

LifeFocus Private eWRAP Super/Pension

Product Disclosure Statement

PART 1 - General Information

Issue date: 30 September 2024





Trustee of the LifeFocus Private eWRAP Super/Pension (ABN 94 579 217 553) and issuer of this Product Disclosure Statement

CCSL Limited ABN 51 104 967 964 AFSL 287084 RSEL 0000758

Administrator and custodian of the LifeFocus Private eWRAP Super/Pension

Asgard Capital Management Ltd (Asgard) ABN 92 009 279 592 AFSL 240695

This Product Disclosure Statement (PDS) is available from financial advisers across Australia.

Updating the information in this PDS

This PDS is up to date as at the time of preparation. From time to time we may change or update information in this PDS that is not materially adverse to your interests (or the change is otherwise permitted under superannuation law), provided we give you a means of finding out about these changes. You can do this by ringing our Customer Relations Team on 1800 731 812 or, if you are an existing investor, you can check Investor *Online*. You can also obtain a paper copy of the updated information free of charge by contacting your financial adviser or us.

Who can apply?

The offer or invitation to which this PDS relates is only available to members receiving the PDS in Australia, and who have an Australian licensed or authorised adviser that is able to distribute LifeFocus Private eWRAP Super/Pension. The Trustee may, at its discretion, refuse to accept applications from particular persons or classes of persons.

Before applying

Before applying for a LifeFocus Private eWRAP Super/Pension account, it is important that you read the PDS in full, which comprises the following 2 parts, as well as the List of Available Investment Options.

Document	What it contains?
LifeFocus Private eWRAP Super/ Pension PDS – Part 1: General Information	General information about LifeFocus Private eWrap Super/Pension
LifeFocus Private eWRAP Super/ Pension PDS – Part 2: Additional Information	Additional, detailed information about how LifeFocus Private eWRAP Super/Pension works, in particular: how super works
	how super is taxed
	your investment options
	how your account works
	additional explanation of fees and other costs
	other information
	investor declaration, conditions and acknowledgments
	glossary
LifeFocus Private eWRAP Super/ Pension PDS – List of available investment options	Information on the managed investments available through LifeFocus Private eWRAP Super/Pension

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About CCSL

The Trustee of LifeFocus Private eWRAP Super and LifeFocus Private eWRAP Pension (collectively referred to as LifeFocus Private eWRAP Super/ Pension), are part of the LifeFocus Superannuation Fund ABN 94 579 217 553, of which the Trustee is CCSL Limited ABN 51 104 967 964 AFSL 287084 (CCSL, we, us, our or the Trustee). CCSL is the issuer of interests in the LifeFocus Private eWRAP Super/Pension and has prepared this PDS

About Asgard

Asgard Capital Management Ltd ABN 92 009 279 592, AFSL 240695 ("Asgard" or "the Administrator") is the custodian and administrator of LifeFocus Private eWRAP Super/Pension. Asgard is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (Westpac) and is a member of the Westpac Group. Asgard has consented to being named in this PDS. Asgard does not enter into any contract with you in connection with LifeFocus Private eWRAP Super/Pension and is not responsible to you for any aspect of LifeFocus Private eWrap Super/Pension. Asgard makes no statement in this PDS and is not authorised or responsible for the issue of interests in the Sub- Plan/Fund.

About the Distributor

Alliance Capital Management Pty Ltd (ACM) (ABN 29 128 576 072, which is a Corporate Authorised Representative AFS Rep No 000401978 of Specialised Private Capital Ltd ABN 87 095 773 390 AFSL 246744) has been appointed by the Trustee to be the promoter of LifeFocus Private eWRAP Super/Pension.

About LifeFocus Private eWRAP Super/ Pension

LifeFocus Private eWRAP Super/Pension refers to LifeFocus Private eWRAP Super Account and LifeFocus Private eWRAP Allocated Pension Account which are both part of the LifeFocus Superannuation Fund ABN 9 4 579 217 553 (the Fund). Your rights in relation to LifeFocus Private eWRAP Super / Pension are governed by the LifeFocus Superannuation Fund Trust Deed dated 24 February 2003 as amended from time to time (the Trust Deed), superannuation law and the general law. The Trust Deed overrides this PDS to the extent of any inconsistency.

This PDS

Information in this PDS, or that forms part of this PDS, has been prepared in accordance with our obligations under superannuation law. Its terms do not form the basis of a contractual relationship between you and us, except where this is specifically intended to be the case (for example, in the 'Investor declarations, conditions and acknowledgements' section in Part 2: Additional Information of the PDS, and in relation to any other acknowledgement and representations you make to us in the forms). Material relating to how superannuation works may change between the time you read this PDS and the day when you open an account.

Other than as specified by legislation, including superannuation law, this PDS does not confer on you any additional rights. The Trustee reserves the right to change the features and provisions relating to this product as contained in this PDS, but will provide you with notice of any such change or the ability to access such information pursuant to superannuation law (see 'Keeping you informed' in the 'General information' section of this Part 1).

General Advice Warning

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

Investment in LifeFocus Private eWRAP Super/Pension

Apart from any interest members may have in underlying bank accounts held at St. George and/or Westpac through their Cash Account, an investment in LifeFocus Private eWRAP Super/Pension is not a deposit or liability of Westpac or any other company within the Westpac Group. The Super and Pension accounts and the investments you select are subject to investment risk, including possible delays in repayment and the loss of income and capital invested. The Trustee, the Administrator and Westpac (including other companies within the Westpac Group) do not in any way stand behind or guarantee the capital value and/or the performance of the specific investments you select or the eWRAP Super account, or the eWRAP Pension account generally.

1. About LifeFocus Private eWRAP Super/Pension

LifeFocus Private eWRAP Super/Pension is an administration facility that allows you to 'wrap' all of your superannuation (super) benefits into one simple retirement account and invest - through this account - in cash, term deposits, an extensive range of managed investments and securities listed on the Australian Securities Exchange (ASX). LifeFocus Private eWRAP Super/Pension offers two account

LifeFocus Private eWRAP

- Helps you to save for your retirement
- Accepts a wide range of contribution types and rollovers
- Provides access to a range of competitive life insurance options from a range of insurers to suit your insurance needs

LifeFocus Private eWRAP

- Allows you to turn your super savings into a flexible income stream during your retirement or transition to retirement
- Allows you to have pension payments made monthly, quarterly or annually to suit your needs (subject to limits set by legislation).

As a member in LifeFocus Private eWRAP Super/ Pension you have access to a wide range of flexible features that allow you, with the help of your financial adviser, to suit your financial needs. These features include:

- Prices and fee rebates. The managed investments available are typically not available to retail investors directly and generally have lower investment manager fees than retail funds. We may also be able to negotiate rebates on the fees charged by some investment managers which may be fully passed on to members. For more information, refer to 'Investment fee rebates' in the 'Additional explanation of fees and other costs' section in Part 2: Additional Information.
- Extensive investment menu. You have access to a cash account, term deposit, over 130 managed investments and a broad range of securities listed on the
- Consolidated reporting. You can get one clear view of all the investments you hold through your account. You can view your account online, 24 hours a day, 7 days a week (via Investor Online).

Optional features. You can automatically invest excess cash, rebalance your portfolio and make deposits into your Super account, which allows you and your financial adviser to spend more valuable time developing your investment strategy.

- Save on fees through fee aggregation. Where you hold more than one LifeFocus Private eWRAP Super and/or LifeFocus Private eWRAP Pension account we will (subject to the conditions in this PDS being met) automatically link these accounts for the purposes of calculating the administration fee, which means you'll save money on fees.
- Seamless transfer from super to pension. When you transition to retirement or are ready to retire, investments you hold through a LifeFocus Private eWRAP Super account can be transferred to a LifeFocus Superannuation Fund eWRAP Pension account without needing to sell down your investments, which can incur transaction costs and keep you out of the market.

Features of the LifeFocus Private eWRAP Super account

- Flexible ways for you to make contributions via direct debit, cheque and/or Bpay®.
 - ®Registered to Bpay Pty Ltd ABN 69 079 137 518.
- Insurance is available via individual policies offering Income Protection, Term Life or Life Protection and Total and Permanent Disablement (TPD) Protection to protect you and your family from the impact of unforeseen events such as serious sickness or injury.
- Regular deposit plan. Makes it easy for you to adopt a disciplined approach to saving.

Features of the LifeFocus Private eWRAP Pension account

- An account based pension provides you with flexible pension payments - monthly, quarterly or annually - and you can also access your benefits as a lump sum.
- Take advantage of tax credits. Investment income in the pension account is generally free from tax. You may also receive the value of any franking credits on the managed investments that fund your pension.

Features of the LifeFocus Private eWRAP Pre-retirement

- Enables you to access your super savings as a regular income stream once you have reached age 60 to help you transition to retirement.
- Flexible income payments provides you with flexible pension payments monthly, quarterly or annually to help you manage your minimum and maximum drawdown limits.

Snapshot of LifeFocus Private eWRAP Super/Pension

Minimums		
Minimum suggested account value	\$100,000	
Minimum deposit	No Minimum	
Minimum additional deposit (super account only)	No Minimum	
Minimum buy or sell	\$100 We set no minimum, however transaction values may be stated by the ASX and/or minimum holdings may be applicable for some company shares. No minimum	
Account features		
Investment options	 Cash Term deposits Managed investments – more than 300 managed investments Listed securities – a broad range of securities listed on the ASX 	
Deposit methods	Initial Additional (Super account only)	
	 Rollover In-specie transfer (rollover only) Cheque Direct debit PPAY® 	
Optional features	 Regular deposit plan (Super account only) Regular buy Regular sell Automatically invest excess cash Automatically rebalance your portfolio Income reinvestment 	
Insurance (Super account only)	You have access to a range of insurers offering the following types of insurance cover: Term life or life protection Total & Permanent Disablement Income protection You can apply for an individual insurance policy through LifeFocus Superannuation Fund eWRAP Super. For further information on the insurers and to access the product disclosure	
	statement for individual policies, please contact your financial adviser or call Customer Relations. Existing members can also obtain a copy of the relevant product disclosure statement through Investor <i>Online</i> .	
Death benefit nominations	You can choose from the following death benefit nominations: binding nomination discretionary (non-binding) nomination automatic reversionary nomination (pension accounts only). For more information on death benefit nominations, refer to 'Optional features of your account' in the 'How LifeFocus Superannuation Fund eWRAP Super/Pension works' section of this Part 1 and 'Death benefit' in the 'How your account works' section in Part 2: Additional Information.	

Fees and other costs		
Administration fee (applicable to managed investments, term deposits and listed securities)	Value of managed investments, term deposits and listed securities	% fee p.a.*
	First \$100,000	1.0033
	Next \$150,000	0.8803
	Next \$500,000	0.6958
	Next \$2,250,000	0.5728
	Balance over \$3million	0.4100
	*Including Goods and Services Tax (GST) net	of Reduced Input Tax Credit (RITC).
Fee aggregation	We will automatically link multiple Li accounts held in your name, which r payable.	feFocus Private eWRAP Super/Pension may reduce the administration fee
Expense recovery	We have discretion in deciding whet portion of the expenses incurred by us funding the Operational Risk Reserve prudential requirements.	s for costs such as government levies,
Investment manager fees	Available Investment Options available Customer Relations team. Existing m	anaged investments listed in the List of ole from your financial adviser or our nembers can also obtain a copy of the re statement through Investor <i>Online</i> .
Prices and fee rebates	We may negotiate rebates on the fe managers which will be fully passed of account open at the time the rebate is benefit from these rebates.	on to members. Members with an
Flexible financial adviser remuneration structure	You can negotiate the fees to be paid advice and related services provided to provide you with the flexibility to determine adviser should be paid.	o you in relation to your account. We
Keeping you informed		
Reporting	We will produce an Annual Report and available on Investor <i>Online</i> .	an Investor Report, both of which are
Investor Online	You will have continuous online acce through Investor <i>Online</i> – accessed v day, 7 days a week.	ess to your account details and reports ia www.investoronline.info – 24 hours a
Customer Relations	Call us on 1800 731 812 or send an em	nail to ewrap@asgard.com.au

2. What you need to know about super

Super is a long-term investment and a tax-effective means of saving for retirement that is, in part, compulsory. There are different ways that you and your employer can contribute to your super. While you are working, your employer is, in most cases, required to make contributions to your super, known as Super Guarantee (SG). It may be one of the biggest investments you make in your life. Subject to the terms of your employment, most Australians have the right to choose the fund into which their employer should pay their super contributions. The Australian Government has provided tax savings and other benefits with respect to superannuation.

How super works

Contributing to super

There are several types of super contributions – for example, personal, spouse, and employer contributions, as well as Government contributions. Generally, if you are under 67, your super fund can accept all of these types of contributions. Once you turn 67, some restrictions apply.

There are limits (known as 'caps') on the amount of most contributions that can be made to your super without paying additional tax.

You cannot add to your LifeFocus Private eWRAP Pension account once your pension has commenced, although you can consolidate your benefits and start a new pension. Consolidation of your benefits may have social security implications. We encourage you talk to your financial adviser first before requesting to consolidate your benefits into a new pension account.

Withdrawals - accessing your super

There are restrictions on when you can withdraw your super. Generally, you cannot access your super until you have:

- turned 65, or
- ceased employment after turning 60.

In limited circumstances, you can access your super before you retire, if you meet a condition of release under superannuation law. For example, you may be able to access your super once you have reached age 60 through a transition to retirement pension, even while still working.

The First Home Super Saver Scheme (FHSSS) allows people who are saving for their first home to take advantage of the concessional tax arrangements that apply to the super system. For more information or to apply refer to ato.gov.au.

● For more information on contributing to super and accessing your super, see the 'How super works' section of Part 2: Additional Information.

How super is taxed

To encourage superannuation savings, the Government has provided some distinct tax advantages (savings):

- you can invest 'before-tax' income through salary sacrifice arrangements with your employer
- the income on your investment is concessionally taxed, with a maximum tax rate of 15%
- your benefits are tax-free if received after you turn 60.

There are generally three main taxes that apply to super:

will notify you after the end of the financial year.

- Tax on contributions
 Some, but not all contributions are taxed in LifeFocus
 Private eWRAP Super at 15%. In addition, if your
 assessable income and relevant concessionally taxed
 contributions exceed \$250,000 you may need to pay an
 additional 15% tax (known as Division 293 tax) on some or
 all of your contributions. If this applies to you the ATO
- Tax on income within the fund Investment income and capital gains are:
 - taxed at a maximum rate of 15% in LifeFocus Private eWRAP Super account, but the actual rate may be lower;
 - taxed at maximum rate of 15% in LifeFocus
 Private Pension account if you have a pre- retirement
 Pension, but the actual rate may be lower;
 - currently tax free in the LifeFocus Private eWRAP
 Pension account if you do not have
 a pre- retirement pension.
- · Tax on your super benefits
 - If you are at least 60 years old, your lump sum benefits or income payments from LifeFocus Private eWRAP Super/Pension are tax free.
 - If you are aged under 60, see the following table.

Superannuation tax treatment on lump sum payments to you before or from your 60th birthday		
Age	Taxable Component	Tax-Free Component
Under age 60	A rate of 20% plus medicare levy	Nil
60 or Over	Tax-Free	Nil

Pension tax treatment on payments to you before or from your 60th birthday		
Age	Taxable Component	Tax-Free Component
60 or Over	Tax-Free	Nil

How tax amounts due are paid

Tax is deducted from an account when the fund is required to make Pay As You Go (PAYG) Tax Instalments or the annual tax return payment. There are also annual tax adjustments that apply to both super and pension accounts. Any tax owing is also deducted prior to the closure or transfer of your account.

Tax File Number (TFN)

You should provide your TFN when you invest in LifeFocus Private eWRAPSuper/Pension. If you do not provide your TFN:

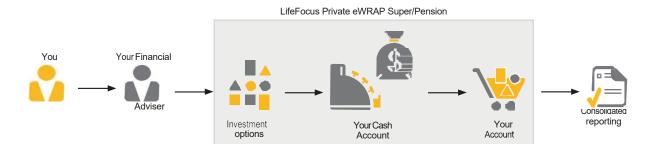
- You may pay a higher rate of tax on your benefits
- It may be more difficult to locate or consolidate your super benefits in the future or to receive benefits
- We'll be unable to accept after-tax contributions from you
- Higher tax may be paid on your concessional contributions.

This excess may be reclaimed if you provide LifeFocus Private eWrap Super/Pension with your TFN within the same financial year or the following three years.



For more information on how super is taxed, see the 'How super is taxed' section of Part 2: Additional Information.

3. How LifeFocus Private eWRAP Super/Pension works





Your financial adviser

Your financial adviser is integral to your LifeFocus Private eWRAP Super/Pension account. You need to have a financial adviser to open and operate your LifeFocus Private eWRAP Super/Pension account.

Your financial adviser has online access to your account via AdviserNET. Through AdviserNET, your financial adviser can make amendments to your account (i.e. update your personal details (except to provide your Nominated Bank Account details, please refer to 'Your Cash Account' section below for further information), transact on your account (e.g. submitting buy and sell instructions) and generate various types of reports to help you make informed decisions about your super.

Whether your financial adviser can transact or make amendments to your account on AdviserNET without notifying you first depends on the level of authority you grant to your financial adviser.

Authority

You can decide what level of authority your financial adviser holds for operating your account. There are two levels of authority:

- Investor directed authority You must authorise each instruction (transaction or account amendment) in writing before your financial adviser submits it to us online.
- 2. Authority to operate This allows your financial adviser to submit investment instructions to us online and amend your account details on your behalf, without prior authorisation from you. Unless we advise you otherwise, the authority to operate allows your financial adviser to submit all instructions on your behalf except the following instructions:
 - · changing the name of your account,
 - · funding a payment request,
 - · transferring your account from Super to Pension,

- setting up or increasing the adviser fee(s) to be charged to your account, or
- in relation to any other matters outlined in these PDS Parts 1, 2 and 3 that may require your personal instruction.

Change of authority or adviser

If you change your financial adviser or cancel your financial adviser's authority to operate, you must tell us immediately. If you change your financial adviser and don't inform us, we'll continue to act on the authority to operate you granted to your previous financial adviser.

Removal of financial adviser from your account

LifeFocus Private eWRAP Super/Pension is designed to be used by you together with your financial adviser. For that reason, you will need to have a financial adviser to open your account and to optimise the account features. If your relationship with your financial adviser ends, you will need to take certain steps. These will generally include notifying us immediately by calling our Customer Relations team and letting us know whether you will be appointing a new financial adviser. If you do not appoint another financial adviser, you will need to manage your account directly. In addition, you will be unable to access a number of account features and functionalities. For more information on the consequences of not having a financial adviser, see 'What will occur if you no longer have a financial adviser' in the 'General information' section of this Part 1.



Through LifeFocus Private eWrap Super/Pension, you have access to managed investments, term deposits and listed securities. By diversifying your investments and investing for an appropriate timeframe, you may reduce the risks associated with super.

With the help of your financial adviser, you can quickly and easily change and mix your investments at any time to accommodate your life circumstances or as investment markets change. Together with your financial adviser, you are in control of where your money is invested and you can create the financial strategy that is best suited to your financial needs and goals.

Managed investments

You can choose from an extensive range of managed investments, including investments from the different asset classes of cash, fixed interest, shares or equity, and property as well as multi-sector (diversified) funds managed by some of Australia's leading investment managers.

The List of Available Investment Options specifies the managed investments available through LifeFocus Private eWRAP Super/Pension. You can obtain this list from your financial adviser or by calling our Customer Relations team.

Listed securities

You have access to a broad range of securities listed on the ASX – generally those appearing in the ASX top 300 listed securities by market capitalisation, plus securities approved by us. Please contact your financial adviser for information about the listed securities available through LifeFocus Private eWRAP Super/Pension.

Term deposits

Through LifeFocus Private eWrap Super/Pension, we offer a range of term deposits with differing maturities/ terms and interest payment options. You can learn more about the current terms and rates available from your financial adviser or by calling our Customer Relations team.

Term deposits provide competitive fixed interest rates for a fixed length of time which means that you are protected from any decreases in interest rates during the term of your investment in the term deposit. However, you may not be able to take advantage of interest rate increases should the interest rates rise during the term of your investment.

Term deposits are suitable for members who have an understanding of when they are likely to need to access funds in the future. They are not suitable for anyone who may suddenly need access to any funds in their term deposit.

For information on applicable term deposit terms, conditions and restrictions, please refer to the relevant term deposit product disclosure statement, which you can obtain from your financial adviser or by calling our Customer Relations team.

Transferring investments

If you hold investments within a superannuation fund outside of LifeFocus Private eWRAP Super/Pension, you may be able to transfer these investments into your new LifeFocus Private eWRAP Super/Pension account or existing LifeFocus Private eWRAP Super account (provided that to the extent you wish to transfer the underlying investment in specie, these investments are approved by us) without needing to sell these investments first and then buy them back in your account. You will not only save on transaction fees but will also be protected from market movements. Before doing so, however, you should consult with your professional adviser to determine if there will be any tax or other consequences.

Furthermore, with the help of your financial adviser, you can seamlessly transfer all or some of the investments in your LifeFocus Private eWRAP Super account to a new LifeFocus Private eWRAP Pension account.

For more information on the investment options, see the 'Your investment options' section of Part 2: Additional Information



When you open a LifeFocus Private eWRAP Super/Pension account, we will also establish a Cash Account for you.

The Cash Account is the hub of your LifeFocus Private eWRAP Super/Pension account and it allows your financial adviser to easily buy and sell investments on your behalf. This connection between your Cash Account and your investment options makes it easy for you and your financial adviser to quickly respond to changes in the market or your investment

The diagram shows the flow of money in and out of your Cash Account.



- Deposits
- Government contributions
- Tax refunds
- Income
- Withdrawals
- · Fees and other costs
- Insurance premium (if applicable) • Taxes and government changes
- You need to provide us with details of a bank account you hold with a financial institution. We refer to this bank account as your 'Nominated Bank Account'. Any direct credit payment via electronic funds transfer (EFT) you make from your Cash Account will be paid into your Nominated Bank Account.

You can amend your Nominated Bank Account by completing the 'Nominated Bank Account addition or amendment' form (available on www.investoronline.info or from our Customer Relations team). You can deposit funds into your Cash Account by cheque, direct debit (either one-off or by establishing a regular deposit plan) and via Bpay®.

If you have a LifeFocus Private eWRAP Pension account, your regular pension payment will be paid into a bank account selected by you. You also have the choice of nominating a monthly, quarterly or yearly payment frequency.

Please note that deposits into your Super account and benefit payments are subject to restrictions under superannuation laws. Refer to the 'How super works' section of Part 2: Additional Information for further information.

Maintaining a minimum balance in your Cash

You have to maintain a minimum balance in your Cash Account to pay for transactions such as insurance premiums (if applicable), pension payments, and fees and other costs. The minimum balance applying to your Cash Account is set out in the 'How your account works' section of Part 2: Additional Information. You can monitor your Cash Account balance by regularly checking the details of your account on Investor Online.

When your Cash Account balance is close to or less than the minimum, you may wish to deposit additional funds into your account. You can also instruct your financial adviser to sell specific managed investments or listed securities. The sale proceeds will be paid into your Cash Account.

Optional features of your account

LifeFocus Private eWRAP Super/Pension offers a number of optional features to help you and your financial adviser manage your superannuation savings and/or your account more effectively. Some of these features reduce the need to constantly monitor your account and give you greater confidence that your investment strategy is being maintained.

Your financial adviser can help you decide which of these optional features are appropriate for you and set these up on your account

Optional features	Description
Regular deposit plan (Super account only)	Allows you to regularly deposit funds into your Cash Account from a bank account selected by you. You can choose how much you want to deposit, the frequency of your deposits (monthly, quarterly, half-yearly or yearly) and the duration of your plan.
Automatically invest excess cash	Allow you to nominate a required cash balance and automatically invest the excess above this balance on a monthly basis according to a template (model portfolio) or the current value of all managed investments held through your account.
Automatically rebalance your account	Allows you to regularly (quarterly, half-yearly or yearly) rebalance your portfolio according to a template (model portfolio) which you and your financial adviser have agreed to for the investments held in your account.
Regular Buy	Allows you to regularly invest a specified dollar amount from your Cash Account into one or more managed investments at a frequency determined by you.
Regular Sell	Allows you to regularly sell a specified dollar amount from one or more managed investments held in your account at a frequency determined by you. The proceeds from the sale of managed investments are deposited into your Cash Account.
Reinvest income distributions or dividends	You have the option to either keep income distributions from your managed investments in your Cash Account or use the distributions to buy further units in those managed investments. When it comes to listed securities, you can elect to receive dividends as cash or participate in dividend reinvestment plans (DRPs). A DRP election applies across all listed securities held through your account (where a DRP is available).
Online participation in corporate actions	Working with your financial adviser, you can participate in corporate actions (provided those corporate actions are approved by us) quickly and easily, without having to manage this with the share registry. Your financial adviser can submit your election online using AdviserNET.
Death benefit nomination	 Generally, death benefits can be paid either as a lump sum or pension (subject to some restrictions). You can nominate who should receive your death benefits in the event of your death. There are three types of nominations available: 1. a valid binding nomination binds us to make a death benefit payment according to your instructions (subject to certain conditions); 2. a discretionary (non-binding) nomination allows you to nominate your preferred beneficiary(ies) but ultimately leaves it to our discretion to decide the amounts and beneficiaries to whom your death benefits are paid; OR 3. an automatic reversionary nomination (pension accounts only) binds us to make the payment of your death benefit as a pension to the eligible beneficiary you nominate (subject to certain conditions). For more information on death benefit nominations, see 'Death benefit' in the 'How your account works' section in Part 2: Additional Information.

Optional features Description

Insurance (Super account only)

Protect your lifestyle and investments with life insurance in the event of a personal crisis. The types of insurance cover available through a range of insurers are:

- term life or life protection which pays a lump-sum benefit in the event of death or diagnosis of terminal illness.
- Total & Permanent Disablement (TPD) which pays a lump-sum benefit if you become totally and permanently disabled.
- income protection which provides a regular monthly benefit if you become disabled due to sickness or injury.

Insurance premiums are deducted from your Cash Account.

For information on the individual policy insurers and/or to access the product disclosure statements of the relevant insurance offering, please contact your financial adviser or call our Customer Relations team.

Existing members can also obtain a copy of the relevant product disclosure statement through Investor Online. We cannot continue to provide insurance cover to members whose accounts have not received a contribution or rollover for 16 or more months. If you wish to maintain insurance benefits regardless if a contribution has not been received within a 16 month period, please contact us to find out how to make an election to maintain coverage.

Only your financial adviser can set up these features for you.

If your relationship with your financial adviser ends and you do not appoint a new financial adviser you may not be able to access the above features. For more information on the consequences of not having a financial adviser linked to your account, see the 'What will occur if you no longer have a financial adviser' in the 'General information' section of this Part 1.



Consolidated reporting

Regardless of the number of investments you hold through your LifeFocus Private eWRAP Super/Pension account, we provide you with easy-to-read reporting that consolidates all the transactions from the different investment managers, term deposits and listed securities in your portfolio. This makes it easier to compare and analyse how various investments are performing and for your financial adviser to make informed decisions if changes need to be made.

Following the end of each financial year, we'll produce your comprehensive Investor Report providing you with a clear snapshot of all your investments in one easy-to-understand document. This is also available on Investor Online.

You can access information on your account anytime and anywhere online, through Investor Online. For more information on Investor Online and other types of reporting we make available to you, please refer to 'Keeping you informed' in the 'General information' section in this Part 1.

4. What are the risks?

All investments carry some level of risk, including super. Different strategies may carry different levels of risk depending on the assets that make up the strategy. Generally, investments with the highest long-term returns also carry the highest level of short-term risk. Before investing you should consider the level of risk involved with a particular investment and whether the potential returns justify that risk.

When considering investment in super, it is important to understand that:

- returns are not guaranteed and you may lose some or all of your money
- investment returns can be volatile and may vary past performance is not a reliable indicator of future performance
- laws affecting your super may change
- the amount of your future super savings may not be enough to adequately provide for your retirement.

The level of returns will vary, and future returns may differ from past returns. The level of risk you face will vary depending on a rage of factors, including your age, investment timeframes, your risk tolerance, and where other parts of your wealth are invested.

Risks associated with a particular investment option could include (among other things) risks specific to a certain security, market risk, currency risk, interest rate risk, derivatives and gearing risk, alternative investment risk, credit risk, liquidity risk and legal and regulatory risk.

The appropriate level of risk for you will depend on your age and investment timeframe, where other parts of your wealth are invested and how comfortable you are with the possibility of losing some of your super in some years.

A crucial part of your relationship with your financial adviser is working out your own risk/return profile; that is, how much risk you are prepared to take in order to generate the returns you want.

For more information on risks of investing and super, see 'Investing involves risk' in the 'Your investment options' section in Part 2: Additional Information.

5. Fees and other costs

CONSUMER ADVISORY WARNING

DID YOU KNOW?

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

For example, total annual fees and costs of 2% of your 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 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) has a superannuation calculator to help you check out different fee options.

Please note that this Consumer Advisory Warning is prescribed by legislation. You cannot negotiate lower fees with the fund.

Fees and other costs

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

Other fees, such as activity fees, adviser fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Entry or exit fees cannot be charged.

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

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

The Trustee reserves the right to change any of the fees and costs outside the levels shown without your consent. Generally, you will be given 30 days' notice of any increase in fees.

These figures are inclusive of the net effect of GST and any related GST credits. For more information on how super is taxed refer to section 2 "How super is taxed" in Part 2: Additional Information.

Defined fees – For information regarding the definitions for each type of fee referenced in the Fees and costs summary, refer to the '5.'Additional explanation of fees and other costs' section in the Part 2: Additional Information.

Any adviser remuneration is an additional fee which may apply if an adviser is consulted. You will need to agree the fee with your advisor and the fee can be negotiated. The fee chargeable will be outlined in the Statement of Advice including the services that will be provided to you during the following 12-month period.

Please note that ongoing fee arrangements are to be renewed and instructed annually. Your consent will cease to have effect up to 150 days after the anniversary date and you can withdraw your consent, terminate or vary this ongoing fee arrangement at any time by notice in writing to your adviser. After your consent expires, we will no longer able to deduct fees from your account in return for services under your ongoing fee arrangement with your adviser unless you provide a new consent form. Fees paid to your adviser's dealer group can be structured in the following ways:

- 1. Flat percentage, specifying a percentage to apply to the total value of your account, or
- 2. Flat dollar, specifying a flat (fixed) dollar amount, or
- 3. A combination of 1 and 2.

Fees and costs summary - LifeFocus Private eWRAP Super/Pension Ongoing annual fees and costs182			
Type of fee or cost	Amount	How and when paid	
Administration fees and costs	Administration fee is a fee in relation to the administration services provided on your account. This is not related to your financial advice.	Deducted from your Cash Account monthly in areas at the beginning of each month. Where your account is opened during the month, the Administration fee charge to your account will be pro-rated based on the number of days your account has been open in that month.	
	Account balance ¹ % fee p.a. First \$100,000 1.0033	nae soon open in alac menal.	
	Next \$150,000 0.8803		
	Next \$500,000 0.6958		
	Next \$2,250,000 0.5728		
	Balance over 0.4100 \$3million		
	Plus Expense Recovery ⁵ \$26.59 p.a.	Deducted directly from your Cash Account at the time the expense is applied. Expense recovery is a cost incurred by us and payable to us only. It will not be passed onto your financial adviser, your financial adviser's dealer group or any other parties.	
Investment fees and costs ³	Nil	The Trustee does not charge investment fees and costs. However, the investment managers for the underlying managed investments may charge investments fees and costs. Refer to 'Investment manager fees' in the 'Additional explanation of fees and costs section in Part 2: Additional Information for further details.	
Transaction costs	Nil	There are no transactions costs paid by the Fund however transaction costs may be applicable to underlying investments accessible via the Fund. Refer to the relevant product disclosure statement or other disclosure document for fees and other costs that apply to each accessible investment, including managed funds, other unlisted investments and some listed securities.	
Member activity rela	ated fees and costs	Some listed securities.	
Buy-sell spread	Nil	The Trustee does not charge a buy/sell spread. However, a buy/sell spread may be charged by the investment managers of the underlying managed investments depending on the managed investments you select. Any buy/sell spread that is charged by an investment manager on a buy or sell of units in	
		managed investments is applied before the unit price is provided to us. The amount you pay for specific managed investments is shown in the product disclosure statement or other disclosure document for each managed investment. Refer to 'Additional explanation of fees and other costs' section in Part 2: Additional Information for further details.	
Switching fee	Nil	We do not charge a switching fee, but transaction costs such as buy-sell spread or brokerage fees may apply. Refer to the Additional Information Guide for other fees and costs such as activity fees or to the relevant product disclosure statement of the accessible investment.	
Other fees and costs ⁴	Refer to 'Additional explanation of fees and for further details.	d other costs' section in Part 2: Additional Information	

- 1 If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- 2 The fees and costs included in this table relate to fees and costs charged by the platform only and do not include fees and costs relating to the underlying accessible financial products available through the platform.
- 3 Performance Fees might be applicable to the accessible investments if a particular return is achieved. The relevant product disclosure statement should set out information on the performance fee (if applicable).
- 4 Other fees and costs may apply depending on how you invest, including activity fees, any government levies, and advice fees relating to services provided to you, insurance fees and costs associated with Family Law Act requirements.
- 5 This is based on 2024 financial year. The exact amount charged to your account will be reported in your periodic Member Report as an expense recovery. We have a discretion in deciding whether to pass on to members all or a portion of the expenses incurred by us. We may exercise our right to charge expense recovery for costs such as government levies, funding the Operational Risk reserve and complying with legislative and prudential requirements. The maximum amount we will pass onto members in any given year is \$80 per member.

