

# PERPETUAL MYSUPER

## Product Disclosure Statement

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### CONTACT DETAILS

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### IMPORTANT NOTES

2 This PDS provides a summary of significant information and contains a number of references to other important information which also forms part of this PDS. You should consider all of this information before making a decision to invest in this product.

2 The information provided in the PDS is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

3 We may update the PDS with changes that are not materially adverse via disclosure on our website. You can also obtain a paper copy of any updates free of charge on request.

3 This PDS can only be used by investors receiving it (electronically or otherwise) in Australia. All amounts in this PDS are in Australian dollars and all times quoted are Sydney time (unless otherwise specified). A business day is a working day for Perpetual in Sydney.

**PRODUCT DISCLOSURE STATEMENT (PDS)  
ISSUE NUMBER 6 DATED 30 JUNE 2019**

Issued by Perpetual Superannuation Limited  
ABN 84 008 416 831 AFSL 225246 RSE L0003315

Perpetual 

## 1. ABOUT PERPETUAL MYSUPER

### FUND

Perpetual's Select Superannuation Fund (ABN 51 068 260 563, RSE R1057034) (Fund) is a complying regulated superannuation fund, which includes the following products:

- Perpetual MySuper (MySuper product authorisation number 51068260563643), the product offered in this PDS (MySuper)
- Perpetual Select Super Plan (Super Plan) – refer separate PDS
- Perpetual Select Pension Plan (Pension Plan) – refer separate PDS.

The Fund provides a solution for your lifetime superannuation savings and retirement income needs.

Perpetual Superannuation Limited (PSL) is:

- the trustee of the Fund (Trustee)
- the issuer of interests in the Fund and this PDS.

Perpetual Investment Management Limited (ABN 18 000 866 535, AFSL 234426) (PIML) is:

- the Fund's appointed administrator
- the responsible entity of Perpetual Balanced Growth Fund No. 2, the registered managed investment scheme (underlying fund) into which MySuper invests to gain exposure to a diversified portfolio of assets.

PSL and PIML are wholly owned subsidiaries of Perpetual Limited (ABN 86 000 431 827) and part of the Perpetual Group, which has been in operation for over 130 years.

The following information can be found on our website at [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates) from the time required by superannuation law:

- details of the portfolio holdings for each of the investment options available in the above products offered under the Fund
- the product dashboards for relevant investment options, including the return target and actual return, level of investment risk and a statement of fees and other costs
- details of Trustee and executive remuneration
- all other documents or matters which we are required by superannuation law to disclose on the Fund's website.

### PERPETUAL MYSUPER

Perpetual MySuper is a simple superannuation accumulation product designed for employees who have not specifically chosen a superannuation fund for the receipt of compulsory superannuation guarantee (SG) contributions made by their employer on their behalf (participating employer). Such members are commonly referred to as 'default members'.

Individuals who are not an employee of a participating employer can also apply individually to join Perpetual MySuper.

## 2. HOW SUPER WORKS

Superannuation (super) is an effective way of saving for your retirement which is, in part, compulsory. Super is generally a long-term investment, which has the following characteristics:

- tax incentives are provided by the Government
- there are different types of contributions that can be made by you or on your behalf (eg personal contributions, employer contributions, spouse contributions and government co-contributions)
- SG contributions generally have to be made for you by your employer if you are earning more than \$450 per month and most people have the right to choose into which superannuation entity their employer should direct these compulsory contributions

- there are work and/or age-based conditions for making contributions to super, as well as dollar limits, depending on the various types of contributions
- there are restrictions on when you can withdraw your super – generally once you reach age 65 or retire after reaching your preservation age (between ages 55 and 60, depending on your date of birth), although there are some other special circumstances where you can access it earlier
- you can generally withdraw your super as a lump sum and/or pension income
- in the event of your death, your benefit will generally be paid to one or more of your dependants or to your legal personal representative.

### FURTHER INFORMATION

Further information about how super works, including eligibility to invest and accessing your benefit, are contained in a separate document titled 'Your MySuper account', which forms part of this PDS.

You should read the important information about how super works before making a decision. Go to [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

The material about how super works may change between the time when you read this PDS and the day when you acquire the product.

## 3. BENEFITS OF INVESTING WITH PERPETUAL MYSUPER

For default members, Perpetual MySuper is your employer's nominated superannuation product for employees who haven't chosen a particular fund for their SG contributions.

MySuper:

- is simple
- has no commission
- has a single diversified investment strategy
- provides automatic insurance cover for both death and total and permanent disablement (TPD) to eligible members
- gives you easy online access to information about your benefit.

While your initial membership of the Fund may be as a default member within MySuper, you can easily transfer your benefit at any time to the Super Plan if you wish to take advantage of its more sophisticated features and range of investment options. Further details are contained in the PDS for the Super Plan, which you can obtain from our website or by contacting us.

When the time comes to receive your benefit (subject to superannuation law), you can also choose to take all or part of your benefit as an income stream through the Pension Plan. Further details are contained in the PDS for the Pension Plan, which you can obtain from our website or by contacting us.

### FURTHER INFORMATION

Further information about the features and benefits of investing with MySuper, including details about operating your MySuper account, are contained in a separate document titled 'Your MySuper account', which forms part of this PDS.

You should read the important information about the features and benefits of MySuper and operating your MySuper account before making a decision. Go to [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

The material relating to the features and benefits of MySuper and operating your MySuper account may change between the time when you read this PDS and the day when you acquire the product.

## 4. RISKS OF SUPER

The amount of your future super savings (including contributions and returns) may not be enough to provide adequately for your retirement.

All investments carry risk. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk due to their generally larger fluctuations in returns.

The value of your investment may fall for a number of reasons, including the risks set out below, which means that you may receive back less than your original investment when you withdraw. Before making an investment decision, it's important to understand the risks that can affect the value of your investment. While it's not possible to identify every risk relevant to investing in the Fund, we have detailed in the following table significant risks that may affect your investment.

While we can't completely eliminate these risks, we and PIML aim to manage their impact by setting consistent and carefully considered investment guidelines for the underlying fund's investments.

The appropriate level of risk for each person will vary depending on a range of factors including age, investment timeframe, other investments and risk tolerance. Your financial adviser can assist you in determining which investments are suited to your financial needs and the level of diversification you need.

Neither we nor any company in the Perpetual Group guarantee that you will earn any return on your investment or that your investment will gain in value or retain its value. The level of returns will vary, and future returns may differ from past returns. Investment in the Fund is subject to investment risk, including possible delays in repayment and loss of income and capital invested.

## 5. HOW WE INVEST YOUR MONEY

**When choosing a superannuation product or an investment option in which to invest, you should consider the likely investment return, the risk and your investment timeframe.**

MySuper has a single diversified investment strategy, the details of which are shown in the following 'Investment profile'. The investment approach for the underlying fund and descriptions of the underlying fund's investments are also provided below.

### SIGNIFICANT RISKS

TYPE OF RISK	DESCRIPTION OF RISK
Market and economic risk	Certain events may have a negative effect on the price of all types of investments within a particular market. These events may include changes in economic, social, technological or political conditions, as well as market sentiment.
Asset risk	A particular asset that the underlying fund invests in may fall in value, which can result in a reduction of your investment.
Interest rate risk	Changes in interest rates may have a negative impact, either directly or indirectly, on investment returns.
Currency risk	For investments in international assets, which have currency exposure, there is potential for adverse movements in exchange rates to reduce their Australian dollar value. For example, if the Australian dollar rises, the value of international investments expressed in Australian dollars can fall.
Credit risk	The issuer or party to a transaction may not repay the principal, make interest payments or fulfil other financial obligations in full and/or on time. The market value of an investment can also fall significantly when the perceived risk of a note or bond increases or its credit rating declines.
Liquidity risk	The absence of an established market or shortage of buyers for an investment can result in a loss if the holder of the investment needs to sell it within a particular timeframe. A shortage of liquidity can also result in delays in the payment of withdrawals from the Fund.
Derivatives risk	Derivative values can fluctuate significantly and in certain circumstances a derivative can be more volatile than the underlying asset or index. The value of a derivative contract may fall as a result of an adverse movement in the underlying asset or index. Losses can be magnified where a greater exposure is created through the derivative position than is backed by the assets of a fund. Derivatives may also be subject to liquidity risk and/or counterparty risk. Depending on market conditions derivative positions can be costly or difficult to reverse. A counterparty may also be required to take collateral from a fund's assets to support a derivatives contract. Therefore, there is a risk that if the counterparty becomes insolvent, the fund's assets may not be returned in full. See 'Use of derivatives' on page 4 for further information about how derivatives may be used in the management of the underlying fund.
Counterparty risk	A loss may occur if the other party to a contract, including derivatives contracts, defaults on their obligations under the contract.
Legal and regulatory risk	Changes in legislation and differences between rules (including interpretation of the law) in domestic and foreign markets, including those dealing with superannuation, taxation, accounting and investments, may adversely impact your investment.
Other risks	Investing in a super fund that holds units in a managed investment scheme may provide you with a different tax outcome than investing in a super fund which uses a different investment vehicle or holds investments directly. This is because of the application of specific tax laws to the managed investment scheme and the impact of investments into, and withdrawals from, the managed investment scheme by other investors.

