002AU	Aberdeen Capital Growth Fund	1.2300	0.8400	2.0700
HENDBGFW	AMP0442AU	AMP Capital Balanced Growth Fund - WS	1.2300	0.6648	1.8948
AMPFBGF	AMP0453AU	AMP Capital RIL Balanced Fund WS	1.2300	0.8200	2.0500
MLGAAD	MAL0018AU	Blackrock Glob Allocation Fd Class D	1.2300	0.2000	1.4300
BMIFGW	BAR0813AU	BlackRock Scientific Diversified Gwth Fd	1.2300	0.7900	2.0200
FSWD	FSF0008AU	Colonial First State WS Diversified Fund	1.2300	0.9800	2.2100
AMPFDFA	AMP0546AU	Future Directions Balanced Fund - CI A	1.2300	1.0450	2.2750
AMPFDW	AMP0447AU	Future Directions Balanced Fund - WS	1.2300	0.8405	2.0705

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JPMDIVT	JPM0008AU	Legg Mason Diversified Trust	1.2300	0.8610	2.0910
PWBGF	PER0063AU	Perpetual WS Balanced Growth Fund	1.2300	1.0400	2.2700
SBCBI	SBC0815AU	UBS Balanced Investment Fund	1.2300	0.7000	1.9300
<b>Assertive</b>					
AMPHGF	AMP0574AU	AMP Capital High Growth Fund - Wholesale	1.2300	0.7794	2.0094
AMPFDG	AMP0558AU	Future Directions Growth Fund - WS	1.2300	0.8930	2.1230
<b>Aggressive</b>					
AMPFDHG	AMP0674AU	Future Directions High Growth Fund - WS	1.2300	0.9945	2.2245
<b>Unavailable to New Investors</b>					
DAEAF	MGL0114AU	Aberdeen Australian Equities Fund	1.2300	0.8000	2.0300
AWISF	ADV0047AU	Advance International Sharemarket WS	1.2300	1.1800	2.4100
AMPWEF	AMP0445AU	AMP Capital Equity Fund - Wholesale	1.2300	0.7140	1.9440
AMPWIF	AMP0268AU	AMP Capital International Bond Fd - WS	1.2300	0.4602	1.6902
MLVMIF	MAL0012AU	Blackrock Monthly Income Fund Class D	1.2300	0.5500	1.7800
PWMAEF	PWA0823AU	Blackrock WS Australian Share Fund	1.2300	0.9500	2.1800
PWMBF	PWA0822AU	Blackrock WS Balanced Fund	1.2300	0.9500	2.1800
RFAIT	RFA0811AU	BT Sustainable Conservative Fund	1.2300	0.9000	2.1300
BTMNF	BTA0806AU	BT WS Balanced Returns Fund	1.2300	0.9200	2.1500
FSWISF	FSF0047AU	Colonial First State WS Global Share	1.2300	1.2000	2.4300
JBWIF	JBW0014AU	Goldman Sachs International WS	1.2300	1.2200	2.4500
MMLWAS	AJF0804AU	ING WS Aust Share Trust	1.2300	0.9000	2.1300
AJWBF	AJF0802AU	ING WS Balanced Trust	1.2300	0.9000	2.1300
MMLWCS	MMF0114AU	ING WS Capital Stable Trust	1.2300	0.7500	1.9800
MMLWMG	MMF0115AU	ING WS Managed Growth Trust	1.2300	0.9000	2.1300
IMWFLF	IML0003AU	Investors Mutual Future Leaders Fund	1.2300	0.9700	2.2000
MMIFCS	MAQ0059AU	Macquarie Master Capital Stable Fund	1.2300	0.8400	2.0700
ABNGEF	ARO0006AU	MFS Global Growth Equity Trust	1.2300	0.9900	2.2200
PECF	PER0270AU	Pengana Emerging Companies Fund	1.2300	1.3325	2.5625
PWINTS	PER0050AU	Perpetual WS Int'l Share Fund	1.2300	1.2260	2.4560
SBCIS	SBC0822AU	UBS International Share Fund	1.2300	0.9000	2.1300
<b>WealthView available products added since this list was produced</b>					

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