



### Step 3 Initial contribution, transfer or rollover information

You can join the Plum Personal Plan with an initial contribution or rollover or transfer totalling at least \$2,000.

#### How to make contributions

The Plum Personal Plan accepts contributions made by you, your employer or your spouse (subject to the eligibility criteria outlined in the *PDS*).

You will receive a BPAY® reference number with your *Welcome kit* after your Plum Personal Plan is established. With your BPAY reference number, contributions can be made at any time using BPAY.

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**Important: Until you receive your BPAY reference number, you will need to make contributions by cheque accompanied by a completed *Contribution form* which is included in this booklet.**

Additional copies of the *Contribution form* can be downloaded from the Plum website [www.plum.com.au](http://www.plum.com.au)

Future contributions can be made either by BPAY or by cheque accompanied with a completed *Contribution form*.

#### Your initial rollover or transfer details

If you would like Plum to arrange the rollovers or transfers from your previous funds on your behalf, please complete a *Consolidate your superannuation benefits* form for each benefit you would like to transfer, and complete the details of the benefits in the table below:

Name of previous superannuation fund	Approximate value
	\$
	\$
	\$
	\$
<b>TOTAL</b>	\$

Please tick the boxes (if applicable)

- My financial planner is organising this transfer
- I am organising this transfer
- I would like Plum to arrange this transfer and a completed *Consolidate your superannuation benefits* form is attached.

### Step 4 Insurance information

You can apply for death only, death and total and permanent disablement (TPD) cover and salary continuance insurance (SCI) cover by completing *Your insurance election form – Plum Personal Plan*, subject to acceptance by the insurer.

If you require further details on the insurance cover available to you, please contact a Plum Member Services Consultant on **1300 55 7586**.

### Step 5 Choose your investment mix

Three investment Paths have been developed to suit different levels of involvement and investment knowledge. Refer to the *PDS* for more information.

You can select:				
1. a single option, or multiple options from <i>Path one – simple choice</i>	<b>OR</b>	2. multiple options from <i>Path two – flexible choice</i>	<b>OR</b>	3. multiple options from <i>Path three – specialist choice</i>

The investment option you choose will apply to all superannuation contributions, transfers and rollovers received on your behalf after the Trustee has received and processed *Your application form*. Once you have made your initial investment choice, you can switch between any of the investment options at any time. Switching between investment options may incur buy/sell costs as outlined in the *PDS*.

You can select investment options from all three Paths as long as your total allocation is in whole percentages and equals 100 per cent. If you prefer to have low involvement, and wish to invest in *Path one* only, choose a single investment option from *Path one* by ticking a box.

If you do not make an investment choice, or if your total allocation does not equal 100 per cent, your superannuation contributions, transfers and rollovers will be automatically invested in the Trustee's default investment strategy as outlined in the *PDS*.

## Path one – simple choice

Suggested Investor Profile	Pre-mixed options	Selection (✓ or %)	MLC options	Selection (✓ or %)	JANA options	Selection (✓ or %)
<b>Conservative</b>	Pre-mixed Conservative		MLC Conservative		JANA Conservative	
<b>Cautious</b>	Pre-mixed Cautious		MLC Cautious		JANA Cautious	
<b>Moderate</b>	Pre-mixed Moderate		MLC Moderate		JANA Moderate	
<b>Assertive</b>	Pre-mixed Assertive		MLC Assertive		JANA Assertive	
<b>Aggressive</b>	Pre-mixed Aggressive		MLC Aggressive		JANA Aggressive	

OR

## Path two – flexible choice and Path three – specialist choice

Path two options – Customise your asset allocation	Code	(%)
<b>Cash</b>		
MLC Cash Fund	MLC/CASH	%
<b>Fixed interest</b>		
MLC Diversified Fixed Interest Fund	MLC/INTBRG	%
Vanguard® Index Diversified Bond Fund	VAN/DIVFI	%
<b>Property</b>		
MLC Property Securities Fund	MLC/PROP	%
Vanguard® Property Securities Index Fund	VAN/PROP	%
<b>Australian shares</b>		
MLC Australian Share Fund	MLC/AUSSHR	%
Vanguard® Australian Shares Index Fund	VAN/AUSSHR	%
<b>International shares</b>		
MLC International Share Fund	MLC/INTSHR	%
Vanguard® International Shares Index Fund	VAN/INTSHR	%
Vanguard® International Shares Index Fund (hedged)	VAN/INTHED	%
<b>Diversified</b>		
MLC Balanced Portfolio	MLC/BAL	%
Vanguard® LifeStrategy® Index PST – Growth	VAN/GRWTH	%
MLC Growth Portfolio	MLC/GRWTH	%
Vanguard® LifeStrategy® Index PST – High Growth	VAN/HGRWTH	%