## INVESTMENT PROFILE

### PERPETUAL MYSUPER – BALANCED GROWTH

#### Suitability

Designed for investors with the appropriate risk level, investment timeframe and objective – see below.

#### Risk level<sup>1</sup>

6 – High

#### Minimum suggested timeframe<sup>2</sup>

Five years or longer

#### Investment return objective

The fund aims to:

- provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments
- outperform a composite benchmark reflecting its allocation to the various asset types over rolling three-year periods
- provide a total return of 3% per annum above inflation over rolling 10 year periods, net of investment and administration fees and superannuation fund taxes.

#### Investment guidelines<sup>3</sup>

Australian shares <sup>4</sup>	10-50%
International shares <sup>4</sup>	10-50%
Property	0-15%
Fixed income	0-45%
Cash and enhanced cash <sup>5</sup>	0-30%
Other assets <sup>6</sup>	0-30%

- 1 The risk level represents the Standard Risk Measure (SRM), which is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period, as follows.

RISK BAND	RISK LABEL	ESTIMATED NUMBER OF NEGATIVE ANNUAL RETURNS OVER ANY 20 YEAR PERIOD
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	Very high	6 or greater

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

Members should still ensure they are comfortable with the risks and potential losses associated with their investment.

The SRM may change over time for various reasons, including as a result of reviews of the underlying capital market assumptions that are used in its calculation and future changes to asset allocations. Any changes to the SRM at any time will be available at our website.

- 2 This is a guide only and not a recommendation.
- 3 This provides an indication of what the underlying fund will invest in (see 'Underlying fund investments' on page 5 for descriptions of the various types of assets). You can obtain information on the actual asset allocations (updated as at the end of each month) at our website or by contacting us.

- 4 The underlying fund may gain its exposure to Australian shares by investing in one or more underlying Australian share funds. Where the underlying fund invests in the Perpetual Australian Share Fund, that underlying fund invests primarily in shares listed on or proposed to be listed on any recognised Australian exchange but may have up to 20% exposure to shares listed on or proposed to be listed on any recognised global exchange. The investment guidelines showing the underlying fund's maximum investment in international shares do not include this potential additional exposure. Underlying Australian share funds may use short positions as part of their investment strategy. Currency hedges may be used from time to time.
- 5 The underlying fund may invest in enhanced cash funds that allow gearing.
- 6 See 'Other assets' on page 5 for further information.

There is only one investment option in MySuper. If you would like a choice of investment options, you can easily transfer your benefit at any time to the Super Plan. Further details are contained in the PDS for the Super Plan, which you can obtain from our website or by contacting us.

## INVESTMENT APPROACH

The underlying fund invests in a diverse mix of growth, defensive and other assets, with a focus on Australian and international shares.

Tactical asset allocation strategies may be applied, which involves the fund adjusting its exposure to asset classes on a regular basis within the investment guidelines.

Currency is managed at the underlying fund level, taking into account currency exposure arising from underlying investments. Currency management is used to either hedge currency for an existing position or create an exposure to a foreign currency. Net foreign currency exposure will be limited to 50% of the gross asset value of the underlying fund.

Derivatives and exchange traded funds may be used in managing each asset class.

## USE OF DERIVATIVES

A derivative is a financial instrument that usually derives its value from the price of a physical security or market index. Derivatives include, but are not limited to, futures, options, swaps and forward foreign exchange contracts.

Derivatives may be used in the management of the underlying fund for a range of investment activities including, but not limited to, the following purposes:

- managing investment risk and volatility of a stock, security or market
- managing actual and anticipated interest rate risk and credit exposure
- managing currency risk and adjusting currency exposure
- achieving asset exposures without buying or selling the underlying securities
- generating additional income
- managing strategic and tactical asset allocation strategies.

The use of derivatives is consistent with the underlying fund's investment guidelines and objectives.

Investing in derivatives can expose the underlying fund to additional risks. Please refer to 'Derivatives risk' within the 'Significant risks' table on page 3 for more information.

## ENVIRONMENTAL, SOCIAL AND ETHICAL FACTORS AND LABOUR STANDARDS

PIML is a signatory to the United Nations-supported Principles for Responsible Investment (PRI). PRI signatories undertake to consider environmental, social and corporate governance (ESG) factors in their investment decision-making and ownership practices. This consideration of ESG factors and labour standard does not include making ethical or moral judgements on particular practices or issues.

Instead, when deciding whether to buy, retain or sell an investment, PIML's investment managers consider those ESG risks and labour standards only to the extent that they are relevant to the current or future value of the investment. PIML may also actively engage with companies to encourage them to improve their ESG practices or labour standards where PIML believes it is in the interest of investors.

## UNDERLYING FUND INVESTMENTS

### SHARES

Shares represent a portion of ownership in a company. Shareholders can benefit if a company passes on some of its profits to them through dividends and/or from capital growth if the share price increases.

### PROPERTY

A property investment involves buying shares that represent a portion of ownership in a property related company, buying units in an unlisted property trust or buying property directly. Property investments can be in a range of sectors including commercial, industrial, residential and retail. Returns are usually generated from rental income and changes in the value of the underlying properties.

### FIXED INCOME

Fixed income instruments are securities issued by an issuer for a pre-determined period. The issuers may include governments, banks, corporations and asset backed trusts. The instruments when issued usually provide a return in the form of defined periodic income payments and the return of principal at maturity. These income payments are either fixed when issued or set periodically against a benchmark.

### CASH AND ENHANCED CASH

Cash investments may include bank bills, short-term deposits and money market funds which may invest in fixed income instruments and loans. Cash provides a relatively consistent rate of return in the form of regular interest payments, generally in line with short-term interest rates and is widely considered the lowest investment risk.

Enhanced cash investments include cash investments, fixed income instruments, hybrids, loans and other income generating securities. The maturity dates of investments are typically longer than cash and they may have a lower credit rating than those in a money market fund, however, they are usually managed to short-term interest rate exposures.

### OTHER ASSETS

Other assets may include, but are not limited to, infrastructure, mortgages (including mezzanine mortgages), private equity, opportunistic property, absolute return funds, commodities and real return strategies. Exposure to other assets aims to enhance the underlying fund's diversification and may help reduce volatility.

## 6. FEES AND COSTS

### DID YOU KNOW?

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

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

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

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

### TO FIND OUT MORE

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

The following information can be used to compare costs between different superannuation products.

Unless otherwise stated, all fees and costs disclosed in this PDS are inclusive of the net effect of goods and services tax (GST).

Fees and costs can be deducted from your money, from the returns on your investment or from the Fund's assets as a whole.

PERPETUAL MYSUPER		
TYPE OF FEE <sup>1</sup>	AMOUNT	HOW AND WHEN PAID
<b>Investment fee<sup>2</sup></b>	0.40% per annum	Calculated on the net asset value, accrued daily in the unit price and paid to us monthly.
<b>Administration fee<sup>2,3</sup></b>	0.30% per annum + \$60.00 per annum <sup>4</sup> (\$5.00 per month)	The percentage-based component is calculated on the net asset value, accrued daily in the unit price and paid to us monthly. The dollar-based component is deducted from your account and paid to us monthly in arrears.
<b>Buy/sell spread</b>	0.34%/0.00%	Included in the calculation of daily entry and exit unit prices.
<b>Switching fee</b>	Nil	Not applicable.
<b>Advice fees relating to all members investing in this product</b>	Nil	Not applicable.
<b>Other fees and costs</b>	An insurance fee may also apply. <sup>5</sup>	
<b>Indirect cost ratio<sup>2</sup></b>	0.31% <sup>6</sup>	Indirect costs, when incurred, can be deducted directly from the investment option and reflected in its unit price or indirectly in the underlying fund.

- 1 Defined fees for superannuation products can be found on our website at [www.perpetual.com.au/mysuper](http://www.perpetual.com.au/mysuper).
- 2 If your account balance is less than \$6,000 at the end of the financial year or upon closure, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- 3 The amounts shown represent the standard MySuper administration fee (refer 'Administration fee rebates' on page 6).
- 4 The dollar-based component of the administration fee may be indexed annually as at 1 July to CPI.
- 5 See 'Insurance fee' under 'Additional explanation of fees and costs' on page 6.
- 6 This is the **estimated** ratio of total indirect costs to the average net assets based on the financial year ended 30 June 2018, including estimated net transactional and operational costs of 0.25% borne by all MySuper members, which may vary in future years.

Apart from any indexation of the dollar-based component of the administration fee, we won't increase our fees, or introduce new fees, without giving you at least 30-days' written notice except for government fees or charges.

Estimated transaction costs, which are used to determine the buy/sell spread, are reviewed regularly. Consequently, the buy/sell spread current as at the issue date of this PDS may also change (increase or decrease) during the life of this PDS. The latest transactional and operational costs and current buy/sell spread at any time are available on our website.