Combined example of fees and costs for the product and accessible investment (inclusive of the fees and costs of the underlying investment)

Example – Advance Balanced Multi-Blend Fund		Balanceof \$50,000	
Administration fees and costs	1.0033% (Administration fee) + \$26.59 (Expense recovery)	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$501.65 in administration fees and costs and \$26.59 regardless of your balance.	
Plus Investment fees and costs ¹	0.76% p.a.	And, you will be charged or have deducted from your investment \$380 in investment fees and costs.	
Plus Transaction costs ²	0.03%p.a.	And, you will be charged or have deducted from your investment \$15 in transaction costs	
EQUALS Cost of product ³		If your balance was \$50,000, at the beginning of the year, then for that year you will be charged fees and costs of \$923.24 for the superannuation product.	

¹Investment fees and costs include an amount of 0.03% for performance fees charged the fund manager of **Advance** Balanced Multi-Blend Fund investment option. Performance fees for underlying assets are the average of the performance fees accrued over the previous five financial years to 30 June 2023 and are calculated as a percentage of the out-performance of a specific benchmark or other performance hurdle. Refer to the product disclosure statement for the Advance Balanced Multi-Blend Fund investment option for more information about these costs.

² This amount is based on the weighted average transaction costs for the Advance Balanced Multi-Blend Fund investment option incurred in the year ended 30 June 2023. Refer to the product disclosure statement for the Advance Balanced Multi-Blend Fund investment option for more information about these costs.

³The example set out above is provided by way of illustration, as an example of the total ongoing fees and costs you may incur over a 1-year period in acquiring the investment. This example does not represent the actual fees and costs that you will pay. The actual amount you will pay may vary compared to this example, and will depend on various factors, such as your actual account balance, the investments you hold, the number of times you transact and the fees and costs that apply tother relevant underlying investment(s).

Additional explanation of fees and other COStS (more information about fees and costs can be found in Part 2 of the Additional Information Guide)

Fee aggregation

Where you hold more than one LifeFocus Superannuation Fund eWRAP Super/Pension account, we will automatically link these accounts and apply proportionately each of the administration fee scales that are relevant to the aggregated value of managed investments and listed securities held through these accounts. The administration fee that the linking of accounts generates is then compared to the sum of the administration fees payable on each of the individual accounts to determine whether any discount arises from the fee aggregation. The discount (if any) is apportioned across the linked accounts based on the value of managed investments and listed securities held through each account. This is another way we help you lower the cost of managing your investments.

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

Adviser remuneration/fees

Our fee structure provides you and your financial adviser with flexibility when determining the fee your financial adviser receives for the financial advice and related services they provide to you in relation to your account. The following payment methods are available for you to select the most appropriate remuneration arrangement with your financial adviser:

- · Ongoing adviser fee; and
- · One-off adviser fee.

You may agree to one or more of these options. The amounts you specify will be GST inclusive. We are no longer able to claim Reduced Input Tax Credits on adviser fees.

The payment of fees that you agree to pay to your financial adviser in relation to financial product advice or related services that you receive will, subject to our duties as trustee, be facilitated by us in accordance with your directions. Generally, when you consent to us paying these agreed fees to your financial adviser, we will deduct those amounts in the same way (and on the same basis under the Trust Deed) used to deduct the

fees you pay to us for administering your account.

Please note that all of the adviser fees are deducted by us and then paid to your financial adviser, or to your financial adviser's dealer group on behalf of your financial adviser. However, we will not deduct any amounts in relation to adviser fees unless you agree, and we do not retain any portion of these adviser fees for our own benefit

By consenting, in the relevant form, to the deduction and payment of agreed fees to your financial adviser (or to your financial adviser's dealer group on behalf of your financial adviser), you direct us to make those payments to your financial adviser (or to your financial adviser's dealer group on behalf of your financial adviser).

The Trustee reserves the right to contact either you or your financial adviser to confirm that:

- You authorised the deductions to be made from your Account,
- The deductions are consistent with the authorisations and disclosures provided to you by your adviser;
- You've been provided the services for which the fees relate to;
- -The adviser fees deducted from your Account only relate to advice and or services relating solely to your superannuation or insurance within superannuation; and
- The fees deducted from your Account for the advice services are in your best interest.

Opting-out from advice

You may at any time opt out of receiving financial advice or related services from your financial adviser and paying your financial adviser ongoing fees by notifying us. We encourage you to talk to your financial adviser first before requesting to change the fees applying to your account. We reserve the right to cease paying to your financial adviser any adviser fees on your behalf on receipt of a written request from either you or your financial adviser.

If you opt out of the ongoing adviser fees paid to your financial adviser, we will generally cease paying the ongoing adviser fees from the beginning of the month in which your request is processed by us. For the Adviser fee – Contributions, we will generally cease paying this from the date in which your request is processed by us. However, if you have instructed us to cease paying adviser fees without terminating or opting out of an ongoing fee arrangement with your financial adviser, then you may still be personally liable to pay the adviser fees as agreed under that arrangement. For information on disclosure of your financial adviser's remuneration, refer to the 'Disclosure of fees and costs received by your financial adviser' section below.

Opting out from advice is not the same as ending your relationship with your financial adviser. This needs to be separately requested (if required). If the relationship with your financial adviser has ended but you do not appoint a new financial adviser, this may have an effect on your account features. For more information, see 'What will occur if you no longer have a financial adviser' in the 'General information' section of this Part 1.

Ongoing adviser fee

An ongoing adviser fee can also be paid to your financial adviser in addition to the administration fee which is payable to the Trustee on a monthly basis in arrears. The ongoing adviser fee amount is calculated on the basis agreed between you and your financial adviser. When you agree on an amount, or basis of calculation, you consent to us deducting and paying this amount from your account each month.

You may select from only one of the following monthly adviser fee options (all advice fees are subject to a minimum account balance requirement of \$10,000 before fees can be deducted at the time we accept your Advice Fee Client Consent form):

- **1. Flat percentage amount** Select a flat percentage between 0% and 2.5% (including GST) to apply to the value of managed investments (including term deposits), listed securities and cash; OR
- 2. Sliding scale Specify a sliding scale applicable to the value of managed investments (including term deposits) and listed securities (subject to an aggregate fee of 2.5% including GST of the members account balance); OR
- **3. Flat dollar amount** Select a flat dollar amount per month subject to a maximum aggregate fee of 2.5% including GST of the members account balance. The flat percentage and sliding scale monthly adviser fee options are calculated based on your account balance (of managed investments, term deposits, listed securities and cash, as applicable) at the end of the previous month.

Ongoing adviser fees are paid monthly in arrears from your Cash Account. Where your account is opened during the month, the ongoing adviser fee charged for the first month will be pro-rated based on the number of days your account was opened in that month.

One-off adviser fee

You can agree with your financial adviser to have a one-off flat dollar fee charged to your account. The one-off adviser fee can be paid to your financial adviser in addition to the administration fee which is payable to us. When you agree on an amount, you consent to us deducting and paying this amount from your account.

The one-off adviser fee can be charged on an ad-hoc basis but is limited to being charged once a month. It is deducted from your Cash Account in arrears at the beginning of the next month or, if applicable, at the time your account is closed. In each case, the one-off fee will only be charged if your total account balance as at the end of the previous month was sufficient to cover the fee amount.

Disclosure of fees and costs received by your financial adviser

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

If an ongoing fee arrangement exists between you and your financial adviser, your financial adviser will also be required to give you a Fee Disclosure Statement on an annual basis.

It is also your and your financial adviser's responsibility to notify us to cease payment of adviser remuneration or fees in the event that the ongoing fee arrangement is either terminated or is not renewed.

Please note that ongoing fee arrangements are to be renewed and instructed annually. Your consent will cease to have effect up to 150 days after the anniversary date and you can withdraw your consent, terminate or vary this ongoing fee arrangement at any time by notice in writing to your adviser. After your consent expires, we will no longer able to deduct fees from your account in return for services under your ongoing fee arrangement with your adviser unless you provide a new consent form.

Operational Risk Reserve

The Federal Government as part of its Stronger Super reforms introduced a requirement for funds to establish and maintain an Operational Risk Reserve (ORR) to specifically address potential losses arising from operational risks that may affect the Fund's business operations. An operational risk is the risk that a superannuation fund may suffer loss due to inadequate or failed internal processes, people and systems, or from external events. The ORR may be drawn upon to assist in compensating members or the Fund in the event of an operational risk having materialised.

The ORR will be maintained in line with the Fund's ORR policy. However, if there are insufficient funds to maintain the ORR, additional funds may be allocated from an additional fee deduction from members' accounts or via Trustee capital as required

Fees and expenses payable to the Administrator

We may pay a proportion of the administration fees to the Administrator as remuneration for its role as administrator and custodian of the Fund. These fees payable to the Administrator are based on the value of individual investor accounts in a manner similar to our administration fees.

The Administrator may also be entitled to the reimbursement of certain expenses associated with administering the Fund. Any fees and expenses paid to the Administrator are payable from the administration fees and do not represent an additional cost to you above and beyond the administration fees that you pay. Promoter fee

We may pay a proportion of the administration fees to ACM as remuneration for providing support services to the Fund. Any fees paid to ACM are payable from the administration fees and do not represent an additional cost to you above and beyond the administration fees that you pay.

Fee Changes

The level of fees and costs can change from time to time. The Trustee may introduce new fees or change existing fees at any time. The Trustee will notify you at least 30 days before we introduce new fees, if the changes are materially adverse to you, or if we increase existing fees, other than buy-sell spreads and indirect costs. These changes are available in the Secure Online Portal and you should check for the most up to date information before making any decisions.

Variation of fees and other costs

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

You will, to the extent required by law, receive at least 30 days written notice of any new fees and costs or an increase in current fees and costs.

In the event of any change in tax laws or their interpretation including changes that affect the rate of GST payable or the input tax credits that we may receive - the amounts deducted from your Cash Account in respect of the fees and costs applied to your LifeFocus Private eWRAP Super/ Pension account may be varied or adjusted to reflect such changes without your consent or further notice to you.

We may - at our discretion and with the consent of the Administrator - either generally or on request from you, your financial adviser or their dealer group reduce or waive any of the fees and costs applying to your account. Any such reduction or waiver of fees and costs will cease to apply and those fees and costs will revert to the unreduced amount on 30 days' notice or without notice if you ceased to be advised by your financial adviser or their dealer group.

We may - at our discretion and with the consent of the Administrator - either generally or on request from you, your financial adviser or their dealer group reduce or waive any of the fees and costs applying to your account. Any such reduction or waiver of fees and costs will cease to apply and those fees and costs will revert to the unreduced amount on

30 days' notice or without notice if you ceased to be advised by your financial adviser or their dealer group.

Managed investments

Investment manager fees may be varied at any time by an investment manager, without notice to you. See the List of Available Investment Options for the full list of investment manager fees.

Details of current fees and costs, including changes to underlying managed investment fees and costs, are available through Investor Online (see 'Electronic notifications, eStatements and online communications' in the

'General information' section of this Part 1 for more information about electronic notification).

Before making an investment decision, you should refer to the current investment manager fees applying to your account which are available at any time through Investor Online and referring to the List of Available Investment Options and any related updating information that is applicable to your account.

For more information on additional fees and costs such as performance fees, buy/sell spreads and share brokerage that may apply, see the 'Additional explanation of fees and other costs' section in Part 2: Additional Information.

6. General information

What will occur if you no longer have a financial adviser?

You must have a financial adviser when you open your

LifeFocus Private eWRAP Super/Pension account. However, if you wish to end that relationship, you must notify us immediately by taking the steps described below. Alternatively, if we become aware of an event that ends the relationship between you and your financial adviser, we will notify you. In these cases, you can appoint a new financial adviser to manage your account.

We encourage you to have a financial adviser to allow you to access all account features and to enable efficient processing of your investment instructions.

What do you need to do

If you wish to appoint a new financial adviser, you need to complete and return to us a 'Change of Adviser' form. If you wish to end the relationship with your financial adviser, but will not be appointing a new financial adviser at the same time, you will need to complete a 'Request to remove a financial adviser from an account' form. You can obtain both forms by contacting our Customer Relations team. It is important to complete the relevant form to assist you in managing your adviser fee arrangements and deciding who can access your account.

What happens if you do not appoint a replacement financial adviser

If you do not appoint a new financial adviser, you will assume responsibility for managing your account directly.

Once we process your 'Request to remove a financial adviser from an account' form or, alternatively, after we have notified you that your relationship with your financial adviser has ended, some features of your LifeFocus Private eWRAP Super/Pension account will change (within a period that is appropriate in the circumstances or is required by law). For example, you will be:

- able to provide investment instructions relating to managed investments, term deposits and listed securities but only where you complete and lodge a form with us. The form is available through our Customer Relations team;
- unable to provide us with your corporate action elections,
- unable to access certain account features, including:
- Automatically invest excess cash
- Automatically rebalance your account
- Regular Buy
- Regular Sell
- Reinvestment of income distributions.

Keeping you informed

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

Investor Online	Access information on your account over the internet anywhere, anytime through Investor Online via www.investoronline.info. Once you've received your PIN, log on to Investor Online to view your: - account summary, actions and details - portfolio valuation - asset allocation and performance tables - transaction details - insurance details - disclosure documents and forms - Investor Reports and correspondence - Centrelink Schedule (pension only) - latest managed investment product disclosure statements. You can also change your contact details and/or provide us with your TFN through Investor Online.
Investor Report	We'll produce an Investor Report after the end of each financial year. The report provides a clear picture of all your investments, including details of your opening and closing balance, transaction history, net income and investment performance. The Investor Report will be available on Investor Online.
Annual Report	The Annual Report for each financial year (to 30 June) which details important information for members and contains abridged fund financial statements, will also be available through Investor <i>Online</i> .
Annual Pension Review letter and PAYG Payment Summary (Pension accounts only)	Your Annual Pension Review letter advises your pension limits for the coming year. If you receive a payment while you are under 60 years of age during the year, you will also receive a PAYG Payment Summary to help you complete your income tax return.
Customer Relations	Call us on 1800 731 812 or send an email to ewrap@asgard.com.au if you have any queries about your account.

Electronic notifications, eStatements and online communications

eStatements and online communication

You can view your correspondence, including reports, account actions and most letters, in the one secure location on Investor Online (www.investoronline.info).

If you choose to receive your correspondence online, instead of by mail, you can:

- save time receive an eStatement notification email when something new is available
- reduce paper cut back on storage, clutter and help the environment
- enjoy peace of mind knowing your reports are stored securely online
- easily access your correspondence view, download or print anywhere, anytime
- switch back to paper correspondence, free of charge at any time.

You can make the choice to receive correspondence online when completing your Application, by notifying your financial adviser, registering on Investor Online or calling us. As important information about your LifeFocus Private eWRAP Super/Pension account may be sent to the email address you nominate in your Application, it's important that you nominate a current and active email address and notify us immediately if the email address you provided to us changes.

Refer to the 'Investor declarations, conditions and acknowledgments' section in Part 2: Additional Information for the terms and conditions applying to eStatements and online communications.

Electronic notifications and updated information

We may provide you with all information, including without limitation any notification, disclosure documents or any other documents for underlying managed investments (Information), required or permitted to be given to you under the Superannuation Industry (Supervision) Act 1993 (SIS), the Corporations Act or any other relevant law:

- where it is permissible under SIS, the Corporations Act or any other relevant law, via your financial adviser in writing or by email or other forms of electronic communication (including by making it available at Investor Online),
- directly:
 - by email (including emails containing a hyper text link)
 - by other forms of electronic communication (including documents containing a hypertext link or by making it available online at Investor Online).

When we send you documents

You agree we may give you documents and other communications by any of the methods specified below including by sending them to any address for you, your financial adviser or your representative as nominated by you or that the Administrator reasonably believes is correct. In this case, those documents and other communications are taken to be given if:

- online, when available in the manner set out above
- posted (including a letter containing a reference to a website where the relevant document or other communication can be found), when they would be delivered in the ordinary course of post
- sent by fax, on production of a transmission report
- sent by email (including an email containing a hypertext link to one or more documents), one business day after the email is sent; or
- given personally, when received.

You will also have access to the above information through your financial adviser (if any) and we may choose to send some or all of this information to you.

Cooling-off period

If you change your mind about investing in LifeFocus Private eWRAP Super/Pension, you may redeem your investment from the fund by having your money paid to another complying super fund or retirement savings account or paid directly back to you (if permitted

by law, for example, if you have satisfied a condition of release of preserved benefits). This right can be exercised within 14 days after confirmation of your investment or 14 days after the fifth business day after the money has been invested, whichever is earlier.

This cooling-off period only applies to the first contribution made into your account.

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

The amount returned will reflect any market movements (up or down) in the value of the investment in your account.

We may also deduct any taxes, reasonable transaction and administration costs. In the case of a Pension account we may also deduct any pension payments that have already been made, or any pro- rata pension payments legally required to be made. As a result, the amount returned may be less than your original investment. The sale of any investments required to action the refund may also result in the realisation of a taxable capital gain.

If your money is to be paid to another super fund, or you wish to have the money paid to another super fund, you must nominate that fund to us within one month of your refund request.

If you do not advise us of the complying super fund, retirement savings account or if permitted an approved deposit fund you would like your contribution to be rolled over to, we will roll over your contribution to the Australian Taxation Office (ATO).

We request personal information from you when you apply to become a member of LifeFocus Private eWrap Super/ Pension, and from time to time in order to provide LifeFocus Private eWrap Super/Pension to you. If the requested information is not provided, we may not be able to process your application or provide LifeFocus eWrap Super/Pension to you.

Privacy

We are required to comply with the Privacy Act and the Australian Privacy Principles. Information about how we collect, use and disclose your personal information is set out in our Privacy Policy. You should read this before you apply. When you apply, you will be taken to agree to the use and disclosure of your personal information in accordance with Australian Privacy Law.

Complaints resolution

We have arrangements in place for you to make enquiries or complaints about the operation or management of the Fund. The arrangements that we have established are:

Enquiries can be made by telephone to 1800 731 812 or in writing to ewrap@asgard.com.au.

A complaint can be made verbally or in writing and addressed to:

The Complaints Officer, Po Box 7490 Cloisters Square WA 6850

or sent electronically to ewrap@asgard.com.au or by phone on 1800 731 812.

Receipt of a complaint will be acknowledged by the Fund within 24 hours, or as soon as practicable. The complaint will be investigated, and action initiated to resolve the matter. A written response will be made as soon as possible but within the timeframes prescribed by superannuation legislation.

The Complaints Officer will investigate your complaint and write to inform you of the results of that investigation no later than 45 calendar days after receiving your complaint (unless the complaint relates to a death benefit distribution, in which case the Complaints Officer will respond no later than 45 calendar days after the expiry of the 28 calendar day period for objecting to a proposed death benefit distribution).

For any complaint that is unable to be resolved to your satisfaction, or if you do not receive a response within the prescribed timeframes set out above, the government has established an independent body, the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

Online at www.afca.org.au by email at info@afca.org.au by telephone on 1800 931 678 in writing to:

Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

If you have a complaint about financial advice you receive, you should follow the complaint resolution process explained in the Financial Services Guide provided by your financial adviser.

7. Quick reference guide

How do I... What you need to do ...open a LifeFocus Private You need to have a financial adviser in order to open a LifeFocus Private eWRAP eWRAP Super/Pension Super/Pension account. account? Before applying, make sure you read Part 1 and Part 2 product disclosure statements. Your financial adviser will be able to help you complete the application form and any other relevant forms, and will submit them online using AdviserNET. Upon processing your application, you will receive from us: ...know when my application Welcome little to confirm your LifeFocus Private eWRAP is processed? Super/Pension account details; and Personal Identification Number (PIN) to access Investor Online. For security purposes, we'll send your PIN separately to your welcome letter. When we establish a new LifeFocus Superannuation Fund eWRAP Super/Pension account for you, we will automatically register you for Investor Online. You can access Investor ...register to use Online via www.investoronline.info. Investor Online? To login, you'll need your LifeFocus Private eWRAP Super/Pension account number (which we will confirm to you after we establish your account) and PIN. We will generally provide your PIN to you within five business days of establishing your account. You can change your PIN at any time through Investor Online. Requesting a new PIN If you have forgotten your PIN, you may reset your PIN at any time by selecting 'Forgotten PIN' from the Investor Online login page. By cheque ...make an initial deposit into Make the cheque payable to 'LifeFocus Private eWRAP Pension Account ('Your name - for example 'LifeFocus Private eWRAP Pension Account (John Smith) - and cross it my Pension account? 'Not negotiable'. The cheque must be accompanied by an application form. You need to mail the cheque and the application form (if not submitted by your financial adviser online via AdviserNET) Asgard PO Box 7490 Cloisters Square WA 6850. By direct debit If you wish to make your initial deposit by way of direct debit, you need to complete the relevant section of the application form along with the Direct Debit Request form. You can send these forms to us or your financial adviser can submit them for you online using AdviserNET. Each direct debit must be for an amount of at least \$100.

How do I	What you need to do
make a deposit into my Super account?	By Cheque Make the cheque payable to 'LifeFocus Private eWRAP Super Account ('Your name') – for example 'LifeFocus Private eWRAP Super Account (John Smith) – and cross it 'Not negotiable'.
	The cheque must be accompanied by an application form (if the cheque relates to an initial deposit) or a Contribution Remittance Advice form.
	You need to mail the cheque and relevant form to:
	Asgard PO Box 7490 Cloisters Square WA 6850.
	By Direct Deposit If you wish to make your initial deposit by way of direct debit, you need to complete the relevant section of the application form along with the Direct Debit Request form. You can send these forms to us or your financial adviser can submit them for you online using AdviserNET.
	Each direct debit must be for an amount of at least \$100. BPAY®
	To make a deposit using Bpay®, you need to know:
	your Customer Reference Number (CRN)
	the correct Biller Code.
	You can find your CRN and the list of Biller Codes on Investor <i>Online</i> or by contacting us or your financial adviser.
	Please note, you cannot make rollovers via BPAY®.
change my	Change of address details and TFN
personal details	You can easily update your address details and provide us with your TFN or email address (if required) on Investor <i>Online</i> . Alternatively, your financial adviser can update these details for you online using AdviserNET.
	Change of name
	If you need to change the name your account is registered under (for example due to marriage or marriage breakdown), you can do this by completing a Name Correction Request form – available from our Customer Relations team or from your financial adviser – and posting it to:
	Asgard PO Box 7490 Cloisters Square WA 6850.
	Along with the form, you will also need to send us a certified copy of a document effecting or proving the name change (e.g a marriage certificate).
transact and/or set up or change features on my account?	You will need to talk to your financial adviser about doing this, as only your financial adviser can transact and set up or amend features on your account (online via AdviserNET).
obtain information about my account?	You can obtain information about your account by: logging into Investor Online contacting your financial adviser calling us on 1800 731 812 sending an email to ewrap@asgard.com.au
apply for life insurance?	Contact your financial adviser to help you determine the life insurance arrangements that are suitable for your circumstances.

Distributed by

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LifeFocus Private eWRAP Super/Pension

Product Disclosure Statement
PART 2 – Additional Information

Issue date: 30 September 2024





This LifeFocus Private eWRAP Super/Pension PDS – Part 2: Additional Information (Part 2) has, along with Part 1 of the PDS dated 30 September 2024, been prepared by the trustee of LifeFocus Private eWRAP Super/Pension (eWRAP Super/Pension):

CCSL Ltd (CCSL, we, our, us and the Trustee)
ABN 51 104 967 964
AFSL 287084
RSEL 0000758

The administrator and custodian of eWRAP Super/Pension is:

Asgard Capital Management Ltd (Asgard and the Administrator) ABN 92 009 279 592 AFSL 240695

Asgard is the subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). The Administrator has consented to being named in this PDS.

Updating the information in this PDS

This PDS is up to date as at the time of preparation. From time to time we may change or update information in this PDS that is not materially adverse to your interests (or the change is otherwise permitted under superannuation law), provided we give you a means of finding out about these changes. You can do this by ringing our Customer Relations Team on 1800 731 812 or, if you are an existing investor, you can check Investor Online. You can also obtain a paper copy of the updated information free of charge by contacting your financial adviser or us.

About eWRAP Super/Pension

eWRAP Super/Pension refers to LifeFocus Private eWRAP Super Account and LifeFocus Private eWRAP Pension Account, both of which are part of the LifeFocus Superannuation Fund ABN 94 579 217 553 (the Fund).

Before applying to invest in eWRAPSuper/Pension, it is important that you consider all 2 parts of the Product Disclosure Statement (PDS) for eWRAP Super/Pension, and the List of Available Investment Options:

- Part 1: General Information,
- · this Part 2: Additional Information, and
- List of Available Investment Options.

The List of Available Investment Options provides a list of investment options available to members. The PDS and the List of Available Investment Options are available free of charge from your financial adviser or by contacting Customer Relations.

General advice warning

The information in this Part 2 is general information only and does not take into account your individual objectives, financial situation or needs. Consequently, before acting on the information, you should consider whether it is appropriate for you in light of your objectives, financial situation or needs.

To obtain advice or more information about eWRAP Super/Pension or the investments and insurance offered through eWRAP Super/Pension, you should speak to your financial adviser.

Investment in eWRAP Private Super/Pension

An investment in eWRAP Private Super/Pension is not a deposit or liability of Westpac or any other company within the Westpac Group. The Super and Pension Accounts and the investments you select are subject to investment risk, including possible delays in repayment and the loss of income and capital invested. The Trustee, Asgard and Westpac (including any other companies within the Westpac Group) do not in any way stand behind or guarantee the capital value, the performance of the specific investments you select, the eWRAP Super account and/or the eWRAP Pension account generally.

Eligibility

eWRAP Super/Pension Private is only available to members who receive this PDS in Australia and have an Australian licensed or authorised adviser who is registered to distribute eWRAP Super/Pension. The Trustee may, at its discretion, refuse to accept applications from particular persons or classes of persons.

What is inside

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How super works

Super is a long-term investment and a tax-effective means of saving for retirement that is in part, compulsory. There are different ways that you and your employer can contribute to your super. While you're working, your employer is, in most cases, required to make contributions to your super, known as Super Guarantee (SG). It may be one of the biggest investments you make in your life. The Australian Government has provided tax savings and other benefits with respect to superannuation.

Choice of fund

Subject to the terms of your employment, you will likely be able to can choose your own super fund for compulsory (SG) contributions, if you are eligible under superannuation law. From your employer eWRAP Super accepts SG contributions when you nominate it as your chosen fund with your employer.

If you would like to have your SG contributions paid to your account, you can complete the Choosing Your Super Fund form (within the application Part 2) and submit it to your employer.

Generally, you can choose a fund at any time, but your employer is only obliged to act on your instructions once every 12 months.

If you also want to roll over your other super fund balances, you can complete an eWRAP Super/Pension Transfer Authority form (you need to complete a separate form for each super fund balance). By consolidating all your super into one account, you can stay in control of your super, reduce paperwork and potentially save on fees.

Before transferring your super balance, you should consider the effect it will have on your benefits, including social security implications and any insurance cover you may have in the fund you are transferring from.

Contributions

Are you eligible to contribute?

If you make a contribution and we don't have your TFN, depending on the type of contribution you have made, we are required to either return the contribution within 30 days, or deduct additional tax from the contribution.

To ensure we do not have to return contributions or apply additional tax, please provide your TFN on the application form.

You should provide your TFN when you invest in LifeFocus Private eWRAP Super Account and LifeFocus Private eWRAP Pension Account If you do not provide your TFN you may pay a higher rate of tax on your benefits:

- It may be more difficult to locate or consolidate your super benefits in the future or to receive benefits
- We'll be unable to accept after-tax contributions from you
- Higher tax may be paid on your concessional contributions. This excess may be reclaimed if you provide LifeFocus Private eWrap Super/Pension with your TFN within the same financial year or the following three years.

Contributions to eWRAP Super

Adding to your Super account

You can add to your eWRAP Super account through:

- contributions money deposited to your super account, e.g. by you, your employer, your spouse or the Government.
- rollovers benefits you transfer from another complying superfund.

Acceptable contributions

We can accept the following contributions:

- If you are eligible under superannuation law, you can generally choose your own super fund for mandated SG contributions. eWRAP Super accepts SG contributions when you nominate eWRAP Super as your fund of choice with your employer.
- You may be able to arrange salary sacrifice contributions from your employer. These are additional employer contributions made from your pre-tax salary.
- Voluntary and other employer contributions. Voluntary employer contributions are those made by an employer in addition to any award or SG requirements, and do not affect your take-home pay like salary sacrifice contributions.

From you

You can personally make the following types of contributions:

- contributions from your after-tax income. In some cases you may be able to claim a personal tax deduction for these contributions
- contributions made from certain amounts arising from the disposal of qualifying small business capital gains tax assets, subject to limits
- contributions from the proceeds of certain payments for personal injury where eligibility conditions are met. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment, or lump-sum workers compensation payment.

From the Government

If you are eligible, you may receive a government super co-contribution and a low income super tax offset (LISTO) from the Government. For further information on these government contributions including the eligibility criteria, refer to the information found on ato.gov.au.

From your spouse

Your spouse may make contributions to your super, as long as the contribution is paid from an account in the name of your spouse, or a joint account where your spouse is an account holder.

Your spouse includes:

- your husband or wife via marriage.
- a person with whom you are in a relationship that is registered under certain state or territory laws.
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Acceptable rollovers

You can roll over your benefits from other complying super funds into eWRAP Super at any time.

Summary of age restrictions on contribution types

Your eligibility to contribute is based on your age and the type of contribution that you or your employer or spouse wishes to make on your behalf. The following table summarises when contributions can be made:

Your situation	Employer contribution		Other contribution types	
	SG and award	Salary sacrifice and voluntary	Personal ¹	Spouse
You are under age 75	✓	✓	✓	✓
You are aged 75 or older ²	✓	×	×	×

¹f eligible, you may be able to claim a tax deduction for your personal contributions. You must complete a 'Notice of intent to claim or vary a deduction for personal super contributions (Personal Tax Deduction Notice)' and receive an acknowledgement from us before claiming personal contributions as a tax deduction in your tax return. Refer to section 2. 'Tax features' for further information.

Additional information for certain contributions

Government contributions

Full information regarding eligibility for Government contributions can be found at www.ato.gov.au.

If you are eligible, the Government pays your contributions after:

- you have provided your TFN to the Fund
- you have lodged your income tax return¹; and

• the Australian Taxation Office (ATO) has received any additional information that it requires to deem you eligible to receive a government contribution.

Once this has been done, your government contribution is generally paid into your super account within 60 days. The ATO will send you a letter confirming the details of your contribution.

1 You are not required to lodge your tax return in order to receive the low income superannuation tax offset. However, not lodging a tax return may delay the payment of these contributions to your account.

² Other than for SG and Award employer contributions or downsizer contributions, the contribution must be received on or before the day that is 28 days after the end of the month in which you turn 75 (eg if your birthday is in February, the contribution must be received by 28 March).

Contributions relating to the small business Capital Gains Tax (CGT) concessions

You may contribute certain proceeds from the disposal of qualifying small business CGT assets. Generally, such a contribution must be made no later than the day you are required to lodge your tax return for the financial year in which the CGT event occurred, or 30 days after the day you received the capital proceeds, whichever is later. Where the capital proceeds are received and contributed in instalments, each instalment is a separate contribution and must be made within the above timeframes.

You must notify us when you make a contribution for which you are electing to use the CGT cap (for all or part of the contribution – refer to 'The contributions caps' in this section) by providing a completed election form, which you can obtain from the ATO. You will need to seek professional advice about whether your contributions qualify to be counted against the CGT cap.

Contributions from certain personal injury settlements or

You may contribute certain payments (personal injury contributions), which are exempt from the contributions caps. The personal injury payment must be in the form of a structured settlement, an order for a personal injury payment or a lump-sum workers compensation payment. In addition, two legally qualified medical practitioners must certify that as a result of the injury, you are unlikely to ever be able to be gainfully employed in a capacity for which you are reasonably qualified. You will need to seek professional advice about whether your contributions qualify under these rules.

Once you are satisfied that the contribution qualifies under the rules, the contribution must be made within 90 days of the payment being received or the structured settlement or order coming into effect, whichever is later. You must notify us at the time of making the contribution by providing a completed 'Contributions for personal injury' election form (available from the ATO) that the contribution is a personal injury contribution.

The concessional contributions caps

There is a standard limit of \$30,500 per annum on concessional contributions for 2024-25. This applies to people of all age groups.

Contributions that exceed your contributions caps may have additional tax applied to them. Concessional contributions that exceed the cap will count towards the non-concessional contribution cap.

The contribution caps change from time to time. Up-to-date information is available at www.ato.gov.au.

Contributions assessed against your cap include:

- employer contributions, including SG, Award, voluntary and salary sacrifice contributions
- personal tax-deductible contributions (that is, contributions for which you have claimed a personal tax deduction).

