

# PERPETUAL SELECT SUPER PLAN AND PENSION PLAN

## Product Disclosure Statement

### CONTENTS

1. About Perpetual Select Super Plan and Pension Plan	2
2. How super works	2
3. Benefits of investing with Perpetual Select Super Plan and Pension Plan	2
4. Risks of super	3
5. How we invest your money	4
6. Fees and costs	5
7. How super is taxed	7
8. Insurance in your super	8
9. How to open an account	8

### CONTACT DETAILS

If you have any questions or would like a copy of the PDS or any updates, any information incorporated by reference in the PDS or more information about Perpetual Select Super Plan and Pension Plan:

<b>Phone</b>	1800 003 001
<b>Mail</b>	Perpetual Select Super Plan & Pension Plan, GPO Box 4171, Sydney NSW 2001
<b>Website</b>	<a href="http://www.perpetual.com.au/select-super">www.perpetual.com.au/select-super</a> <a href="http://www.perpetual.com.au/select-pension">www.perpetual.com.au/select-pension</a>
<b>Email</b>	<a href="mailto:selectfunds@perpetual.com.au">selectfunds@perpetual.com.au</a>

### IMPORTANT NOTES

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

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

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

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

**PRODUCT DISCLOSURE STATEMENT (PDS)  
ISSUE NUMBER 9 DATED 30 JUNE 2019**

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

Perpetual 

## 1. ABOUT PERPETUAL SELECT SUPER PLAN AND PENSION PLAN

### FUND

Perpetual's Select Superannuation Fund (ABN 51 068 260 563, RSE R1057034) (Fund) includes the following products:

- Perpetual Select Super Plan (Super Plan) – offered in this PDS
- Perpetual Select Pension Plan (Pension Plan) – offered in this PDS
- Perpetual MySuper – refer separate PDS.

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

Both the Super Plan and Pension Plan offer a range of multi-manager investment options, providing you with a practical solution to managing and diversifying your investment portfolio.

Perpetual Superannuation Limited (PSL) is the trustee of the Fund (Trustee) and the issuer of interests in the Fund and this PDS.

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

- the Fund's appointed administrator
- the responsible entity of the underlying registered managed investment schemes (underlying funds) into which the investment options available to members of the Fund invest
- the investment manager responsible for the selection of the specialist underlying investment managers (PIML may also be a specialist underlying investment manager).

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

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

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

### SUPER PLAN

The Super Plan allows you to save for your retirement and protect your wealth along the way by:

- accepting all types of eligible superannuation contributions made by you or on your behalf
- offering death, disability and salary continuance insurance cover to eligible members.

### PENSION PLAN

The Pension Plan pays you a regular income from your accumulated superannuation when you retire (or meet another condition of release under superannuation law).

## 2. HOW SUPER WORKS

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

- tax incentives are provided by the Government
- there are different types of contributions that can be made by you or on your behalf (eg personal contributions, employer contributions, spouse contributions and government co-contributions)
- super guarantee contributions generally have to be made for you by your employer if you are earning more than \$450 per month and most people have the right to choose into which superannuation entity their employer should direct these compulsory contributions
- there are work and/or age-based conditions for making contributions to super, as well as dollar limits, depending on the various types of contributions
- there are restrictions on when you can withdraw your super – generally once you reach age 65 or retire after reaching your preservation age (between ages 55 and 60, depending on your date of birth), although there are some other special circumstances (eg 'transition to retirement' pensions) where you can access it earlier
- you can generally withdraw your super as a lump sum and/or pension income (subject to a minimum annual pension amount)
- in the event of your death, your benefit will generally be paid to one or more of your dependants or to your legal personal representative.

### FURTHER INFORMATION

Further information about how super and pensions work, including eligibility to invest and accessing your benefit, are contained in separate documents titled 'Your Super Plan account' and 'Your Pension Plan account', which form part of this PDS.