## EXAMPLE OF ANNUAL FEES AND COSTS

This table gives an example of how the fees and costs for MySuper can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE - PERPETUAL MYSUPER		BALANCE OF \$50,000
Investment fees	0.40%	For every \$50,000 you have in MySuper you will be charged \$200.00 each year
<b>PLUS</b> Administration fees	0.30% + \$60.00	<b>And</b> , for every \$50,000 you have in MySuper you will be charged administration fees of \$150.00, plus \$60.00 regardless of your balance
<b>PLUS</b> Indirect costs for MySuper	0.31%	<b>And</b> , indirect costs of \$155.00 each year will be deducted from your investment
<b>EQUALS</b> Cost of product		If your balance was \$50,000, then for that year you will be charged fees of <b>\$565.00*</b> for MySuper.

\* Additional fees may apply. **And:**

- if you leave MySuper, you may also be charged a **buy/sell spread** which also applies whenever you make a contribution, exit or rollover. The **buy/sell spread** for exiting is **0.34%** (this will be equal to **\$170.00** for every \$50,000 you withdraw)
- if insurance is taken, an **insurance fee** will apply.

## ADDITIONAL EXPLANATION OF FEES AND COSTS

### ADMINISTRATION FEE REBATES

If you become a member of an employer group which we have established at your employer's request, we may have negotiated with your employer a lower dollar-based component of the administration fee to apply to all members of their employer group. In this event, details of the negotiated dollar-based component of the administration fee will be provided to you in a separate document.

### INSURANCE FEE

If you have insurance cover through MySuper, including automatic death and TPD cover for eligible members (see '8. Insurance in your super' for details), this is the insurance premium charged by the insurer to cover the cost of insurance. Insurance premiums are deducted from your MySuper account monthly in arrears and paid directly to the insurer.

### PAYMENTS TO PERPETUAL GROUP RELATING TO INSURANCE

Insurance premiums may include, at no additional cost to you, an amount which is paid by the insurer to Perpetual Group for services and reimbursement of expenses incurred in relation to the insurance arrangements for the Fund (refer to the separate document titled 'Insurance in your super' for current details).

### FURTHER INFORMATION

Transactional and operational costs for the most recently completed financial year, current buy/sell spread details and superannuation fee definitions (plus details of the negotiated administration fee for relevant employer groups) form part of this PDS.

You should read the important information about fees and costs before making a decision. Go to [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

The material relating to fees and costs may change between the time when you read this PDS and the day when you acquire the product.

## 7. HOW SUPER IS TAXED

The tax benefits derived from investing in super are particular to your circumstances, so we recommend you see a tax adviser. The following summary information is general only and shouldn't be relied on.

### CONTRIBUTIONS/ROLLOVERS

Concessional contributions, including employer contributions and personal contributions for which you claim a tax deduction (conditions apply), are generally subject to tax at 15% within the Fund.

Non-concessional (after-tax) contributions are not taxable within the Fund.

**There are limits on the amounts of concessional and non-concessional contributions that can be made each year. Excess contributions attract additional tax.**

Generally, no tax is applied on amounts rolled over into the Fund, unless they have come from an untaxed source and contain a taxable component, in which case we are required to deduct tax of 15% on the taxable component amount.

### INVESTMENT EARNINGS

The Fund's investment earnings relating to MySuper members are generally taxed at a maximum rate of 15%.

### WITHDRAWALS

Withdrawals from your super may be taxed if you are aged less than 60. Once you turn age 60, generally no tax will apply to withdrawals.

### DEATH BENEFITS

Payment rules and the tax consequences depend on whether the death benefit is paid to a dependant or non-dependant.

Lump sum death benefit payments are tax-free if paid to a dependant.

### TAX FILE NUMBER (TFN)

**You should provide your TFN when joining the Fund as an individual member or after we have confirmed with you your enrolment as a MySuper member.**

Under the Superannuation Industry (Supervision) Act 1993, we are authorised to collect, use and disclose your TFN.

We will disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request us, in writing, that your TFN not be disclosed to any other superannuation provider.

Declining to quote your TFN is not an offence. However, providing your TFN to your superannuation fund will have the following advantages:

- we can accept all permitted types of contributions to your account
- other than the tax that may ordinarily apply, you will not pay more tax than you need to – this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

We will use your TFN and personal details to verify our records with the ATO. We will update or correct your TFN if instructed by the ATO. We will contact you if the ATO has advised of other changes to your personal details.

### FURTHER INFORMATION

Further information about tax relating to super products is contained in a separate document titled 'Your MySuper account', which forms part of this PDS.

You should read the important information about tax before making a decision. Go to [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

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

## 8. INSURANCE IN YOUR SUPER

### STANDARD AUTOMATIC COVER

Eligible members aged between 19<sup>1</sup> and 55 (inclusive) who have joined MySuper either with a participating employer or directly will automatically receive death and TPD cover for the amount shown in the table below upon joining MySuper.

AGE	STANDARD AUTOMATIC DEATH AND TPD COVER
19 <sup>1</sup> to 34	\$150,000
35 to 44	\$300,000
45 to 49	\$200,000
50 to 55	\$100,000

Your initial standard automatic cover will be based on your current age when you join MySuper. If, at that time, you are:

- aged 56 or older, you will not be eligible to receive any standard automatic cover
- aged under 19<sup>1</sup>, standard automatic cover will commence in the month after we receive an employer contribution following your 19th<sup>1</sup> birthday.

1 The Government has proposed that, from 1 October 2019, insurance can only be provided on an opt-in basis for new members under age 25.

Once an eligible member has received standard automatic cover, your level of insurance will change as you move through the age ranges (based on your age at 30 June each year), finally reducing to \$100,000 when you turn age 50. Your cover will then remain at \$100,000 until it ceases altogether in the normal course when you turn age 70 for TPD cover and 75 for death cover (or earlier in the other circumstances detailed in 'Cessation of cover' on page 8).

### TAILORED AUTOMATIC COVER

If you are an eligible member of a member group which we have established at your participating employer's request, you may instead receive tailored automatic insurance cover based on a benefit design selected by your employer, which has been agreed by us and approved by the insurer. In this event, details of any variances to the standard automatic cover (such as the types and levels of cover, any formula used to determine cover amounts, cessation of cover and, if applicable, any automatic acceptance limits) and insurance premiums will be provided to you in a separate document which also forms part of the PDS.

### GENERAL

You can request cancellation of your cover at any time by sending us a completed 'Application to reduce or cancel cover' form available from our website or by contacting us or by writing to us at the address listed on the cover of this PDS.

The insurance cover constitutes a member benefit provided under the Fund. The insurance cover is provided to the Trustee by AIA Australia Limited (the insurer) (ABN 79 004 837 861, AFSL 230043).

Your insurance benefits are subject to the Fund's Trust Deed and the insurer's Policy Document, the main features of which are described in this document. You can obtain a copy of the detailed Policy Document by contacting us. If any of the main features change, we will notify you in writing.

### COMMENCEMENT OF COVER

#### DEFAULT MEMBERS

If you join MySuper as a default member within 120 days of commencing employment with a participating employer, your cover will automatically commence on the day you join MySuper with that participating employer provided we receive your first SG contribution within 120 days of commencing employment, subject to you meeting all eligibility conditions and being at work on the date cover commences.

If you are not at work on the date cover is due to commence, death (including terminal illness cover) and TPD cover will be provided as new events cover (that is, you are only covered for claims arising from a sickness which first became apparent or an injury which first occurred on or after the date your cover commenced) until you are at work for one day, at which time full cover will apply.

If you join MySuper as a default member outside of 120 days of commencing employment with a participating employer, you will be subject to new events cover for 12 months from the date your first SG contribution is received provided you meet all other eligibility conditions.

Full cover will apply 12 months after the date cover commenced provided you satisfy the at work provision for one day after the end of the 12 month period. If you are not at work at the end of the 12 month period, then new events cover for death and TPD will continue to apply until you satisfy the at work provision for one day, at which time full cover will apply.

### INDIVIDUAL MEMBERS

If you join MySuper individually (not with a participating employer), you will be subject to new events cover for three years provided you meet all other eligibility conditions.

Full cover will apply three years after the date cover commenced provided you satisfy an at work provision after the end of the three year period. If you are not at work at the end of the three year period, then new events cover for death and TPD will continue to apply until you satisfy an at work provision, at which time full cover will apply.

### PREMIUMS

There are costs associated with insurance cover. You can calculate your premiums with reference to the premium rates in the separate 'Insurance in your super' document. **Unless you decline or cancel the cover**, insurance premiums will be deducted from your account monthly in arrears.

**It is important that you ensure your investment balance is sufficient to cover your premiums each month or your insurance will lapse. The Trustee has no responsibility for ensuring continuity of your insurance cover and accepts no responsibility if it lapses.**

### LIMITATIONS AND EXCLUSIONS

#### GENERAL

No death or TPD benefit will be payable by the insurer if a claim arises wholly or partly, directly or indirectly from:

- death caused by any intentional, self-inflicted act whether sane or insane within 13 months of cover commencing (applies to additional death cover only)
- TPD caused by any intentional, self-inflicted injury or sickness or attempted suicide or self-destruction while sane or insane (applies to additional TPD cover only)
- declared or undeclared war or any act of war
- active service in the armed forces of any country or international organisation.