Carry forward concessional contributions cap

You are able to carry forward your unused concessional contributions cap from 1 July 2018. The first year in which you can increase your concessional contributions cap by the amount of unused cap is 2019-20, but only if you have a total superannuation balance of less than \$500,000 at the end of 30 June in the previous year. Unused amounts are available for a maximum of five years, and will expire after

Downsizer contributions

If you are 55 or over and meet the eligibility requirements, you are allowed to contribute up to \$300,000 (\$600,000 combined for a couple to your superannuation from the proceeds of selling your principal home, provided you have owned the home for at least 10 years.

You will be eligible to make a downsizer contribution if all of the following criteria are met:

- you're 55 or older at the time the contribution is made.
- the contribution must be in respect of the proceeds of the sale of a qualifying property in Australia that either you or your spouse or former spouse owned for at least 10 years up to the date of sale. A qualifying property includes any dwelling in Australia other than a caravan, houseboat or mobile home.
- the property must qualify for the partial or full main residence exemption for CGT purposes (or would have so qualified but for the property being acquired before 20 September 1985.
- you must not have made downsizer contributions from the proceeds of an earlier sale of a main residence.
- the contract of sale for the qualifying property is entered into on or after 1 July 2018,
- you must provide the Trustee with a downsizer contribution form either before or at the time of making your downsizer contribution, and
- generally, the superannuation contribution is made within 90 days of receiving the proceeds of sale.

To make a downsizer contribution you'll need to go to https://www.ato.gov.au/individuals/super/growing-yoursuper/adding-to-your-super/downsizing-contributions-intosuperannuation/

Please complete the form and email us at ewrap@asgard.com.au.

Does a downsizer contribution count towards the contribution caps?

No it will not be counted towards either your concessional or non-concessional contributions caps. This means members with a total superannuation balance of \$1.9 million or more additional money to superannuation.

The downsizer contribution must be accompanied by the downsizer contribution form from the ATO, in order for it to not to be counted towards your non concessional contribution cap.

Downsizer contributions will also count towards your \$1.9 million transfer balance cap if commencing an income stream and may impact the asset test for the purposes of the Age Pension and other social security payments. Please note that you are not able to claim a personal tax deduction on a downsizer contribution.

For more information refer to:

https://www.ato.gov.au/individuals/super/growing-yoursuper/adding-to-your-super/downsizing-contributionsinto-superannuation/

First home super saver scheme (FHSSS)

Under the FHSSS, eligible voluntary contributions can be made into superannuation that can then be drawn on to help purchase a first home.

First-home buyers who are single are allowed to voluntarily contribute up to \$15,000 each financial year (and \$50,000 in total) to superannuation for the purposes of a first home deposit. Contributions plus deemed earnings can be withdrawn from 1 July 2018. Couples can both access these contributions for a single deposit.

You are eligible to make a FHSSS contribution on or after 1 July 2017 if the following criteria are met:

- you're 18 or older at the time the contribution is made,
- you've never owned property in Australia (including vacant land or a lease of land, residential, investment or commercial property, and a company title interest) and,
- you haven't accessed the FHSSS before.

Only voluntary contributions, either concessional or nonconcessional, made by you or your employer from 1 July 2017 are eligible to be withdrawn.

Voluntary contributions that are able to be accessed under the FHSSS are capped at \$15,000 per financial year, and \$50,000 in total. This means if an individual makes \$20,000 in voluntary contributions in one financial year, only \$15,000 of these contributions can be released.

For more information on the FHSS and to apply, refer to ato.gov.au.

Non-concessional contributions cap

Age on the first day of the financial year	Annual cap 2024-2025 ¹
Under 67	\$120,000, or utilise the bring-forward rule to contribute \$360,000 over a three-year period
*Between 67 and 74	\$120,000
75 or over	\$0 – Non-concessional contributions cannot be made

* individuals aged between 67-74 won't need to satisfy the 'work test' before making non-concessional contributions and salary sacrifice contributions to their superannuation. However, to claim a tax deduction on a personal contribution, individuals still need to satisfy the work test requirement.

¹The ages reflected in the above table are current at the time of writing. As this may change, refer to ato.gov.au for up to date information on eligible ages and contribution caps that apply.

Contributions assessed against your non-concessional contributions cap include:

- personal contributions for which you are not claiming a tax deduction
- contributions made by your spouse into your account
- contributions made with proceeds from the sale of small business CGT assets that are in excess of the CGT cap.

You are only eligible to bring-forward the next 2 years of contributions if you are under 75 years (67 years for 2021-22, 65 years for 2020-21 and prior years) on 1 July of the first financial year in which your total super balance on 30 June of the previous financial year was less than \$1.66 million from 1 July 2024 (\$1.48 million from 1 July 2021, and \$1.68 million from 1 July 2023).

CGT cap

A contribution made from certain amounts arising from the disposal of qualifying small business C G T assets may count against the CGT cap, provided it is a personal contribution for which no tax deduction is claimed and you provide an ATO election form at the time the contribution is made. There are complex rules regarding which amounts will qualify for contribution under the CGT cap. You should consult a qualified professional adviser to determine whether your contributions qualify for the CGT cap.

Monitoring contributions cap amounts

It is your responsibility to ensure contributions to your super are within your caps. We are required to reject only certain single contributions that are in excess of the Fund cap (as outlined above) but cannot monitor your overall position. If the total of all relevant contributions made for you to all your super funds exceeds your caps, you may have to pay excess contributions tax. Refer to the 'How super is taxed' section in this Part 2 for more information.

The contributions caps may change from time to time. Please speak with your financial adviser or visit the www.ato.gov.au for updated information.

Contributions to eWRAP Pension

You can purchase a pension with:

- unrestricted non-preserved money from your eWRAP Super account.
- rollovers of super benefits classed as unrestricted and non-preserved.
- contributions to which you have immediate access using a condition of release (which may include personal contributions), including contributions relating to small business CGT concessions and contributions from certain personal injury settlements and orders. You must also be eligible to make these contributions. If you intend to claim a tax deduction on your personal contributions, you will first need to deposit these contributions into an eWRAP Super account and give us a personal tax deduction notice in respect of these contributions. Only then can you request to have these amounts transferred to your new eWRAP Pension account. The law does not permit us to accept a personal tax deduction notice once you have commenced

eWRAP allows you to combine multiple contributions and/or multiple rollovers of super benefits into the one pension account. Once the pension is started, no further contributions can be made to the pension account.

There is a limit on how much you will be able to transfer to superannuation income streams where earnings are tax exempt. This is known as the 'transfer balance cap'. The general transfer balance cap is currently \$1.9 million for the 2024/25 financial year, and will be indexed in line with the consumer price index (CPI) each year, rounded down to the nearest \$100,000.

You may have a personal transfer balance cap which can differ from the general transfer balance cap due to timing and indexation impacts. Modifications to your transfer balance cap may also apply in certain circumstances including where you have made personal injury contributions to super or if you are a child death benefit beneficiary.

Amounts in excess of your transfer balance cap may need to be removed from your superannuation income stream(s) and may attract additional taxes and charges.

For more information about the transfer balance cap and how it applies to your circumstances, speak with your financial adviser or refer to the ATO website on www.ato.gov.au.

The transfer balance cap does not apply to the LifeFocus Superannuation Fund eWRAP pre- retirement pension. For further information on the LifeFocus

Private eWRAP Pre- retirement pension, see the Preretirement pension section below.

Pre-retirement pension

Under a pre-retirement pension (also known as a 'transition to retirement' pension), if you have reached age 60 you are able to draw down between a minimum and maximum range of income each year. Earnings within a pre- retirement pension are taxed at a maximum of 15%. Lump sum withdrawals are not allowed unless your benefit has an unrestricted non-preserved component (refer to 'Withdrawals – accessing your super in this section)

The maximum pension income limit for the first financial year is 10% of the purchase price at commencement, and 10% of the account balance on 1 July in each subsequent financial year. The maximum limit for the first year is not proportionately reduced based on the number of days remaining in the financial

The minimum level of income that must be taken from this pension each year is calculated as described in the 'Minimum pension income' section on the next page.

Once you turn 65 or notify us that you have met a full condition of release, you cannot maintain your preretirement pension account. We will:

- transfer your benefit to a new pension account; and
- close your pre-retirement pension account.

When your benefit is transferred to a new pension account:

- your death benefit nomination will be carried over to your pension account; and
- your balance will be counted towards your transfer balance cap.

If you do not want your pre-retirement pension to be transferred to a new pension account, you will need to provide us with instructions to:

- rollover your benefits to a LifeFocus Superannuation Fund eWRAP Super account or another complying super fund;
- take a lump sum withdrawal.

These instructions will need to be provided to us in advance of you turning 65 or meeting another full condition of release to provide us with sufficient time to process your instructions.

Pension account

Unless you have a pre-retirement pension, the money in your account is unrestricted and non-preserved, and can be accessed at any time.

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

- 1. unrestricted non-preserved benefits
- 2. restricted non-preserved benefits*
- 3. preserved benefits*.
- Applicable to pre-retirement pensions only, and subject to you having met a condition of release.

Under superannuation law, we are required to pay you a certain percentage of your pension account balance as a minimum pension each year (see below). No maximum pension payment applies.

Your minimum pension payment must be taken as income payments. Any lump sum payment you take from your pension account (where eligible) will not count towards the minimum drawdown requirement.

Minimum pension payment

Your minimum pension payment is calculated based on your age using the percentages in the table below. Your minimum payment is calculated for the first financial year by applying the relevant age-based percentage to your initial investment and in subsequent financial years by applying the relevant agebased percentage to your account balance as at 1 July. The result is rounded to the nearest \$10.

The below table illustrates the standard minimum pension factors that normally apply.

,,		
Age	Percentage of account balance	
	Standard	
Under 65	4%	
65–74	5%	
75–79	6%	
80–84	7%	
85–89	9%	
90–94	11%*	
95 or older	14%*	

^{*} For pre-retirement pensions, the maximum pension payment is 10%.

Pension factors may change from time to time. Up-to-date information is available at www.ato.gov.au.

Due to COVID-19 causing significant losses in financial markets the minimum annual payment required for account based, market-linked and allocated pensions have been reduced by 50% for the 2022/23 financial years. This also applies to pensions that commenced part- way through those years.

We will inform you of your new minimum limit at the start of each financial year. If you do not request an alteration, you will continue to receive the same payments at the

same frequency as the previous year, adjusted to satisfy the Government limit (if required) or increased in line with inflation (if so nominated).

(Lump sum withdrawal from pension accounts, known as commutations, do not form part of your annual pension minimum payments).

Withdrawals – accessing your super

Because super is a long-term investment, strict rules apply regarding how and when you can access your money.

You will only have access to your super when you:

- reach age 65
- ceasing gainful employment after reaching age 60
- start a transition to retirement (or pre-retirement) pension after you reach age 60
- become permanently incapacitated
- become temporarily incapacitated (only to allow the payment of income protection insurance benefits received by the Fund)
- are diagnosed with a terminal medical condition
- die (in which case it will be paid to your dependants)
- have been given a release authority by the ATO to pay an
- qualify on 'compassionate grounds' as defined under superannuation law
- satisfy severe financial hardship conditions
- if you have been financially affected by COVID-19 (subject to ATO approval)
- had temporary residency that has expired or been cancelled, and you have permanently departed Australia.

Please note that different rules apply to temporary residents accessing their money. Refer to 'Temporary residents' in the 'Other information' section of this Part 2 and the ATO website, www.ato.gov.au, for further information.

Before you make any withdrawal request you should check any tax or social security limitations and implications that may apply. You can find out more by visiting www.dss.gov.au and www. ato.gov.au, or by speaking with your financial adviser.

Generally, you can transfer your super account balance at any time to another complying super fund, or if you have permanently emigrated to New Zealand, to a Kiwi Saver account, subject to some conditions (refer to 'Illiquid/ Suspended Managed Investments' and 'Portability of Super Benefits' in the 'How your account works' section of this Part 2).

You have the right to ask for information to be provided free of charge before requesting a rollover or transfer of your benefits. The information you might need to know includes information relating to fees and costs that may apply to the rollover or transfer, and the effect of the rollover or transfer on your existing entitlements in the Fund. If you do not ask for any additional information, we will assume that you do not require it.

Rules for accessing your super

What are the preservation rules and when can you access your super?

Super is designed so that you cannot access it until you retire or meet another condition of release. In return for tax concessions, the Government has placed restrictions on when you can access your super benefits. These restrictions are known as the preservation rules. You can access your super when:

- you turn 651; or
- you reach age 60 and wish to start a transition to retirement account1.

After turning 60, if you leave an employment arrangement, you will be able to access your super benefits, even if you decide to go back to work.

You are experiencing financial hardship¹

If you are having difficulty meeting reasonable and immediate family expenses and you are receiving eligible

Commonwealth income support payments, you may qualify for the early release of your super. To find out about the requirements and apply to have your super released, you'll need to obtain an Early Release Financial Hardship application form from your financial adviser or by calling our Customer Relations team. Existing members can also obtain a copy of the form by accessing Investor Online.

Compassionate grounds¹

You can apply for the early release of your super on compassionate grounds through the Australian Taxation Office (ATO). The ATO may approve the release of your super to cover expenses related to a serious medical condition or to prevent the forced sale of your home by your mortgagee. For more information and to apply for the early release of your super on compassionate grounds, please refer to the ATO website (www.ato.gov.au).

or former holder of a temporary visa, unless you are a permanent resident of Australia, or citizen of Australia or New Zealand.

Permanent incapacity

Your super may be released early if you become permanently incapacitated. Permanent incapacity means ill-health (whether physical or mental) is making you unable to engage in gainful employment for which you are reasonably qualified by education, training or experience. To find out what evidence you'll need and to apply for the early release of your super you'll need to complete the Permanent Incapacity Claim form which you can obtain from your financial adviser or by calling Customer Relations.

If you die

Your beneficiaries may have access to your benefits if you die, subject to the Trustee's discretion or any death benefit nomination

Departing Australia Superannuation Payment (DASP)

To qualify for a DASP, you need to have worked in Australia while visiting on an eligible temporary resident visa. Your super can be paid to you once you leave Australia and your temporary resident visa has expired or been cancelled.

You can find more information, including eligibility criteria and how to claim a DASP on the ATO website www.ato.gov.au.

Transfers to a Kiwi Saver account

If you have permanently emigrated to New Zealand, you may be eligible to transfer your superannuation to a Kiwi Saver account under the Trans-Tasman portability scheme. Please note however, we don't currently accept transfers from Kiwi Saver accounts.

¹These conditions of release are not available if you are a current

How super is taxed

Understanding taxation

The information in this section gives a general overview of how super is taxed. We recommend you consult a suitably qualified professional when considering how the tax rules might impact you or your beneficiaries. Additionally, the information and rates in this section change from time to time. Please visit www.ato.gov.au for up-to-date information.

Tax on contributions

There are three types of tax that might apply to contributions:

- contributions tax
- excess contributions tax
- no Tax File Number (TFN) tax.

Contributions tax

Only some contributions and rollovers attract contributions tax, generally at a rate of 15% within eWRAP Super.

The following contributions are subject to contributions tax:

- employer contributions, including SG, Award, salary sacrifice and voluntary employer contributions
- personal after-tax contributions for which you claim a personal tax deduction
- untaxed amounts of super benefits rolled over from untaxed super funds.

Contributions tax will NOT be deducted from the following contributions:

- personal after-tax contributions for which no tax deduction is claimed
- spouse contributions
- rollovers, except where the rollover contains an untaxed element (generally this would only apply to certain rollovers from public sector funds). The untaxed part of any rollover will be subject to tax at a maximum rate of15%
- Government contributions
- a personal injury payment that is in the form of a structured settlement, an order for a personal injury payment or lump-sum workers compensation payment
- contributions made from certain amounts arising from the disposal of qualifying small business CGT assets that are assessed under the CGT cap (\$500,000) 2022/23. Visit www.ato.gov.au for further information.

High income earner contributions tax (Division

If you're classified as a high income earner, you may need to pay an additional 15% tax (known as Division 293 tax) on some or all of your contributions. You will be considered to be a high income earner if your 'income' is \$250,000 or greater in a financial year. The definition of 'income' for the purposes of this measure includes contributions which have had contributions tax applied to them, unless those contributions are excess concessional contributions. If you're liable for this tax the ATO will notify you after the end of the financial year.

Further information on this tax is available on the ATO website at www.ato.gov.au.

Excess contributions tax - additional tax on contributions that exceed a contributions cap

While you can contribute as much as you like, you may incur additional tax if your contributions exceed your concessional contributions cap and/or your non-concessional contributions cap. Refer to the 'How super works' section in this Part 2 for further details on caps.

If you exceed a contribution cap, generally additional tax applies as follows:

- excess concessional contributions are taxed at your marginal tax rate, less a 15% offset for the tax already paid by the fund. Excess concessional contributions not released from super under the relevant release authority also count against your non-concessional contributions cap and if they exceed this cap, may attract additional tax as excess non-concessional contributions
- excess non-concessional contributions which are not released from super attract tax on the excess nonconcessional contributions, resulting in these excess contributions being taxed at the top marginal rate of tax plus Medicare levy
- notional earnings on excess non-concessional contributions which are released from super are taxed at your marginal rate. (The excess non-concessional contributions released are not subject to tax).

In certain circumstances you may be able to lodge an election(s) with the Australian Taxation Office (ATO) to have your excess concessional and/or excess non-concessional contributions (and notional earnings on these) released from

The tax consequences will be different depending on whether you leave your excess contributions in super, or you elect to have these released from super. Before making a choice, we suggest you obtain professional advice based on your own

circumstances. For further information on the release of excess contributions please refer to www.ato.gov.au.

It is important to remember that there are limits on the amounts of contributions you are able to make without paying additional tax. For further information about these limits, refer to 'The contributions caps' and 'Summary of age restrictions on contribution types' in the 'How Super works' section of this Part 2: Additional Information.

It is your responsibility to ensure contributions to super are within your caps. The Trustee cannot monitor your overall position. If the total of all relevant contributions to any super fund exceeds your contributions cap(s), you may have to pay excess contributions tax

The above caps may change from time to time. For further information please speak to your financial adviser or refer to the ATO website www.ato.gov.au.

Tax File Number

You should provide your TFN when you invest in LifeFocus Private eWRAP Super Account and LifeFocus Private eWRAP Pension Account If you do not provide your TFN you may pay a higher rate of tax on your benefits:

- It may be more difficult to locate or consolidate your super benefits in the future or to receive benefits
- We'll be unable to accept after-tax contributions from you
- Higher tax may be paid on your concessional contributions

This excess may be reclaimed if you provide LifeFocus Private eWrap Super/Pension with your TFN within the same financial year or the following three years.

Claiming tax deductions for your personal contributions

Generally, you may be eligible to claim a tax deduction for a personal contribution to your super account.

Your eligibility to claim a deduction can be affected by your age and the level of any concessional contributions made by you or on your behalf, such as superannuation guarantee (SG), salary sacrifice or other employer super contributions.

If you are eligible and intend to claim a deduction for some or all of your personal contributions to your Super account, you are required to notify us in an ATO-approved format. Your financial adviser can assist you in completing this notification online using AdviserNET. Before you can claim a deduction in your tax return, we need to accept your valid notice (if we are able to under tax law), and you need to receive an acknowledgement of your notice from us. The applicable contributions tax will be deducted from your account once a notice is accepted.

If you intend on claiming a tax deduction on a personal contribution for the financial year it is important that you send us a valid Personal Tax Deduction Notice prior to 30 June of the next financial year and before:

- you lodge your tax return for the financial year in which the contribution you intend to claim a tax deduction for was
- you close your account or cease to be a member of the Fund
- we no longer hold the contributions (for example, if a partial rollover or cash withdrawal has been made)
- we begin to pay an income stream to you using any amount of your super benefit
- we receive a request from you to split your contributions with vour spouse.
- You may vary an earlier notice in certain circumstances but only to reduce the amount you intend to claim as a tax deduction (including reducing the amount to nil). To vary an earlier notice, you must also notify us in an ATO-approved format (which your adviser can assist you in completing online using AdviserNET). It is important to note that you must generally lodge a variation within the same timeframe as a deduction notice itself, and we will be unable to accept a variation to an earlier notice after any of the above events has occurred

We suggest that you obtain professional tax advice if you are considering claiming a deduction for your contributions. Further details about the tax treatment of personal deductible contributions are available in this section under 'Contributions tax'.

Tax on exceeding your transfer balance cap

If you exceed your transfer balance cap you may have to remove excess amounts plus excess transfer balance earnings. These earnings will start to accrue until the excess is removed and will be determined by the ATO based on the general interest charge.

You will generally be liable for excess transfer balance taxon earnings accrued. The tax rate on these earnings is 15% for the first breach and 30% for subsequent breaches.

You can remove excess amounts and any associated earnings from your Pension Plan account by transferring them back to a superannuation accumulation account or by taking a lump sum withdrawal. If the ATO provides you with a determination to remove an excess amount from your income stream and you do not, they may direct us to remove this excess amount on your behalf.

If we are directed to withdraw an amount from your Pension account and we are unable to contact you for further instructions, we will transfer the excess amount to your existing LifeFocus Private eWRAP super account. If you do not have an existing Super account, we will establish one on your behalf to facilitate the transfer. You have more time to rectify any excess Transfer Balance Cap amount if they originated from a death benefit income stream.

How tax amounts due are paid - super and pre-retirement pension accounts

1. Tax on taxable contributions, deductions, investment income and capital gains Tax on taxable contributions, investment income and capital gains (before loss offset) is attributed to your account at a rate of up to 15%. Certain capital gains may be taxed at a discounted rate of 10%. The provisional balance remains invested in your account for your benefit until it's required to be paid to the ATO, or when your account is closed.

Tax is deducted from the cash balance of your account when the Fund is required to make monthly PAYG Tax Instalments or the annual tax return payment, and may result in a sell down of investments if your cash balance is insufficient at the time of payment. Tax instalments will vary depending on the Fund's total tax position.

Tax payments reduce the remaining tax provision balance owing on your account or increase the tax provision refund due on your account. Any remaining balance for a particular financial year is deducted or refunded, as applicable, through an annual payment or when you close your account.

2. Annual tax adjustments (including capital losses and franking credits)

If eligible, you may receive an annual tax adjustment if the actual rate of tax on investment income is determined to be less than 15% (including franking credit adjustments) or if you have capital losses which can be offset against capital gains.

If you close your account before the end of a particular financial year, other than by transferring to a LifeFocus Private Pension, you will not receive the benefit of any tax adjustments relating to that financial year.

3. Tax on closure of your account

If you close your account, other than by transferring to an eWRAP Private Pension, all investments will be sold and tax will be applied at 15%, or 10% on the capital gains. A 10% tax credit will be applied for any current year capital losses that can be offset against current year capital gains at the time of closure. All tax provisions owing, including capital gains tax on the realisation, will be deducted from your account prior to closure.

If you close your account before we have finalised the annual tax payment for the prior financial year, you may still be eligible for tax adjustments, including the offset of capital losses that were realised in the previous financial year. These tax adjustments will be allocated to your closed account when the annual tax payment is finalised and you may be contacted for instructions in relation to payment of the balance.

You will not be eligible for the annual tax adjustments which relate to the financial year in which your account is closed, including franking credits, and any additional capital losses that were not able to be offset at the time of closure.

If you close your account by transferring to a LifeFocus Private Pension account, any taxes owing at the time of transfer will be deducted from your account, but you will still be eligible to receive any annual tax adjustments which relate to the current or prior financial years, provided that the pension account remains open. These tax adjustments will be allocated to your closed account when the annual tax payment is finalised, and you may be contacted for instructions in relation to payment of the balance.

How tax amounts due are paid - pension accounts (excluding pre-retirement pensions)

Tax on rollovers, where applicable, for example untaxed elements in a rollover, is provisioned within your account at 15%. The provision is deducted annually or on closure of your account. Eligible clients may also receive an annual refund of tax for franking credits received on dividends or distributions. If you close your account before the end of a particular financial year, you will not receive the benefit of franking credits relating to that financial year.

Summary of tax applicable to super and pension accounts

The table below provides a broad summary of the amounts of tax provisioned on members' accounts for paying tax on contributions and income.

	Super accounts	Pension accounts	Pre-retirement pension	Important notes
Employer contributions	15% ¹	n/a	n/a	Additional tax ² will be deducted annually if we do not hold a valid TFN as at 30 June.
Personal contributions for which you claim a personal tax deduction	15%1	n/a	n/a	
Untaxed component of rollovers received	15%	15%		
Investment income (e.g. distributions, dividends and interest)	15%	Nil	15%	Eligible ³ super and pre-retirement pension clients may receive an annual adjustment if the final rate of tax is less than 15% – for example, due to franking credits. Eligible ³ pension clients may receive an annual refund of franking credits.
Capital gains	15% if the investment is held Nil less than 12 months or 10% if held more than 12 months		15% if the investment is held less than 12 months or 10% if held more than 12 months	Eligible³ super and pre-retirement pension clients may receive an annual adjustment for capital losses to the extent the Fund has been able to offset the losses against capital gains in that year. On account closure, members receive a 10% tax credit for any current year capital losses that can that can be offset against current year capital gains at the time of closure.

¹ A tax may apply to high income earners. For more information refer to the 'High income earners contributions tax' section in this Part 2: Additional Information.

² For further information on the additional tax rate, visit www.ato.gov.au or speak with your financial adviser.

³ You will not be eligible for annual tax adjustments, including franking credits and capital losses, if you close your account before 30 June of the relevant year.

Tax on benefits

If you have more than one eWRAP Super account, you should be aware that the Government has introduced measures that may require the Trustee to look at all your accounts when calculating the tax payable on lump-sum cash withdrawals and the tax components of rollovers. You should discuss your overall tax position with your financial adviser.

Rolling over your super to another fund

There is no lump-sum tax payable when a benefit is rolled out of eWRAP into another complying super fund, or if you use your balance to purchase a pension. However, CGT may be attributed to your account if you have to sell down investments in your account to fund the rollover and/or pension.

Taking a cash lump-sum benefit

Once you are eligible to access your super savings as a lump-sum, any tax we are required to deduct will depend on your age and the tax components within your benefit, as shown in the table below:

Age	Taxable component	Tax-free component
Under age 60	A rate of 20% plus the Medicare Levy	Nil

If you are aged 60 or over, withdrawals from your account are generally tax free.

Tax-free component

Your tax-free component may comprise:

- personal after-tax contributions for which you did not claim a tax deduction
- spouse contributions

- Government co-contributions
- tax-free components rolled over from other funds
- any tax-free amount crystallised as at 1 July 2007 (or at certain trigger events for some pensions). The tax-free component will be a fixed dollar component that will only increase with new after-tax contributions and rollovers containing any of the above elements
- personal injury amounts
- downsizer contributions
- CGT small business amounts

Taxable component

This is the remainder of your balance after the tax-free component has been subtracted.

Different tax rates may apply for temporary residents taking a cash lump-sum super payment. Refer to 'Temporary residents' in the 'Other information' section of this Part 2 and the ATO website (www.ato.gov.au) for further information.

Taking a partial cash withdrawal or rollover

The proportion of tax-free and taxable amounts in your total account balance is determined as at the date of your partial withdrawal. This proportion is then applied to the amount of your partial withdrawal. You will not have the ability to choose the components that make up your partial withdrawal.

Taking a cash lump-sum as a result of disability

If your benefit is a disability super benefit, the tax-free component may be increased by an amount calculated under tax law, potentially reducing the overall amount of tax you will pay under age 60. A disability super benefit is paid to a member because he or she suffers from ill-health (whether physical or mental), and two legally qualified medical practitioners have certified that, because of the ill-health, it is unlikely that the member can ever be gainfully employed in a capacity for which he or she is reasonably qualified by education, experience or

Compassionate grounds

You can apply through the Australian Taxation Office (ATO) for the early release of your super on compassionate grounds. This may be to cover expenses related to a serious medical condition or to prevent the forced sale of your home by your mortgagee. Superannuation lump-sum tax applies. For more information and to apply for the early release of your super on compassionate grounds, please refer to the ATO website.

Financial hardship

If you are having difficulty meeting reasonable and immediate family living expenses and are receiving Commonwealth income support payments you may qualify for the early release of your super. Superannuation lumpsum tax applies. To find out all the requirements and apply to have your super released, refer to the Early Release Financial Hardship Application which you can obtain from your financial adviser or by calling Customer Relations. Existing members can also obtain a copy of the Application by accessing Investor Online.

Taking a cash lump-sum as a result of a terminal medical condition

A lump-sum super payment will be exempt from tax if the member suffers from a terminal medical condition

A member will be viewed as suffering from a terminal medical condition if two registered medical practitioners certify that the member suffers from an illness, or has incurred an injury that is likely to result in their death within a period of 24 months (the certification period). One of these certifying practitioners must be a specialist practicing in an area related to the member's injury or illness.

If a member satisfies this condition of release, all benefits that have accrued up to this time become unrestricted and non-preserved. This condition of release also covers the certification period, meaning that any further benefits accrued within the 24-month certification period will also be treated as unrestricted non-preserved benefits.

What if you received a cash lump-sum under another condition of release?

If you received a lump-sum super payment under another condition of release before you knew you had a terminal medical condition, you may be entitled to a refund of the tax withheld.

You will need medical certification stating that you had a terminal medical condition (as outlined above):

- at the time the payment was made, or
- within 90 days of receiving the payment.

If you are applying for a refund after the end of the financial year in which you received the payment, you will need to apply for a refund from the ATO. For more information, visit www.ato.gov.au.

Tax on pension payments

The amounts you use to purchase your pension will consist of two components: tax-free and taxable. A percentage will be calculated for each of these components when you purchase the pension. The tax-free amount of every payment from your eWRAP Pension account will be determined by the tax-free proportion determined at the purchase date.

If you are aged 60 or older, you will pay no tax on any payments made from your pension. You will not need to include any of your payments in your income tax return.

For the tax treatment of lump-sum cash withdrawals, refer to the 'Taking a cash lump-sum benefit' in this section.

If you are under 60 and have not given us your TFN, we are required to deduct PAYG withholding tax on the taxable component of your payments at the highest marginal rate plus the Medicare Levy, unless you have a specific exemption.

Tax payable on death benefits

Death benefits paid as a lump-sum

Death benefits paid as a lump-sum to your dependants (for tax purposes) are tax-free. A dependant for tax purposes includes your spouse or former spouse, your children under 18, a person who was wholly or substantially financially dependent on you at the time of your death, and/or a person with whom you were in an interdependency relationship (refer to 'Interdependency relationships' below) at the time of your death.

Death benefits paid as a lump-sum to a non-dependent for tax purposes will be taxed in the following manner:

Component	Tax payable
Tax-free component	Tax-free
Taxable component	Taxed at 15% plus the Medicare Levy
Taxable component (untaxed elements)	Taxed at 30% plus the Medicare Levy

An untaxed element will only arise where the lump-sum death benefit contains insurance proceeds. The amount of the untaxed element is calculated by using a statutory formula. However, tax on the untaxed element will only be payable if the lump-sum is paid to a non-dependant for tax purposes.

Death benefits paid as a lump-sum to your estate are taxed within the estate depending on whether the ultimate beneficiaries are dependants or non-dependants for tax purposes. Your estate is not required to pay the Medicare Levy.

Interdependency relationships

An interdependency relationship is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other. An interdependency relationship may still exist if there is a close personal relationship but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

Death benefits paid as a pension

Only your dependants for tax purposes can receive your death benefit as a pension. If either you or your beneficiary are aged 60 or over at the time of your death, all payments made from the pension to your beneficiary will be tax-free. If neither you nor your beneficiary are aged 60 or over at the time of your death, the tax-free component of all payments will be tax-free and the taxable component of all payments will be subject to your beneficiary's marginal rate of tax plus the Medicare Levy. In addition, your beneficiary will be entitled to a 15% tax offset on this taxable portion.

Where a death benefit is paid to a child, the trustee has the discretion to pay the benefit as a lump-sum and in certain circumstances as a pension. A death benefit can only be paid as a pension to a child of the deceased if the child at the time of death:

- is under the age of 18
- is under the age of 25 and financially dependent on the member, or
- has a disability of the kind described in subsection 8(1) of the Disability Services Act 1986.

The entire pension must be taken as a tax-free lump-sum at or before the child's 25th birthday, unless the child has a disability as described in the third bullet point above. No partial lump-sums will be possible.

3. Your investment options

Through eWRAP Super/Pension, you have access to managed investments, term deposits and listed securities. By diversifying your investments and investing for an appropriate timeframe, you may reduce the risks associated with investments.

The List of Available Investment Options specifies all the managed investments available through eWRAP Super/Pension. You can obtain a copy of the List of Available Investment Options from your financial adviser or by calling the Customer Relations team.

You can also invest in a range of Australian Securities Exchange (ASX) listed securities including:

- · a broad selection of shares in listed Australian companies
- shares in a selection of listed investment companies and exchange traded funds
- units in a selection of listed property trusts.

Investment options

About managed investments

Managed investments (also known as managed funds) give you access to the investment expertise of professional investment teams. Your money is pooled with that of other members, which enables you to invest in a broader range of assets. You have access to hundreds of well-researched managed investments that would not normally be available to you if you were investing as a retail client.

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

About listed securities

Listed securities are generally bought and sold on a stock exchange through a broker. The returns from listed securities may include capital growth or loss and, depending on the listed security, income through dividends. Listed securities will generally offer the potential for the highest returns of all asset sectors over the medium to long term. However, listed securities also exhibit the highest fluctuations in values in the short term. The return achieved will be influenced by factors such as company performance and earnings, interest rates and the general economic outlook.