You should read the important information about how super and/or pensions work before making a decision. Go to [www.perpetual.com.au/select-super-updates](http://www.perpetual.com.au/select-super-updates) and/or [www.perpetual.com.au/select-pension-updates](http://www.perpetual.com.au/select-pension-updates) (as applicable).

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

## 3. BENEFITS OF INVESTING WITH PERPETUAL SELECT SUPER PLAN AND PENSION PLAN

Key features and benefits of the Super Plan and Pension Plan are summarised in the following table on page 3.

### FURTHER INFORMATION

Further information about the features and benefits of the Super Plan and Pension Plan, including details about operating your account, are contained in separate documents titled 'Your Super Plan account' and 'Your Pension Plan account', which form part of this PDS. Details about the current specialist investment managers, which also form part of this PDS, are available at our website.

You should read the important information about the features and benefits of the Super Plan and/or Pension Plan before making a decision. Go to [www.perpetual.com.au/select-super-updates](http://www.perpetual.com.au/select-super-updates) and/or [www.perpetual.com.au/select-pension-updates](http://www.perpetual.com.au/select-pension-updates) (as applicable).

The material relating to the features and benefits of the Super Plan and Pension Plan may change between the time when you read this PDS and the day when you acquire the product.

GENERAL FEATURES	BENEFIT
Underlying multi-manager investment approach	The assets of the investment options are managed by a range of underlying specialist investment managers chosen by PIML to combine their different styles, philosophies, approaches and techniques in selecting their portfolios, with the aim of enhancing diversification within each asset class and producing more consistent returns.
Switching	You can easily restructure your investment portfolio by switching between investment options.
Auto-rebalancing	You can automatically rebalance your investment portfolio regularly to maintain your investment strategy.
Online Account Access	You can switch between investment options and obtain easy access to information about your investment online.
SUPER PLAN FEATURES	BENEFIT
Investment choice	There are six multi-asset class and seven single-asset class investment options to choose from, allowing you to tailor an investment portfolio that meets your individual needs.
Contributions	The Super Plan can accept all types of contributions, as well as transfers or rollovers from other funds, so you can keep all of your super savings together. This will make it easier to manage your super and may save you money with ongoing fees and costs.
Minimum amounts	The minimum initial investment is \$3,000 (or \$1,500 if you are establishing a savings plan). There are no minimum amounts for additional investments, switches between investment options, withdrawals (subject to eligibility), investment option balances and your Super Plan account balance.
Maximum amounts	No more than 50% of any contribution can be allocated to the Geared Australian Share investment option. If you invest in this investment option, we'll automatically rebalance your investment portfolio to your investment strategy. This helps to manage the higher risk associated with gearing and lower asset diversity in the underlying fund.
Direct debit	You have the convenience of authorising us to debit your nominated account directly to make your initial and/or additional contributions.
Savings plan	You can make regular monthly or quarterly contributions by direct debit.
BPAY®	You can make additional contributions electronically from your cheque or savings account using the phone or online banking facilities provided by most Australian banks, building societies and credit unions.
Insurance	All eligible members can apply for death only, total and permanent disablement (TPD) only, death and TPD and/or salary continuance cover.
PENSION PLAN FEATURES	BENEFIT
Type of pension	The Pension Plan is an account based pension, which provides flexible income (subject to a minimum annual payment amount set by the Government).
Investment choice	There are five multi-asset class and six single-asset class investment options to choose from, allowing you to tailor an investment portfolio that meets your individual needs.
Minimum amounts	There are no minimum amounts for investments (the maximum amount subject to the transfer balance cap under tax law is \$1.6 million for the 2018/2019 and 2019/2020 financial years), switches between investment options, lump-sum withdrawals, investment option balances and your Pension Plan account balance.
Pension refresh facility	You can commute and recommence your pension after adding other accrued superannuation benefits.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

#### 4. RISKS OF SUPER

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

All investments carry risk. Each investment option may not necessarily be exposed to each of the risks and different investment options may carry different levels of risk, depending on their underlying assets. Assets with the highest long-term returns may also carry the highest level of short-term risk due to their generally larger fluctuations in returns.