#### DEFAULT MEMBERS

If you join MySuper as a default member outside of 120 days of commencing employment with a participating employer:

- no death or terminal illness benefit will be payable for new events cover during the 12 months from the date cover commences where your death is a result of suicide
- no TPD benefit will be payable for new events cover during the 12 months from the date cover commences where your TPD or terminal illness is a result of attempted suicide, intentional self-inflicted injury or infection.

## INDIVIDUAL MEMBERS

If you join MySuper individually (not with a participating employer):

- no death or terminal illness benefit will be payable for new events cover during the three-year period from the date cover commences where your death is a result of suicide
- no TPD benefit will be payable for new events cover during the three-year period from the date cover commences where your TPD or terminal illness is a result of attempted suicide, intentional self-inflicted injury or infection.

## CESSATION OF COVER

Insurance cover will cease on the earliest to occur of the following:

- your account remaining inactive for a continuous period of 16 months unless you elect in writing to keep your cover (see below)
- your 70th birthday for TPD cover and 75th birthday for death cover
- the date you die
- 60 days after the due date of any outstanding insurance premium
- where the death and TPD benefit is for the same amount, the date a death, terminal illness or TPD benefit is paid or becomes payable
- the date you cease to be a member of MySuper for TPD cover, or 60 days after ceasing to be a member of MySuper for death cover
- termination of the insurance policy agreement between the Trustee and the insurer
- the date you or Perpetual cancels the cover in writing
- certain other events where you are not an Australian resident.

## INACTIVE ACCOUNTS

Under superannuation law, insurance cover must be cancelled if your account remains inactive for a continuous period of 16 months unless you elect in writing to keep your cover.

Please refer to the separate 'Insurance in your super' document for further information about this requirement and for further details of the other circumstances where your insurance cover will cease.

## CLAIMS

You or your representative must notify the Trustee in writing as soon as possible after you become aware of any claim or potential claim.

If you make an insurance claim, we and the insurer will determine whether you are entitled to be paid based on the terms of the Policy Document (including the appropriate TPD definition, based on your work status, for claims relating to TPD cover), the Fund's Trust Deed and the law. You can contact us for a copy of the Policy Document for further details.

## ADDITIONAL INSURANCE COVER

As a MySuper member, you can also apply for:

- additional death and/or TPD cover
- salary continuance cover.

Please refer to the separate document titled 'Insurance in your super' for further information.

### FURTHER INFORMATION

Full details about insurance cover available to MySuper members, including eligibility, insurance premiums and cessation of cover, are contained in a separate document titled 'Insurance in your super' (plus tailored automatic cover details for relevant employer groups), which forms part of this PDS.

You should read the important information about insurance before making a decision. Go to [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

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

## 9. HOW TO OPEN AN ACCOUNT

If you are enrolled by your employer as a default member, an account is established in your name for the receipt of your employer's Superannuation Guarantee contributions.

If you are not an employee of a participating employer, you can apply to join MySuper individually by completing the 'Member application' form available at our website and sending it to us with your cheque (if applicable) at the address listed on the cover of this PDS.

### FURTHER INFORMATION

Further information about opening an account and details for operating your MySuper account are contained in a separate document titled 'Your MySuper account', which forms part of this PDS.

You should read the important information about opening and operating your member account before making a decision. Go to [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

The material relating to opening and operating your account may change between the time when you read this PDS and the day when you acquire the product.

## YOUR COOLING-OFF RIGHTS

As a member in the Fund, you have up to 14 days from the earlier of the time when you receive confirmation of the issue of your interest in the Fund or the fifth business day after the issue of your interest in the Fund where you can have your investment repaid ('cooling-off period').

The amount repaid will be adjusted for any transaction costs and any increase or decrease in the value of your investment.

Your right to be repaid during the cooling-off period does not apply if you exercise any of your rights as a MySuper member.

Amounts that are 'preserved' or 'restricted non-preserved' can't be refunded to you if you exercise your cooling-off rights unless you satisfy a 'condition of release' under superannuation law. Therefore, you'll need to nominate another superannuation fund, retirement savings account or approved deposit fund to transfer the funds into.

Your request should include your account number and must reach our Sydney office before the end of the cooling-off period.

When we receive your request, we will send you the details about your repayment.

## INQUIRIES AND COMPLAINTS

We're committed to providing you with the highest level of service and the Trustee has established procedures for dealing with any inquiries and complaints. If you have an inquiry or complaint, you can either phone Perpetual on 1800 003 001 during business hours or write to:

Client Services, Perpetual MySuper  
GPO Box 4171, Sydney NSW 2001

We'll endeavour to respond to your inquiry within 30 days and must respond to complaints within 90 days.

If you're not happy with the Trustee's decision that affects you, and your complaint has not been resolved to your satisfaction, you may refer it to the Australian Financial Complaints Authority (AFCA). AFCA is the external dispute resolution scheme established by the Commonwealth Government to deal with complaints from consumers in the financial system. AFCA provides a **free** service for consumers.

Contact details for AFCA are as follows:

**Phone** 1800 931 678

**Email** [info@afca.org.au](mailto:info@afca.org.au)

**Website** [www.afca.org.au](http://www.afca.org.au)

**Mail** Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001





## 5. Authorised signatories (complete only if different to the signatures in the applicant's declaration below)

The Trustee is authorised to accept on behalf of the Participating Employer the signature of a person(s) advised by the Participating Employer for the payment of any benefits from MySuper or for communication of any information required to facilitate the administration of MySuper.

full name	
position	
signature	
full name	
position	
signature	

## 6. Applicant's declaration and signature (must be completed)

- I/We hereby make application for admission as a Participating Employer under the Employer sponsored category of Perpetual's Select Superannuation Fund as from the date hereof.
- I/We have read and agree to be bound by any disclosures in the current Product Disclosure Statement and I/we agree to be bound by the provisions of the Trust Deed (as amended from time to time).
- I/We have read and understand the privacy information.
- I/We agree to execute such other documents as the Trustee may reasonably require in order to record our admission as a Participating Employer of Perpetual MySuper.
- I/We acknowledge that our participation as a Participating Employer shall take effect in accordance with the particulars set out in this application form and any other schedule or form consented to by the Trustee.
- If I/we have negotiated a lower administration fee to apply to all members of my/our employer group, I/we acknowledge that the amounts intially agreed may be varied by the Trustee with 30 days' notice to me/us and members of my/our employer group.
- I/We acknowledge that neither the Trustee nor any other company in the Perpetual Group guarantees the repayment of capital or performance of the Perpetual MySuper and the investment option.
- I/We acknowledge and understand that (unless told otherwise), Perpetual may use the details in this form to provide me/us with further information about the services offered by Perpetual (including Perpetual MySuper and other services).
- I/We undertake to provide all employees joining my/our Participating Employer Plan with a copy of the current Product Disclosure Statement.
- I/We agree to pass on a new employee's TFN to the Trustee when making a contribution to the Fund or, where no contribution is made, within 14 days of receiving it.

If you do not wish to receive further information about the services offered by Perpetual, please tick the box.


full name		
signature		position/ capacity
full name		
signature		position/ capacity

Is this a single director company?    yes     no     date    /    /

## 7. Mailing instructions

- Also include a 'New employee details' form, a 'Member application' form (for each new employee) and attach them to this form.
- Return this form and attachments to: **Reply Paid 4171, Perpetual MySuper, GPO Box 4171, Sydney NSW 2001.**

## 8. Adviser use only

name of adviser																															
phone (business hours)																mobile															
email																															
[1] perpetual adviser ID																															
OR [2] dealer group AND																															
dealer branch*																															
*City or suburb of the dealer group office you operate through																															
If Senior Adviser details are completed above, please also provide name of your accountant:																															
adviser signature																date		/		/											
																															

## Additional notes

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# Perpetual MySuper

Product Disclosure Statement issue number 6 dated 30 June 2019

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315  
MySuper product authorisation number 51068260563643

## NEW EMPLOYEE DETAILS

Please complete all pages of this form in black ink using BLOCK letters.

If you have more than three new employees joining MySuper, please photocopy this form, or you can print a copy from the forms section on our website. Please note that you must provide these employees with a copy of the current Product Disclosure Statement. Your employees should complete the appropriate forms in the current PDS and return them to Perpetual.

Complete this form:

- when joining Perpetual MySuper as a Participating Employer (along with the 'Participating employer application' form) or
- when adding new employees to your existing Participating Employer plan.

employer name																												
employer number									(if known)																			

### Member information

Note: Where an employee completes a TFN declaration form for employment purposes you must provide their TFN to the Fund when you make the first contribution for them or, if it is not available at that time, within 14 days of receiving it, otherwise you may be liable for a penalty under law. If we have not been provided with a TFN for an employee, we will be required to deduct additional tax on all concessional contributions received on behalf of an employee. We are also unable to accept any non-concessional contributions from your employee.

For more information regarding the provision of TFNs please see the PDS. An exemption is not considered to be a TFN.