About Term Deposits

Term deposits provide competitive fixed interest rates for a fixed length of time which means that you are protected from any decreases in interest rates during the term of your investment in the term deposit. However, you may not be able to take advantage of interest rate increases should interest rates rise during the term of your investment.

Term deposits are suitable for members who have an understanding of when they are likely to need to access funds in the future. They are not suitable for anyone who may suddenly need access to any funds in their term deposit. Funds typically won't be withdrawn from a term deposit before the term ends.

For information on applicable term deposit terms, conditions and restrictions, please refer to the relevant term deposit product disclosure statement, which you can obtain from your financial adviser or by calling Customer Relations.

How to decide which investments are best for you

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

Before you make any decision in relation to your investments, you must receive a copy of the product disclosure statement or other disclosure document for any new underlying managed investments that contains more detail in relation to these managed investments, unless there is no requirement for such a document to be provided by us in paper form (for example, the relevant information may be able to be provided to you electronically through Investor Online or by your financial adviser if permitted by superannuation law) or in another way. You have a right to receive these current disclosure document(s) free of charge from your financial adviser or us. Ask your financial adviser if you have any questions about the relevant managed investments in terms of whether they suit your financial objectives, situation and needs (including about fees and risk/return) before deciding to invest.

Investing involves risk

All investments carry some level of risk, including super. Different strategies may carry different levels of risk depending on the assets that make up the strategy. Generally, investments with the highest long-term returns also carry the highest level of short-term risk. Before investing you should consider the level of risk involved with a particular investment and whether the potential returns justify that risk.

It is important to note that all investments involve varying degrees of risk. There is a multitude of factors beyond the control of members that may affect investment returns, such as:

Risk	Description
Security-specific risk	An investment in – or with exposure to – a company or managed investment may be affected by unexpected changes in that company's or managed investment's operations (due to quality of management, use of technology and so on) or its business environment.
Market risk	Markets are affected by a host of factors including economic and regulatory conditions, market sentiment, political events and environmental and technology issues. These could have a negative effect on the returns of all investments in that market. This may affect investments differently at various times.
Currency risk	If an investment is held in international assets, a rise in the Australian dollar relative to other currencies may negatively impact investment values or returns.
Interest rate risk	Changes in interest rates can have a negative impact, either directly or indirectly, on investment value or returns on all types of assets.
Derivatives and gearing risk	Underlying funds may use derivatives and gearing. The use of derivatives (which may be used to reduce risks and buy investments more effectively) may reduce potential losses and may also reduce potential profits. The use of gearing (borrowing) will magnify the variability of investment return.
Alternative investments risk	Underlying funds may invest in 'alternative investments'. Alternative investments is a category that includes a range of sophisticated investments including hedge funds, venture capital, private equity, leveraged and management buyouts, commodities and futures trading funds. Alternative investments are subject to certain risks that may include periods of large market falls, high volatility or reduced liquidity.
Credit risk	There is always a risk of loss arising from a debtor or other party to a contract failing to meet their obligations. This potentially arises with various securities including derivatives, fixed interest and mortgage securities.
Liquidity risk	Liquidity risk is the risk that an investment may not be easily converted into cash with little or no loss of capital and minimum delay because of either inadequate market depth or disruptions in the marketplace.
Legal and regulatory risk	Changes in domestic and foreign investment and taxation laws may adversely affect your investment. In addition, superannuation law changes frequently, which may affect your ability to access your investments.
Operational risk	eWRAP Super/Pension depends on the integrity of its administration and computer systems. However, there is a risk that these systems may not be available in certain circumstances.
Product risk	eWRAP Pension may not provide a pension for the rest of your life. Payments will only continue until the balance of your account is exhausted.
Insurance risk	You may not take out sufficient insurance to provide adequate cover for you or your beneficiaries, which is known as underinsuring. Your adviser may be able to help you identify the appropriate amount of insurance cover for your circumstances.

You should be aware of these risks when investing and that not all risks can be foreseen.

Understanding asset classes

Choose from an extensive range of managed investments, including investments from the different asset classes of cash, fixed interest, shares and property, as well as multi-sector (diversified) funds managed by some of Australia's leading investment managers. Further information on the various asset classes can be found in this section under 'Categories'.

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

Asset Class	Classification	
Cash Fixed interest	Income	
Australian shares International shares	Equity	
Property securities	Property	

The List of Available Investment Options gives details of the available managed investments that tend to invest exclusively (or almost exclusively) in one of these asset classes. They are grouped into the following three specialist categories: income, equity and property. In addition, there are multi-sector managed investments available, which invest across a range of asset classes.

You have the option to invest in managed investments from each category in order to create a diversified portfolio. Each category offers a choice of managed investments from many of Australia's leading investment managers.

If you would like to know more about the features of a specific managed investment, consult your financial adviser and the relevant product disclosure statement which you can access through Investor Online. Or you can obtain a copy of these disclosure documents free of charge and on request from your financial adviser or us.

How we invest your money

eWRAP Super/Pension gives you access to managed investments, term deposits and a broad range of securities listed on the ASX, plus a competitive rate for cash and the flexibility to change and mix your investments as your needs

There is no default investment option in eWRAP Super/Pension. If no investment option is nominated in the application process, all funds will remain in your Cash Account until your financial adviser submits an instruction online using AdviserNET as to where the funds are to be invested.

You can obtain a copy of the List of Available Investment Options from your financial adviser or by calling Customer Relations. The Trustee may at its discretion vary the investment options available through LifeFocus Private eWRAP Super/Pension from time to time. Notice will be provided to members affected by those changes

Changing your investments

With eWRAP Super/Pension, you can change your mix of managed investments at any time, quickly and easily, as your needs or investment markets change. With your financial adviser, you choose which managed investments, term deposits and listed securities to buy and sell, and your financial adviser places your investment instructions online using AdviserNET.

Changes to your account may not be implemented in certain circumstances, such as where we are not reasonably satisfied that you have been given or have access to a copy of the current product disclosure statement or other disclosure document for the relevant managed investment, which is not defective or materially adverse.

Consequences of changing your investments

The sale of some or all of your managed investments or listed securities in your eWRAP Super account may result in a capital gain or capital loss that will affect the amount of tax paid and attributed to your account. You may also be charged transaction costs - that is, buy/sell spreads charged by the investment managers. Refer to the 'Additional explanation of fees and other costs' section in this Part 2 for more information.

How we select listed securities

Your account allows you to purchase listed securities that are approved by us; that is, listed securities that appear on the list of available shares. Listed securities on the list of available shares are generally the ASX top 300 shares by market capitalisation, along with a selection of listed investment companies and exchange traded funds. If listed securities are removed from the ASX top 300 shares, we will not force a sell-down of these listed securities; however, you may no longer be able to make any further investment in securities listed outside the ASX top 300.

Different diversification and holding limits apply for listed securities. For further information, refer to 'Restrictions on shareholdings' in the 'How your account works' section of this Part 2.

We review the list of approved shares on a regular basis. We update the list with any changes to the holding limits or eligibility (that is, whether to include or exclude a listed security from the approved shares list) accordingly.

How we select managed investments

We take into consideration the quality of the investment manager's business, stability of its investment team, past performance and investment management process before selecting investment options.

We do not take into account labour standards or environmental, social or ethical considerations in selecting, retaining or realising investments. However, the various investment managers of the managed investments available may have their own policy on the extent to which labour standards or environmental, social or ethical considerations are taken into account when making investment decisions.

For any managed investments available, any such policies will be included in the product disclosure statement for these managed investments. You can obtain a copy of these product disclosure statements without charge on request from your financial adviser or us.

Categories

The managed investments we make available to you through eWRAP Super/Pension are grouped into the following asset classes to make it easier for you and your financial adviser to select the investment that best suits your risk profile and objective:

- Income
- Equity
- Property
- Multi-sector.

For more information on these asset classes, please referto the following tables.

	Income	
	Cash	Fixed interest
Sub-categories	Cash	Australian Fixed Interest
		International Fixed Interest
		Diversified Fixed Interest
Who is this suitable for?	Very conservative or cautious investors seeking the security of capital, or investing for relatively short periods.	Investors seeking a return greater than that available from cash, as well as an income stream. Capital losses may occur over the short term and the level of income may vary from time to time.
What are the investment objectives?	To provide a secure return with a low risk of capital loss over any time period.	To provide a greater return than that available from cash over the suggested investment timeframe.
Suggested timeframe for investment	0–2 years or more	2–3 years or more
Ease of withdrawal	High (except for fixed term deposits for which credit as at the date of this PDS funds cannot be withdrawn before the term ends)	High (except for funds with low investments)
What are the asset allocation ranges? (minimum and maximum)	Cash: 100%	Fixed interest: 0–40% Cash: 60–100%
What else?	Investments are usually spread across short-term securities comprising cash deposits, and fixed Government and bank-backed securities. Individual securities may have a maturity date of up to one year. The average maturity will be less than one year. Fixed term deposit options are available with investment in bank deposits 'locked in' for up to 6 months.	Investments will generally comprise diversified portfolios of Australian and/or international interest securities valued regularly to reflect the underlying asset values. Values can vary as interest rates change. Specifically, the value of investments in this strategy may fall during periods when interest rates are rising. Currency movements may significantly affect returns of international fixed interest investments.

	Equity		Property
	Australian shares	International shares	Property securities
Sub-categories	Diversified equity Smaller companies Socially responsible equity Specialist equity Hedge funds	Global equity Regional equity Sector specialist equity Socially responsible equity Hedge funds	Property securities Diversified property Direct property
Who is this suitable for?	Investors seeking a long-term investment in a diversified portfolio of Australian shares, who are prepared to accept the prospect of capital losses in the short term.	Investors seeking a long-term investment in a diversified portfolio of global share investments, who are prepared to accept the prospect of capital losses in the short term.	Investors seeking a medium to long-term investment in a diversified portfolio of listed property securities.
What are the investment objectives?	To provide a high relative return over the suggested investment timeframe. A significant proportion of the return from shares is likely to arise from changes capital values. Returns depend on many factors, including company earnings, interest rates and the general economic outlook. However, short-term investments in the Australian share market are subject to volatility.	To provide a high relative return over the suggested timeframe. significant proportion of the return from shares is likely to arise from changes in capital values. Returns depend on many factors, including company earnings, global interest rates and the global economic outlook. Currency movements may significantly affect returns.	To provide a return greater than that expected from A an income strategy over the suggested investment timeframe. Returns are derived from a balance of income in (rental) and capital growth from the underlying properties and property securities. Returns depend on many factors, including property values, interest rates, the economic outlook (particularly inflation) and movements in the share market. These investments also provide access to the benefits of investment in property, offering greater liquidity than unlisted property trusts or direct property investments.

	Equity		Property
	Australian shares	International shares	Property securities
Suggested timeframe for investment	5–7 years or more	5–7 years or more	3–5 years or more
Ease of withdrawal	High (except for hedge funds)	High (except for hedge funds)	High (except for funds with a portfolio of unlisted direct property)
What are the asset	Australian shares: 75–100%	International shares: 80–100%	Property: 80–100%
allocation ranges? (minimum and maximum)	Cash: 0–25%	Cash: 0–20%	Cash: 0–20%
What else?	Investments will generally comprise diversified portfolios of Australian share investments. Investments can be split broadly across all sectors in the Australian share market (diversified equity), those focusing on smaller companies (smaller companies), those that take ethical considerations into account (socially responsible equity) and those that invest in either private equity or tax-advantaged assets (specialist equity).	diversified portfolios of comprise share investments. of listed pro can be split may also include an	stments will generally comprise diversified portfolios international operty securities but Investments unlisted between those investing onent all world markets (global

	Multi-sector				
	Multi-sector 20	Multi-sector 40	Multi-sector 60	Multi-sector 80	Multi-sector 100
Description	Diversified multi- sector funds where growth assets are less than or equal to 20% of total assets.	Diversified multi- sector funds where growth assets are greater than 20% but less than or equal to 40% of total assets.	Diversified multi- sector funds where growth assets are greater than 40% but less than or equal to 60% of total assets.	Diversified multi- sector funds where growth assets are greater than 60% but less than or equal to 80% of total assets.	Diversified multi- sector funds where growth assets are greater than 80% but less than or equal to 100% of total assets.
Who is it suitable for?	Investors seeking a greater return than that available from cash, who are prepared to accept a small exposure to growth assets.	Investors seeking a greater return than that available from cash, who are prepared to accept a modest exposure to growth assets.	Investors seeking a greater return than that available from cash, who are prepared to accept a moderate exposure to growth assets.	Investors seeking a medium- to long-term investment and moderate to high returns, who accept the possibility of a decline in capital values.	Investors seeking a long-term investment with high potential returns, who accept the possibility of a decline in capital values.
What are the investment objectives?	To provide a return greater than that available from defensive assets through a small exposure to growth assets.	To provide a return greater than that available from defensive assets through a modest exposure to growth assets.	To provide a return greater than that available from defensive assets through a small exposure to growth assets.	To provide moderate to high returns within the context of a diversified investment portfolio. This is achieved by significant exposure to growth assets.	To provide high returns within the context of a portfolio invested primarily in Australian and international shares. This is achieved by exposure to growth assets with little or no exposure to defensive assets.
Suggested minimum timeframe for investment	2–3 years or more	2–3 years or more	2–3 years or more	3–5 years or more	5–7 years or more

	Multi-sector				
	Multi-sector 20	Multi-sector 40	Multi-sector 60	Multi-sector 80	Multi-sector 100
What are the	Defensive	Defensive	Defensive	Defensive	Defensive
asset allocation ranges? (minimum and maximum)	Cash, Australian Ca interest and fixe international fixed interest: 80–100% i	ed interest and international fixed	Cash, Australian fixed interest and international fixed interest: 40–60%	Cash, Australian fixed interest and international fixed interest: 20–40%	Cash, Australian fixed interest and international fixed interest: 0–20%
	Growth	Growth	Growth	Growth	Growth
	Australian shares, international shares and property:	,	Australian shares, international shares and property:	Australian shares, international shares and property:	Australian shares, international shares and property:
	0–20%	20–40%	40–60%	60–80%	80–100%
What else?	Volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down, affecting the current market value of the strategy.	Volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down, affecting the current market value of the strategy.	It is possible that the value of the investment may rise or fall depending on the exposure to growth assets, such as shares. Also, volatility in interest rates may cause the prices of fixed income investments in the strategy to move up and down, also affecting the current market value of the strategy.	Growth may be achieved through a significant exposure to shares and/or property. The market value of an investment will rise or fall depending on whether the value of the assets in the portfolio rise or fall. The market value could fall over some periods due to the volatility of prices of the underlying assets.	Growth may be achieved through a significant exposure to shares and/or property. The market value of an investment will rise or fall depending on whether the value of the assets in the portfolio rise or fall. The market value could fall over some periods due to volatility of prices of the underlying assets.

4. How your account works

This section provides information about how your account works. In particular, it outlines information about:

- A. Opening your account
- B. Your financial adviser
- C. Your Cash Account
- D. Your Super account
- E. Your Pension account
- F. Transacting in your account
- G. Death benefit
- H. Withdrawals and closing your account.

A. Opening your account

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

Your financial adviser can submit your application online using AdviserNET.

Your financial adviser will also help you:

- decide what level of authority you will give them to operate your account.
- negotiate the fees they will receive for opening and servicing your account.
- set up your account for share trading and nominate your dividend election if you wish to invest in listed securities through your account.

By opening an eWRAP Super/Pension account, you agree to receive ongoing communications from us electronically via Investor *Online*.

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

- a welcome pack to confirm your account details
- a Personal Identification Number (PIN) to access Investor Online. For security purposes, we will send your PIN and welcome pack separately.

Once we process your application and receive your initial deposit, you will become a member of eWRAP Super/Pension and we will:

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

The Trustee at its discretion may refuse to accept your application.



B. Your financial adviser

Your financial adviser is integral to the operation of your account. All buying and selling of term deposits, managed investments and listed securities must take place through your financial adviser. You cannot trade directly on your account other than in exceptional circumstances.

You can only open an eWRAP Super/Pension account if you have a financial adviser.

You can decide what level of authority your financial adviser holds for sending us instructions for your account. For more information regarding the levels of authority you can grant to your financial adviser and what happens if you change or remove your financial adviser from your account, please refer to Part 1: General Information.

Some of the features described in this section of this Part 2 may not be available to you if you choose to remove your financial adviser from your account. For more information, see 'What will occur if you no longer have a financial adviser' in the 'General information' section of Part 1: General Information.



When you open an eWRAP Super/Pension account, we also establish a Cash Account for you.

The balances held in the Cash Account are deposited in interest-bearing bank accounts held by the Administrator with St.George and/or Westpac. Your Cash Account balance is recorded at all times by the Administrator as the sum of your interest in each of the underlying bank accounts and will not be affected by money moving between the underlying accounts

Interest is paid on your Cash Account at a declared rate and will accrue daily and be credited to your Cash Account monthly in arrears.

How the Cash Account works

The Cash Account is the central component of your account. Your Cash Account is used to settle all investment instructions (purchases and sales of managed investments and listed securities and purchases of term deposits). We will also pay income distributions from managed investments, dividends

from your listed securities and interest payments from term deposits directly into your Cash Account. All fees, Government charges, insurance premiums, charges,

taxes and pension payments (if applicable) are paid from your Cash Account.

The connection between your Cash Account and your investment options makes it easy for you and your financial adviser to quickly respond to changes in the market or your investment needs.

All amounts credited to your Cash Account will remain in your Cash Account:

- until we receive investment instructions from your financial adviser
- until we deduct fees and other costs
- unless you have elected to automatically invest excess cash
- unless you have, through your financial adviser, elected to auto-rebalance your account to a template, or
- until you make a withdrawal or close your account.

Maintaining a minimum balance in your Cash Account

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

The minimum balance is different for a Super account and Pension account as detailed in the table below.

Account balance*	Minimum cash balance – Super account	Minimum cash balance – Pension account
\$0 - \$100,000	\$2,000	\$4,000
\$100,001 - \$500,000	2% of account value	4% of account value
Above \$500,000	\$10,000	\$20,000

^{*} eWRAP Super/Pension account value includes cash held in the Cash Account.

When we make some payments from your Cash Account (such as tax payments), your Cash Account balance may become negative for short periods of time. Refer to 'Negative cash balance' in this section for further information.

When your Cash Account balance is close to or less than the minimum, you may wish to deposit additional funds into your account by way of additional contributions. You can also instruct your financial adviser to sell specific managed investments or listed securities online using AdviserNET. The sale proceeds will be paid into your Cash Account.

If the balance of your Cash Account is close to zero or about to become negative, we may sell managed investments to top up your Cash Account to the minimum balance using the Priority Sell or Default Sell method.

Priority Sell method

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

Example

John's eWRAP Super account value is \$400,000 and the balance in his Cash Account is nil (\$8,000 below the required 2 % minimum). A fee of \$200 is about to be deducted from John's account.

John has instructed us to sell managed investment A, followed by managed investment B to restore his Cash account balance to the minimum \$8,000 required and to fund the outstanding fee of \$200. Managed investment A has a value of \$5,000 and Managed investment B has a value of \$10,000. To restore the Cash Account balance, we will sell all of managed investment A (\$5,000) and some of managed investment B (\$3,200).

Default Sell method

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

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

Example

The balance in Paula's Cash Account is \$8.000 below the required minimum. A fee of \$300 is about to be deducted from Paula's account.

Eighty per cent of her account value is in managed investment A and 20 per cent is in managed investment B. There is no priority sell instruction in place.

Using the default sell method, we will restore Paula's Cash Account balance and fund the outstanding fee by selling from each managed investment proportionately as follows:

Managed investment A: 80% of \$8,300 = \$6,640 Managed investment B: 20% of \$8,300 = \$1,660

Total = \$8,300

Negative cash balance

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

Automatically invest excess cash

To help you manage your Cash Account balance, you and your financial adviser can select a minimum and/or maximum target Cash Account balance. You can select this as either a dollar or a percentage value of your account balance. The automatic cash management process is run monthly. If your Cash Account balance exceeds your specified maximum, we will automatically invest the excess balance according to your instructions. Automatic cash management can only be established and maintained online using AdviserNET by your financial adviser.

D. Your super account

How to deposit funds into y	our Super account
Туре	How?
Contribution	 Direct debit – one-off or by setting up a regular deposit plan from a bank account selected by you
	• Bpay®
	SuperStream through your employer
	 Forwarding to us your super guarantee notification or other notice of entitlement to superannuation guarantee shortfall payments*
	Receipt of payments directly from the ATO (for example, Government contributions)
	To make a contribution into your Super account, you must meet certain conditions. The contribution acceptance rules are outlined in the 'How super works' section of this Part 2.
Rollover from a complying	Electronic funds transfer (EFT) from another superannuation fund
superannuation fund	 In-specie transfer of managed investments and/or listed securities held through a non-eWRAP Super/Pension account
	 Transferring investments held through an existing eWRAP Super account (also referred to as an internal transfer)
	If you would like us to facilitate the rollover on your behalf, we will need you to complete the Transfer Authority form in the application booklet.

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Contributions limits/caps

It is important to remember that there are limits on the amount of contributions you are able to make without paying additional tax. For information about these limits, refer to the 'How super works' section in this Part 2: Additional Information.

Contributions splitting

You are able to split super contributions with your spouse as allowed under superannuation law. Your financial adviser can discuss whether splitting contributions will meet your needs. Full details about how to split contributions with your spouse are available on the Super Contributions Splitting Application form, which is available from your financial adviser. We do not currently charge a fee for processing a Contributions Splitting Application form, but we reserve the right to charge a fee for this service in the future.

Deposit methods

SuperStream

SuperStream is the way businesses must pay employee superannuation guarantee contributions to super funds. With SuperStream money and data are sent electronically in a standard format.

BPAY®

BPAY® is an electronic funds transfer payment method, initiated by you, from your bank account to your eWRAP Super account. By using the convenience of phone or Internet banking, BPAY® allows you to transfer funds to your eWRAP Super account. When you receive notification that your account has been opened, you will be provided with your unique BPAY® Reference Number. We use this to identify your account when you make a deposit via BPAY®.

^{*} These types of contributions are credited to your eWRAP Super account after they are processed by the ATO, which may take some time.

You can also find this information on Investor Online via the Account Details screen or your financial adviser can provide you with the number.

The Biller Codes for making a contribution to your eWRAP Super account via Bpay® vary depending on the type of contribution you are making. You can access the relevant Biller Codes on Investor Online or by calling Customer Relations.

By using a Biller Code to make a Bpay deposit, you

acknowledge that you have received the product disclosure statement for the managed investments in your account and agree to receive product disclosure statements (including information about significant events or matters affecting them) online via Investor Online. You can access these documents via the 'PDSs' menu option on Investor Online.

All financial institutions enforce daily B_{pay®} transfer limits and timings. You will need to check with your financial institution to obtain the daily transaction limit for your bank account.

One-off direct debit

You can make a personal contribution from a bank account selected by you into your eWRAP Super account. If you wish to make your initial deposit by way of direct debit, you need to complete the relevant section of the eWRAP Super Application along with the Direct Debit Request form. You can send these forms to us or your financial adviser can submit them for you online using AdviserNET. Your financial adviser can also submit additional one-off direct debit requests on your behalf on AdviserNET.

Please note that we can only action one direct debit request a day. If, on the same day, your financial adviser submits multiple one-off direct debit requests online using AdviserNET. we will only action the final direct debit instruction.

Regular direct debit or deposit plan

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

With the regular deposit plan you choose:

- how much you want to deposit on a regular basis
- the frequency of your deposits (monthly, quarterly, halfyearly or annually)
- the duration of your plan.

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

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

You can only have one external bank account registered for all direct debits (including one-off and regular direct debits) at any time. You can have a one-off direct debit and a regular direct debit scheduled for the same day as long as you use the same external bank account for both debits.

In-specie transfer of investments into your account

You can transfer managed investments and/or listed securities (investments) into your new eWRAP Super/Pension account or existing eWRAP Super account, provided those investments:

- appear on our List of Available Investment Options and/or list of available shares (available from your financial adviser or by calling Customer Relations) and
- are transferred from another complying superannuation fund or self-managed super fund (SMSF) in the form of a rollover

We are unable to accept transfers of investments in the form of superannuation contributions and we are unable to transfer investments out of your eWRAP Super/Pension account.

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

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

The Consolidation account will operate as a standard eWRAP Super account. We cannot transfer assets to your eWRAP Pension account while transactions are pending. The fees and other costs outlined in the PDS will apply while the investments are in the Consolidation account.

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

Internal transfer of investments into your account

You can nominate to transfer all or part of your existing eWRAP Super account into a new eWRAP Super account on the application form, or your financial adviser can do this for you online using AdviserNET. Generally we can transfer your existing super investments into a new eWRAP Super account without selling them down first, which means there is no disposal for CGT purposes and no charges associated with buying and selling investments.

E. Your Pension account

Generally, you can only deposit a single rollover to your Pension account to commence your pension. If you have multiple Super accounts and/or you have other super savings with another fund and you only want to receive a single pension, you will need to make sure you 'aggregate' (combine) all your super funds (and any other money you want to pay in) into a single super fund to enable the transfer of a single rollover to your Pension account. Contact your financial adviser for further details.

How to deposit funds into your pension account

Type

Contribution into your accumulation account. (prior to commencing the Pension account)

- · Direct debit
- Bpav[®]
- SuperStream
- Rollover
- SuperStream
- EFT from another superannuation fund
- In-specie transfer of managed investments and/or listed securities held through a non- eWRAP Super/Pension account
- Transferring managed investments and/or listed securities held through an existing eWRAP Super/Pension account (also referred to as internal transfer)

If you would like us to facilitate the rollover on your behalf, we will need you to complete the Transfer Authority form in the application Part 2.

Aggregating rollovers and contributions

You can use your existing eWRAP Super account, or we will set up a temporary eWRAP Super account for you, to aggregate multiple rollovers and contributions (refer to the 'How super works' section in this Part 2: Additional Information to confirm you are eligible to make a contribution) prior to opening your eWRAP Pension account. By completing and signing the application form, you authorise us to set up a temporary eWRAP Super account for you (if necessary) and to operate this account on the same terms and conditions as for an eWRAP Super account outlined in the PDS. To give you time to complete the aggregation, you can delay your pension start date by up to three months. We will hold all rollovers and contributions in your eWRAP Super account and then transfer the combined funds as a single rollover to your Pension account on the pension start date nominated by you. If you do not nominate your start date we will transfer once all rollovers noted in your application are received and there are no pending transactions on your eWRAP Super account.

If you are using a Super account to aggregate pre–July 1994 pensions and/or annuities, please note this will result in a loss of the tax status of these pensions or annuities. We recommend you carefully consult with your financial adviser when proposing to roll over pre–July 1994 pensions.

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

You may receive funds into your eWRAP Super account after your eWRAP Pension account has already started. For further information on what happens to these funds, refer to 'Funds received after your pension has started' in this section.

Deposit methods

In-specie transfer of investments into your Pension account

You can transfer managed investments and/or listed securities (investments) into your new eWRAP Pension account. For more information, refer to 'In-specie transfer of investments into your account' in the 'Your super account' section above.

The transferred investments will initially be consolidated in a Super account (Consolidation account) that operates as a standard eWRAP Super account. As such, the investments to be transferred into a new eWRAP Pension account will need to appear on the List of Available Investment Options and/or list of available shares for both eWRAP Super and eWRAP Pension, before we can process the transfer.

Internal transfer of investments into your account

Generally, you can transfer investments held through an existing eWRAP Super/Pension account into a new eWRAP Pension account without needing to sell these investments first, which means there is no disposal for CGT purposes (Super only) and no charges associated with buying and selling investments.

The options for transferring from an existing Super/Pension account to a new eWRAP Pension account are shown in the table below.

Full asset transfer	Transfer your total Super or Pension account balance to a single Pension account by completing the relevant section in the eWRAP Pension Application form. Alternatively, your financial adviser can complete this for you on AdviserNET.
Partial asset transfer	Transfer part of your Super or Pension account to a single Pension account. This allows you and your financial adviser to choose which managed investments and listed securities you want to transfer. You can nominate a dollar amount or an entire holding in a managed investment, but we can only transfer an entire shareholding, we cannot transfer part of your listed securities. This instruction can only be submitted by your financial adviser on AdviserNET.

Funds received after your pension has started

Amounts under \$500

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

If investment income or other amounts (including any tax credits) of less than \$200 are credited to your super account after it has been closed and the balance transferred to your pension account, you authorise us to pay it to you (unless your account was transferred to a pre-retirement pension, in which case we will seek further instructions from your financial adviser) provided your employment has been terminated.

Amounts over \$500

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

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

Please note that the commencement of a new pension account may have social security implications.

If we need to open a new Super account and/or a new Pension account for you, you authorise us (if the law permits) to use the application for your existing Pension account. Our standard fees and charges will apply to the eWRAP Super or Pension account opened for you. Your financial adviser can recommend the best option for your circumstances.

Pension payments

Pension payments from your Pension account will be funded from your Cash Account. If there is not enough money in your Cash Account, we may sell managed investments held through your account using either the Priority Sell method, (if instructions exist) or Default Sell method. Alternatively, we may force your Cash Account balance to become negative in which case you will incur negative interest charges. Refer to 'Your Cash Account' in this section for further information. If we need to sell more than 95% of an investment to meet a pension payment, we will sell the entire asset.

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

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

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

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

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

- 1. unrestricted non-preserved benefits
- 2. restricted non-preserved benefits*
- preserved benefits*.
- * Applicable to pre-retirement pensions only and subject to you having met a condition of release.

Pension payments are subject to different income tax rates depending on your circumstances. For more information. see 'How super is taxed' in this Part 2, or speak to your financial adviser.

Choose your payment period

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

You can choose to receive your pension payments:

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

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



Term deposits

A range of term deposits are offered through eWRAP Super/Pension with a selection of interest rates and terms. Your financial adviser can instruct us using AdviserNET to purchase term deposits on your behalf.

At maturity, the proceeds from the term deposit (including interest payments) are paid into your Cash Account. We will aim to notify your financial adviser a few weeks before your term deposit is due to mature. Please note that funds cannot be withdrawn from a term deposit under any circumstance before the term ends.

For information on applicable term deposit terms, conditions and restrictions, please refer to the relevant term deposit product disclosure statement, which you can obtain from your financial adviser, from Investor Online or by calling Customer Relations.

Investment limits

The minimum buy amount is \$100 per term deposit. There is no maximum investment amount applying to term deposits in eWRAP Super. In eWRAP Pension, you can only invest a maximum of 70% of your account in term deposits. This restriction is in place to ensure you have sufficient liquid investments in your account to fund regular pension payments.

Managed investments

Buying managed investments

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

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

The List of Available Investment Options is available from your financial adviser or Customer Relations. Before you instruct your financial adviser to submit an instruction to buy managed investments, you must receive a product disclosure statement for the managed investments you are purchasing. These product disclosure statements are available from your financial adviser, or existing members can access them through the PDS link on Investor Online.

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

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

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

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

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

Regular buy

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

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

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

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

When a regular buy instruction is set up on your account, you acknowledge and agree that when we make further investments on your behalf into a managed investment in

which you already have an investment, you may not have received:

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

Communications from investment managers

All investments purchased through your account are held in the Administrator's name, as custodian, which means that the Administrator receives all investment communications including annual reports and financial statements.

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

Valuations

The managed investments in your account are generally valued daily by investment managers and we record and use the valuations that they provide for reporting and other purposes. Refer to the individual managed investment product disclosure statement for details on unit pricing.

The Portfolio Valuation screen on Investor Online shows the most current valuations on your account.

Income distributions

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

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

The Account Summary and Transaction Details screens on Investor Online show the summary of the income distributions you have been paid.

How distributions affect your account

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

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

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

Selling managed investments

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

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

Your financial adviser can submit sell instructions online using AdviserNET. The time it takes for an investment manager to process a sell instruction for a managed investment can vary.

Generally, sells are processed within seven business days unless suspended or frozen for any reason. The individual managed investment's product disclosure statement contains details of withdrawal restrictions. When we receive the proceeds from the investment manager, we will credit those funds into your Cash Account.

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

Selling managed investments initiated by the Trustee

In addition to any other rights we may have, you authorise and instruct us to sell managed investments held in your account without your permission if we determine for any

- we can no longer administer or hold a managed investment; or
- you are in default of any of your obligations under any terms and conditions.

You agree that we may opt to sell your managed investments as if we had received an instruction from you to do so, to the extent necessary. You further agree not to vary this instruction.

Regular sell

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

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

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

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

Illiquid or suspended managed investments

Illiquid managed investments

Generally, we consider a managed investment to be illiquid if it cannot be converted to cash in less than 30 days. A managed investment may also be illiquid if converting it to cash within 30 days would have a significant adverse impact on the value of the investment.

You may invest in an illiquid managed investment or a managed investment may become illiquid after you invest. It may be illiquid, for example, because:

- the investment manager has imposed withdrawal restrictions on the investment, or
- the investment is subject to market liquidity constraints.