The value of your investment may fall for a number of reasons, including the risks set out in the following table on page 4, which means that you may receive back less than your original investment when you withdraw. Before making an investment decision, it's important to understand the risks that can affect the value of your investment. While it's not possible to identify every risk relevant to investing in the Fund, we have detailed in the following table significant risks that may affect your investment.

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

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

TYPE OF RISK	DESCRIPTION OF RISK
Market and economic risk	Certain events may have a negative effect on the price of all types of investments within a particular market. These events may include changes in economic, social, technological or political conditions, as well as market sentiment.
Asset risk	A particular asset that a fund invests in may fall in value, which can result in a reduction in the value of your investment.
Interest rate risk	Changes in interest rates may have a negative impact, either directly or indirectly, on investment returns.
Currency risk	For investments in international assets, which have currency exposure, there is potential for adverse movements in exchange rates to reduce their Australian dollar value. For example, if the Australian dollar rises, the value of international investments expressed in Australian dollars can fall.
Credit risk	The issuer or party to a transaction may not repay the principal, make interest payments or fulfil other financial obligations in full and/or on time. The market value of an investment can also fall significantly when the perceived risk of a note or bond increases or its credit rating declines.
Counterparty risk	A loss may occur if the other party to a contract, including derivatives contracts, lending arrangements (cash or stocks) or currency hedging agreement, defaults on their obligations under the contract.
Legal and regulatory risk	Changes in legislation and differences between rules (including interpretation of the law) in domestic and foreign markets, including those dealing with superannuation, taxation, accounting and investments, may adversely impact your investment.
Investment strategy risks	A fund's investment strategy may involve specific risks. These include derivatives risk, liquidity risk, gearing risk, short-position risk, prime broker risk and portfolio concentration risk – see the separate incorporated documents noted under 'Further information' for details.
Other risks	Investing in a super fund that holds units in managed investment schemes may provide you with a different tax outcome than investing in a super fund which uses a different investment vehicle or holds investments directly. This is because of the application of specific tax laws to the managed investment schemes and the impact of investments into, and withdrawals from, the managed investment schemes by other investors.

#### FURTHER INFORMATION

Further information about the risks of investing and how these risks are managed is contained in separate documents titled 'Your Super Plan account' and 'Your Pension Plan account', which form part of this PDS.

You should read the important information about the risks of investing before making a decision. Go to [www.perpetual.com.au/select-super-updates](http://www.perpetual.com.au/select-super-updates) or [www.perpetual.com.au/select-pension-updates](http://www.perpetual.com.au/select-pension-updates).

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

## 5. HOW WE INVEST YOUR MONEY

Members of the Fund can choose to invest in one or more of the following investment options.

INVESTMENT OPTION	SUPER PLAN	PENSION PLAN
<b>MULTI-ASSET CLASS</b>		
Conservative	●	●
Diversified	●	●
Balanced	●	●
Growth	●	●
High Growth	●	●
G geared High Growth	●	
<b>SINGLE-ASSET CLASS</b>		
Cash	●	●
Fixed Income	●	●
Real Estate	●	●
Australian Share	●	●
G geared Australian Share	●	
Limited Share	●	●
International Share	●	●

**When choosing your investment option(s), you should consider the likely investment return, the risk and your investment timeframe.** We recommend you consult a financial adviser for assistance in determining the most appropriate investment option(s) for you.

If you don't make a choice of where to invest, we will not be able to accept your contributions.

The following profile is provided for the Balanced investment option. Similar profiles for all of the investment options are provided in separate documents titled 'Your Super Plan account' and 'Your Pension Plan account', which form part of this PDS.