#### Member 1

title	Mr	Mrs	Miss	Ms	other																												
first name(s)																																	
last name																																	
postal address																																	
po box	unit number										street number																						
street name																																	
suburb																state					postcode												
occupation																																	
industry																																	
daily duties (including % time spent performing each duty)																																	
date of birth			/			/						male	female	tax file				number															
date joined employer			/			/						first contribution due			/			/															

# Member information (continued)

## Member 2

title	Mr		Mrs		Miss		Ms		other							
first name(s)																
last name																
postal address				unit number			street number									
po box																
street name																
suburb							state				postcode					
occupation																
industry																
daily duties (including % time spent performing each duty)																
date of birth			/			/			male			female	tax file number			
date joined employer			/			/			first contribution due			/			/	

## Member 3

title	Mr		Mrs		Miss		Ms		other									
first name(s)																		
last name																		
postal address				unit number			street number											
po box																		
street name																		
suburb							state				postcode							
occupation																		
industry																		
daily duties (including % time spent performing each duty)																		
date of birth			/			/			male			female	tax file number					
date joined employer			/			/			first contribution due			/			/			
authorised signature												date			/			/

Please return the completed form to: **Reply Paid 4171, Perpetual MySuper, GPO Box 4171, Sydney NSW 2001.**



# Perpetual MySuper

Product Disclosure Statement issue number 6 dated 30 June 2019

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

MySuper product authorisation number 51068260563643

## MEMBER APPLICATION

Please complete this form using BLACK INK and print well within the boxes in CAPITAL LETTERS. Mark appropriate boxes with a cross like the following . Start at the left of each answer space and leave a gap between words.

Please ensure this form is fully complete and all required documentation is provided to either your financial adviser or us, so we can process your application.

### 1. Member details (must be completed)

Are you an existing Perpetual investor?

no

yes  client number

new investment

additional investment  existing account number

### Membership type (must be completed)

Are you joining through your employer who has nominated Perpetual MySuper (MySuper) as their 'default' superannuation fund?

no  – Individual member    yes  – Employee member (please complete employer details below)

name of your employer

title Mr  Mrs  Miss  Ms  other

first name(s)

last name

date of birth  /  /     gender male  female

### Tax file number

If you do not supply us with your tax file number (TFN) we will be required to deduct additional tax on all concessional contributions that you make or are being made on your behalf. We are also unable to accept any non-concessional contributions from you. An exemption is not considered to be a TFN.

### Residency status for tax purposes

Are you an Australian resident for tax purposes?

yes

no  please specify country of residence below.

# 1. Member details (continued)

## Residential address (mandatory)

unit number	street number
<input type="text"/>	<input type="text"/>
street name	
<input type="text"/>	
suburb (if relevant) OR city	
<input type="text"/>	
state	postcode
<input type="text"/>	<input type="text"/>
country	
<input type="text"/>	
phone (business hours)	phone (after hours)
<input type="text"/>	<input type="text"/>
mobile	fax
<input type="text"/>	<input type="text"/>
email address	
<input type="text"/>	

By providing this email address, I agree that Perpetual may use this email address to provide me with information about my investment (such as transaction confirmations, statements, reports and other materials or notifications required by the law). From time to time we may still need to send you mail.

## Postal address (if different to residential address)

c/- (if applicable)		
po box	unit number	street number
<input type="text"/>	<input type="text"/>	<input type="text"/>
street name		
<input type="text"/>		
suburb (if relevant) OR city		
<input type="text"/>		
state	postcode	
<input type="text"/>	<input type="text"/>	
country		
<input type="text"/>		



## 2. Authorised representative

Would you like to appoint an authorised representative? Before appointing an authorised representative, refer to the 'Your MySuper account' document.

no  please go to section 3

yes  please complete the details below.

I have read the terms and conditions associated with appointing an authorised representative.

Online Account Access for my authorised representative

view and transact (default)  or view only  or no access

### Authorised representative details:

first name(s)

last name

po box

unit number

street number

street name

suburb (if relevant) OR city

state

postcode

country

signature of authorised representative

date  /  /

## 3. Payment details (must be completed)

How will the initial contribution be made? NOTE: Cash is not accepted.

by direct debit  we will debit your bank account nominated in section 6 as bank account 1. I acknowledge and accept the terms and conditions of direct debit as explained in the Direct Debit Request Service Agreement which is available from [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

by cheque  make cheque payable to 'PIML – Perpetual MySuper – [insert name of applicant]'.

by rollover  make sure you complete and send the 'Transfer authority' form to your current superannuation provider

by my employer  the initial contribution will be made by your employer as a participating employer of MySuper. Your employer will forward separate instructions to us.

### Source of funds being invested (tick most relevant option)

retirement savings

employment income

business activities

sale of assets

inheritance/gift

financial investments

other

#### 4. Contribution/rollover details (individual members must complete/optional for employee members)

Please indicate below the amount of your contributions and/or rollover (please ensure that your previous superannuation provider has been instructed to rollover your funds). **Note:** Where you are joining through an employer who has nominated MySuper as their 'default' fund, your employer will forward separate instructions to us.

**Contribution limits:** Please refer to the 'Your MySuper account' document for information about contribution limits. You should speak to your financial adviser about these limits when considering your situation. Contributions made in excess of the limits will attract additional tax.

##### Initial one-off contributions

Contribution type	Amount	Further details
personal contribution	\$	If you are eligible and intend to claim a tax deduction on these contributions you will also need to complete section 5.
employer contribution		These contributions can only be paid to us using SuperStream. We cannot accept a cheque.
salary sacrifice contribution		These contributions can only be paid to us using SuperStream. We cannot accept a cheque.
spouse contribution	\$	
downsizer contribution	\$	You will also need to complete a 'Downsizer contribution into superannuation' form (available from the ATO).
CGT contribution	\$	You will also need to include a completed 'Capital gains tax cap election' form (available from the ATO).
personal injury payment	\$	You will also need to include a completed 'Contributions for personal injury election' form (available from the ATO).
<b>Total</b>	<b>\$</b>	

##### Rollovers

If you are transferring from another super fund please provide the below details. You will also need to complete the 'Transfer authority' form for each rollover being requested and send it to your previous superannuation provider.

Name of the previous institution	Policy /Account number	Approximate amount
		\$
		\$
		\$
		\$
		\$
		\$
	<b>Total</b>	<b>\$</b>

#### 5. Tax deduction for personal contributions (individual members)

Please refer to the 'Your MySuper account' document for information about your eligibility to claim a tax deduction for your personal contributions.

I am eligible and intend to claim a tax deduction for my personal contributions of: \$

This is your notice to us, to be effective from the later of the date of this application or the date that you become a member of MySuper, of the amount you intend to claim as a tax deduction in relation to Section 290-170 of the Income Tax Assessment Act 1997. We will deduct 15% contributions tax from this amount. This notice will be applicable for the current financial year unless you notify us in writing of your intention to vary this notice. We will send you an acknowledgement of the amount you wish to claim as a tax deduction which you will need to retain for tax purposes for the current financial year.

## 6. Bank account details (if applicable)

You can only nominate a bank account that is held in your name.

By providing your bank account details in this section, you authorise Perpetual to use these details for all future transaction requests that you nominate.

### Bank account

Complete your bank account details in this section and indicate what you would like us to use these bank account details for

<input type="checkbox"/>	contributions	<input type="checkbox"/>	withdrawals
financial institution			
branch			
BSB	-	account number	
account name			
signature of account holder A		signature of account holder B	
date	/	/	

I request and authorise Perpetual Investment Management Limited, Debit User Identification Number 187310 to arrange for any amount Perpetual Investment Management Limited may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the Direct Debit Request Service Agreement which is available from [www.perpetual.com.au/mysuper-updates](http://www.perpetual.com.au/mysuper-updates).

## 7. Features (must be completed)

Indicate which optional features you would like applied to your account		
<b>BPAY (additional investments)</b>	yes (default)	<input type="checkbox"/>
	no	<input type="checkbox"/>
<b>Investor Online Account Access</b>	view & transact (default)	<input type="checkbox"/>
▶ you can access information about your account online	view only	<input type="checkbox"/>
	no access	<input type="checkbox"/>
<b>Adviser Online Account Access</b>	view & transact (default)	<input type="checkbox"/>
Note: your adviser can access information about your account online	view only	<input type="checkbox"/>
<b>Investment information to be sent in the mail</b>	yes	<input type="checkbox"/>
Note: most of your investment information is available through Online Account Access	no (default)	<input type="checkbox"/>
<b>Annual report to be sent in the mail</b>	yes	<input type="checkbox"/>
Note: the annual report is also available on our website	no (default)	<input type="checkbox"/>
<b>Marketing material</b>	yes	<input type="checkbox"/>
I would like to be informed about Perpetual's products, services and offers		
<b>Nomination of beneficiary</b>	yes	<input type="checkbox"/>
If you would like to nominate a beneficiary to receive your benefit on death complete the 'Nomination of beneficiary' form	no	<input type="checkbox"/>

## 8. Insurance cover

### Standard automatic insurance cover for eligible members

If you are an eligible member aged between 19 and 55 (inclusive), you will automatically receive Death and TPD cover for the amount shown in the PDS.

In order for us to determine your correct occupational category, please complete the following information. If you do not complete this information, your occupational category will default to light blue collar.

occupation	
industry	
daily duties (including % time spent performing each duty)	

If you do not want this insurance cover tick the following box.