Suspended managed investments

A suspension occurs when the responsible entity of a managed investment suspends the ability to make withdrawals from the managed investment (and may also prevent further applications or investments into the managed

There are various reasons why a responsible entity of a managed investment may suspend withdrawals (and applications, if applicable) including if:

the managed investment is no longer liquid within the meaning of the Corporations Act, in which case the responsible entity is prohibited from allowing withdrawals from the managed investment unless it is in accordance with the managed investment's constitution or a withdrawal offer

- the responsible entity determines that a suspension is necessary to protect the value of the assets in the managed investment from being devalued due to a large quantity of withdrawals from the managed investment or
- the responsible entity determines that a suspension is otherwise necessary in complying with its obligations to act in the best interests of investors as a whole.

If you have automated features set up on your account (such as Regular Buy and/or Regular Sell etc) that include instructions relating to suspended managed investment(s), these automated features will not be executed in respect of the particular suspended managed investment. For more information on the suspended managed investments, please contact your financial adviser or call our Customer Relations team.

Withdrawals

Withdrawals from suspended managed investments may be allowed from time to time during withdrawal windows declared by the fund manager of the suspended managed investment. We will notify your financial adviser if a fund manager notifies us of an upcoming withdrawal window for a suspended managed investment you hold. Your financial adviser will then be able to place a withdrawal request for you during the withdrawal window dates. If the total amount of withdrawal requests for the suspended managed investment exceeds the amount available for that particular managed investment, the investment manager may meet requests on a pro-rata basis. Each withdrawal window has different conditions that will be communicated to your financial adviser.

We will automatically participate in withdrawal offers on your behalf if you have requested to close your account but continue to hold a suspended managed investment within your account. Note all amounts received after we have met the Superannuation Industry (Supervision) Act 1993 (SIS) portability requirements if you are rolling to another fund in respect of the suspended managed investment (including distributions) will be retained within your Cash Account until we are able to realise the full amount of your investment in the suspended managed investment.

The managed investments considered by us to be illiquid from time to time are listed in the 'Managed investments with extended redemption periods' flyer which you can obtain from your financial adviser or by calling Customer Relations. This information is updated by us from time to time.

For more information, please also refer to the 'Withdrawals and Closing your account' later in this section.

Listed securities

Setting up your account for share trading

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

- nominate on your application or account amendment that you want to trade listed securities through your account
- make a dividend election.

Holder Identification Number (HIN)

When we are establishing your account for share trading, we will assign a Holder Identification Number (HIN) to your account. Please note, you must supply us with your residential address details before we can assign a HIN to your account.

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

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

Australian Investment Exchange Limited (AUSIEX) has been appointed as the broker and settlement agent for eWRAP Super/Pension. AUSIEX performs broker and settlement services for the Administrator.

Trading listed securities

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

If a listed security is removed, you will not be able to invest additional funds into that listed security however, you may retain your existing investment and continue participating in any dividend reinvestment plan available for that listed security. The costs or proceeds of share trades are settled through your Cash Account.

Please note that we do not facilitate the trading of listed securities if they are trading on a deferred settlement basis.

Buying listed securities

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

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

Your financial adviser submits your buy instruction online using AdviserNET. The instruction is then sent to the broker and the broker will place your order with the ASX. We will withdraw money from your Cash Account to settle the purchase and the brokerage. You will be unable to purchase listed securities that are not approved by us (that is, listed securities that don't appear on the List of Available Investment Options).

Funding listed security purchases

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

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

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

Restrictions on shareholdings

To help minimise the risks from inadequate diversification, we have introduced limits on share holdings within eWRAP Super/Pension.

Generally, you can invest up to 20% of the total value of your account (which includes cash held in your Cash Account) in a single listed security. The 20% is monitored at the point of purchase.

We may, in certain circumstances (that is, due to volatility reasons or the listed security falling outside the ASX top 300). impose a holding limit for a listed security that is less than 20%. Furthermore, we may allow you to invest up to 50% of the total value of your account in certain exchange traded funds and listed investment companies. Please contact your financial adviser or Customer Relations for more information about the listed securities available for investing through eWRAP Super/Pension and the limits or restrictions that apply to these listed securities.

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

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

Valuations

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

Corporate actions

Corporate actions are events that affect your shareholdings. Some corporate actions provide members with different options ('voluntary corporate actions') so each member can elect the option they believe is best suited to their personal circumstances.

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

Other corporate actions simply occur ('mandatory corporate actions'), and members have no options available but to accept the default election as advised by the share registry. Examples of corporate actions include bonus issues, rights issues, distributions, buybacks, takeovers and call payments.

Participating in corporate actions

Listed securities offered through eWRAP Super/Pension are held in the Administrator's name, as custodian. This means you will not receive any communications relating to corporate actions from the share registries. We have control over all corporate actions. When a corporate action is announced, we will decide whether to allow you to participate in all, some or none of the options offered under that corporate action. If you are not allowed to participate in a corporate action, the default option (if any) will apply.

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

Share dividends

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

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

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

When submitting your dividend instruction, your financial adviser must allow up to three business days for us to forward your instruction to the relevant share registry and generally another 10 business days (or longer) for the share registry to process this instruction. Failure to provide us and the share registry with adequate time to process your instruction may result in this not being actioned in time for the election to apply to that particular dividend.

Selling listed securities

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

Your financial adviser will submit your sell instruction on AdviserNET. The instruction is then sent to the broker and the broker will place your trade with the ASX.

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

Selling listed securities initiated by the Trustee

In addition to any other rights we may have, you authorise and instruct us to sell listed securities held in your account without your permission if we determine for any reason that:

- we can no longer administer or hold the listed security;
- a security is likely to be removed from the ASX;
- the issuer intends to de-list the security from the ASX; or
- you are in default of any of your obligations under any terms and conditions

You agree that we may opt to sell your listed securities as if we had received an instruction from you to do so, to the extent necessary. You further agree not to vary this instruction.

Rebalancing your account

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

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

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

G. Death benefit

In the event of your death, your death benefit will generally be paid to one or more of your dependants or to your legal personal representative. Please note that there a "dependant" under the tax legislation is defined different from "dependant" under the superannuation legislation. For example, death benefits paid to adult children who are dependants are not concessionally taxed. You should consult your professional adviser when nominating the beneficiaries of your death benefits.

Who is a dependant?	Definition under superannuation law
Your spouse	Married or de facto spouse (including same sex spouse).
Your children (of any age)	Includes adopted, step- and ex-nuptial children and children of your de facto spouse.
Any person with whom you have an interdependency	Two persons (whether or not related by family) have an interdependency relationship if:
	(a) they have a close personal relationship
relationship	(b) they live together
Any other person financially dependent on you at the	(c) one or each of them provides the other with financial support, and
dependent on you at the time of your death	(d) one or each of them provides the other with domestic support and personal care (other than under an employment contract or a contract for services or on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation).
	If two persons (whether or not related by family) satisfy (a) and they do not satisfy (b), (c) and (d) – and the reason they do not satisfy (b), (c) and (d) is that either or both of these persons suffer from a disability, or they are temporarily living apart – they will still have an interdependency
	relationship.
	If two persons satisfy (a), (b) and (c) but not (d), and one or each of them provides the other with support and care of a type and quality normally provided in a close personal relationship
	(rather than by a mere friend or flat mate) they will still have an interdependency relationship.
	A person – other than a spouse, child or person with whom you have an interdependency relationship – who is financially dependent on you.

Types of nomination

There are three types of nominations available to you: discretionary (non- binding), binding and automatic reversionary nomination. You can change your death benefit nomination at any time to reflect changes in your circumstances.

Any nominations held by us cease to be valid if you transfer from an eWRAP Super account to an eWRAP Pension account or transfer from eWRAP Pension account(s) to another eWRAP Pension Account (other than for pre-retirement pensions). To ensure your nominations are taken into account, you should complete the relevant section in the Application form before returning your completed Application forms to us.

Discretionary (non-binding)

You can nominate your preferred beneficiary(ies) but ultimately leave it to our discretion to decide how your death benefit is to be distributed among your dependants and/or legal personal representative. If we cannot locate any dependants, the benefit may be paid to your legal personal representative.

This information gives us an indication of your wishes and will help us exercise our discretion. However, it doesn't necessarily mean that the benefit will be distributed in this way.

Binding death benefit nomination

A valid binding nomination binds us to pay your death benefit according to your instructions, subject to conditions. You can nominate an eligible dependant or your estate and we will pay the death benefit in accordance with your nomination. If you make an invalid nomination, we will, in our absolute discretion, generally pay your death benefit to one or more of your dependant(s) and/or legal personal representative.

If not renewed or revoked, a binding death benefit nomination expires after three years. Should your nomination expire and you wish to continue this form of nomination, you will need to resubmit a new binding death benefit nomination. You can change or revoke your nomination at any time. To make a binding death benefit nomination, please complete the form in the application Part 2. The nomination must be witnessed by two people over the age of 18 who are not nominated as beneficiaries.

Automatic reversionary nomination (binding) (applies to pension accounts only)

An automatic reversionary nomination binds us to make the payment of your death benefit as a pension to the eligible beneficiary you nominate, subject to certain conditions.

Upon your death, and following our determination that your nomination was valid, your pension will automatically revert and the pension payments will commence to be paid to your nominated beneficiary. The beneficiary receiving the reversionary pension can subsequently decide to commute the pension and receive a lump sum at any time.

You can make an automatic reversionary nomination when opening your account online through your financial adviser using AdviserNET. You can also subsequently make or change your nomination at any time by amending your account details online through your financial adviser. You must sign the 'Allocated Pension Account Automatic Reversionary Nomination' form that is printed with the online form, and send the original to us.

Selecting this nomination may have consequences for your social security payments and entitlements for both you and the person receiving a reversionary pension. You should discuss the tax and social security implications of an automatic reversionary nomination with your financial adviser.

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

Generally, a beneficiary to whom a death benefit is to be paid (irrespective of whether the beneficiary was nominated under a discretionary or binding nomination) will have the ability to choose to receive the death benefit as either a lump- sum or as a pension (subject to some restrictions).

If you have a pension account and your death benefit nomination specified payment as a reversionary pension, depending on the reversionary type selected, the beneficiary may be able to choose the method of payment:

- Automatic reversionary nomination the beneficiary will only have the option to receive the death benefit as a pension but can then commute the pension and receive a lump sum at any time; they will not have the option to elect to receive the death benefit as a lump sum.
- Discretionary reversionary nomination the beneficiary will have the option to elect to receive the death benefit as a lump sum or as a pension. When a pension account death benefit is paid to a beneficiary as a pension, this pension is called a 'reversionary pension' (refers to both discretionary and automatic reversionary pensions). However, while a super account death benefit can also be used to commence a pension, it will not be a 'reversionary pension'.

A death benefit cannot be paid as a pension to:

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

In addition, where the death benefit is paid as a pension to a child, the child cannot continue to receive the pension once they reach age 25 (except if they have a prescribed disability). At this stage, the reversionary pension will be commuted and paid as a lump-sum to the beneficiary.

The table below details the different beneficiaries and whether a death benefit can be paid as a lump sum or pension.

Beneficiary to whom a death benefit is to be paid	How benefits can be paid
Spouse	Lump-sum or pension
Child under 18	Lump-sum or allocated pension#^
Child over 18 who has a prescribed disability	Lump-sum or allocated pension
Child over 25 who does not have a prescribed disability	Lump-sum only
Other dependant	Lump-sum or allocated pension
Non-dependant	Lump-sum only

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

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

[^] This pension will only continue until the child turns 25, at which point they will receive the balance of the account as a lump-sum payment, unless the child has a prescribed disability.

Changing your nomination

You can change or revoke your death benefit nomination as outlined below:

- Discretionary (non-binding): online through your financial adviser.
- Binding death benefit nomination: online through your financial adviser or by completing a 'Binding death benefit nomination New, Confirm or Revoke' form. You must sign the form that is printed with the online form or the paper-based form, and send the original to us.
- Automatic reversionary nomination: online through your financial adviser. You must sign the form that is printed with the online form, and send the original tous.

For details of any further information regarding these changes, please speak to your financial adviser or contact us.

If you don't make any nomination

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

Tax implications of nominations

The tax consequences of a nomination can vary depending on your choice of beneficiary and whether or not you choose a discretionary, binding or automatic reversionary nomination.

Where your pension account has reverted on your death, your reversionary beneficiary has the option to commute the pension to take a lump sum death benefit at any time or to rollover the death benefit pension to another taxexempt superannuation income stream, however this rollover cannot be combined with other superannuation monies they may hold.

You should discuss with your financial adviser the tax implications of any nomination you are considering making.

Death benefit pensions and transfer balance cap

If any of your beneficiaries receive your death benefit as a death benefit pension, the value of the pension on the date it becomes payable to your beneficiary, will generally count towards their own transfer balance cap. Modifications apply to ensure that an eligible child dependant is able to receive their share of your death benefit as a pension without impacting their future retirement.

The rules around the transfer balance cap and death benefit pensions are complex and we recommend you speak with your financial adviser in relation to your estate planning options.

H. Withdrawals and closing your account

When you retire

Once you retire or meet another condition of release:

- you can retain your super benefits within your LifeFocus Superannuation Fund eWRAP Super account;
- your super benefits can be paid as either a lump-sum or transferred to a pension fund. You can transfer your money directly from the eWRAP Super account to a eWRAP Pension account without selling managed investments
- your cannot maintain your pre-retirement pension. We will close your pre-retirement pension and transfer your balance to a pension account unless you advise us otherwise.

Withdrawals

Please read this section in conjunction with the

'How super works' section of this Part 2, as some limitations apply to withdrawals. You can generally withdraw your super or pension money at any time, provided you meet a condition of release (with no cashing restrictions) or your benefits are already unrestricted and non-preserved.

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

You cannot specify that your withdrawal is to be made completely from either the tax-free or taxed components of your benefits. All withdrawals will be pro-rated across both components.

Portability of super benefits - rollovers and transfers

We are only required to transfer or rollover your benefits after receiving all relevant information as set out in the SIS Regulations. Ordinarily, if you haven't made an investment selection we must transfer or rollover your benefits within 3 business days, or 30 days if you've made an investment selection, of receiving all relevant information that is necessary to process your request. However, if you hold in your account managed investment(s) and/or term deposit(s) that are illiquid or suspended - or become illiquid or suspended - it may take longer to transfer your full benefits. For more information, please also refer to the 'Illiquid or suspended managed investments' in the 'Transacting in your account' section above.

We may take up to 30 days from the time we receive all the relevant information to finalise a withdrawal request involving illiquid or suspended investments, unless you have invested in a term deposit which matures beyond this time frame. Where the investments are illiquid because of withdrawal restrictions, we may take up to 30 days after the withdrawal restrictions end.

The investments considered by us to be illiquid from time to time are listed in the 'Managed investments with extended redemption periods' flyer, which you can obtain from your financial adviser or by calling Customer Relations. Existing members can also obtain a copy of the flyer by accessing Investor Online. We update this information from time to time.

One-off cash withdrawals

To request a withdrawal from your eWRAP Super/Pension account, sign and submit a payment request form. Your financial adviser can also submit this form on AdviserNET. We recommend you speak with your financial adviser before you submit this request to us.

For partial withdrawals, if there is not enough cash in your Cash Account and your financial adviser has not sold managed investments or listed securities to fund the partial withdrawal, we will use the Default Sell method or Priority Sell method, if instructions exist (refer to the 'Your Cash Account' section above) to sell down investments to fund the withdrawal.

Closing your account

To close your account, contact your financial adviser. For full withdrawals (an account closure), we expect that your financial adviser will submit your instructions to sell all your investments online via AdviserNET.

Once we process your account closure request, we will deduct all outstanding fees and other costs from your Cash Account

If amounts less than \$50 are subsequently credited to your closed account, we will apply this money for the general benefit of all current members of the fund rather than your closed account.

5. Additional explanation of fees and other costs

Some information on fees payable in connection with eWRAP Private Super/Pension is contained in Part 1: General Information. This section is intended to complement the information provided in Part 1: General Information.

Defined fees

The following are regulatory definitions of the fees and costs for superannuation products. A number of these fees apply to eWRAP Private Super/Pension and have been referred to throughout the PDS. Some of these fees may also be referred to in this section.

Activity fee	 A fee is an activity fee if: a. the fee relates to costs incurred by the trustee that are directly related to an activity of the Trustee: i. that is engaged in at the request, or with the consent, of a member; or ii. that relates to a member and is required by law; and b) those costs are not otherwise charged as administration fees and costs, investment fees and costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee. 	
Administration fees and costs	Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that: a. relate to the administration or operation of the entity; and b. are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.	
Advice fee	 A fee is an advice fee if: a. the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by: a trustee of the entity; or another person acting as an employee of, or under an arrangement with, the trustee of the entity; and b. those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee. 	
Buy-sell spread	entity in relation to the sale and purchase of assets of the entity. An exit fee is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity. ent fees Investment fees and costs are fees and costs that relate to the investment of the assets of a	
Exit fee		
Investment fees and costs		
Switching fee	A switching fee for a superannuation product other than a MySuper product is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.	
Transaction costs	Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity, other than costs that are recovered by the superannuation entity charging a buy-sell spread.	

Fees and costs of underlying investments and performance fees

The managed funds and exchange traded funds ('managed investments') available through LifeFocus Private eWRAP Super/Pension are managed and operated by investment managers that charge fees and other costs for the management and administration of the managed investments. The investment returns for each managed investment are net of fees and other costs. That is, the fees and other costs are deducted from the value of the managed investment before the unit price is calculated.

Some of the underlying investment managers may be entitled to performance fees in addition to the management fees they receive. The method for calculating these performance fees varies between the managed investments and details are set out in the product disclosure statement or other disclosure document(s) for the relevant managed funds.

If charged, typical performance fees for an underlying managed investment are estimated to be between 15% and 30% of the investment's out- performance of a defined benchmark, but actual performance fees may fall outside this range.

In addition to the ongoing fees and other costs for the managed investments, some investment managers charge contribution and withdrawal fees. These may be charged either:

- as an amount added (or subtracted) as part of the entry (or exit) price, when you acquire (or dispose of) an investment (depending on whether a contribution or withdrawal fee is being charged) or
- by deducting an amount from your account balance, when you acquire (or dispose of) your investment.

The amount of these fees varies between investment managers.

For further information regarding the fees and other costs for each managed investment, refer to the List of Available Investment Options booklet and the product disclosure statements or other disclosure document(s) for these managed investments. The fees and other costs for each managed investment may vary from time to time. The fees and other costs disclosed in this document or provided in the List of Available Investment Options booklet are provided by external investment research providers or the relevant product issuers and are not verified by the Administrator. The method of calculation of the fees and other costs is not uniform and varies between managed investments. This should be considered when comparing investment options.

Prices and management fee rebates

The managed investments offered through LifeFocus Private eWRAP Super/Pension are predominantly wholesale managed investments. By investing in these investments through LifeFocus Private eWRAP Super/ Pension, investors will generally be charged lower management costs than other retail investors.

We have been able to negotiate rebates on the management fees charged by some investment managers and responsible entities. Any management fee rebate will be passed on in full to investors with an account open at the time the rebate is received and processed by us, which is generally quarterly.

Management fee rebates are estimated to range from 0% to 60% of the management fees charged by the investment managers or responsible entities and may vary from time to time. Please note the range of management fees shown in the List of Available Investment Options booklet does take into account any management fee rebates.

Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads. These costs include costs relating to the underlying investment managers' buying and selling of investments and may include costs such as brokerage, buysell spreads of the underlying investments (where applicable), settlement costs (including settlement related custody costs), stamp duty on investment transaction costs and clearing costs.

They will differ between investment options.

These costs are influenced by numerous factors including the complexity of investments involved in transactions, the different asset classes and investment managers that make up the investment options involved in the transaction and the time and costs of services provided in relation to the processing of investment transactions.

Transaction costs are an estimate only, based on the costs incurred in the previous financial year. Transaction costs payable may be higher or lower.

For further information regarding the fees and other costs for each managed investment, refer to the the product disclosure statements or other disclosure document(s) for these managed investments.

Buy/sell spread

When buying and selling units in unlisted managed funds, the fund manager is generally entitled to charge the unit holder an amount representing a contribution to the cost of purchasing or selling the underlying assets. These costs include things like brokerage and stamp duty.

The charge is usually reflected in the difference between the entry price and exit price of a unit and is commonly referred to as the buy/sell spread. The buy/sell spread is charged by the fund manager and is applied before the unit price is provided to us. The buy/sell spread has two components:

For example, if you invest \$50,000 in a managed fund at a buy-sell spread of 0.05%, you will generally incur this cost, being \$25.00, at the time you invest.

The buy/sell spread is an additional cost to you. Generally, the buy/sell spread is retained by the relevant managed investment and applied to defray transaction costs; it is not a fee paid to the fund manager. Further information regarding the amount of buy/sell spread for each managed investment is provided in the product disclosure statement or other disclosure document(s) for the relevant managed investment. These may be obtained on request and free of charge from your adviser.

When carrying out a managed investment transaction, the Administrator may offset your instructions to buy or sell assets against another investor's instructions to sell or buy those assets so that only net transactions are acted on. This process is known as 'netting'. The Administrator may retain any benefit that may be secured from netting. These include the fees and charges that would have applied had the transaction been processed without netting.

Cash Account - Negative interest

Should the balance of your Cash Account become negative at any time, we will charge interest on the negative amount at the same rate as interest paid on positive Cash Account balances.

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

Service fee

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

We may rebate some of the service fee we receive back to you to reduce the cost of running your account. Where this occurs you will see a transaction in your account titled Cash Service Fee Rebate.

Share brokerage

When trading listed securities, the broker charges a brokerage fee. This is an additional cost to you.

The brokerage varies according to the value of the trade. For trade values up to and including \$30,000, the brokerage is \$25 (including GST net of Reduced Input Tax Credits (RITC)) per trade. For trades valued over

\$30,000, the brokerage is 0.1025% (including GST net of RITC) of the value of the trade. This fee can be varied at any time by the broker, or by us in consultation with the broker, without notice.

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

Share trade service fee

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

Expense recovery

We are entitled to be reimbursed for expenses incurred in operating eWRAP Super/Pension generally, where such expenses are properly incurred, including the payment of statutory charges, licensing fees, registry costs, audit fees, government duties, the cost of reports, government levies, complying with legislative and prudential requirements and various other disbursements. The amount charged is the actual amount of expense incurred. These expenses may be passed on to all members in the Fund in accordance with superannuation law, and deducted from your Cash Account at the time the expense is applied. Expense recovery is a cost incurred by us and payable to us only. It will not be passed on to any third parties.

Insurance fees

If you have insurance cover through your Super account, the insurance premiums and charges may be deducted from your Super account monthly, quarterly, half-yearly or annually depending on the insurance provider and frequency you select. If there are insufficient funds in your Cash Account to pay these premiums and charges, your Cash Account balance will be taken into negative to fund the payment and your managed investments may be sold to restore the Cash Account balance to its required level. If the balance in your account is insufficient to cover the premium and charges, you will need to make a deposit to your account or your cover will lapse.

Splitting your contributions with your Spouse

Super contributions can be split with your spouse. We do not currently propose to charge fees for splitting contributions. However, we may review this policy in the future and reserve the right to do so. If we decide to charge a fee, we will give you 30 days advance notice in writing. For more information on spouse contribution splitting please refer to the following https://www.ato.gov.au/Forms/Contributions-splitting/.

Fees and expenses payable to the Administrator

We may pay a proportion of the administration fees to the Administrator as remuneration for its role as administrator and custodian of the Fund. These fees payable to the Administrator are based on the value of individual member accounts in a manner similar to our administration fees.

The Administrator may also be entitled to the reimbursement of certain expenses associated with administering eWRAP Super/Pension. The fees and expenses to which the Administrator is entitled to do not represent an additional cost to you above and beyond the administration fees that you pay, or the expenses recovered by us as described in the 'Expense recovery' section above.

Other payments

In respect of financial products available through eWRAP Super/Pension, the Administrator may receive payments from the respective financial product issuers of up to 100% of the product fees payable. Such fees are payable in exchange for the Administrator providing access to services and information. The amount of these payments may change from time to time and is paid by the product issuers out of their own resources. Such payments are not paid by you.

We do not provide any personal information about you to these product issuers.

6. Other information

Unclaimed money

In some circumstances, if an amount is payable to you and we are unable to ensure that you have received it, we may be obliged to pay the amount to the ATO on your behalf. In certain circumstances we may also be required to transfer to the ATO an account of a lost member.

If your account balance is transferred, you will be able to reclaim it from the ATO. For further information visit www.ato.gov.au or speak with your financial adviser.

Temporary residents

A temporary resident is a holder of a temporary visa under the Migration Act 1958.

From 1 April 2009, if you are or were a temporary resident — and are not an Australian citizen, New Zealand citizen or permanent resident, or a holder of a retirement visa (Subclass 405 or 410)—you can generally only access your preserved super benefits if you become permanently incapacitated, have a terminal medical condition, or have departed Australia permanently and your visa has ceased, or your beneficiaries may access your benefits if you die. You may also be able to access your benefit if you satisfied another condition of release under superannuation law before 1 April 2009. The Australian Government also requires us to pay temporary residents' unclaimed super to the ATO after at least six months have passed since the later of:

- the date a temporary resident's visa ceased to be in effect, and
- the date a temporary resident permanently left Australia.

We are not required to notify you or give you an exit statement in the event that your benefit is transferred to the ATO. Please note that your benefits will not earn interest once transferred to the ATO.

Applications to claim your benefit can be made using the ATO Departing Australia Superannuation Payment (DASP) online application system. To access this system and full information regarding DASP procedures and current tax rates, please visit the ATO website www.ato.gov.au.

Super and family law – super splitting

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

We may be required under the Family Law Act 1975 to provide certain information about your super benefits to 'eligible' persons (as defined in the Family Law Act). This includes your spouse. The Family Law Act requires us to provide information to an 'eligible person' without notifying the relevant member that the request for information has been made. We are also prohibited from providing either the member or their spouse's address details to the other party.

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

Currently the Fund does not charge a fee for Family Law requests for information, flagging orders or splits but the trustee has the power to charge such a fee in future.

Privacy information requests

You may request access at any time to personal

information held by us about you (refer to 'Privacy Statement' in the 'Other information' section of this Part 2: Additional Information). We do not charge a fee for an access request, but we may charge you our reasonable costs of processing your request. We may review this policy in the future and reserve the right to do so. If we decide to charge a fee in addition to our processing costs, we will give you 30 days advance notice in writing.

Disclosure documents for underlying managed investments

If we become aware that an interest in an underlying managed investment held by you is affected by a materially adverse change or a significant adverse event - and it is something that would be required to be specified in a product disclosure statement for the managed investment - we will give to you (or you will have access through Investor Online) an updated product disclosure statement, and any supplementary product disclosure statement, for the managed investment. Refer to 'Electronic notifications, eStatements and online communications' in the 'General information' section in Part 1: General Information for more information. Where this occurs, you will be able to select a new investment option.

The purchase of managed investments may occur without you having been given the current product disclosure statement (including the supplementary product disclosure statement) for those managed investments (the missing documents) if you give instructions to us to acquire an interest in the managed investments immediately or by a specified time. In this situation, the relevant missing document must be provided to you as soon as practical and in any event by the fifth day after the purchase was made.

Please note:

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

About the Trust Deed

The operation of your account is governed by the LifeFocus Superannuation Fund Trust Deed dated 17 September 2010 (Trust Deed), as amended. The Trust Deed sets out rules on the administration and operation of your account.

These rules include:

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

copy of the Trust Deed is available at https://diversa.com.au/trustee/PCP/ or call Customer Relations and we will provide you with a copy free of charge.

About the Administrator eWRAP Super/Pension

We have appointed the Administrator to perform the roles of administrator and custodian of the Fund. In these roles, the Administrator performs a range of functions in relation to the Fund on our behalf, including:

- receiving and processing applications, withdrawals and other transactions
- performing accounting and reporting functions
- processing payments to and from client accounts
- administering Customer Relations
- holding Fund assets.

The Administrator is paid fees - and may be reimbursed for expenses incurred - in relation to these services as described in the 'Additional explanation of fees and other costs' section of this Part 2: Additional Information.

The Administrator does not have a contractual relationship with you. The Administrator is not responsible to you for any aspect of the Fund, including the operation of the Fund and your investment in the Fund.

Trustee Information

The Trustee is required to disclose certain information about the Trustee on a website. Accordingly, the Trustee's website https://diversa.com.au/trustee/governance contains information and documentation relating to items such as director qualifications, record of attendance and conflicts management.

Tax File Number

Before providing your TFN to the Trustee, the Trustee is required to tell you that:

- the Trustee is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993, from a range of sources including yourself, your employer or the ATO. You can, however, notify us in writing not to record your TFN
- it is not an offence not to provide your TFN however, if you do not supply it you will not be able to make personal contributions to your account, and you may have to pay more tax than you would otherwise pay on your contributions to your account and payments you receive from us. Furthermore, without your TFN it may be more difficult for us to locate your benefit
- your TFN will be used for legal purposes only, including finding or identifying your super benefits in the superannuation fund, calculating tax on super payments and providing information to the ATO. These purposes may change in the future
- if you provide your TFN, it may be provided to another super plan or retirement savings account provider that receives any transferred benefits in the future (unless you notify us in writing not to forward your TFN) and may also be given to the ATO
- apart from the above uses, your TFN will be kept confidential.

Privacy Statement

In this Privacy Statement, reference to "we", "us", "our" means CCSL or Asgard (as the case may require).

Why we collect your personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application, or we may no longer be able to provide a product or service to you.

How we collect your personal information

We may collect your personal information from many places including your application form, correspondence with you or your financial adviser, our telephone calls with you, you using our websites or emailing us. We may also collect your information from other members of the Westpac Group, or from a service provider engaged to do something for us or another member of the Westpac Group.

Disclosing your personal information

We may disclose your personal information to other members of the Westpac Group, related parties of CCSL, anyone we engage to do something on our behalf such as a service provider, and other organisations that assist us with our business. We may also disclose your personal information to any person who acts on your behalf in relation to your investment, such as your financial adviser or broker.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in the CCSL and Asgard privacy policies.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

Other important information

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in the CCSL and Asgard privacy policies.

CCSL The Privacy Policy available https://diversa.com.au/privacy/ or by calling 03 9616 8600. The Asgard Privacy Policy is available at www.asgard.com.au or by calling 1800 731 812. They cover:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may make a complaint about a breach of the Australian Privacy Principles, or a registered privacy code, and how we will deal with your complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

The CCSL and Asgard privacy policies will be updated from

Where you have provided information about another individual, you must make them aware of that fact and the contents of this Privacy Statement.

We and members of the Westpac Group will use and disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers. If you do not wish to receive marketing communications from us please call us on 1800 731 812.

Our right to disclose your personal information

Your personal information may be disclosed if it is necessary to do so in the following circumstances:

- On a confidential basis to our agents, contractors or third party service providers to enable them to provide financial, administrative or other services. For example, your personal information may be provided to investment managers of the products you select, financial institutions nominated by you, providers of gearing facilities, mail houses contracted to mail reports and information to you in relation to your investments and archive companies.
- To anyone acting on your behalf, including your financial adviser or broker, their office and an Australian financial services licence holder. We may do this by making this information available to them through an electronic facility or service (operated by us or an external service provider) that they use in the administration of their practice.
- To other members of the Westpac Group.
- Where the law requires or permits us to do so.
- If you consent.

Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF)

Under AML laws and relevant sanctions (AML laws), we may require detailed verification of your identity and further information from you before we can accept you as a member.

By signing the application you agree that:

- we must verify your identity and the identity of any of your associates before providing services to you
- you must not request a transaction that may be in breach of Australian law or any other law
- you are not applying under a false name
- any contribution you make is not derived from or related to any criminal activities
- any benefits paid to you will not be used in relation to any criminal activities
- you will not initiate, engage in or effect a transaction that may be in breach of AML laws
- you are not a politically exposed person or organisation
- you will provide us with any information we may require for the purposes of AML/CTF laws. This could include information about you, your legal personal representative, your associates, anyone acting on your behalf, or the source of funds and/or wealth
- we may obtain additional information about you, your legal personal representative, your associates, anyone acting on your behalf or the source of funds from third parties if we believe this is necessary to comply with
- where legally required, we may disclose the information gathered to regulatory and/or law enforcement agencies or other entities
- we may disclose the information gathered to investment managers, your financial adviser, your broker or another third party service provider for the purposes of satisfying their obligations under AML/CTF laws or similar requirements, and
- we may have to take action, including delaying or refusing your application or any transactions if we believe or suspect that it may breach any obligation of, or cause us to commit or participate in an offence under any AML/CTF laws. We will not incur any liability in doing so.