#### BALANCED INVESTMENT OPTION

##### Suitability

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

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

5 – Medium to high

##### Minimum suggested timeframe

Five years or more

##### Investment return objective

Aims to:

- provide members with long-term growth through investment in a diversified portfolio with an emphasis on Australian and international share investments
- for the Super Plan – outperform the CPI by 2.5% (before fees and after tax) over rolling five-year periods
- for the Pension Plan – outperform the CPI by 3.5% (before fees and after tax) over rolling five-year periods
- outperform (before fees and after tax), over rolling three-year periods, a composite benchmark reflecting the underlying funds' target allocations at any time to the various asset types.

##### Investment guidelines

Cash and enhanced cash	0-15%
Fixed income <sup>2</sup>	0-30%
Diversified credit	0-20%
Income alternatives	0-10%
Australian shares	10-35%
International shares <sup>3</sup>	10-35%
Real estate <sup>3</sup>	5-15%
Growth alternatives	0-20%



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

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

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

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

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

- 2 Fixed income includes both Australian and international assets. This exposure is gained through underlying investment into Perpetual Select Fixed Income Fund. The maximum exposure to international fixed income assets in that underlying fund is 30%. Currency exposure in the underlying fund is monitored and hedging strategies are employed (using derivatives) with the aim of reducing the impact of adverse currency movements. The underlying fund may also invest up to 10% in high yield assets (fixed income assets which have a higher risk profile but higher potential for return).
- 3 The currency exposure of international assets in the underlying funds is monitored and hedging strategies may be implemented (using derivatives) with the aim of reducing the impact of adverse currency movements.

#### FURTHER INFORMATION

Further information about how we invest your money, including profiles for all of the investment options available to members, is available in separate documents titled 'Your Super Plan account' and 'Your Pension Plan account', which form part of this PDS.

You should read the important information about how we invest your money before making a decision. Go to [www.perpetual.com.au/select-super-updates](http://www.perpetual.com.au/select-super-updates) or [www.perpetual.com.au/select-pension-updates](http://www.perpetual.com.au/select-pension-updates).

The material relating to how we invest your money may change between the time when you read this PDS and the day when you acquire the product.

You can switch some or all of your investment in an investment option into another investment option(s) at any time through Online Account Access or by sending us a completed switch form.

We may add, close and/or terminate investment options at any time. We will contact affected members before terminating any investment option to seek your alternative investment instructions and advise what will happen to your investment if you take no action.

We may also add, delete or replace specialist underlying investment managers at our discretion.

## ENVIRONMENTAL, SOCIAL AND ETHICAL FACTORS AND LABOUR STANDARDS

Investment managers (including PIML) increasingly have policies in place regarding their methods for considering environmental, social and governance (ESG) factors and labour standards which may influence the purchase, sale or retention of an individual investment.

For Australian and international shares, PIML (as the responsible entity of the underlying funds) will neither invest in nor choose specialist underlying investment managers investing in companies that are manufacturers of cigarettes and other tobacco products. Otherwise:

- PIML considers potential specialist underlying investment managers' ESG policies/practices only to the extent that they may have an effect on their style and investment performance
- PIML will neither choose nor exclude a specialist underlying investment manager solely on their ESG policies/practices, but these will contribute to PIML's overall assessment of the manager's style and capability
- where PIML is the specialist investment manager, PIML will only take ESG factors and labour standards into account to the extent it believes they may impact the current and potential future quality or value of an individual investment (either positively or negatively).

## 6. FEES AND COSTS

### DID YOU KNOW?

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

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

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

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

### TO FIND OUT MORE

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

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

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

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

PERPETUAL SELECT SUPER PLAN AND PENSION PLAN			
TYPE OF FEE <sup>1</sup>	AMOUNT		
Investment fee <sup>2,3</sup>		Super Plan	Pension Plan
	Investment option	(% pa)	(% pa)
	Conservative	1.75%	1.75%
	Diversified	1.82%	1.82%
	Balanced	1.88%	1.88%
	Growth	1.91%	1.91%
	High Growth	1.96%	1.96%
	Geared High Growth <sup>4</sup>	2.95%	n/a
	Cash	0.54%	0.54%
	Fixed Income	1.74%	1.74%
	Real Estate	2.00%	2.00%
	Australian Share	2.03%	2.03%
	Geared Australian Share <sup>4</sup>	4.06%	n/a
Limited Share	1.94%	1.94%	
International Share	2.05%	2.05%	