I do not wish to receive automatic Death and TPD cover.

**Would you like insurance cover or to increase your automatic insurance cover? Refer to the Perpetual MySuper 'Insurance in your super' document available on our website.**

no  please go to section 10

yes  please complete the following short personal statement if you are under age 55 and applying for

- death only cover up to \$1 million, or
- TPD only cover up to \$1 million, or
- death and TPD cover up to \$1 million, or
- indemnity salary continuance cover up to \$8,000 per month, and
- can answer 'no' to questions 3 to 8.

If you do not satisfy the above conditions you will need to complete the standard 'Insurance application – standard' form in the 'Insurance in your super' document.

### Type of insurance (for an increase in cover, the amount nominated will be added to any existing cover)

Type(s) of cover		New	Increase
death only or TPD only	<input type="checkbox"/> amount	\$ <input type="text"/>	\$ <input type="text"/>
death and TPD	<input type="checkbox"/> death amount	\$ <input type="text"/>	\$ <input type="text"/>
	<input type="checkbox"/> TPD amount	\$ <input type="text"/>	\$ <input type="text"/>
and/or salary continuance	<input type="checkbox"/> amount	\$ <input type="text"/> per month (min. \$500 per month)	\$ <input type="text"/> per month

(This cannot be greater than 85% of your monthly income, which includes a maximum 10% allowance for super contributions. That is your cover amount cannot be greater than 75% of your monthly income plus an optional 10% of your monthly income representing a super contribution component. For example if you have a monthly salary of \$4,000 the maximum monthly cover amount you can have is 75% x \$4,000 plus 10% x \$4,000.)

What percentage of your cover amount indicated above represents a super contribution component?  % (This is optional and is a maximum of 10% of your monthly income.)

If this is left blank nil will be assumed.

### Election to maintain cover (optional)

I wish to opt-in to maintain my insurance cover in the event that my account becomes inactive for a continuous period of 16 months (where my insurance cover would otherwise be required to be cancelled). I understand and acknowledge that the ongoing insurance premiums being charged to my account will likely reduce my account balance.

## 8. Insurance cover (continued)

### Salary continuance only (indemnity)

benefit period	2 years (to age 65 if earlier)	<input type="checkbox"/>	5 years (to age 65 if earlier)	<input type="checkbox"/>	to age 65	<input type="checkbox"/>
waiting period	30 days	<input type="checkbox"/>	60 days	<input type="checkbox"/>	90 days	<input type="checkbox"/>

### Personal questionnaire:

1. Are you an Australian citizen or permanent resident? no  yes

2. annual salary \$  number of hours worked per week  height (cm)  weight (kg)

occupation

industry

daily duties (including % time spent performing each duty)

3. Have you smoked tobacco or any other substance in the last 12 months? no  yes

If yes, please state forms and quantities:

4. Do you drink alcohol? no  yes

If yes, state how many standard drinks you consume each week:  
(One standard drink = 30 ml spirits (one nip), 100 ml wine, 10 oz/285 ml beer)

5. Do you engage in or intend to engage in any of the following: abseiling, aviation (other than as a passenger on a recognised airline), football (all codes), long-distance sailing, hang gliding, scuba diving, motor racing, parachuting, powerboat racing, mountaineering, martial arts or any other hazardous activity? no  yes

6. Have you ever suffered symptoms of, or had, or been told you have or received any advice or treatment for:

- high blood pressure, high cholesterol, heart complaint, chest pain or stroke; no  yes
- mental or nervous disorder including stress, anxiety, depression or neurological condition; no  yes
- cancer or a tumour of any type; no  yes
- back/joint disorder, arthritis, loss of limb or paralysis; no  yes
- loss of sight of any eye(s) or blindness; no  yes
- kidney, bladder, bowel or stomach disorder and or disease; no  yes
- diabetes or liver disease (including hepatitis)? no  yes

7. Have you ever:

- suffered from AIDS or been infected with the HIV virus; or
- used or injected yourself with any illicit drugs not prescribed by a medical practitioner; or
- engaged in male-to-male anal sexual activity? no  yes

8. At the date of this application, are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full time basis, due to an injury or illness (even if you are not currently working on a full time basis or are unemployed)? no  yes

**(This question does not apply to you if you are applying for death only cover).**


9. Do you have existing life, disability or trauma cover on your life (including any current applications held with any insurer)? no  yes

If yes, please provide the policy details in the schedule below:

Commencement date	Insurer	Type of cover	Amount of cover	To be replaced
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	no <input type="checkbox"/> yes <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	no <input type="checkbox"/> yes <input type="checkbox"/>

**If you answered 'Yes' to any of questions 3 to 8 above, please complete the 'Insurance application – standard' form in the 'Insurance in your super' document.**

## 9. Financial adviser use only

financial adviser name																										
phone (business hours)																mobile										
email																										
[1] Perpetual adviser ID																										
OR [2] dealer group AND																										
dealer branch*																										
*City or suburb of the dealer group office you operate through																										
If Senior Adviser details are completed above, please also provide name of your accountant																										
financial adviser signature																date		/		/						
																										

## 10. Declaration and signature (must be completed)

I declare and agree that:

- I have read and understood the Product Disclosure Statement (PDS) and any relevant incorporated material for Perpetual MySuper and confirm I accept this offer in Australia
- all of the information provided in my application is true and correct
- If I have received the PDS from the internet or other electronic means that I received it personally or a print out of it, accompanied by or attached to this application form
- I have read, understood and agree to be bound by, any additional restrictions in the PDS and any incorporated material and I agree to be bound by the provisions of the Trust Deed (as amended from time to time)
- If applicable, in the case of contributions, that I have
  - read and understood the contribution eligibility rules in the MySuper PDS and relevant incorporated material (‘Your MySuper account’) and that I am eligible to make or have contributions made for my benefit,
  - not yet lodged my income tax return for the current year of income and not yet commenced a superannuation income stream based in whole, or part, on the contributions for which I am claiming a personal tax deduction.

I acknowledge that:

- Perpetual is required to provide information, including my TFN, to the Australian Taxation Office (ATO) and will obtain information from the ATO in relation to my superannuation account
- I/we have read and understood the privacy disclosure as detailed in the PDS. I/We consent to my/our personal information being collected, held, used and disclosed in accordance with the privacy disclosure. I/We consent to Perpetual disclosing this information to my/our financial adviser (named in this form) in relation to the investments described in this form. Where the financial adviser named in this form no longer acts on my/our behalf, I/we will notify Perpetual of the change
- neither the Trustee nor any other company in the Perpetual Group guarantees the repayment of capital or the performance of Perpetual MySuper and the investment option
- I confirm that I have provided my financial adviser with acceptable identification documentation as described in section 11 of the application form OR I am not investing through a financial adviser, and therefore have included certified copies of acceptable identification documentation as described in section 11 of the application form.

## 10. Declaration and signature (continued)

### Insurance cover

The following declaration is applicable if you are applying for insurance cover

- **Truth and Accuracy** – I hereby declare that to the best of my knowledge and belief and where applicable:
  - all of the answers to questions on this application form are true and accurate and I have not deliberately withheld any information material to the proposed insurance
  - if I am transferring my existing insurance cover from another provider and this information is being provided directly to AIA Australia, this information is true and accurate at the time of transfer and I have not deliberately withheld any information material to the insurance cover that is being transferred and
  - all information I have provided to AIA Australia directly is true and accurate and I have not deliberately withheld any information material to the proposed insurance cover.
- **Changes to Contract** – I understand that I must advise the Insurer of any material change in my health during the period between the application date shown below and the cover commencement date. I understand that my failure to advise of such a change may make the contract of insurance voidable by the insurer.
- **Acceptance of the application** – I note that this application is subject to acceptance by the insurer and that the insurance cover does not commence until I have been advised by AIA Australia or the Plan about acceptance of my application (excluding automatic insurance cover for 'eligible members').
- **Duty of Disclosure** – I acknowledge that I have read and understood the Duty of Disclosure notice in accordance with the Insurance Contracts Act 1984 as detailed in the 'Insurance in your super' document.
- **Consent to provide personal health information to my adviser** – I consent to allow Perpetual to provide my adviser with any personal health information to assist the Trustee and Insurer in assessing my application for insurance.

I do not authorise my financial adviser to be provided with any personal health information submitted in relation to my application for insurance.

signature of member	<input type="text"/>	date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
print name	<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"/>

### Important notes:

- If signing under power of attorney, the attorney certifies that he or she has not received notice of revocation of that power. The power of attorney, or a certified copy, must be sent to Perpetual, if not previously provided.
- Perpetual has the absolute discretion to accept or reject any application.
- Members should retain a copy of the PDS during the life of this PDS.
- A business day is a working day for Perpetual in Sydney.

### Final checklist

Have you:

- Completed all sections of your application form?
- Signed your application form?
- Provided your financial adviser customer identification documents requested in this application form?
- OR if you don't have a financial adviser have you enclosed your certified customer identification documents?