7. Investor declarations, conditions and acknowledgements

By completing and signing the application form, you:

Acknowledge that:

- we will effect investment transactions, within our capacity to do so, as part of the investment process
- we reserve the right to reject deposits or contributions at our discretion
- all withdrawals are subject to any investment managers' withdrawal restrictions
- we do not guarantee the capital amount invested, or the performance of the investments that have been selected
- we retain the right to establish and change any procedures
 we consider necessary or desirable to best manage your
 eWRAP Super/Pension account. We will provide you with
 30 days notice of any such establishment or change if it is
 likely to have a material, adverse impact on you
- where your financial adviser lodges instructions using AdviserNET online transactions (online transactions):
 - except to the extent required by law, we make no representations or warranties (express or implied) that online transactions are fault-free, or as to the continuity, functionality, reliability or efficiency of online transactions or the suitability of online transactions to you. You agree to your financial adviser lodging instructions in this manner at your own risk and solely in reliance on your own judgment, and not upon any warranty or representation made by us
 - except to the extent required by law, we will not be liable to you in contract, tort or otherwise (whether negligent or not) and you will not have any cause of action against us – or right to claim or recover from us – for or concerning any loss or damage of any kind at all (including consequential loss or damage, and including but not limited to loss of profits and business interruption) caused directly or arising indirectly out of:
 - (a) your financial adviser's use of online transactions or any part of it
 - (b) any inaccuracy, defect, unintended inclusion, malfunction, default, error, omission, loss, delay or breakdown in online transactions
 - (c) any suspension of online transactions

- (d) any delay in the lodgement of or execution of instructions submitted electronically by your financial adviser due to systems faults, communication failures or any other circumstance outside our reasonable control, relating to the use of or ability to operate online transactions
- (e) any delay in the execution of instructions arising from us following our standard procedures in the usual course of our business, including, without limitation, ensuring the instructions do not contravene any of our investment or other requirements
- (f) any breach of the AdviserNET online transactions agreement by your financial adviser, or any error or omission made by your financial adviser with respect to the use of online transactions, including but not limited to the completion of instructions and their submission, and the order in which your financial adviser submits them
- (g) the order in which we process instructions submitted by your financial adviser
- (h) processing an instruction submitted electronically by your financial adviser – which contradicts an instruction lodged with us in paper format
- (i) the fact that information about you on AdviserNET is not identified as current
- (j) your financial adviser's failure to comply with reasonable instructions documented practices relating to the electronic submission of instructions or training material provided by us from time to time
- (k) the execution of transactions by or involving third parties.
- online transactions not functioning in the manner contemplated by your financial adviser where the instruction is complex or your account with us is complex.
- (m) us rejecting or returning an instruction.
- (n) any breach by your financial adviser of the Corporations Act or any superannuation law, or
- (o) any other act, matter, thing or condition beyond our reasonable control relating to the use of or ability to operate online transactions. We need not act on instructions if:
 - in our reasonable opinion, they are invalid or otherwise cannot be given effect under these terms and conditions
 - 2. we reasonably doubt their authenticity

- 3. acting on them would, in our opinion, be impracticable
- 4. we suspect that they do not comply with any relevant security or administrative requirement
- 5. your account is suspended, or
- 6. they were received after we had decided to terminate your account

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

- we may provide confirmations of transactions on a transaction-by-transaction basis or by means of a standing facility and may change from one means to another. You agree that confirmations may be provided by either means
- Alliance Capital Management, we and the Administrator are not aware of your investment objectives, financial position and particular needs. Accordingly, the provision of products available through the account should not be taken as the giving of investment advice by us
- there may be changes to the investment options or other changes within eWRAP Super/Pension, including the addition, removal or withdrawal of investment options. In the case of significant changes, we will notify you electronically (see 'Electronic notifications, eStatements and online communications' in Part 1: General Information for more information about electronic notification) or via your financial adviser (where it is or may become permissible under superannuation law)
- at the time further investments are made by us on your behalf, into a managed investment in which you already have an investment, you may not have received:
 - 1. the current PDS for the managed investment, or
 - 2. information about material changes and significant events that affect the managed investment (that the responsible entity of the managed investment is required to give a person who acquired an interest in the managed investment directly, unless exceptions apply)
- you have read and understood the 'Important information' in Part 1: General Information
- you have read and understood the privacy statement in the 'Other information' section of this Part 2: Additional Information, and you consent to the collection, maintenance, use and disclosure of personal information in accordance with the privacy statement. When you provide information about another individual, you declare that the individual has been made aware of that fact and

- the contents of the privacy statement. You also declare you have the authority of each principal, company officer or partner that you purport to represent
- if your employer subscribes to the employer portal (for example, to pay contributions), they may electronically lodge certain instructions on your behalf. You agree to your employer lodging instructions in this manner and acknowledge we bear no liability - nor are we in any way responsible-for the conduct of your employer. This facility is only provided to your employer on the condition that the information they provide (and payments made) are to give effect to them meeting their super obligations on your behalf. We are not liable for any loss arising from the use of this facility
- your rights in relation to your account are governed by the terms of the Trust Deed dated 17 September 2010, as amended from time to time (a copy is available for free from us) governing the operation of the eWRAP Super account and eWRAP Pension account, and you agree to be bound by such terms and
- we may disclose information we hold to regulatory and law enforcement agencies, other financial institutions, third parties and members of the Westpac Group.

Confirm that:

- if you are making a deposit to your account in the eWRAP Super account - including a deposit to be converted into a rollover and deposited into an account in eWRAP Pension – you are eligible to do so under superannuation
- if an eligible spouse contribution has been made to your account, you are either in a de facto relationship with your spouse and are legally married or living together on a bona fide domestic basis, and your spouse is not entitled to a tax deduction for the contribution
- you authorise us to give information relating to your account and investments in your account (including disclosure documents for those investments) to your financial adviser, and acknowledge that your financial adviser is your agent for the purpose of receiving this information
- your use of the services we provide will not breach any law of Australia or any other country
- we will not be liable to you or any other person for any loss or damage of any kind that may be suffered as a result of us exercising any of these rights
- adviser fees you instruct us to deduct from your account and pay to your financial adviser are for advice and services provided by your financial adviser in relation to your eWRAP Super/Pension account.

Agree that:

- you consent to the Trustee and Asgard deducting and paying adviser fees to your financial adviser (or to their dealer group who will receive the payment on behalf of your financial adviser) from your account on your behalf, as remuneration for financial advice and related services that your financial adviser provides in relation to your account
- you will provide us with any information we may request that relates to your membership of the account, and you further undertake that should any information you provide change, you will notify us of this change as soon as reasonably possible
- if accessing Investor Online, to be bound by the Investor Online terms and conditions as amended from time to time. You will accept those terms and conditions when you use the service
- if accessing the employer portal, to be bound by the employer portal terms and conditions as amended from time to time. You will accept those terms and conditions when you use this service
- changes to fees and costs including fees and costs for underlying managed investments - may be accessed by you through Investor Online and that you should only make an investment decision after accessing that information

- it is a condition of your participation in eWRAP Super/Pension - including our acceptance of contributions or instructions by or for you relating to your participation in eWRAP Super/Pension - that:
 - 1. we may rely on any information given to us by or for you, including information in relation to your contributions or your TFN, and
 - 2. we are not required to inform you of your capacity to contribute to eWRAP Super/Pension or the consequences (including adverse consequences) to you if you:
 - (a) make or do not make contributions to eWRAP Super/Pension,
 - (b) do not provide information, or
 - (c) provide incomplete information.
- where you have selected an illiquid investment you acknowledge and accept that a period of longer than 30 days may be required to facilitate redemption or switching requests due to the illiquid nature of the investment.
- where we consider it necessary for us to meet our regulatory and compliance obligations:
 - 1. you must provide us with any information we reasonably request, and
 - 2. we may delay, block or refuse to provide any of our services, and you will comply with any other conditions notified to you by us which we reasonably believe are necessary or desirable for compliance with any new tax laws or regulations, and
- the consequences of not having a financial adviser in relation to your account are as set out in 'What will occur if you no longer have a financial adviser' in the 'General Information' section of Part 1: General Information.

Terms and conditions for eStatements and online communications

Where you elect to receive communications from us online via Investor Online, you agree:

- to receive the communications you have requested electronically by regularly accessing them using Investor Online
- that registration, access to, and delivery of eStatements and online communications via Investor
- to register or be registered and remain registered as a user of Investor Online
- any communication given to you online by making it available to you to access via Investor Online will be taken to be delivery of the communication to you on the date that your nominated email address receives an email us that the communication is available
- we will send an eStatement notification email to your nominated email address when a communication is available for you to access via Investor Online
- you have provided your nominated email address in your Application, through your adviser or via Investor Online and you (or your financial adviser, on your behalf) are responsible for notifying us of any change to your nominated email address
- the nominated email address you have provided is
- to ensure we can deliver your eStatements, any change to your email address must be submitted before the effective end date of the upcoming report (eg 30June)
- we'll automatically cancel your request for eStatements and online communications and switch you back to paper correspondence sent via mail if we're unable to successfully deliver emails to your nominated email address because it is not valid
- to resume eStatements after being switched back to paper, you will need to opt-in to online communications again and provide us with a valid email address
- you will be able to access such communications at any time while your account is open and you have access to Investor Online
- to keep your nominated email address current and active to continue to receive emails from us to ensure your mailbox can receive email notifications from us (eg there must be sufficient storage space available in your inbox)
- to ensure your mailbox junk mail and spam filters allow emails to be received from us

- to tell us as soon as possible if you are unable to access your email, Investor Online or your eStatements for any
- to regularly check for delivery of your eStatements regardless of whether or not you have received an email notification
- to take reasonable and appropriate security measures in relation to your computer and email access
- you can download a copy of any such communication free of charge
- we will send you a free paper copy of any such communication, at your request
- we may give you any communication in any other method permitted by law
- you may cancel your request to receive online communications at any time, however, you acknowledge that it may take up to two days for us to process your cancellation request and recommence sending you paper communications via mail
- we may at any time vary, suspend or cancel your access to eStatements and online communications via Investor Online. If we do this, we will provide notice to your nominated email address as soon as is reasonably practicable and will resume sending you paper communications via mail
- we will notify you of any change to these terms and conditions either by email to your nominated email address, via Investor Online or by mail
- we are not responsible for any losses whatsoever (including consequential loss) arising from unauthorised access to your email account, your inability to access your email account or because we have had to cancel your access to eStatements and online communications and resume sending you paper communications via mail and
- we are not responsible for any costs associated with updating, modifying or terminating your software or hardware to enable you to access eStatements or Investor Online

8. Glossary

'account' or 'accounts' refers to a LifeFocus Private eWRAP Super account or a LifeFocus Private eWRAP Pension account.

'AdviserNET' means the online transaction facility provided by us that your financial adviser uses to submit instructions concerning your account.

'application' means an application to open an eWRAP Super or eWRAP Pension account, which forms part of the application to open an account.

'Asgard' means Asgard Capital Management Ltd, ABN 92 009 279 592, the Administrator and custodian of eWRAP Super/Pension.

'BPAY®' means BPAY Pty Ltd, ABN 69 079 137 518.

'Cash Account' means your eWRAP Super/Pension Cash Account.

'CCSL' means CCSL Ltd ABN 51 104 967 964 AFSL 287084, the Trustee of LifeFocus Superannuation Fund eWRAP Super/Pension 'deposit' includes a contribution or rollover.

'GST' means any tax imposed on the supply of any goods, services, real or personal property, or similar things or a similar tax.

'including' or 'includes' means 'including, but not limited to' or 'includes, without limitation'.

'eWRAP Super account' and 'eWRAP Pension account' refers to LifeFocus Private eWRAP Super/Pension.

'Investment options' mean financial products purchased through your eWRAP Super/Pension account.

'Investor *Online*' means a facility providing continuous electronic access to information about your accounts.

'managed investment' includes a cash product.

'pension', 'pension account' and 'pension accounts' refer to the LifeFocus Private eWRAP Pension account.

'rollover' refers to a rollover of super benefits.

'super', 'super account' and 'super accounts' refer to the LifeFocus Private eWRAP Super account.

'superannuation law' includes the Superannuation Industry (Supervision) Act 1993 and regulations made under that Act, and the Corporations Act 2001 and regulations made under that Act

'we', 'us', and 'our' are references to the Trustee.

'Westpac' means Westpac Banking Corporation, ABN 33 007 457 141, AFSL 233714.

'Westpac Group' means Westpac and its subsidiaries.

'you' means the LifeFocus Private eWRAP Super/Pension account holder.

Distributed by Alliance Capital Management Pty Limited ABN 29 128 576 072 Level 23, 600 Bourke Street Melbourne VIC 3000

Trustee CCSL Limited ABN 51 104 967 964 AFSL 287084 Level 17, IBM Tower, 60 City Road Southbank VIC 3006

Administrator Asgard Capital Management Ltd (Asgard) ABN 92 009 279 592 AFSL 240695

Administrator Contact Number 1800 731 812

Correspondence Asgard PO Box 7490 Cloisters Square WA 6850



LifeFocus Private eWRAP Super/Pension

Application booklet
Issue date: 8 December 2024



How to proceed?

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

_					
Forms	When to complete?				
LifeFocus Private eWrap Super application	This form needs to be completed if you wish to open a LifeFocus Private eWRAP Super Account.				
LifeFocus Private eWRAP Pension application	This form needs to be completed if you wish to open a LifeFocus Private eWRAP Pension Account.				
Transfer authority	You need to complete this form if you wish to roll over benefits from other superannuation fund(s) into your new account.				
	Note: A separate certified copy of proof of identification documents must be provided for each requested transfer. Multiple people cannot be certified on the one document.				
Advice Fee Client Consent	Provide your consent to pay advice related fees. This includes ongoing advice fees and/or a one-off advice fee for advice related services to be provided to you in relation to your LifeFocus Private account.				
Choosing your super fund	You can use this form to provide information to your employer on how to make superannuation guarantee contributions into your new LifeFocus Private eWRAP Super Account.				
	This form should be provided to your employer. Do not send this form to us or the tax office.				
Tax file number declaration	You need to complete this form if you completed the LifeFocus Private eWRAP Pension application and you are under the age of 60.				
	Please attach this form to your application and send it to us.				
Direct debit request	You need to complete this form if in your application you elected to make a one-off or regular deposit into your account (super only) via direct debit.				
Binding death benefit nomination	You can use this form to make a death benefit nomination that is binding on us. You can nominate one or more dependants and/or your estate to be paid the balance in your account (including any insured benefit) when you die.				
Automatic reversionary nomination (for pension accounts only)	You can use this form to make an automatic reversionary nomination. An automatic reversionary nomination means that your pension will automatically continue to be paid from your pension account to your nominated beneficiary, following your death (subject to certain conditions).				

Unless otherwise defined, terms used in the application booklet have the same meaning as in the **LifeFocus Private** eWRAP Super/Pension Product Disclosure Statement (PDS).

Guide to completing the LifeFocus Private eWRAP Super Account application

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

I. Existing account details

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

If you have any changes to your existing account, mark these changes in section 2. We will only apply the amended account details to your new account.

2. New account details

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

3. Tax file number

If you choose to provide your tax file number, complete this section.

4. Authority to operate

Indicate whether your financial adviser will have authority to operate your **LifeFocus Private** eWRAP Super Account.

5. Residency details

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

6. Employment details

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

7. Share trading

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

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

8. Reports and information

Indicate whether your preference for receiving reports and correspondence is online or by mail.

9. Initial deposits and contributions

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

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

10. Contributions: Regular deposit plan

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

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

II. Nominated bank account

As an additional security measure for verification purposes, provide us with details of your nominated bank account.

12. Nominated beneficiaries

You can nominate one or more beneficiaries (including your Estate) for your account. The nomination can be either discretionary or binding. For more information, refer to 'Estate planning' in the 'How your account works' section of the Additional Information Booklet. If you would like to make a binding nomination, complete the 'Binding death benefit nomination' form in the application booklet.

13. Adviser's details

Your financial adviser completes this section.

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act*, your financial adviser is required to verify your identity using the LifeFocus Customer Identification form.

If you do not have a financial adviser, complete and attach the LifeFocus Customer Identification form.

14. Additional information – Mandatory section if you do not have a financial adviser

This section must be completed if you do not have a financial adviser who completed and signed section 13 of this form.

15. Declaration

Read carefully the 'Investor declarations, conditions and acknowledgements' section in the PDS Part 2: Additional Information and sign the application.

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

Guide to completing the LifeFocus Private eWRAP Pension application

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

I. Existing account details

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

2. New account details

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

3. Tax file number

f you choose to provide your tax file number, complete this section.

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

4. Authority to operate

Indicate if your financial adviser will have authority to operate your **LifeFocus Private** eWRAP Pension Account.

5. Residency details

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

6. Pension eligibility

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

7. Share trading

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

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

8. Reports and information

Indicate whether your preference for receiving reports and correspondence is online or by mail.

9. Initial deposits and contributions

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

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

10. Transfer details

Complete these details if you are transferring funds from your existing **LifeFocus Private** eWRAP Super and/or **LifeFocus Private** eWRAP Pension account to this **LifeFocus Private** eWRAP Pension Account.

II. & I2. Pension payment details

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

13. Nominated bank account

As an additional security measure for verification purposes, provide us with details of your nominated bank account.

14. Nominated beneficiaries

You can nominate a beneficiary for your account. For more information, refer to 'Estate planning' in the 'How your account works' section of the PDS Part 2: Additional Information. The nomination can either be discretionary, binding or automatic reversionary. If you would like to make a discretionary nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination, complete the 'Binding death benefit nomination' form in the application booklet. If you would like to make an automatic reversionary nomination, complete the 'Automatic Reversionary Nomination' form in the application booklet.

15. Adviser's details

Your financial adviser completes this section.

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act*, your financial adviser is required to verify your identity using the LifeFocus Customer Identification form.

If you do not have a financial adviser, complete and attach the LifeFocus Customer Identification form

16. Additional information – Mandatory section if you do not have a financial adviser

This section must be completed if you do not have a financial adviser who completed and signed section 15 of this form.

17. Declaration

Read carefully the 'Investor declarations, conditions and acknowledgements' in the PDS Part 2: Additional Information and sign the application.

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

LifeFocus Private eWRAP Super Account Application

Issue date: 8 December 2024

Instructions on how to complete this application are at the beginning of this booklet.

Please complete this application in BLOCK LETTERS and:

- Your financial adviser may submit this application online using AdviserNET (you are required to have a financial adviser to operate
 a LifeFocus Private eWRAP account) or you can post it to Asgard, PO Box 7490, Cloisters Square WA 6850.
- Make cheques payable to LifeFocus Private eWRAP Super Account (Name of investor) and cross them 'Not negotiable'.
- We cannot accept faxes or photocopies of this application.
- 1 This symbol indicates you need to give us more information.
- This symbol indicates a required field/section.

Questions? Call our Customer Relations team on 1800 731 812 or email ewrap@asgard.com.au

Privacy Statement

All personal information and credit-related information we collect about you is collected, used, and disclosed by us in accordance with our Privacy Statement which is available at www.asgard.com.au/privacy or by calling us.

Our Privacy Statement also provides information about how you can access and correct your personal information and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Where your personal information is disclosed to CCSL Limited, it will be held under the Diversa Privacy Policy. The Diversa Privacy Policy may be obtained from Diversa's website on www.diversa.com.au.

Policy may be obtained from Diversa's website on www.diversa.com.au .					
Checklist Have you?					
signed the declaration and dated this form? supplied your email address?					
attached the LifeFocus customer identification form including completed the mandatory additional information section certified identification documentation? (section 14) if you do not have a financial adviser					
attached all your supporting documents if required?					
- e.g. Power of Attorney, Guardianship, Trust Deed, etc.					
 original certified copies are required. 					
1. Existing account details					
If you have an existing account that is in exactly the same name as this account, provide the account number and name below, mark any changes in section 2, and go to section 3. We will only apply the amended account details to your new account.					
Existing account number					
Existing account name					
→ Go to section 3					
New account details – Mandatory if section 1 is not completed					
Title Surname					
Given names					
If you are known by any other name(s), please list them below					
4.					
Gender Date of birth					
Male Female					



2. New account details – Mandatory if section 1 is not completed (continued)
Residential address (we cannot accept PO Boxes)
State Postcode
Postal address (if different from residential address)
State Postcode Postcode
Phone (Home) Phone (Business)
Phone (Mobile) Facsimile
Email (Mandatory)
Occupation
Employment type: Full time Part time Self employed Casual Temporary Retired Student
Social security recipient Unemployed Dependent contractor Independent contractor
United Chome duties/work compensation/etc)
Source of Funds (mandatory)
What is the source of your contributions? Source of Funds refers to the origin and the means of transfer of the funds.
Please select all options that apply.
Salary/Wages Superannuation/pension Redundancy Others (list below) Commission Superannuation/pension Inheritance
Bonus Insurance payment Gift/Donation
Business income/earnings
☐ Investment Income and Earnings ☐ Government benefits ☐ Tax refund ☐ Tax refund
Source of Wealth (mandatory)
What is the source of your wealth (accumulated net worth)? Source of Wealth refers to the origin of your financial standing or total net worth (i.e. how have you generated your wealth?). Please select all options that apply.
Employment income Rental income Owns real estate/property Other (specify source)
or earnings Superannuation/pension Sale of assets
Redundancy Insurance payment Inheritance
Business income/earnings Compensation payment Gift/Donation Investment income/earnings Government benefits Windfall
- Government sometime with a virial and a second se
3. Tax file number
You are not obliged to provide us with your Tax File Number (TFN). However, providing us with your TFN gives you advantages which may not apply if you choose to withhold your TFN, as detailed in Section 11 of our Privacy Statement. Please contact the Australian Taxation Office for more information about your TFN and its use.
Any details you do provide us (including your TFN) that are personal information will be collected, used and disclosed in accordance with our Privacy Statements (in particular please see Section 11 as regards TFNs) which is available at www.asgard.com.au/privacy
or by calling us.
Tax file number (TFN)

4. Authority to operate
Indicate if you are giving your financial adviser authority to operate your account on your behalf.
Yes, my financial adviser is granted authority to operate my account I authorise my financial adviser to give, and the Trustee and Administrator to accept, instructions on my behalf as if they had been given by me, but my financial adviser agrees he/she cannot give instructions: 1. to change the name of my account 2. to transfer funds out of my Cash Account 3. in relation to any other matters outlined in the PDS that may require my personal instructions
 to transfer my account from super to pension. OR
No, my financial adviser is not granted authority to operate my account If you select this option, you will be required to sign all instructions relating to your account prior to your financial adviser submitting them to us online.
5. Residency details – Mandatory section
Are you an Australian resident for taxation purposes? Yes OR No If No, state your country of residence
6. Employment details – Mandatory section
Employeed Employed Not applicable (as other circumstances apply) Employer's business name (employed only to complete) Date joined employer (employed only to complete)
7. Share trading
I wish to trade listed securities through my LifeFocus Private eWRAP Super account.
Dividend election
Cash Reinvest (DRP)
Note:
 If no dividend election is made, the default election of cash will be applied. The dividend election will be applied across all share holdings in your account. Where reinvesting (DRP) is not available for a listed security or there is a residual cash portion on the DRP, the dividend will be paid into the Cash Account.
8. Reports and information
Select one of the following options for receiving reports and information:
Online – I choose to access all correspondence online Email address (required so we can notify you when important information is available on Investor Online):
OR Py mail Labores to receive the following correspondence by mail Tick one preference below
By mail – I choose to receive the following correspondence by mail. Tick one preference below. Mail Investor Report to: Investor OR Financial adviser
Notes:
If you select Online: you acknowledge and agree that you have read and accept the terms and conditions for eStatements and online communications set out in the 'Investor declarations, conditions and acknowledgments' section of the Additional Information Booklet.
 you'll still get some reports and letters by mail as we're progressively moving to eStatements.
 you'll still get some reports and letters by mail as we're progressively moving to eStatements. Further information I would like to receive information, special offers and exclusive opportunities about other products or services.

9.	. Initial deposits and	contributions				
Ind	Indicate the type of deposit you're making .					
	Rollover details					
		below for the initial ro the initial rollover cheq in this booklet if you'd	ue(s) to us (reference	to cheque(s) is not ap		
	Is this a SMSF?					
	Product/Superannu	ation Fund name			Expected amo	ount
					\$	X
	Fund USI: (Not required for SMSF) Rolloyer 2					
	Is this a SMSF?					
	Product/Superannu	ation Fund name			Expected amo	ount
		and name				
					\$,	X X
	Fund USI:			Ont require	d for SMSF)	
ΑN	ID/OR					
	Deposit details					
	Amount: \$		Depo	sit type: Cheque	Direct Debit	
	This deposit is made	up of:		·		
	Employer superannuation	Personal	Personal	Salary		
	guarantee (SG)	deducted	undeducted	sacrifice	Additional employer	Spouse
	contribution ²	contribution^*2	contribution*1	contribution ²	contribution ²	contribution*1
	Ψ	Ψ	Ψ	Ψ	Ψ	Ψ
	If depositing via direct debit, complete the direct debit request in this booklet or your employer can make electronic contributions to your account using a Superstream employer portal. Note: Contribution caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO at the end of the financial year. It is your or your adviser's responsibility to monitor your contribution caps. The Administrator will not be held esponsible for ensuring that you do not exceed your contribution caps. If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump-sum withdrawal). We are unable to accept one off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN. This type of contribution counts towards your non-concessional contribution cap.					
10	0. Contributions։ Reç	gular deposit plan				
I wish to set up a regular deposit plan on my account. 1 You need to complete the below section as well as the 'Direct debit request' appearing in this booklet. 1 Note: You will need to ensure that you are eligible to contribute to your account during the duration of your regular deposit plan. If your circumstances change (ie you are no longer eligible to make contributions into your account), you will need to provide us with instructions to cancel your regular deposit plan. For more information on circumstances in which contributions can be made, refer to the 'How super works' section of the Additional Information Booklet.						
Re	gular deposit plan de	etails				
	Regular deposit amount (minimum \$100): \$					
	equency: Monthly e: If you do not specify the	Quarterly Use frequency, the 'monthly' t	, ,	iually o your direct debit.		
	Start date: Start date is specified, the direct debit will start immediately after this application has been processed.					



10. Contributions: Regular deposit plan (continued) This contribution is made up of: **Employer** superannuation Personal Personal Salary guarantee (SG) deducted sacrifice Additional employer undeducted Spouse contribution^*2 contribution² contribution*1 contribution² contribution² contribution*1 \$ \$ \$ ^ If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump-sum withdrawal). * We are unable to accept one-off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN. Note: Contributions caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO after the end of the financial year. It is your or your adviser's responsibility to monitor your contribution caps. The Administrator will not be held responsible for ensuring that you do not exceed your contribution caps. 1. This type of contribution counts towards your non-concessional contributions cap. This type of contribution counts towards your concessional contributions cap. 11. Nominated Bank Account details The Nominated Bank Account must be held in your name or, if it's a joint account, a bank account where you are one of the bank account holders. Name(s) bank account is held in BSB number Bank account numbe Financial Institution and branch name 12. Nominated beneficiaries You can nominate one or more dependants and/or your estate to be paid the balance in your account (including any insured benefit) when you die. For more information, refer to 'Estate planning' in the 'How your account works' section of the Additional Information Booklet. Please indicate the type of nomination you wish to make: OR Binding nomination Discretionary nomination Complete the below section. Complete the 'Binding death benefit nomination' form in this booklet. Note: Please select only one option. Discretionary nomination Allocation Estate AND/OR



Relationship (please select only one option)

De-facto spouse Child*

oxdot Dependant 1

Full name

J Financial dependant

12. Nominated beneficiaries (continued)	
Dependent 2	
Lul Dependant 2 Full name	L W
Relationship (please select only one option)	
Spouse De-facto spouse Child Interdependency relationship Financial dependant	
Dependant 3	\ %
Full name	
Relationship (please select only one option)	
Spouse De-facto spouse Child Interdependency relationship Financial dependant	
Dependant 4	
Relationship (please select only one option)	
Spouse De-facto spouse Child Interdependency relationship Financial dependant	4000/
Your total allocation must total 100%	100%
* If one or more of your nominated dependants is a child under 18 years of age and you would like them to be paid a child pension, you child pension nomination which must accompany this application. Your financial adviser can download this form from AdviserNET.	ou need to complete a
13. Adviser's details and declaration – Mandatory section	
Do you have a financial adviser?	
Yes – your adviser will need to complete the 'Adviser's details and declaration' section below and complete	e and attach the
relevant 'LifeFocus Customer Identification' form available from www.advisernet.com.au	
No – Please complete and attach the relevant 'LifeFocus Customer Identification' form available from our C Relations team.	Customer
By completing this section, you (the financial adviser) authorise us to collect, maintain, use and disclos	se your personal
information in the manner set out in our privacy policy, a copy of which can be obtained free of charge Relations team.	from our Customer
Adviser's company	
Adviser's name	
AFS Licensee name	
AFSL number Adviser's phone Adviser's code	
Adviser's Code	
Adviser's email address	
	1 11 11 11 11 1



13. Adviser's details and declaration - Mandatory section (continued)

Declaration by financial adviser

- I confirm that I have provided the applicant with personal advice in relation to this product and:
 - the advice is consistent with the applicant applying for the product;
 - the advice remains current at the time of this application; and
 - the client is within the target market for this product.
- I confirm that I am aware of my obligations & have performed a verification of the identity of the client associated with this account, as required by the AML CTF Act 2006, and:
 - I have attached the necessary certified proof of identity documents with the application; and
 - I will retain copies of the documents used for the identify verification in accordance with the AML CTF Act 2006 and in such a way that they can be produced if requested at any time in the future.

Signature (financial adviser)					
Date					
	Dealer stamp				
14. Additional information – Mandatory section if you do not have a financial advi	ser				
If you do not have a financial adviser who completed and signed section 13 of this form, you questions listed below:	must complete any one or more of the				
 Would you like to save for your retirement within the superannuation environment to take of the various benefits the superannuation system offers? 	advantage Yes No				
 Would you like to invest your retirement savings in one or more investment options? 	Yes No				
 Would you like to convert your retirement savings into a superannuation income stream? 	Yes No				
Do you want to to obtain insurance cover suited for your needs?	Yes No				
15. Declaration – Mandatory section					
I confirm that before this application was signed by me, I was given a copy of the current PDS (consisting of the PDS Part 1: General Information, PDS Part 2: Additional Information, and the PDS Part 3: Insurance Options) and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.					
I expressly acknowledge the 'Important information' section of the PDS.					
 I give and make the 'Investor declarations, conditions and acknowledgments' as part of t 	he Part 2: Additional Information.				
 I give and make the 'Investor declarations, conditions and acknowledgments' as part of t I confirm all details in this application are true and correct. 	he Part 2: Additional Information.				
 I confirm all details in this application are true and correct. I agree to receive any communications (including any confirmation of any transaction or disignificant events and other information I may request) details of illiquid investments and disclosure statements for underlying managed investments and periodic reports) which the required or permitted to give, or has agreed to give, to me relating to my account via Investments chosen by the Trustee and the Administrator (and for these purposes, I agree I will information whether or not I access the information). 	lealing notice of material changes and documents (including the product ne Trustee and the Administrator is stor Online, or any other electronic				
 I confirm all details in this application are true and correct. I agree to receive any communications (including any confirmation of any transaction or disgnificant events and other information I may request) details of illiquid investments and disclosure statements for underlying managed investments and periodic reports) which the required or permitted to give, or has agreed to give, to me relating to my account via Investments chosen by the Trustee and the Administrator (and for these purposes, I agree I will 	lealing notice of material changes and documents (including the product ne Trustee and the Administrator is stor Online, or any other electronic				

CCSL Limited ABN 51 104 967 964 AFSL 287084 Trustee of LifeFocus Private eWRAP Super/Pension, which is part of the LifeFocus Superannuation Fund ABN 94 579 217 553 Administered by Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695 Correspondence to: Asgard, PO Box 7490, Perth WA 6850

Customer Relations: 1800 731 812





LifeFocus Private eWRAP Pension Account Application

Issue date: 8 December 2024

Instructions on how to complete this application are at the beginning of this booklet.

Please complete this application in BLOCK LETTERS and:

- Your financial adviser may submit this application online using AdviserNET (you are required to have a financial adviser to operate a LifeFocus Private eWRAP account) or you can post it to Asgard, PO Box 7490, Cloisters Square WA 6850.
- Make cheques payable to LifeFocus Private eWRAP Pension Account (Name of investor) and cross them 'Not negotiable'. If you are investing through the LifeFocus Private eWRAP Super Account, your non-rollover cheque should be payable to LifeFocus Private eWRAP Super Account (Name of investor).
- We cannot accept faxes or photocopies of this application.
- 1 This symbol indicates you need to give us more information.
- This symbol indicates a required field/section.

Questions? Call our Customer Relations team on 1800 731 812 or email ewrap@asgard.com.au

Privacy Statement

All personal information and credit-related information we collect about you is collected, used, and disclosed by us in accordance with our Privacy Statement which is available at www.asgard.com.au/privacy or by calling us.

Our Privacy Statement also provides information about how you can access and correct your personal information and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

Policy may be obtained from Diversa's website on www.diversa.com.au.
Checklist Have you?
signed the declaration and dated this form? supplied your email address?
attached the LifeFocus customer identification form including completed the mandatory additional information section certified identification documentation? certified identification documentation?
attached all your supporting documents if required? – e.g. Power of Attorney, Guardianship, Trust Deed, etc. – original certified copies are required.
1. Existing account details
If you have an existing account that is in exactly the same name as this account, provide the account number and name below, mark any changes in section 2, and go to section 3. We will only apply the amended account details to your new account.
Existing account number
Existing account name
⇒ Go to section 3
New account details – Mandatory if section 1 is not completed
Title Surname
Given names
If you are known by any other name(s), please list them below
1.
3.
4.