**PERPETUAL SELECT SUPER PLAN AND PENSION PLAN**

**TYPE OF FEE<sup>1</sup> AMOUNT**

<b>Administration fee<sup>2</sup></b>	Member fee <sup>5</sup> of:		
	<b>Year ending</b>	<b>Annual fee</b>	<b>Monthly amount</b>
	30 June 2019	\$123.36	\$10.28
	30 June 2020	\$125.04	\$10.42

<b>Buy/sell spread</b>	<b>Investment option</b>	<b>Buy/sell spread</b>
	Conservative	0.16%/0.00%
	Diversified	0.24%/0.00%
	Balanced	0.26%/0.00%
	Growth	0.28%/0.00%
	High Growth	0.30%/0.00%
	Geared High Growth	0.40%/0.00%
	Cash	0.00%/0.00%
	Fixed Income	0.13%/0.00%
	Real Estate	0.40%/0.00%
	Australian Share	0.30%/0.00%
	Geared Australian Share	0.60%/0.00%
Limited Share	0.30%/0.00%	
International Share	0.35%/0.00%	

**Switching fee** Nil

**Advice fees** relating to all members investing in this product Nil

**Other fees and costs** An insurance fee may also apply.<sup>6</sup>

<b>Indirect cost ratio<sup>2,7</sup></b>		<b>Super Plan</b>	<b>Pension Plan</b>
	<b>Investment option</b>	<b>(% pa)</b>	<b>(% pa)</b>
	Conservative	0.40%	0.42%
	Diversified	0.47%	0.47%
	Balanced	0.43%	0.47%
	Growth	0.44%	0.46%
	High Growth	0.50%	0.61%
	Geared High Growth	0.97%	n/a
	Cash	0.08%	0.09%
	Fixed Income	0.32%	0.32%
	Real Estate	0.13%	0.13%
	Australian Share	0.20%	0.18%
	Geared Australian Share	0.74%	n/a
	Limited Share	0.23%	0.27%
	International Share	0.23%	0.23%

- Defined fees for superannuation products, which form part of this PDS, can be found on our website at [www.perpetual.com.au/select-super-updates](http://www.perpetual.com.au/select-super-updates) or [www.perpetual.com.au/select-pension-updates](http://www.perpetual.com.au/select-pension-updates).
- If your account balance is less than \$6,000 at the end of the financial year or upon closure, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- The investment fee comprises:
  - a base fee of 1.49% pa (0.50% pa for the Cash investment option) on which rebates apply for large account balances
  - varying investment management fees depending on the investment option's underlying assets.
- The investment fees for the geared investment options are not directly comparable to the investment fees of the other investment options due to the levels of gearing in the underlying Perpetual Select Geared High Growth Fund and Perpetual Select Geared Australian Share Fund, which are on average 33% and 50% respectively. For the underlying funds of the geared investment options, investment fees are applied to their **gross asset value**. This results in higher amounts when these fees are expressed as a percentage of their **net asset value** (that is, asset value after deduction for borrowing in the underlying funds) as shown in the table.
- The amount of the member fee may be increased from 1 July each year by the cumulative increase in the CPI since the last increase.
- See 'Additional explanation of fees and costs'.

7 This is the **estimated** ratio of total indirect costs of each investment option to the average net assets of the investment option based on the financial year ended 30 June 2018, including net transactional and operational costs borne by all members, which may vary in future years.

Apart from any indexation of the annual member fee, we won't increase our fees, or introduce new fees, without giving you at least 30-days' written notice. Actual investment fees (where estimated) and indirect cost ratios will vary from year to year without notice.