Path three options – Customise your investment manager and asset allocation	Code	(%)
<b>Fixed interest</b>		
BT Wholesale Global Fixed Interest Fund	BT/GLOBSFI	%
PIMCO Diversified Fixed Interest Fund	PIMCO/DIVF	%
<b>Property</b>		
Legg Mason Property Securities Trust	CITI/PROP	%
<b>Australian shares</b>		
Fortis Investments Australian Equity Fund	ABO/AUSEQ	%
Invesco Australian Smaller Companies Fund	INV/AUSSC	%
Maple-Brown Abbott Australian Share Option	MBA	%
Perpetual's Wholesale Ethical SRI Fund	PERP/ETHIC	%
UBS Australian Share Fund	UBS/AUSSHR	%
<b>International shares</b>		
Fortis Investments Global Equity Fund	ABO/GLOBEQ	%
Capital International Global Equity Trust	CAPITAL	%
Goldman Sachs JBWere Global Small Companies Fund	JBW/GLOBSC	%
Marvin & Palmer Emerging Markets Trust	M&P/EMERMK	%
<b>Alternatives</b>		
GMO Australian Market Neutral Trust	GMO/AUSNEU	%
MLC Accelerated Growth Portfolio	MLC/ACCGRO	%

TOTAL ALLOCATION 100%

### Closed investment options

Please refer to *Your investment options explained* for information for members who hold closed investment options. If you currently hold any of the investment options listed in this section and wish to change your investment mix, please phone a Member Services Consultant on **1300 55 7586** for assistance.

## Step 6 Financial planner information, declaration and service fee

Have you negotiated an Adviser Service Fee with your financial planner?

- No Go to Step 7  
 Yes Adviser Service Fee

I request, until further notice from me, the Trustee deduct an Adviser Service Fee of the following amount from my account to pay my financial planner for the advice provided in relation to my account in the Personal Plan.

**Percentage based fee**

(maximum 1.1 per cent p.a. of account balance, available only for balances greater than \$1,500)

% p.a.

or

**Dollar based fee**

(maximum is the greater of \$2,200 p.a. or dollar equivalent of 1.1 per cent p.a. of account balance.

A dollar fee of greater than \$2,200 p.a. is only available for account balances greater than \$20,000 or annual contributions of more than \$5,000 p.a.)

\$ p.a.

**Important Note**

An Adviser Service Fee may be lawfully deducted from your Personal Plan only if the services of your planner, for which the Adviser Service Fee is paid, relate directly and exclusively to matters concerning your interest in the Fund (for example, your decision to acquire an interest in the Fund or your choice of investment options in the Personal Plan).

An Adviser Service Fee cannot be deducted from your account if it relates, in whole or part, to services concerning other matters (for example, general investment or general tax advice).

I understand that the Adviser Service Fee will be paid to my financial planner and deducted from my account.

Your signature

Date

## Step 7 Online Annual Reports, statements, investment and education updates

An email alert will be sent to your registered email address when the *Annual Report* is ready to download from the Plum website – [www.plum.com.au](http://www.plum.com.au)

If you wish to receive the *Annual Report* by mail, please tick the box.

Would you also like to receive an email alert when your latest bi-annual member benefit statement pack (including *Member benefit statement* and newsletter) is available for download?

Please tick  Yes  No

Would you like to receive investment and education updates or other notices issued by the Trustee or Administrator via Plum's *Mail2Me* email service?

Please tick  Yes  No

**Important** – If you have elected to receive your *Annual Report* and/or member benefit statement pack via the Plum website, please ensure you provide your email address in Step 1 on *Your application form* and advise us if it changes. If we do not have your current email address, you will still be able to download the documents from the Plum website – [www.plum.com.au](http://www.plum.com.au)

## Step 8 Read our Privacy Policy

### Your personal information and privacy

PFS Nominees Pty Ltd is a subsidiary of MLC Limited and a member of the National Australia Bank Group of companies. PFS Nominees Pty Ltd (the Trustee) has contracted Plum Financial Services Limited (Plum) to administer your superannuation account in the Plum Superannuation Fund (Fund) on its behalf. This statement is an outline of certain matters relating to the collection and handling of your personal information by Plum on behalf of the Trustee.