New account details – Mandatory if section 1 is not completed (continued)						
Gender Date of birth						
Male Female						
Residential address (we cannot accept PO Boxes)						
State Postcode						
Postal address (if different from residential address)						
Dhone (Huminese)						
Phone (Home) Phone (Business)						
Phone (Mobile)						
Email (Mandatory)						
Occupation Occupation						
Employment type: Full time Part time Self employed Casual Temporary Retired Student Social security recipient Unemployed Dependent contractor Independent contractor Other (home duties/work compensation/etc)						
Source of Funds (mandatory)						
What is the source of your contributions? Source of Funds refers to the origin and the means of transfer of the funds.						
Please select all options that apply.						
☐ Salary/Wages ☐ Superannuation/pension ☐ Redundancy ☐ Others (list below)						
☐ Commission ☐ Loan ☐ Inheritance ☐ City(Paration						
☐ Bonus ☐ Insurance payment ☐ Gift/Donation ☐ Occurrence to a payment ☐ Missate II						
Business income/earnings						
☐ Investment Income and Earnings ☐ Government benefits ☐ Tax refund ☐ Rental income ☐ Sale of assets ☐ Tax refund ☐ Tax refu						
Source of Wealth (mandatory)						
What is the source of your wealth (accumulated net worth)? Source of Wealth refers to the origin of your financial standing or total net worth (i.e. how have you generated your wealth?).						
Please select all options that apply.						
Employment income						
or earnings Superannuation/pension Sale of assets						
☐ Redundancy ☐ Insurance payment ☐ Inheritance						
☐ Business income/earnings ☐ Compensation payment ☐ Gift/Donation						
☐ Investment income/earnings ☐ Government benefits ☐ Windfall ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐						

3. Tax file number You are not obliged to provide us with your Tax File Number (TFN). However, providing us with your TFN gives you advantages which may not apply if you choose to withhold your TFN, as detailed in Section 11 of our Privacy Statement. Please contact the Australian Taxation Office for more information about your TFN and its use. Any details you do provide us (including your TFN) that are personal information will be collected, used and disclosed in accordance with our Privacy Statements (in particular please see Section 11 as regards TFNs) which is available at www.asgard.com.au/privacy or by calling us. Tax file number OR Exemption code 🛈 If you are over 60, you do not need to complete the 'Tax file number declaration'. 4. Authority to operate Indicate if you are giving your financial adviser authority to operate your account on your behalf. Yes, my financial adviser is granted authority to operate my account I authorise my financial adviser to give, and the Trustee and Administrator to accept, instructions on my behalf as if they had been given by me, but my financial adviser agrees he/she cannot give instructions: 1. to change the name of my account 2. to transfer funds out of my Cash Account 3. in relation to any other matters outlined in the PDS that may require my personal instructions 4. to transfer my account from super to pension. OR No, my financial adviser is not granted authority to operate my account If you select this option, you will be required to sign all instructions relating to your account prior to your financial adviser submitting them to us online. 1 5. Residency details - Mandatory section Are you an Australian resident for taxation purposes? Yes OR No If No, state your country of residence 6. Pension eligibility – Mandatory section Tick the condition that applies to you: **Transition to Retirement Pension** I am between age 60 and age 64. **Account Based Pension** My pension account is comprised entirely of Death Benefit Income Stream benefits¹. My pension account is comprised of unrestricted non-preserved superannuation benefits. I am between age 60 and 64 and have ceased an employment arrangement since turning 60^. Date ceased employment: I am between age 60 and age 64 and have permanently ceased employment and do not intend to be gainfully employed again for 10 hours or more per week.

Pe	ermanent incapacity
ð	To access preserved benefits on the grounds of permanent incapacity, you need to provide certificates from two legally qualified medical practitioners stating that, in their opinion, because of your ill-health (whether physical or mental), it is unlikely that you can engage in gainful employment for which you are reasonably qualified by education, training or experience.
ΓΩ	enable us to consider whether to classify your benefit navment as a 'disability superannuation benefit' and calculate any

To enable us to consider whether to classify your benefit payment as a 'disability superannuation benefit' and calculate any applicable tax free component, in addition to the need for the certificates from two doctors, please:

Confirm that you are requesting payment of your benefits because you suffer from ill-health (whether physical or mental).
 Yes OR No



I am age 65 or over.

6. Pension eligibility – Mandatory section (continued)	
 Advise that date on which you stopped being capable of being gainfully employed. (If you expect this date to be the date on which your employment terminated). If you were employed at the time you began to suffer ill health and your employment cont prior to your 65th birthday, provide details of the earlier retirement date below. If no date is contract, leave the field below blank, and your 65th birthday will be used. Please note that 	ract specified a retirement date s specified in your employment t providing an earlier date may
 Death Benefit Income Stream benefits cannot be combined with other superannuation or pension monies to ret Important note: For clients that have ceased an employment arrangement on or after age 60, only unrestricted r to commence the pension. Any additional rollovers and contributions need to first be consolidated into Super, a Super account before the unrestricted non-preserved benefit can be transitioned to the new Pension account. 	non-preserved benefits can be used
7. Share trading	
I wish to trade listed securities through my LifeFocus Private eWRAP Pension Account. Dividend election Cash Reinvest (DRP) Note: If no dividend election is made, the default election of cash will be applied. The dividend election will be applied across all share holdings in your account. Where reinvesting (DRP) is not available to the Cash Account.	able for a listed security or there is a
residual cash portion on the DRP, the dividend will be paid into the Cash Account.	
8. Reports and information	
Select one of the following options for receiving reports and information: Online – I choose to access all correspondence online Email address (required so we can notify you when important information is available on Inves	stor <i>Online</i>):
By mail - I choose to receive the following correspondence by mail. Tick one preference belo	w.
Mail Investor Report to: Investor OR Financial adviser Notes: If you select Online: • you acknowledge and agree that you have read and accept the terms and conditions for eStatements and online of declarations, conditions and acknowledgments' section of the Additional Information Booklet. • you'll still get some reports and letters by mail as we're progressively moving to eStatements. Further information I would like to receive information, special offers and exclusive opportunities about other productions.	
9. Initial deposits	
Indicate the type of deposit you're makingl. Rollover details Complete the details below for the initial rollover(s) and any additional rollovers to follow. You redocumentation with the initial rollover cheque(s) to us (reference to cheque(s) is not applicable transfer authority in this booklet if you'd like us to manage the transfer. Rollover 1	
☐ Is this a SMSF? Product/Superannuation Fund name	Expected amount
1 Todaot/Ouperannaation 1 und name	
Fund USI: (Not required for SN	MSF)



_	1 101 1 1 1 1 1					
9	9. Initial deposits (continued)					
	Rollover 2					
	☐ Is this a SMSF?					
	Product/Superannu	ation Fund name			Expected am	ount
					\$	
	Fund USI:			□□□(Not require	,	
	Note: If you are rolling over section with the same ac		d you have included this ac	count in section 12 'Transf	er details' then you do no	t need to complete this
ΑN	ID/OR					
	Deposit details					
	Amount: \$		Dep	osit type: Cheque	Direct Debit	
	This deposit is made	up of:				
	Employer superannuation guarantee (SG) contribution ²	Personal deducted contribution^*2	Personal undeducted contribution*1	Salary sacrifice contribution ²	Additional employer contribution ²	Spouse contribution*1
	\$	\$	\$	\$	\$	\$
	Note: Contribution caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO at the end of the financial year. It is your or your adviser's responsibility to monitor your contribution caps. The Administrator will not be held responsible for ensuring that you do not exceed your contribution caps. \[If you're making a personal deductible contribution, you should provide a valid Personal Tax Deduction Notice with your application form to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us before the pension commences, otherwise you will not be able to claim a tax deduction. \[\text{We are unable to accept one off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN. 1 This type of contribution counts towards your non-concessional contribution cap.					
1	0. Transfer details					
Tra	ınsfer type					
	Full Asset Trans	fer				
	Transfer non-tax	paid investments from	m my existing LifeFoc	us Private eWRAP Su	uper/Pension Accoun	it
	investments.		to my LifeFocus	Private eWRAP Pensi	on Account without s	selling these
	Note: If you wish to t			ension account without sell	ing them down, you need	d to open your LifeFocus
	OR	ision Account online wi	th your financial adviser.			
	Partial \$ selldov	vn				
	Transfer \$		from my existing	g LifeFocus Private e	WRAP Super/Pensio	n Account
	Note: If you nominate Private eWRAP Pen: OR		existing super/pension acc	ount, your investments will	be sold and transferred a	s cash to your LifeFocus
	Full \$ selldown					
	Close my existing LifeFocus Private eWRAP Super/Pension Account					



Note: All investments in your existing super/pension account will be sold and transferred as cash to your LifeFocus Private eWRAP Pension Account.

11. Commencement date of pension					
Commencement date of pension [] [] [] [] [] [] [] [] [] [
Note: If you do not provide a pension commencement date, the commencement date of pension will be the date of receipt of your single rollover. If you do provide a commencement date, you authorise your financial adviser to change this date by notifying us. Where you are transferring some or all of the balance in your existing super/pension account and investments need to be sold, we will start selling those investments on the commencement date provided. In this case, your pension will commence as soon as all sale proceeds are received.					
12. Pension details					
Minimum allowable pension * If your pension account commences on or after 1 June no minimum will be paid for that year. To receive a payment during this period, a gross amount will need to be nominated. OR Maximum allowable pension OR Pay me \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$					
Make my pension payments					
monthly OR quarterly in March, June, September and December OR annually in June					
Note: ^ A maximum only applies to Pre-Retirement Pensions. • Pension payments are paid on or around the 20th day of the relevant month. • If the frequency of pension payments is not selected, the pension payments will be made monthly.					
Pay my pension to the following account:					
Note: We can only make pension payments to an account that is held in your name or a joint account where you are one of the joint holders. We will use this bank account as your Nominated Bank Account unless you provide us with an alternative bank account in Nominated Bank Account section below.					
Branch name Control C					
Branch address					
Name(s) bank account is held in					
BSB number Bank account number					
13. Nominated Bank Account details					
We will automatically set up the bank account you nominated in section 12 as your Nominated Bank Account. You only need to fill out the below bank details if you wish to nominate a different bank account to withdraw funds to. The Nominated Bank Account must be held in your name or, if it's a joint account, a bank account where you are one of the bank account holders.					
Name(s) bank account is held in					
BSB number Bank account number					
Financial Institution and branch name					



14. Nominated beneficiaries			
	e Pla	nts and/or your estate to be paid the balance in your account whe nning' section in the Additional Information Booklet. ou wish to make:	en you die.
Discretionary nomination Reversionary pension option – complete Part A. Nominated dependants option – complete Part B.	OR	Complete the 'Binding death benefit nomination' form in this booklet. Note: We cannot accept binding reversionary nomi	reversionary nations Dete the 'Automatic rsionary Nomination ' in this booklet.
Note: Please select only one option	1		
PART A - Reversionary pension	optio	nc	
		nominate a dependant to receive your death benefit in the form o	f a nension
		ne pension be paid to my dependant:	ια ροποιοπ.
Full name			
Date of birth	Gen	der	
		Male Female	
Relationship (please select only one			
Spouse De-facto spouse			
PART B - Nominated dependan	ts op	tion	
I nominate my estate and/or depend	dant(s	s) to receive the specified proportion of my death benefits:	
Estate/Dependant(s)			Allocation
Estate			 %
AND/OR			
Dependant 1			 %
Full name]
Relationship (please select only	one (option)	
Spouse De-facto spouse		Child' 🔲 Interdependency relationship 🔲 Financial dependa	nt
Dependant 2			\ %
Full name]
Relationship (please select only	one (option)	
Spouse De-facto spouse		Child' 🔲 Interdependency relationship 🔲 Financial dependa	nt
Dependant 3			 %
Full name			¬



Relationship (please select only one option)

Spouse De-facto spouse Child DInterdependency relationship

Financial dependant

14. Nominated beneficiaries (continued)		
Dependant 4		
Full name	%	1
Relationship (please select only one option)		
	cial dependant 100%	
Your total allocation must total 100% * If one or more of your nominated dependants is a child under 18 years of age and you would like them to be pair		molete a
child pension nomination which must accompany this application. Your financial adviser can download this form		
15. Adviser's details and declaration – Mandatory section		
Do you have a financial adviser?		
Yes – your adviser will need to complete the 'Adviser's details and declaration' section believent 'LifeFocus Customer Identification' form available from www.advisernet.com.au	ow and complete and attac	h the
No – Please complete and attach the relevant 'LifeFocus Customer Identification' form available Relations team.	ailable from our Customer	
By completing this section, you (the financial adviser) authorise us to collect, maintain, information in the manner set out in our privacy policy, a copy of which can be obtained Relations team.		
Adviser's company		
Adviser's name		
AFS Licensee name		
AFSL number Adviser's phone Adviser's code		
Adviser's email address		
Declaration by financial adviser		
• I confirm that I have provided the applicant with personal advice in relation to this product and:		
 the advice is consistent with the applicant applying for the product; 		
- the advice remains current at the time of this application; and		
 the client is within the target market for this product. I confirm that I am aware of my obligations & have performed a verification of the identity of the confirmation. 	lient associated with this acc	ount as
required by the AML CTF Act 2006, and:	morne accordated with this acc	ourit, ao
 I have attached the necessary certified proof of identity documents with the application 		
 I will retain copies of the documents used for the identify verification in accordance with a way that they can be produced if requested at any time in the future. 	n the <i>AML CTF Act 200</i> 6 ar	nd in such
F		
Signature (financial adviser)		
Date		
	Dealer stamp	



Dealer stamp

	rou do not have a financial adviser who completed and signed section 15 of this form, you must complete any one or more of the estions listed below:
	Would you like to commence an income stream within the superannuation environment to take advantage of the various benefits the superannuation system offers?
	Would you like to invest your retirement savings in one or more investment options?
	Would you like to convert your retirement savings into a superannuation income stream?
	Do you want to consolidate retirement and other savings and commence a superannuation income stream?
	17. Declaration – Mandatory section
	I confirm that before this application was signed by me, I was given a copy of the current PDS (consisting of the PDS Part 1: General Information and PDS Part 2: Additional Information) and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.
•	I expressly acknowledge the 'Important information' section in the PDS Part 1: General Information.
	I give and make the 'Investor declarations, conditions and acknowledgments' section of the PDS Part 2: Additional Information and give the Trustee and the Administrator the authorisations referred to in 'Aggregating rollovers and contributions' as part of the 'How your account works' section of the PDS Part 2: Additional Information.
	I confirm all details in this application are true and correct.
	I agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information I may request) details of illiquid investments and documents (including the product disclosure statements for underlying managed investments and periodic reports) which the Trustee and the Administrator is required or permitted to give, or has agreed to give, to me relating to my account via Investor <i>Online</i> , or any other electronic means chosen by the Trustee and the Administrator (and for these purposes, I agree I will be taken to have received the relevant information whether or not I access the information).
Się	gnature
	Data

1 16. Additional information – Mandatory section if you do not have a financial adviser

CCSL Limited ABN 51 104 967 964 AFSL 287084
Trustee of **LifeFocus Private** eWRAP Super/Pension, which is part of the LifeFocus Superannuation Fund ABN 94 579 217 553
Administered by Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Correspondence to: Asgard, PO Box 7490, Perth WA 6850

Correspondence to: Asgard, PO Box 7490, Perth WA 6850 Customer Relations: 1800 731 812





LifeFocus eWRAP Super & Pension LifeFocus Private eWRAP Super & Pension LifeFocus Wholesale eWRAP Super & Pension



Advice fee client consent

Complete this form in **BLOCK LETTERS** by typing directly into the form or using black pen, print and sign it.

Send the completed form to us via one of the following methods:

- ask your adviser to lodge it on your behalf on AdviserNET
- submit a copy via our secure Document Upload facility on Investor Online or AdviserNET (accessed from Forms > Document Upload menu)
- post to Asgard, PO Box 7490, Cloisters Square WA 6850
- email a copy to asgardforms@asgard.com.au

If submitted online, via the Document Upload facility or email, you don't need to post us the original.

Questions? Please contact your financial adviser or call our Customer Relations team on 1800 731 812, Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email ewrap@asgard.com.au

Note:

- This form cannot be used in conjunction with an AdviserNET Advice Fee Client Consent e-form request (where the signed e-form must be uploaded).
- If you have more than one account a separate form must be used to change the fees on each account.
- Your adviser/adviser's licensee identified in section 5 below (referred to in this form as the 'advice entity') is requesting your consent to
 arrange for the deduction of advice fee(s) from your account described in section 1 below for their advice and related services, as set
 out below. If you give your consent to the advice entity, you will also give your consent to the trustee CCSL Limited (CCSL) for Asgard
 Capital Management Ltd (ACML), as administrator, to deduct the advice fee(s) from your account to pay the advice entity (or to such
 other entity as directed by the advice entity).
- For ongoing adviser fee arrangements the next anniversary date in section 3 cannot be more than 12 months from the date the form is signed.
- The clients signature must be within 30 days from when this form is received by CCSL.
- Any references to managed investments in this form includes term deposits.

Privacy Statement

All personal information and credit-related information we collect about you is collected, used, and disclosed by us in accordance with our Privacy Statement which is available at www.asgard.com.au/privacy or by calling us.

Our Privacy Statement also provides information about how you can access and correct your personal information and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your request.

Where your personal information is disclosed to CCSL Limited, it will be held under the Diversa Privacy Policy. The Diversa Privacy Policy may be obtained from Diversa's website on www.diversa.com.au.

Sections 1, 2 & 5 are mandatory and must be completed for this request to be processed. Sections 3 & 4 must be completed as applicable.

1. Account details a) Existing account details Complete this section if you are providing a consent for advice fees in relation to a LifeFocus eWRAP Super or Pension account. The advice fees specified in this form will be applied to the account number you specify below. Existing account number Existing member name



b) New account details
Complete this section if you are providing a consent for advice fees in relation to a new LifeFocus eWRAP Super or Pension account that will be established as part of a new account application. Provide the details as entered on your account application form.
Account type (eg LifeFocus Private eWRAP Super)
Title Surname
Given name(s) Date of birth
2. Adviser details
You should ensure that the Adviser name and Adviser code fields in this section matches with the details held on our system.
Adviser's name
Adviser's phone Adviser's mobile
Adviser's code
3. Ongoing fee arrangement
 All fields in this section are mandatory if you wish to set up, renew or amend an ongoing adviser fee. There is a minimum account balance requirement of \$10,000 before advice fees which is determined on when we accept your Advice Fee Client Consent form. In order to provide your client with a complete view of the adviser fees on their account, you must also complete this section if you have any existing ongoing adviser fee and you are requesting a one-off adviser fee in section 4 of this form.
Next anniversary day OR Next anniversary day is 12 months from the date the form is first signed.
Note:
This is the next anniversary of the date on which this ongoing fee arrangement is entered into or is renewed. This date must be future dated but cannot be more than 12 months from the date the form is signed.
Your consent will last up to 119 days after next anniversary day.
Client signature must be within 30 days from when this form is received by CCSL.
a) Monthly adviser fee
1 This section is mandatory if an ongoing adviser fee is being set up, renewed or amended. You may only select one of the
ongoing adviser fee components listed below.
 Advice fees that you, your adviser and the advice entity specify are inclusive of GST. Where a percentage is specified, the maximum is 2.5% (including GST) per asset class.
Select ongoing adviser fee component and enter details
Flat dollar fee of (subject to a maximum aggregate fee of 2.5% including GST of the members account balance)
\$,per month
OR .
Flat percentage fee (subject to a maximum aggregate fee of 2.5% including GST of the members account balance)
Cash % per annum
Managed investments (including term deposits) % per annum



a) Monthly adviser fee (continued)
OR
Sliding scale – (specify a sliding scale applicable to the combined value of managed investments and shares only. Subject to a maximum aggregate fee of 2.5% including GST of the members account balance).
\$ % per annum
\$ to \$ % per annum
\$ and above % per annum
Note: You can withdraw this consent, terminate or vary the ongoing adviser fee arrangement between you and the fee recipient at any time by providing notice in writing to the fee recipient or the Trustee of LifeFocus Superannuation fund by emailing the 'Opt-out of adviser fees' form to asgardforms@asgard.com.au. Your consent will expire on the consent expiry date shown above. Unless you terminate your arrangement with your fee recipient or withdraw your consent before the consent expiry date, this consent will last until the consent expiry date. The ongoing adviser fee will be deducted monthly in arrears from your cash account at the beginning of the next month. The first deduction will only occur after this consent has been received and checked by CCSL.
b) Adviser fee estimate
Enter the estimated fee for the next 12 months (including GST) which must include any ongoing adviser fee arrangement entered in part a) of this section.
Amount \$,
Fee estimate calculation method for your flat % ongoing adviser fee
 The estimated fee amount has been calculated by: (a) categorising the assets in which your balance is invested into various types (eg managed investments or shares); (b) multiplying the estimated value of your investment in each asset type for the year (as estimated by your adviser) by the percentage rate per annum that has been specified in section 3 (a) above for that asset type; and adding together the amounts obtained in (b) for each asset type.
Fee estimate calculation method for your flat \$ ongoing adviser fee
The estimated fee amount has been calculated by multiplying the monthly Flat \$ fees amount multiplied by 12 months.
Fee estimate calculation method for your sliding scale % ongoing adviser fee:
 The estimated fee amount has been calculated by: (a) categorising the assets in which your balance is invested into managed investments or shares;
 (a) Categorising the assets in which your balance is invested into managed investments or shares, (b) applying (ie multiplying) the total estimated value of your investments in managed investments and shares for the year (as estimated by your adviser) to the percentage rates per annum in each tier (which has been specified in section 3 (a) above); and (c) adding together the amounts obtained in (b) for each tier.
c) Services to be provided for ongoing adviser fee arrangement
This section is mandatory if you nominated an ongoing adviser fee in this section.
Describe the services provided under this fee arrangement
4. One-off adviser fee
a) One-off adviser fee
 This section is mandatory if you wish to nominate a one-off adviser fee. If you already have an existing ongoing adviser fee arrangement, when completing this section to request a one-off fee you also need to restate your existing ongoing adviser fee (monthly adviser fee) in section 3 of this form to provide your client with a complete view of the adviser fees on their account.
Enter fee amount (subject to a maximum fee of \$5,500 including GST) \$



a) One-off adviser fee (continued)

Note:

- Your consent will last until the fee is deducted from the account, provided that the relevant arrangement with your adviser or your adviser's licensee has not
 terminated and you have not withdrawn this consent prior to that date. Deduction will occur after this consent has been received and checked by CCSL.
- You can withdraw this consent, terminate or vary the ongoing adviser fee arrangement between you and the fee recipient before the fee is deducted from your
 account, by providing notice in writing to the fee recipient or the Trustee of LifeFocus Superannuation fund by emailing the 'Opt-out of adviser fees' form to
 asgardforms@asgard.com.au

b) Services	to be provided	l for one-off advi	ser fee arrangement

This section is mandatory if you nominated a one-off adviser fee in this section.
Describe the services provided under this fee arrangement
5. Advice fee declaration
This section is mandatory for any ongoing and/or one-off adviser fees entered in sections 3 and/or 4.
When electing a fee recipient below (Adviser, Office or Dealer), please ensure the name provided matches the related Adviser, Office or Dealer in AdviserNET.
Enter the details of the financial service licensee or the representative ¹ that has entered into the fee arrangement with the member.
Fee recipient level
Adviser Office Dealer
Entity name (Fee recipient – Adviser, Office or Dealer name)
Entity phone
Entity email

By arranging for the deduction of the fee(s) shown in this form, the advice entity confirms and agrees that:

- the proposed advice fee(s) and the details provided in this form are consistent with the terms of the arrangement between the advice entity and the client and there is no other agreement or arrangement with the client that may be inconsistent with the details provided in this consent. To the extent of any inconsistency between the terms of the existing arrangement between the advice entity and the client and the details in this form, this form prevails,
- the advice entity will as soon as reasonably possible inform CCSL of any changes to the arrangement with the client e.g. variation or withdrawal of this consent, renewal or other terms of the arrangement that may be inconsistent with the details provided in this consent,
- the proposed advice fee(s) relate to personal advice for fee arrangements,
- services will be provided in accordance with the terms of the arrangement,
- where this consent is in relation to an ongoing fee arrangement, any applicable requirements of Division 3 of Part 7.7A of the *Corporations Act 2001* are met, including the section 962G disclosure and consent,
- the proposed advice fee amount is a reasonable amount for the services that have been or will be provided to the client under the relevant arrangement (including the proposed services listed above in relation to a one-off adviser fee),
- where this consent is in relation to adviser fees for services listed above, will only be in relation to the member's Super or Pension account,
- the advice entity will provide any information required by CCSL for the purposes of ensuring compliance with relevant legal or regulatory requirements (including guidance provided by regulators or industry groups),
- CCSL reserves the right to cease deducting or facilitating the advice fees at any time and will exercise this right reasonably, for
 instance to protect the interests of members,
- once the client has signed the form, the advice entity authorises for the signed form to be provided to ACML and CCSL.
- 1 Financial service licensee or the representative in relation to an ongoing fee arrangement, this is a 'fee recipient' within the meaning of section 962C of the Corporation Act.



Review of Statements of Advice

- In this form you are being asked to consent to the deduction of adviser fees from your account for either on-going advice and/or one-off advice. Under the Superannuation legislation, as the Trustee of LifeFocus, we have a responsibility to ensure that we only deduct those fees if you have actually received advice about your superannuation. To do so, we need to ask the advisers or their licensee for a random selection of the statements of advice which they have provided to clients. We will not be checking the quality of the advice, only that it has been provided and only relates to your superannuation interest.
- We will treat any statements of advice which we receive strictly confidentially and will ask for the name of the client to be deleted. We will not use the statements of advice for any other purpose and we will destroy the statements of advice, once they have been reviewed.
- By signing the client declaration, you will be consenting to your deidentified statement of advice or advices being used for this purpose only.

Client declaration and signature

By signing this form, I:

- confirm that the proposed advice fee(s) and the details provided in this form are consistent with the terms of the arrangement between myself and the advice entity and there is no other agreement or arrangement with the advice entity that may be inconsistent with the details provided in this consent. To the extent of any inconsistency between the terms of my existing arrangement with the advice entity and the details in this form, the latter prevails,
- consent to the fee arrangement and the advice entity arranging the fee(s) set out in this form, and to ACML deducting the fee(s) on behalf of CCSL from my account and paying the fee(s) to the advice entity (or such other entity as directed by the advice entity), or to their assignee on the basis that their assignee will assume the obligation to provide advice to me, for the advice and related services listed above, in the manner provided in this form,
- confirm that if I commence a pension in my account, my consent to the deduction of the advice fee(s) will continue in accordance with this form unless I instruct you otherwise,
- will notify CCSL if I do not receive any of the services that I am entitled to receive under the relevant arrangement with my adviser (including the proposed services listed above in relation to a one-off adviser fee), or an inconsistency arises between the details provided in this form and the terms of the arrangement between myself and the advice entity,
- consent to my de-identified statements of advice being provided to the Trustee to enable the Trustee to check that the adviser is providing the advice which I am paying for through the deduction of adviser fees from my account,
- understand that CCSL reserves the right to cease deducting or facilitating advice fees at any time and will exercise this right reasonably, for instance to protect the interests of members, and
- understand that the ongoing flat dollar fee and one off adviser fee is determined at the time we accept your Advice Fee Client consent form.

If signing under a power of attorney, I verify that at the time of signing, I have not received notice of revocation of that power.

Full name	
Client phone	
Signature of:	
Date Date	

Sponsored by

Alliance Capital Management ABN 29 128 576 072 Level 23, 600 Bourke St, Melbourne VIC 3000

Issued by

CCSL Limited ABN 51 104 967 964 AFSL 287084

Correspondence

Asgard PO Box 7490 Cloisters Square WA 6850 Telephone 1800 731 812







LifeFocus Private eWRAP Super/Pension Transfer authority

Use this form to transfer all or some of your benefits from another superannuation fund into your **LifeFocus Private** eWRAP Super/Pension Account.

Complete this form in BLOCK LETTERS by typing directly into the form or using black pen, print and sign it.

Send the completed form to us via one of the following methods:

- submit a copy via our secure Document Upload facility on Investor Online or AdviserNET (accessed from Forms > Document Upload menu)
- post to Asgard, PO Box 7490, Cloisters Square WA 6850
- email a copy to ewrap@asgard.com.au
- fax to (08) 9481 4834

If you submit online, email or fax, you don't need to post us the original.

Important information:

- in this form, a reference to your 'FROM fund' means the superannuation fund you are transferring benefits from
- before completing this form, we recommend you ensure you have adequate insurance arrangements in place before you cancel
 any existing insurance cover you may have with your FROM fund
- if you want to transfer benefits from more than one FROM fund, please use a separate form for each FROM fund. Original signature is required on each form
- you do not need to complete this form if you are transferring your benefits from another LifeFocus Private eWRAP Super/Pension account
- contact your FROM fund provider to confirm if they have any additional requirements (for example, original certified identification) before they can action this transfer authority
- if you do not supply all the required information to process your request, this may delay the actioning of your request with your FROM fund
- if your benefits have not been transferred within 6 months of us receiving this form, we will close the request as it is no longer valid
- privacy laws protect your privacy. Read our Privacy Statement in the 'Other information' section of the Part 2: Additional Information for more information.

Questions? Call our Customer Relations team on 1800 731 812 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email ewrap@asgard.com.au

(0.00pm during daylight savings time) of email ewrapeasgard.com.ad
1. Account details
Please indicate below the account that will receive the transfer of super benefits:
Account number (if known):
Account name:
Account type: LifeFocus Private eWRAP Super Account LifeFocus Private eWRAP Pension Account
2. Your personal details (Mandatory)
Title Surname
Given names
Residential address
State Postcode Postcode
Postal address (if different from residential address)
State Postcode



2. Your personal details (Mandatory) (continued)		
Previous address		
		State Postcode Postcode
Tax file number		
Note: Under the Superannuation Industry (Supervision) Act 1993, you are r	not obliged	to disclose your tax file number, but there may be tax consequences.
Gender Date of birth		Phone (Home)
Male Female		
Phone (Business)		Phone (Mobile)
Email		
Note: If your personal details have changed, you may need to contact your	EPOM EU	and and undate their records before they action this authority.
3. Transfer details (Mandatory)	rhOivi rui	nd and update their records before they action this authority.
Part A – FROM (Transferring fund)		
I request that the benefits held in the superannuation fund as det	ailed held	ow he transferred to my account specified in section 1:
Is this a SMSF?	allog bole	w be tarboned to my decodrit opening in content.
Product/Superannuation Fund name		
Electronic Service Address (ESA) Alias (mandatory for SMSF)		
ABN (mandatory) Unique Superann	uation Id	lentifier (USI) (only mandatory for APRA funds)
Note: You can find the ABN and USI of the fund you are transferring from b tool (available at www.superfundlookup.gov.au).	y contactir	ng them directly or using the Australian Government's Super Fund Lookup
Account/membership/policy name		
Account/membership/policy number		
Postal address		
Phone (Business)		Postcode State Postcode
Note: If you have multiple account numbers with this fund, you must comp	lete a sepa	arate form for each account you wish to transfer.
Part B – Amount/benefit to be transferred		
Entire belongs		
Your account in the FROM Fund will be closed).		Partial balance
Approximate value:	OR	Amount:
\$		\$
Ψ		Ψ

Note: Capital Gains Tax (CGT) liability may arise and be deducted from your benefit prior to the transfer being processed. We recommend you seek taxation advice prior to authorising the transfer.



Part C - TO (Receiving fund)

Please forward cheque made payable to: 'LifeFocus Private eWRAP Super/Pension (Name of member)' with related documentation to:

Asgard

PO Box, 7490

Cloisters Square WA 6850

Note: You must check with your TO fund to ensure they can accept this transfer.

4. Declaration and signature (Mandatory)

I request that the trustee of my FROM fund (specified in Part A of section 3) to transfer my superannuation benefits (specified in Part B of section 3) to CCSL Limited ABN 51 104 967 964 AFSL 287084 as trustee of the **LifeFocus Private** eWRAP Super Account and **LifeFocus Private** eWRAP Pension Account (ABN 90 194 410 365).

I make the following statements:

- I declare I have fully read this form and the information I completed is true and correct.
- I am aware that I may ask my 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 have obtained or do not require such information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.
- I authorise the trustee of my FROM fund to provide any and all relevant information to the trustee of my LifeFocus Private eWRAP account.
- I authorise the Trustee to act on my behalf in arranging and receiving information on this transfer.
- I understand and acknowledge the implications and effects of transferring my benefits from my FROM fund to my LifeFocus
 Private eWRAP account.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to
 my LifeFocus Private eWRAP account.

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

Signature	
	Date
Full Name	

Things to consider when transferring your super

When you transfer your super, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you. Some of the points you may consider are:

- Fees your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Your TO fund may also charge entry or deposit fees on transfer.
 - Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- Death and disability benefits your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.
- Tax file number (TFN) you are not obligated to provide your TFN to your super fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.
 - If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of super in the future.
 - Under the Superannuation Industry (Supervision) Act 1993, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN is not disclosed to any other trustee.

Note: If you choose not to provide your TFN the transferring fund may ask you to prove your identity.



What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits FROM. If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about choice.

Have you changed your name or signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Certified original copy of the marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Certified original copy of the guardianship papers or Power of Attorney.