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

**EXAMPLES OF ANNUAL FEES AND COSTS FOR THE BALANCED INVESTMENT OPTION**

These tables give examples of how the fees and costs for the Balanced investment option in the Super Plan and Pension Plan can affect your superannuation investment over a 1 year period. You should use these tables to compare these superannuation products with other superannuation products.

<b>EXAMPLE - PERPETUAL SELECT SUPER PLAN</b>		<b>BALANCE OF \$50,000</b>
Investment fees	1.88%	For every \$50,000 you have in the Super Plan you will be charged \$940.00 each year
<b>PLUS</b> Administration fees	\$125.04	<b>And</b> , you will be charged \$125.04 in administration fees regardless of your balance
<b>PLUS</b> Indirect costs for the Super Plan	0.43%	<b>And</b> , indirect costs of \$215.00 each year will be deducted from your investment
<b>EQUALS</b> Cost of product		If your balance was \$50,000, then for that year you will be charged fees of <b>\$1,280.04*</b> for the Super Plan.

<b>EXAMPLE - PERPETUAL SELECT PENSION PLAN</b>		<b>BALANCE OF \$50,000</b>
Investment fees	1.88%	For every \$50,000 you have in the Pension Plan you will be charged \$940.00 each year
<b>PLUS</b> Administration fees	\$125.04	<b>And</b> , you will be charged \$125.04 in administration fees regardless of your balance
<b>PLUS</b> Indirect costs for the Pension Plan	0.47%	<b>And</b> , indirect costs of \$235.00 each year will be deducted from your investment
<b>EQUALS</b> Cost of product		If your balance was \$50,000, then for that year you will be charged fees of <b>\$1,300.04*</b> for the Pension Plan.

- \* Additional fees may apply. **And:**
- if you leave the Super Plan or Pension Plan, you may also be charged a **buy/sell spread** which also applies whenever you make a contribution, exit or rollover. The **buy/sell spread** for exiting the Balanced investment option is **0.26%** (this will be equal to **\$130.00** for every \$50,000 you withdraw)
  - if insurance is taken in the Super Plan, an **insurance fee** will apply.

## ADDITIONAL EXPLANATION OF FEES AND COSTS

### INSURANCE FEE

If you elect to have insurance cover through the Super Plan (see '8. Insurance in your super' for details), this is the insurance premium charged by the insurer to cover the cost of insurance. Insurance premiums are deducted from your Super Plan account monthly in arrears and paid directly to the insurer.

### PAYMENTS TO PERPETUAL GROUP RELATING TO INSURANCE

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

### FURTHER INFORMATION

Further information about fees and costs (including details of base fee rebates on investment fees for large account balances) is available in a separate document titled 'Additional information about fees and costs', which forms part of this PDS. Transactional and operational costs for the most recently completed financial year, current buy/sell spread details for the investment options and superannuation fee definitions, which also form part of this PDS, are publicly available at our website.

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

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

## 7. HOW SUPER IS TAXED

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

### CONTRIBUTIONS/ROLLOVERS

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

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

**There are limits on the amounts of concessional and non-concessional contributions that can be made each year (see application forms for details). Excess contributions attract additional tax.**

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

### INVESTMENT EARNINGS

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

Investment earnings, including realised net capital gains, derived within the Pension Plan are not subject to tax.

## WITHDRAWALS

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

### DEATH BENEFITS

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

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

### TAX FILE NUMBER (TFN)

**You should provide your TFN when joining the Fund.**

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

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

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

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

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

### TFN DECLARATION FORM (PENSION PLAN ONLY)

If you are under age 60 you will need to complete a TFN declaration form and attach it to your application form. This declaration helps us to calculate how much tax to deduct from your pension payments. The amount of tax deducted may be reduced if you are entitled to the tax-free threshold. If you are required to complete a declaration and you don't, we must withhold tax at the highest marginal tax rate plus Medicare levy from any payment made to you.

### FURTHER INFORMATION

Further information about tax relating to super and pension products is available in separate documents titled 'Your Super Plan account' and 'Your Pension Plan account', which form part of this PDS.