Please send your completed application form to:

**Reply Paid 4171**  
**Perpetual MySuper**  
**GPO Box 4171**  
**Sydney NSW 2001**

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

## 11. Identification verification (must be completed)

The identity documentation requested below is required to meet our obligations under the Anti-Money Laundering and Counter-Terrorism financing Act 2006. **We cannot process your application without this information.**

### Identity documentation

Please provide a document from Part I. If you do not have a document from Part I, please provide the documents listed in Part II OR Part III.

- **If you are applying directly with Perpetual** – You will need to provide a certified copy of the document(s) with your application.
- **If you are lodging this application through a financial adviser** – You may provide a certified copy with your application OR have your adviser sight an original or certified copy of your document(s) and complete the 'Record of verification procedure' section in this form.

<b>PART I – Primary ID documents</b>	
<b>PROVIDE ONE OF THE FOLLOWING:</b>	
<input type="checkbox"/>	current Australian State / Territory driver's licence containing your photograph
<input type="checkbox"/>	Australian passport (current or a passport that has expired within the preceding 2 years is acceptable)
<input type="checkbox"/>	current card issued under a State or Territory law for the purpose of proving a person's age containing your photograph
<input type="checkbox"/>	current foreign passport or similar travel document containing your photograph and signature

OR

<b>PART II – should only be completed if you do not own a document from Part I</b>	
<b>PROVIDE ONE OF THE FOLLOWING:</b>	
<input type="checkbox"/>	Australian birth certificate
<input type="checkbox"/>	Australian citizenship certificate
<input type="checkbox"/>	concession card such as a pension, health care or seniors health card issued by the Department of Human Services (excludes Medicare cards)
<b>AND PROVIDE ONE VALID DOCUMENT FROM THE FOLLOWING:</b>	
<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 you and contains your 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 you to the Commonwealth (or by the Commonwealth to the individual), which contains your name and residential address.
<input type="checkbox"/>	a document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to your address or to you (the document must contain your name and residential address)

OR

<b>PART III – should only be completed if you do not own document(s) from Part I OR Part II</b>	
<b>BOTH DOCUMENTS FROM THIS SECTION MUST BE PROVIDED</b>	
<input type="checkbox"/>	foreign driver's licence that contains a photograph of you and your date of birth
<input type="checkbox"/>	national ID card issued by a foreign government containing your photograph and your signature

*Any documents written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.*



## 11. Identification verification (continued)

### How to certify your documents

A certified copy means a document that has been certified as a true and correct copy of a document by a person listed below, including all persons described in the Statutory Declarations Regulations 2018.

To create a certified copy, one of the persons listed below must write the following on the copy of the document.

'I, [full name], [category of persons as listed below], certify that this [name of document] is a true and correct copy of the original. [signature and date]'

- An Australian bank, building society, credit union or finance company officer with a minimum of 2 years continuous service
- A fellow of the National Tax and Accountants' Association
- An Australian judge of a court, Justice of the Peace or magistrate
- An Australian legal practitioner
- A notary public, patent or trade marks attorney
- An Australian medical practitioner including dentist, nurse, midwife, optometrist, pharmacist, physiotherapist, chiropractor, psychologist, occupational therapist or veterinary surgeon
- A permanent employee or agent of the Australian Postal Corporation with a minimum of 2 years continuous service
- An Australian federal, state or territory police officer
- An architect
- A teacher employed on a full-time basis at an Australian school or tertiary education institution
- An accountant who is a full member of the Chartered Accountants Australia and New Zealand, CPA Australia, the Institute of Public Accountants or the Association of Taxation and Management Accountants
- An Australian Consulate or Diplomatic Officer
- A registered migration agent
- An officer or authorised representative of an Australian Financial Services Licence holder with a minimum of 2 years continuous service with one or more licensees
- A financial adviser or financial planner
- A person in a country other than Australia who is authorised by local law to administer oaths or affirmations or to authenticate documents (please list the local law providing this authority when certifying the document)

#### IMPORTANT: Please ensure that you have either

- enclosed certified copies of your identity documents OR
- agreed that your financial adviser will complete the 'Record of verification procedure' below.

### Record of verification procedure (Financial adviser use only)

This section is to be used by financial advisers when a record of verification is provided, rather than certified copies of identity documentation.

ID document details	Document 1	Document 2
verified from	<input type="checkbox"/> original <input type="checkbox"/> certified copy	<input type="checkbox"/> original <input type="checkbox"/> certified copy
document name/type		
document issuer		
issue date		
expiry date		
document number		
accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> sighted	<input type="checkbox"/> N/A <input type="checkbox"/> sighted

By completing and signing this record of verification procedure I declare that:

- an identity verification procedure has been completed in accordance with the AML/CTF rules, in the capacity of an AFSL holder or their authorised representative and
- the information provided in relation to residency status for tax purposes is reasonable considering the identity documentation provided.

AFS licensee name	<input type="text"/>	AFSL number	<input type="text"/>
representative/employee name	<input type="text"/>	phone number	<input type="text"/>
signature	<input type="text"/>	date verification completed	<input type="text"/>

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# Perpetual MySuper

Product Disclosure Statement issue number 6 dated 30 June 2019

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

MySuper product authorisation number 51068260563643

## NOMINATION OF BENEFICIARY

You are able to nominate a beneficiary to receive your superannuation benefit in the event of your death. By completing this form, you are instructing or recommending to the Trustee who should receive your benefit if you die whilst still a member of Perpetual MySuper.

You are able to choose to make a non-binding or binding nomination. Please ensure you read 'Important notice for beneficiary nominations' on page 2 of this form. If you are making a binding nomination, ensure you read 'Binding nomination rules', also on page 2.

Please send your completed form to: **Reply Paid 4171, Perpetual MySuper, GPO Box 4171, Sydney, NSW 2001**

### 1. Member details

client number		account number	
first name(s)			
last name			
phone (business hours)		phone (after hours)	

### 2. Beneficiary details

Please read the 'Important notice for beneficiary nominations' on the following page before you complete this section.

Nomination type (only choose one):  binding  non-binding (no witness signatures required)

**IMPORTANT** – before you complete the table below:

- If this is a **binding nomination** please post this form as we need an **original form – please do not send via fax or email.**
- To establish a valid nomination ensure **no alterations** are made on this form.
- Column **D below (Share of death benefit)** must total **100%**.
- You can nominate your legal representative and/or one or more of your dependants as defined under Superannuation Law.

If you have insufficient room to list all beneficiaries, please complete an additional Nomination of Beneficiary form and attach to this form.

A) Nominated beneficiary (full name)	B) Relationship to you	C) Date of birth	D) Share of death benefit
<b>Legal Personal Representative (your estate)</b> If you have nominated 100% of the benefit allocation to your Legal Personal Representative do not complete any further nominations.	N/A	N/A	%
	<input type="checkbox"/> spouse <input type="checkbox"/> child <input type="checkbox"/> interdependant <input type="checkbox"/> financial dependant	/ /	%
	<input type="checkbox"/> spouse <input type="checkbox"/> child <input type="checkbox"/> interdependant <input type="checkbox"/> financial dependant	/ /	%
	<input type="checkbox"/> spouse <input type="checkbox"/> child <input type="checkbox"/> interdependant <input type="checkbox"/> financial dependant	/ /	%

### 3. Declaration by member (must be completed)

- By making the nomination in this form:
- I understand that I must send this form to the Trustee, and this nomination form supersedes and revokes any previous nomination of beneficiary.
  - Where I have made a **Binding** nomination: I direct the Trustee to distribute the benefit payable in the event of my death in accordance with this form and binding nomination rules. I understand this nomination will be binding on the trustee only if validly completed.
  - Where I have made a **Non-binding** nomination: I recommend the Trustee exercise discretion to distribute the benefit payable in the event of my death by considering the beneficiaries named in this form. I understand this nomination is not binding on the Trustee.

**NOTE:** Binding nomination will be **INVALID** if the member and witnesses sign on different dates.

member signature	declaration date	/ /
------------------	------------------	-----

## 4. Declaration by witnesses (Binding nomination only)

I declare that:

- I am 18 years or older
- this form was signed and dated by the person detailed in section 1 in my presence on the date indicated above as the declaration date.

### Witness 1

first name(s)																																									
last name																																									
postal address																																									
suburb																		state						postcode																	
signature																		date		/		/																			

### Witness 2

first name(s)																																									
last name																																									
postal address																																									
suburb																		state						postcode																	
signature																		date		/		/																			

### Important notice for beneficiary nominations

- For Perpetual MySuper you are only able to make either a binding or non-binding nomination.
- For the purpose of paying a death benefit, a dependant is:
  - a person who is financially dependent upon you at the date of death or
  - a child, adopted child, step-child, ex-nuptial child or
  - a spouse (including a de facto spouse) or
  - a person with whom you have a close personal relationship and share a residence with and one or each of you provides the other with financial support, domestic support and personal care or
  - a person with whom you have a close personal relationship, but the other requirements detailed above aren't satisfied because either or both of you suffer from a physical, intellectual or psychiatric disability.