A further explanation of our privacy practices is set out in the Privacy Policies of Plum and the Trustee.

### Collecting your personal information

The purposes for which your personal information is collected by Plum on behalf of the Trustee include the following:

- to establish your identity;
- to establish your membership in the Fund;
- to manage, administer, invest, calculate and pay or transfer your superannuation benefits;
- to assess your eligibility for and arrange your insurance cover (if applicable) and process claims; or
- to provide information to you about your superannuation and investments.

Health information will only be collected from third parties with your consent (or as otherwise permitted by law).

If you do not provide the information requested on *Your application form* or if the information you provide is inaccurate or incomplete:

- your eligibility for insurance cover may be affected;
- the Trustee may not be able to contact you;
- the processing of any insurance claim may be delayed;
- the processing, payment and/or transfer of your benefit may be delayed; or
- more tax may become payable in respect of your superannuation.

### Using and disclosing your personal information

The Trustee and Plum consider all information about Fund members to be private and confidential. However, there are some instances when the Trustee or Plum will provide your personal information to third parties. These third parties include:

- service providers engaged by the Trustee or Plum to provide administration, technology, auditing, research, mailing and printing services;
- the insurer (if applicable);
- if you apply for a disability benefit: medical practitioners, rehabilitation advisers, vocational assessors, medico-legal consultants and other related advisers;
- the Trustee's professional advisers, including its actuaries, legal advisers and other consultants;
- any superannuation fund or arrangement to which your superannuation benefit is transferred or rolled over; and
- government and regulatory authorities (e.g. the Australian Taxation Office (ATO)) as required by law.

Your personal information may also be used in connection with such purposes.

Because we operate throughout Australia and overseas, some of these uses and disclosures may occur outside your State and Territory and/or outside of Australia.

From time to time, your personal information may be used by entities related to the Trustee to offer you other financial services. If you do not wish to be contacted by the Trustee or its related companies in relation to those other financial services, please let us know by contacting us as set out below.

### Gaining access to your personal information

You can gain access to your personal information held by Plum or the Trustee. This is subject to some exceptions allowed by law. We will give you reasons if we deny access.

Please contact a Plum Member Services Consultant on **1300 55 7586** to facilitate this request (in some cases we may be able to deal with your request over the telephone) or email us at [service@plum.com.au](mailto:service@plum.com.au)

For more information about the Privacy Policies of Plum and the Trustee, please contact us or go to the Plum website [www.plum.com.au](http://www.plum.com.au)

## Step 9 Provide your Tax File Number (TFN)

Collection of TFNs by the Trustee is authorised by the Superannuation Industry (Supervision) Act 1993 provided we tell you the following things. TFN laws require the Trustee to ask you to provide your TFN. Completing this form and providing it to the Trustee will allow your TFN to be used for lawful purposes only.

The purposes currently authorised include:

- taxing lump sum payments;
- finding and amalgamating your superannuation benefits where insufficient information is available;
- providing your TFN to the trustee of another superannuation entity or a Retirement Savings Account (RSA) provider if your benefits are transferred to another entity or an RSA; and
- reporting to the Australian Taxation Office (ATO) in relation to (among other things) the Superannuation Contributions Tax (Surcharge).

Your TFN is confidential and the Trustee will not disclose your TFN to any person, other than:

- the trustee of another superannuation entity or RSA provider if your benefits are transferred to that entity or RSA unless you request in writing that you do not want this to happen; or
- the ATO.

You are not required to provide your TFN. Declining to quote your TFN is not an offence.

However, if you do not give the Trustee your TFN, either now or later:

- you will pay additional tax on concessional contributions received by the Fund after 1 July 2007 (while you remain a member you may be able to obtain a refund of this additional tax if you later provide your TFN to the Fund and the tax is able to be reclaimed from ATO);
- you may pay a higher rate of tax on superannuation benefits (you may get this back at the end of the financial year in your income tax assessment);
- it may be more difficult for you to find your superannuation benefits if you change address without notifying us or to amalgamate multiple superannuation accounts; and
- the Fund will be unable to accept non-concessional contributions made on your behalf.

The lawful purpose for which your TFN can be used and the consequences of not quoting your TFN may change in future as a result of legislative changes.

**Do you wish to quote your TFN? Please tick  Yes  No**

If yes, enter your TFN in the boxes.

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 For more information, please contact Plum on **1300 55 7586** or the ATO Superannuation Helpline on **13 10 20**.