CCSL Limited ABN 51 104 967 964 AFSL 287084
Trustee of **LifeFocus Private** eWRAP Super/Pension, which is part of the LifeFocus Superannuation Fund ABN 94 579 217 553
Administered by Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Correspondence to: Asgard, PO Box 7490, Perth WA 6850

Customer Relations: 1800 731 812



LifeFocus

TO WHOM IT MAY CONCERN

CERTIFICATE OF COMPLIANCE

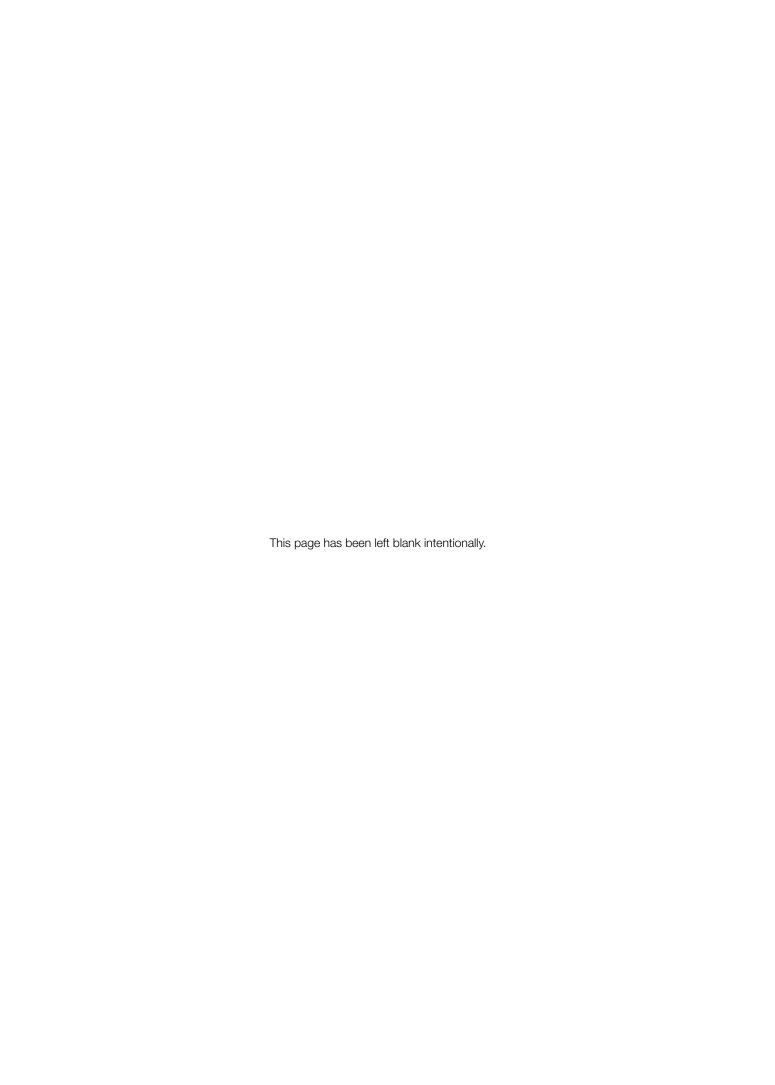
We certify that:

- 1. **LifeFocus Private** eWRAP Super Account is part of the **LifeFocus** Superannuation Fund ABN 94 579 217 553 which is a resident regulated superannuation fund (within the meaning of the Superannuation Industry (Supervision) Act 1993) ('SIS') and a complying superannuation fund under section 45 of that Act.
- 2. The Trustee of LifeFocus Private eWRAP Super Account is CCSL Limited ABN 51 104 967 964.
- 3. The **LifeFocus Private** eWRAP Super Account USI is 94579217553001. The **LifeFocus Private** eWRAP Pension Account USI is 94579217553004.
- 4. The Trustee has not been directed by the Australian Prudential Regulation Authority to cease accepting contributions under section 63 of SIS.

For and on behalf of the Trustee

CCSL Limited





LifeFocus Private eWRAP Super Account Choosing your super fund

Customer Relations: 1800 731 812 Email: ewrap@asgard.com.au

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 **LifeFocus Private** eWRAP Super Account. Alternatively, you can request your employer to pay your super contributions into your chosen super fund by completing the Standard choice form available from your employer or the ATO (ato.gov.au).

There may be limited circumstances where your employer isn't required to accept this form, eg if you have already exercised Super Choice in the last 12 months.

Employee details
Name
Employee identification number (if applicable) Tax File Number (TFN)
You don't have to provide your TFN, but if you don't, your super contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your super account.
Details of your chosen super fund
Australian Business Number (ABN) of your chosen super fund 94 579 217 553
Super fund's name LifeFocus eWRAP Super Account
Unique Superannuation Identifier (USI) Account number
Account name
Signature Date (dd/mm/yyyy)
Once you've completed this form, hand it to your employer. Please don't send this form to the ATO or to us.
How to make super payments
Employers can make SuperStream compliant super contributions for employees using the fund details provided above.
Employers who are not yet making contributions in compliance with SuperStream can refer to the next page for information about alternative payment options.
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 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 (dd/mm/yyyy) Date you act on your employee's choice: Date (dd/mm/yyyy)
Complying fund statement
LifeFocus Private eWRAP Super Account is a complying super fund and a resident regulated super fund within the meaning of the Superannuation Industry (Supervision) Act 1993. The Trustee of LifeFocus Private eWRAP Super Account is not subject to a written notice from the regulator directing the Trustee not to accept any contributions made to the fund by an employer-sponsor.
Contribution acceptance statement
LifeFocus Private eWRAP Super Account accepts all super contributions from any employer.

Yours sincerely

On behalf of the Trustee, CCSL Limited

CCSL Limited ABN 51 104 967 964 AFSL 287084 RSE L0000758 is the Trustee of LifeFocus Private eWRAP Super Account, which is part of the LifeFocus Superannuation Fund ABN 94 579 217 553.



Alternative payment methods for employers

Employers can make SuperStream compliant super contributions for employees using the details provided on the previous page.

Employers who are not yet making contributions in compliance with SuperStream can make payments into their employee's nominated super account using the alternative payment options below.

How to make super contribution payments only

The following payment methods can be used to pay employer super contributions to your employee's nominated super account.

BPAY®*

Biller Code	
Customer Reference Number	

Each type of contribution has a separate Biller Code for identification purposes.

Your employee will need to provide you with their Customer Reference Number.

The biller codes are:

Contribution Type	Biller Code
Superannuation Guarantee	206185
Employer	206151
Salary Sacrifice	206193
Personal Deducted	206169
Personal Undeducted	206177
Spouse	206201

^{*} Registered to BPAY® Pty Ltd ABN 69 079 137 518

Cheque

The cheque should be made payable to 'LifeFocus Private eWRAP Super Account (Name of investor)' and crossed as 'Non negotiable'.

Send cheques to:

Asgard PO Box 7490

Cloisters Square, Perth WA 6850



You must include written advice containing your employee's name, account number and the type of contribution with your cheque. Please also include your contact details so that we can contact you if we need further information.

CCSL Limited ABN 51 104 967 964 AFSL 287084 RSE L0000758 is the Trustee of LifeFocus Private eWRAP Super Account, which is part of the LifeFocus Superannuation Fund ABN 94 579 217 553.



Tax file number declaration

Information you provide in this declaration will allow your payer to work out how much tax to withhold from payments made to you.

- This is not a TFN application form.
 To apply for a TFN, go to ato.gov.au/tfn
- Terms we use

When we sav:

- payer, we mean the business or individual making payments under the pay as you go (PAYG) withholding system
- **payee**, we mean the individual being paid.

Who should complete this form?

You should complete this form before you start to receive payments from a new payer – for example:

- payments for work and services as an employee, company director or office holder
- payments under return-to-work schemes, labour hire arrangements or other specified payments
- benefit and compensation payments
- superannuation benefits.
- You need to provide all information requested on this form. Providing the wrong information may lead to incorrect amounts of tax being withheld from payments made to you.

- You don't need to complete this form if you:
 - are a beneficiary wanting to provide your tax file number (TFN) to the trustee of a closely held trust. For more information, visit ato.gov.au/trustsandtfnwithholding
 - are receiving superannuation benefits from a super fund and have been taken to have quoted your TFN to the trustee of the super fund
 - want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093)
 - want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093).
- For more information about your entitlement, visit ato.gov.au/taxoffsets



Section A: To be completed by the payee

Question 1 What is your tax file number (TFN)?

You should give your TFN to your employer only after you start work for them. Never give your TFN in a job application or over the internet.



We and your payer are authorised by the *Taxation Administration Act* 1953 to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

How do you find your TFN?

You can find your TFN on any of the following:

- your income tax notice of assessment
- correspondence we send you
- a payment summary your payer issues to you.

If you have a tax agent, they may also be able to tell you.

If you still can't find your TFN, you can:

phone us on 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

If you phone or visit us, we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details only you, or your authorised representative, would know.

You don't have a TFN

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one.

For more information about applying for a TFN, visit ato.gov.au/tfn

You may be able to claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN application form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you haven't given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
 - Department of Human Services however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
 - Department of Veterans' Affairs a service pension under the Veterans' Entitlement Act 1986
 - Military Rehabilitation and Compensation Commission.

Providing your TFN to your super fund

Your payer must give your TFN to the super fund they pay your contributions to. If your super fund doesn't have your TFN, you can provide it to them separately. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.



For more information about providing your TFN to your super fund, visit ato.gov.au/supereligibility

Question 2-6

Complete with your personal information.

Question 7 On what basis are you paid?

Check with your payer if you're not sure.

Question 8 Are you an Australian resident for tax purposes or a working holiday maker?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and don't set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

If you are in Australia on a working holiday visa (subclass 417) or a work and holiday visa (subclass 462) you must place an X in the working holiday maker box. Special rates of tax apply for working holiday makers.



For more information about working holiday makers, visit ato.gov.au/whm

If you're not an Australian resident for tax purposes or a working holiday maker, place an X in the foreign resident box, unless you are in receipt of an Australian Government pension or allowance.

Temporary residents can claim super when leaving Australia, if all requirements are met. For more information, visit ato.gov.au/departaustralia



Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income and foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.



To check your Australian residency status for tax purposes or for more information, visit **ato.gov.au/residency**

2 Tax file number declaration

Question 9 Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Answer **no** if none of the above applies or you are a working holiday maker.

- If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.
- For more information about the current tax-free threshold, which payer you should claim it from, or how to vary your withholding rate, visit ato.gov.au/taxfreethreshold

Question 10

Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer yes if you have a HELP, VSL, FS, SSL or TSL debt.

Answer **no** if you do not have a HELP, VSL, FS, SSL or TSL debt, or you have repaid your debt in full.

- You have a HELP debt if either:
 - the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP, VET Student loans prior to 1 July 2019 or SA-HELP.
 - you have a debt from the previous Higher Education Contribution Scheme (HECS).

You have a SSL debt if you have an ABSTUDY SSL debt.

You have a separate VSL debt that is not part of your HELP debt if you incurred it from 1 July 2019.

For information about repaying your HELP, VSL, FS, SSL or TSL debt, visit ato.gov.au/getloaninfo

Have you repaid your HELP, VSL, FS, SSL or TSL debt?

When you have repaid your HELP, VSL, FS, SSL or TSL debt, you need to complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

Sign and date the declaration

Make sure you have answered all the questions in section A, then sign and date the declaration. Give your completed declaration to your payer to complete section B.

Section B: To be completed by the payer

Important information for payers – see the reverse side of the form.

Lodge online

Payers can lodge TFN declaration reports online if you have software that complies with our specifications.

For more information about lodging the TFN declaration report online, visit ato.gov.au/lodgetfndeclaration

Tax file number declaration 3

More information

Internet

- For general information about TFNs, tax and super in Australia, including how to deal with us online, visit our website at ato.gov.au
- For information about applying for a TFN on the web, visit our website at ato.gov.au/tfn
- For information about your super, visit our website at ato.gov.au/checkyoursuper

Useful products

In addition to this TFN declaration, you may also need to complete and give your payer the following forms which you can download from our website at **ato.gov.au**:

- Medicare levy variation declaration (NAT 0929), if you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge. You can vary the amount your payer withholds from your payments.
- Standard choice form (NAT 13080) to choose a super fund for your employer to pay super contributions to. You can find information about your current super accounts and transfer any unnecessary super accounts through myGov after you have linked to the ATO. Temporary residents should visit ato.gov.au/departaustralia for more information about super.

Other forms and publications are also available from our website at ato.gov.au/onlineordering or by phoning 1300 720 092.

Phone

- Payee for more information, phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday. If you want to vary your rate of withholding, phone 1300 360 221 between 8.00am and 6.00pm, Monday to Friday.
- Payer for more information, phone 13 28 66 between 8.00am and 6.00pm, Monday to Friday.

If you phone, we need to know we're talking to the right person before we can discuss your tax affairs. We'll ask for details only you, or someone you've authorised, would know. An authorised contact is someone you've previously told us can act on your behalf.

If you do not speak English well and need help from the ATO, phone the Translating and Interpreting Service on **13 14 50**.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users phone 13 36 77 and ask for the ATO number you need (if you are calling from overseas, phone +61 7 3815 7799)
- Speak and Listen (speech-to-speech relay) users phone 1300 555 727 and ask for the ATO number you need (if you are calling from overseas, phone +61 7 3815 8000)
- Internet relay users connect to the NRS on relayservice.gov.au and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone 1800 555 660 or email helpdesk@relayservice.com.au

Privacy of information

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy, go to **ato.gov.au/privacy**

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If you make an honest mistake in trying to follow our information in this publication and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest. If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information on our website at **ato.gov.au** or contact us.

This publication was current at June 2019.

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Published by

Australian Taxation Office Canberra June 2019

DE-6078

4 Tax file number declaration



Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print **X** in the appropriate boxes.

ato.gov.au	Read all the instructions includ	ling the privacy statement before you complete this declaration.	•		
Section A: To be completed by the PAYEE 5 What is your primary e-mail address?					
1 What is your tax file number (TFN)?					
OR I have made a separate the ATO for	application/enquiry to a new or existing TFN.				
information, see question 1 on page 2 of the instructions. OR I am claiming an exemptic 18 years of age and do not ear		Day Month	Year		
OR I am claiming an exem	ption because I am in	What is your date of birth?			
receipt of a pension	, benefit or allowance 7 (On what basis are you paid? (select only one) Full-time Part-time Labour Superannuation C	Casual 🦳		
2 What is your name? Title: Mr Mrs Surname or family name	Miss Ms 6	employment employment hire from or annuity income stream employ			
First given name		Are you: (select only one) An Australian resident A foreign resident OR A wo for tax purposes for tax purposes	orking maker		
	9 1	Do you want to claim the tax-free threshold from this payer?			
Other given names		Only claim the tax-free threshold from one payer at a time, unless your total inco all sources for the financial year will be less than the tax-free threshold.	ome from		
3 What is your home address in Australia?		Yes No Answer no here if you are a foreign resident or working maker, except if you are a foreign resident in receipt of a			
		Do you have a Higher Education Loan Program (HELP), VET Student			
		Loán (VSL), Financial Supplement (FS), Student Start-up Loan (SSL Trade Support Loan (TSL) debt?			
Suburb/town/locality		Yes Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.	No		
State/territory Postcode		CLARATION by payee: I declare that the information I have given is true and delature	correct.		
		Date	Year		
4 If you have changed your name since you last dealt was provide your previous family name.	with the ATO,	You MUST SIGN here			
		There are penalties for deliberately making a false or misleading statement.			
Once section A is completed and signed, give it	to your payer to complete s	ection B.			
Section B: To be completed by the F	PAYER (if you are not loo	dging online)			
1 What is your Australian business number (ABN) or withholding payer number?	Branch number 5 \(\)(if applicable)	What is your primary e-mail address?			
9 4 5 7 9 2 1 7 5 8	3				
2 If you don't have an ABN or withholding payer number, have you applied for one?	Yes No				
		Who is your contact person?			
3 What is your legal name or registered business name (or your individual name if not in business)?		PENSION ACCOUNT			
LIFEFOCUS		Business phone number 1 8 0 0 7 3 1 8 1 2			
SUPERANNUATIO	N FUND 7	If you no longer make payments to this payee, print X in this box.			
		CLARATION by payer: I declare that the information I have given is true and o	correct.		
4 What is your business address?	Sign	nature of payer Date			
			Year		
		There are penalties for deliberately making a false or misleading statement.			
Suburb/town/locality		Return the completed original ATO copy to:			
State/territory Postcode		Australian Taxation Office PO Box 9004 PENRITH NSW 2740 See next page for: ■ payer obligations ■ lodging online.			
Print form Save form R	eset form				

Payer information

The following information will help you comply with your pay as you go (PAYG) withholding obligations.



Is your employee entitled to work in Australia?

It is a criminal offence to knowingly or recklessly allow someone to work, or to refer someone for work, where that person is from overseas and is either in Australia illegally or is working in breach of their visa conditions.

People or companies convicted of these offences may face fines and/or imprisonment. To avoid penalties, ensure your prospective employee has a valid visa to work in Australia before you employ them. For more information and to check a visa holder's status online, visit the Department of Home Affairs website at homeaffairs.gov.au

Is your payee working under a working holiday visa (subclass 417) or a work and holiday visa (subclass 462)?

Employers of workers under these two types of visa need to register with the ATO, see ato.gov.au/whmreg

For the tax table "working holiday maker" visit our website at ato.gov.au/taxtables

Payer obligations

If you withhold amounts from payments, or are likely to withhold amounts, the payee may give you this form with section A completed. A TFN declaration applies to payments made after the declaration is provided to you. The information provided on this form is used to determine the amount of tax to be withheld from payments based on the PAYG withholding tax tables we publish. If the payee gives you another declaration, it overrides any previous declarations.

Has your payee advised you that they have applied for a TFN, or enquired about their existing TFN?

Where the payee indicates at question 1 on this form that they have applied for an individual TFN, or enquired about their existing TFN, they have 28 days to give you their TFN. You must withhold tax for 28 days at the standard rate according to the PAYG withholding tax tables. After 28 days, if the payee has not given you their TFN, you must then withhold the top rate of tax from future payments, unless we tell you not to.

If your payee has not given you a completed form you must:

- notify us within 14 days of the start of the withholding obligation by completing as much of the payee section of the form as you can. Print 'PAYER' in the payee declaration and lodge the form – see 'Lodging the form'.
- withhold the top rate of tax from any payment to that payee.



For a full list of tax tables, visit our website at ato.gov.au/taxtables

Lodging the form

You need to lodge TFN declarations with us within 14 days after the form is either signed by the payee or completed by you (if not provided by the payee). You need to retain a copy of the form for your records. For information about storage and disposal, see below.

You may lodge the information:

- online lodge your TFN declaration reports using software that complies with our specifications. There is no need to complete section B of each form as the payer information is supplied by your software.
- by paper complete section B and send the original to us within 14 days.



For more information about lodging your TFN declaration report online, visit our website at ato.gov.au/lodgetfndeclaration

Provision of payee's TFN to the payee's super fund

If you make a super contribution for your payee, you need to give your payee's TFN to their super fund on the day of contribution, or if the payee has not yet quoted their TFN, within 14 days of receiving this form from your payee.

Storing and disposing of TFN declarations

The TFN Rule issued under the *Privacy Act 1988* requires a TFN recipient to use secure methods when storing and disposing of TFN information. You may store a paper copy of the signed form or electronic files of scanned forms. Scanned forms must be clear and not altered in any way.

If a payee:

- submits a new TFN declaration (NAT 3092), you must retain a copy of the earlier form for the current and following financial year.
- has not received payments from you for 12 months, you must retain a copy of the last completed form for the current and following financial year.



Penalties

You may incur a penalty if you do not:

- lodge TFN declarations with us
- keep a copy of completed TFN declarations for your records
- provide the payee's TFN to their super fund where the payee quoted their TFN to you.

Direct debit request

Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it. Send the completed form to us via one of the following methods:

- ask your adviser to lodge it on your behalf on AdviserNET
- submit a copy via our secure Document Upload facility on Investor Online or AdviserNET (accessed from Forms > Document Upload menu)
- post to Asgard, PO Box 7490, Cloisters Square WA 6850

If you submit online, you don't need to post us the original.

Questions? Call our Customer Relations team on 1800 731 812 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email ewrap@asgard.com.au

Note: Privacy laws protect your privacy. Read our Privacy Statement in the 'Other information' section of the Part 2: Additional Information for more information.

1. LifeFocus account details
Account type (tick one only)
Super Pension
Account number (if known)
Account name
2. Australian financial institution account details
Provide details of the account which is to be debited:
Bank account holder name
BSB number Bank account number
Name of financial institution
Branch name and address
State Postcode Postcode

Note:

- Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.
- You can only have one direct debit request for each LifeFocus Private eWRAP account.

3. Declaration and signature

I/We:

- request Asgard Capital Management Ltd ABN 92 009 279 592 (Asgard), until further notice in writing, to debit my/our
 account described in section 2, with any amounts which Asgard (Super User ID number 016103) may debit or charge
 me/us through the Bulk Electronic Clearing System.
- understand and acknowledge that Asgard may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.
- agree to the terms of the attached 'Direct Debit Request Service Agreement'.

Authorised signatories on the financial institution account specified in section 2 sign here. (If the method of operation is '2 to sign' then both signatories need to sign this form).

Signature 1	
	Date
Full name	
Signature 2 (if applicable)	
	Date
Full name	

CCSL Limited ABN 51 104 967 964 AFSL 287084
Trustee of **LifeFocus Private** eWRAP Super/Pension, which is part of the LifeFocus Superannuation Fund ABN 94 579 217 553
Administered by Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695

Correspondence to: Asgard, PO Box 7490, Perth WA 6850

Customer Relations: 1800 731 812



Direct debit request service agreement

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

Asgard Capital Management Ltd ABN 92 009 279 592 ('we' or 'us'), User ID: 016103, Level 38, Central Park, 152 St Georges Terrace, Perth WA 6000.

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

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

When we are bound by this agreement

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

What we agree to and what we can do

- 2. We only draw money out of your account in accordance with the terms of your DDR.
- We do not give you a statement of the amounts we draw under your DDR.
- 4. On giving you at least 30 days notice, we may: change our procedures in this agreement; change the terms of your DDR; or cancel your DDR.
- 5. You may ask us to: alter the terms of the DDR; defer a payment to be made under your DDR; stop a drawing under your DDR; or cancel your DDR at any time without incurring a penalty by emailing ewrap@asgard.com.au or writing to:

Asgard PO Box 7490 Cloisters Square WA 6850. You should give us at least 14 days notice.

 You can dispute any amount we draw under your DDR by calling our Customer Relations team on 1800 731 812; or emailing ewrap@asgard.com.au or writing to:

Asgard PO Box 7490 Cloisters Square WA 6850.

- 7. We deal with any disputes under Clause 6 of this agreement as follows. We and our bank review our respective records. If necessary we contact your financial institution to review its records. We advise you and your financial adviser in writing within two to four weeks, depending on the nature and extent of the dispute, and the measures taken to resolve it.
- 8. If the day on which you must make any payments to us is not a business day, we will draw on your account under your DDR on the first business day following that day.

- 9. If your financial institution rejects any of our attempts to draw an amount in accordance with your DDR, we contact you and your financial adviser in writing. After three consecutive rejections we advise you and your financial adviser in writing that you can no longer make payments by direct debit.
- 10. We will not disclose to any person any information you give us on your DDR, which is not generally available, unless: you dispute any amount we draw under your DDR and we need to disclose any information relating to your DDR or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the DDS or both of them; you consent to that disclosure; or we are required to disclose that information by law.

What you should consider

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



Binding death benefit nomination

Use this form to confirm or revoke a binding death benefit nomination. You should also read the 'What happens when you die?' or the 'Estate planning' section of the Part 2: Additional Information before completing this form.

Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it in the presence of two witnesses on the same day. Any amendments must be initialled. Send the completed form to us via one of the following methods:

- ask your adviser to lodge it on your behalf on AdviserNET
- submit a copy via our secure Document Upload facility on Investor Online or AdviserNET (accessed from Forms > Document Upload menu)
- post to Asgard, PO Box 7490, Cloisters Square WA 6850
- email a copy to ewrap@asgard.com.au
- fax to (08) 9481 4834

If you submit online, email or fax, you don't need to post us the original.

Questions? Call our Customer Relations team on 1800 731 812 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email ewrap@asgard.com.au

Note: Privacy laws protect your privacy. Read our Privacy Statement in the 'Other information' section of the Part 2: Additional Information Booklet for more information.

Information on completing this form

Make a new binding death benefit nomination

- Unless you revoke a binding death benefit nomination, it will remain valid for a period of three years from the date you
 first signed, last confirmed or amended it. If a binding death benefit nomination ceases to be valid it will not be binding
 on the Trustee and the Trustee will have the discretion to determine to whom your death benefit is paid, although the
 nomination will be taken into consideration.
- You can change or revoke your nomination at any time. Making a new binding death nomination will replace existing binding death benefit nomination. Your current nomination will be revoked upon acceptance of the new binding death nomination.
- You can only nominate an 'eligible dependant(s)' and/or your estate. An eligible dependant includes:
 - 1. Your spouse (including a person who, although not legally married to you, lives with you on a genuine domestic basis as a couple or in a relationship that is registered under certain state or territory laws, as the case may be),
 - 2. Your child (including an adopted child, a step child or ex-nuptial child including adult children whether or not financial dependant on you),
 - 3. Anyone with whom you have an **interdependency relationship** at the time of your death (refer to 'Death benefit' in the 'How your account works' section of the PDS Part 2: Additional Information for more information),
 - 4. Any other person financially dependent on you at the time of your death.
- An assessment of whether a person is an eligible dependant at the time your death is based on evidence subsequently supplied to the Trustee.
- You should ensure that your death benefit nomination is kept up to date as your circumstances change. These
 circumstances may include divorce, marriage, the birth of a child, the death of a nominated beneficiary and other
 changes in your personal circumstances. If in doubt, contact your financial adviser.

Confirm an existing binding death benefit nomination

- A binding death benefit nomination can only be confirmed before it expires. If it has expired, you will need to make a
 new binding death benefit nomination.
- Once a valid confirmation is received from you, your nomination will be valid for three years from the date the form is signed. You do not need a witness to confirm.

Revoke a current binding death benefit nomination

- If you are revoking your current binding death benefit nomination, you must sign and date the investor declaration section in the presence of two witnesses. Each witness must have turned 18 years of age and neither of them can be a beneficiary under the nomination being revoked. Each witness must also sign and date the witnesses' declaration section. You will then no longer have a valid nomination and the revoked nomination will not be taken into consideration by the Trustee when making any death benefit determination.
- To replace existing binding death benefit nomination, simply make a new binding death nomination. Your current nomination will be revoked upon acceptance of the new binding death nomination.



	Checklist			
	Ensure the total nomination allocated to your beneficiaries and/or estate equals 100% (otherwise the request will be invalid).			
	Ensure that you have signed and dated this form.			
	If you are making or revoking a binding death benefit nomination, ensure that the form has been signed by two witnesses.			
	Ensure that the beneficiaries have not signed as witnesses.			
	Ensure that your witnesses have signed and dated this form at the same time you signed the form.			
	1. Nomination details – mandatory			
	Please indicate what you'd like to do by ticking (🗸) the appropriate box below.			
	Make a new binding nomination – complete sections 2, 3, 4 and 5.			
	Confirm an existing binding nomination – complete sections 2 and 4.			
	Revoke a current binding nomination – complete sections 2, 4 and 5.			
	2. Account details – mandatory			
	Account type (tick one only)			
	Super Pension			
	Account number (if known) Date of birth			
	Account name			
	3. Nominated beneficiaries			
	You can nominate up to five beneficiaries, including your Estate#.			
	Please use whole figures when specifying the '% of benefit'. ① Your total nomination must equal 100%			
	1 Your request will be invalid if the total nomination (% of benefit) does not equal 100%			
	Full name* of beneficiary % of benefit			
	Dependant 1 - Full name			
	Relationship (Please select only one option)			
	Spouse De-facto spouse Child Interdependency Financial relationship dependant			
Dependant 2 - Full name				
	Relationship (Please select only one option)			
	Spouse De-facto spouse Child Interdependency Financial relationship dependant			

Dependant 3 - Full name	 %
Relationship (Please select only one option)	
Spouse De-facto spouse Child Interdependency Financial relationship dependant	
Dependant 4 - Full name	
	<u> </u>
Relationship (Please select only one option)	
Spouse De-facto spouse Child Interdependency Financial relationship dependant	
and/or Estate#	 %
Your total allocation must total 100%	100%
* As appears on birth certificate or driver licence * Estate also refers to Legal Personal Representative	
● Ensure that you and your witnesses have signed and dated the declaration below.	
4. Investor declaration – mandatory • If you are making or revoking a binding death benefit nomination, this form must be signed a	
presence of two witnesses. A nominated beneficiary cannot be a witness. I have read the information on completing this form and confirm my nomination indicated under section 1.	Nomination details.
Signature Date	
5. Witnesses' declaration – mandatory when making or revoking a binding death benefit nomin	ation
Must be signed and dated at the same time the investor declaration is signed.	
1 Your request will be invalid if all three dates are not the same	
We declare that:	
We have turned 18 years of age and we are not nominated beneficiaries for this account. This possible for the account was signed by the investor in our presence.	
 This nomination/revocation was signed by the investor in our presence. Witness 1: Full name 	
Signature	
Date	
• • •	
Witness 2: Full name	
Witness 2: Full name	
Signature	

CCSL Limited ABN 51 104 967 964 AFSL 287084

Trustee of LifeFocus Private eWRAP Super/Pension, which is part of the LifeFocus Superannuation

Fund ABN 94 579 217 553

Administered by Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695 Correspondence to: Asgard, PO Box 7490, Perth WA 6850

Customer Relations: 1800 731 812





Allocated Pension Account Automatic Reversionary Nomination



Please complete this form to make a new automatic reversionary nomination or to amend an existing automatic reversionary nomination

Complete this form in BLOCK LETTERS, in black ink, and:

- post it to Asgard, PO Box 7490, Cloisters Square, WA 6850; or
- fax it to us on (08) 9481 4834 (please don't send us the original as well); or
- email a copy to ewrap@asgard.com.au

Questions? Call our Customer Relations team on 1800 731 812 or email ewrap@asgard.com.au

Note: Privacy laws protect your privacy. Please read our privacy policy for more information. A copy can be obtained from the Customer Relations team.

Information on completing this form

- An automatic reversionary nomination can only be selected for an allocated pension account.
- This nomination is binding on the Trustee. In the event of your death, the Trustee will pay your death benefit as a pension to the person you have nominated, provided that they are an eligible dependant. An assessment of whether a person is an eligible dependant at the time of your death is based on evidence subsequently supplied to the Trustee. Please refer to the relevant Product Disclosure Statement (PDS) for further information.
- · You can change your nomination type at any time.
- You can only nominate an 'eligible dependant'. An eligible dependant includes:
 - **your spouse** (including a person who, although not legally married to you, lives with you on a genuine domestic basis as a couple or in a relationship that is registered under a prescribed State/Territory government relationship register (as the case may be)).
 - **your child** (including an adopted child, a step child, or an ex-nuptial child) under 18 years of age, or between 18 and 25 years of age and is financially dependent on you, or a child over 18 with a prescribed disability.
 - anyone with whom you have an **interdependency relationship** at the time of your death refer to the PDS for more information.
 - any other person financially dependent on you at the time of your death.

Important information

- There may be social security implications as a result of this nomination. You should speak to your financial adviser before selecting this nomination type.
- You may be required to provide a new Centrelink Schedule to Centrelink within 14 days of selecting this nomination.
- Your death benefit nomination should be reviewed and amended, if necessary, whenever your circumstances change. These
 circumstances may include divorce, marriage, the birth of additional children, the death of a nominated beneficiary and other
 changes in your personal circumstances. If in doubt, contact your financial adviser.

I. Nomination details				
Please indicate what you'd like to do by ticking (\(\mathbb{\text{\tin}}}}}} \ext{\texict{\text{\texicl{\tex{\texi}\text{\texi}\text{\text{\text{\text{\text{\text{\tex				
Make a new automatic reversionary nomination (complete Steps 2, 3 & 4 below).				
Amend an existing automatic reversionary nomination (complete Steps 2, 3 & 4 below).				
Remove an existing automatic reversionary nomination (complete Steps 2 & 4 below).				
Note: If you have an existing binding death benefit nomination in place you will need to revoke this nomination before we can add an automatic reversionary nomination.				
2. Account details				
Account number Date of birth				
Account name				
Phone				
3. Nominated automatic reversionary beneficiary				
In the event of my death, I direct you to pay my death benefit as a pension to the following person:				
Title Full name				
Relationship (please select only one option)				
Spouse Child Interdependency relationship Financial dependant				
Gender Male Female				
Date of birth				
4. Declaration				
By signing this request I confirm the following:				
The information in this form is true and correct.				
• I have read and understood the information contained in the 'Information on completing this form' and 'Important information' section of this form.				
• In the event of my death, the Trustee will pay my death benefit in accordance with this nomination.				
Signature				
On completion of this form, please print it out and sign				

CCSL Limited ABN 51 104 967 964 AFSL 287084
Trustee of **LifeFocus Private** eWRAP Super/Pension, which is part of the LifeFocus Superannuation Fund ABN 94 579 217 553
Administered by Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Correspondence to: Asgard, PO Box 7490, Perth WA 6850
Customer Relations: 1800 731 812





Sponsored by

Alliance Capital Management Pty Ltd ABN 29 128 576 072 Level 23, 600 Bourke Street Melbourne VIC 3000

Trustee

CCSL Ltd ABN 51 104 967 964 AFSL 287084 Level 20, 357 Collins Street Melbourne VIC 3000

Administrator

Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695

Correspondence

Asgard PO Box 7490 Cloisters Square WA 6850 Telephone 1800 731 812