### Binding nomination rules

- In order to be effective, a binding nomination must be signed by two witnesses who are at least 18 years old and who are not named in this nomination form. Also, in order to have effect, this form must be delivered to the Trustee.
- Only your dependants or legal personal representative are eligible to receive your death benefit. Eligibility of a nominated person is determined at the date of your death.
- A binding nomination is effective for three years after the day it was first signed, or last confirmed or amended by the member. If you wish to confirm your nomination for another three years, you may do so by providing a signed notice to that effect to the Trustee.
- Your binding nomination will also cease to have effect if you subsequently marry, remarry or divorce.
- If a dependant nominated to receive a benefit predeceases the member or if a person nominated is not a dependant or legal personal representative at the time of death, that person's benefit will be distributed equally amongst the surviving nominated dependants or current legal personal representative. If there are no surviving nominated dependants or nominated legal personal representative it will be paid in accordance with the Trustee's discretion.
- You must provide all details requested in this form. If you do not, the Trustee may need to contact you to obtain further information. In the absence of certain information, the rules governing binding nominations adopted by the trustee provide for the following:
  - If you fail to specify any proportion, the benefit will be distributed equally amongst those persons nominated who are eligible to receive a benefit. If you do nominate percentages in respect of all nominated persons but the sum of the percentages is other than 100%, the percentages will be adjusted proportionately.
  - If you specify a proportion in respect of some but not all of the nominated persons the residual amount will be distributed equally amongst those nominated persons in respect of whom no proportion is specified. In the event there is no residual amount, no benefit will be paid to those persons in respect of whom no proportion is specified.



## Perpetual MySuper

Product Disclosure Statement issue number 6 dated 30 June 2019

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

Perpetual's Select Superannuation Fund ABN 51 068 260 563 RSE R1057034

MySuper product authorisation number 51068260563643

# CHOICE OF SUPER FUND

You can generally ask your employer to pay your super contributions to the super fund of your choice.

By completing this form you'll be asking your employer to pay your super contributions to your Perpetual MySuper ('MySuper') account. This form provides a letter from the Trustee of MySuper stating it is a complying superannuation fund, and that it accepts employer contributions (overleaf) and information about how your employer can make contributions to MySuper on your behalf.

**Instructions for completing this form:** 1. **If you are not already a MySuper member you will need to apply first;**  
2. **Complete and sign this form;** and  
3. **Submit this form to your employer.**

## 1. Details of my chosen super fund

I request that all future super contributions be paid as follows:

fund name	Perpetual MySuper	address	GPO Box 4171 Sydney NSW 2001
account number	A C		
fund Australian Business Number (ABN)	51 068 260 563	Unique Superannuation Identifier (USI):	PER0705AU
fund bank account (BSB)	082-001	fund bank account number	575768272

## 2. I request that all future employer contributions are made to the fund specified above

employer name(s)			
employee name			
TFN		date of birth	/ /
signature of employee		date	/ /

Employers can make SuperStream compliant super contributions for employees using the fund details provided above.

## 3. This section is for your employer to read and to complete

**Don't send a copy of this form to us or to the ATO. You must keep a copy for your own records for a period of five years.**

Provided all fields are completed and this form is signed by your employee, any super contributions you make in the two months after receiving this form can be made either to your nominated super fund (your default fund) or to the employee's new chosen super fund. Super contributions after the two months must be made to the employee's new chosen super fund.

date form received	/ /	date you act on your employee's choice	/ /
--------------------	-----	--	-----

## 4. How to make super payments

All employers need to be aware of their obligations to make superannuation payments as prescribed by the SuperStream standard. Information about SuperStream is available at [www.ato.gov.au/Super/SuperStream](http://www.ato.gov.au/Super/SuperStream). Employers can make SuperStream compliant super contributions for employees using the fund details provided above.

SuperChoice is Perpetual's online payment solution and gives you the choice of making one EFT payment for all your employees, regardless of the super fund they belong to. You are able to register for Perpetual's online clearing house at [www.superchoice.com.au/enrol/Perpetual/](http://www.superchoice.com.au/enrol/Perpetual/)

Contact us on 1800 003 001 if you need assistance understanding your employer super obligations or making payments for your employees.

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## Perpetual MySuper

**Product Disclosure Statement issue number 6 dated 30 June 2019**

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

MySuper product authorisation number 51068260563643

# COMPLYING FUND STATEMENT

**Perpetual  
Superannuation Limited**

ABN 84 008 416 831

AFSL 225246

RSE L0003315

Level 18, Angel Place

123 Pitt Street

GPO Box 4171

Sydney NSW 2001

Australia

DX 365 Sydney

[www.perpetual.com.au](http://www.perpetual.com.au)

**Investor service**

Phone 1800 003 001

Fax (02) 8256 1444

To Whom It May Concern,

### **Perpetual's Select Superannuation Fund**

RSE Registration No. R1057034

Australian Business Number (ABN): 51 068 260 563

Superannuation Product Identification Number (SPIN): PER0705AU

### **Complying Fund Statement**

Perpetual's Select Superannuation Fund (the Fund) is a complying superannuation fund and a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993. The trustee of the Fund (Perpetual Superannuation Limited (the Trustee)) has not received a written notice directing the Trustee not to accept any contributions made to the Fund by an employer-sponsor.

### **Contribution acceptance section**

The Fund accepts all contribution types including superannuation guarantee contributions from any employer on your behalf.

Yours faithfully

**Directors, Perpetual Superannuation Limited**

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# Perpetual MySuper

Product Disclosure Statement issue number 6 dated 30 June 2019

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

MySuper product authorisation number 51068260563643

## TRANSFER AUTHORITY

### 1. Applicant details

You must complete a separate Transfer authority for each fund you are transferring from. Please photocopy as many forms as you need and send to each fund you are rolling your money from.

title	Mr	Mrs	Miss	Ms	other		date of birth	/	/				
first name(s)													
last name													
tax file number <sup>1</sup>													
1. While you are not obliged to disclose your tax file number, there may be tax consequences if you do not provide it.													
gender	male		female										
phone (business hours)							phone (after hours)						
postal address													
suburb (if relevant) OR city							state				postcode		
If the address held by your 'FROM' fund is different to your current address, please give details below.													
previous address													
suburb							state				postcode		

### 2. Fund details

FROM (transferring fund)		TO (receiving fund)	
fund name		fund name	PERPETUAL'S SELECT SUPERANNUATION FUND
fund address		fund phone number	1 8 0 0 0 0 3 0 0 1
fund phone number		client number (if known)	
client number Australian business number (ABN) (if known)		account number (if known)	
unique superannuation identifier		Australian business number (ABN)	5 1 0 6 8 2 6 0 5 6 3
		unique superannuation identifier	P E R 0 7 0 5 A U

I authorise the transfer of  the total value or  partial value \$  of my benefit in the above superannuation fund or policy to: **Reply Paid 4171, Perpetual MySuper, GPO Box 4171, Sydney NSW 2001.**

Please make cheque payable to: 'PIML – Perpetual MySuper – [insert name of applicant]'.

Send the cheque and Rollover Benefit Statement directly to Perpetual.

### 3. Proof of identity

If you do not provide proof of identity with this form your 'FROM' fund may not release your benefit and delay transferring it to us until you do.

I have attached a **certified** copy of my driver's licence or passport

or

I have attached **certified** copies of my:

Birth/Citizenship Certificate or Centrelink Pension Card

**AND**

Centrelink payment letter or Government or local council notice (less than one year old) with name and address

#### 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 an 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 people are authorised to certify documents:
  - 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.

### 4. Authorisation

By signing this request form I:

- declare I have fully read this form and the information completed is true and correct
- am aware I may ask my superannuation provider 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
- acknowledge that any insurance benefits previously held in my 'FROM' fund will cease to apply in that fund
- discharge the superannuation provider of my 'FROM' fund of all further liability in respect of the benefits paid and transferred to my 'TO' fund.

I consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

first name(s)																								
last name																								
signature													date		/		/							



## Perpetual MySuper

**Product Disclosure Statement issue number 6 dated 30 June 2019**

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

MySuper product authorisation number 51068260563643

# COMPLIANCE LETTER

This letter can be provided to the fund you are rolling over from in order to confirm that Perpetual MySuper is part of a complying fund.

To Whom It May Concern,

### **Perpetual's Select Superannuation Fund**

RSE Registration No. R1057034

Australian Business Number (ABN): 51 068 260 563

Superannuation Product Identification Number (SPIN): PER0705AU

Perpetual's Select Superannuation Fund (the Fund) is a complying superannuation fund constituted under a trust deed dated 1 March 1989 (as amended) (Trust Deed). The Trustee of the Fund is Perpetual Superannuation Limited.

The Trust Deed complies with the preservation and portability standards currently imposed on complying superannuation funds under the Superannuation Industry (Supervision) Act 1993 (Cth) and Regulations.

Yours faithfully

**Directors, Perpetual Superannuation Limited**

### **Perpetual Superannuation Limited**

ABN 84 008 416 831

AFSL 225246

RSE L0003315

Level 18, Angel Place

123 Pitt Street

GPO Box 4171

Sydney NSW 2001

Australia

DX 365 Sydney

[www.perpetual.com.au](http://www.perpetual.com.au)

### **Investor service**

Telephone 1800 003 001

Fax (02) 8256 1444

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