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

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



## 8. INSURANCE IN YOUR SUPER

Insurance relates to Super Plan members only. It is not available to Pension Plan members.

The following information is a summary only of the standard insurance cover available to eligible Super Plan members.

### GENERAL

The Super Plan generally offers members insurance cover for:

- death only or
- total and permanent disablement (TPD) only or
- death and TPD and
- salary continuance.

Subject to eligibility, all members can apply for insurance by completing the 'Insurance cover' section within the 'Super Plan application' form and, if required, the separate 'Insurance application' form available from our website or by contacting us.

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

### PREMIUMS

There are costs associated with insurance cover. You can calculate your premiums with reference to the premium rates in the separate 'Insurance in your super' document.

Insurance premiums are deducted from your account monthly in arrears by withdrawal of units. You can either nominate the investment option(s) from which you would like the premiums deducted, or have the premiums deducted proportionately across your investment options. If no nomination is made, or the investment option is insufficient to cover the premiums, premiums will be deducted from your investment option with the highest account balance.

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

### CESSATION OF COVER ON INACTIVE ACCOUNTS

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

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

### CLAIMS

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

If you make an insurance claim, we and the insurer will determine whether you are entitled to be paid based on the terms of the policy, the Fund's Trust Deed and the law.

### FURTHER INFORMATION

Full details about the insurance cover available to Super Plan members, including insurance premiums and cessation of cover, are contained in a separate document titled 'Insurance in your super', which forms part of this PDS.

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

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

## 9. HOW TO OPEN AN ACCOUNT

### SUPER PLAN

You should complete the 'Super Plan application' form, together with any other appropriate forms for features that you choose, and send to us with your cheque (if applicable – excluding employer contributions) at the address listed on the cover of this PDS.

All relevant member forms are included with this PDS.

### PENSION PLAN

You should complete the 'Pension Plan application' form, together with any other appropriate forms for features that you choose, and send to us at the address listed on the cover of this PDS.

All relevant forms are contained in the separate document titled 'Your Pension Plan account', which is available at our website or by contacting us.

### YOUR COOLING-OFF RIGHTS

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

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

Your right to be repaid during the cooling-off period does not apply if:

- you are switching between investment options
- you exercise any of your rights as a member of the Fund.

Any amounts that are 'preserved' or 'restricted non-preserved' (including pensions taken out under the 'transition to retirement' provisions) can't be refunded to you if you exercise your cooling-off rights unless you satisfy a 'condition of release' under superannuation law. You'll need to nominate another superannuation fund, retirement savings account or approved deposit fund to transfer the funds into. If you don't, we'll transfer the amount to the Fund's nominated eligible rollover fund.

If you'd like to have any 'unrestricted non-preserved' amount repaid, write to us stating that you want to be repaid during the cooling-off period (please include your account number). Your request must reach our Sydney office before the end of the cooling-off period.

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

### INQUIRIES AND COMPLAINTS

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

Client Services, Perpetual Select Super Plan and Pension Plan  
GPO Box 4171, Sydney NSW 2001

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

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

Contact details for AFCA are as follows:

Phone: 1800 931 678

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

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

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





# SUPER PLAN APPLICATION

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

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

## 1. Member details (must be completed)

Are you an existing Perpetual investor?

no

yes  client number

new account

additional investment  existing account number

title Mr  Mrs  Miss  Ms  other

first name(s)

last name

occupation

date of birth  /  /  gender male  female

### Tax file number

If you do not supply us with your tax file number (TFN) we will be required to deduct additional tax on all concessional contributions that you make or are being made on your behalf. We are also unable to accept any after-tax contributions from you. For more information regarding the provision of TFNs please see the PDS. An exemption is not considered to be a TFN.

### Residency status for tax purposes

Are you an Australian resident for tax purposes?

yes

no  please specify country of residence below.

# 1. Member details (continued)

## Residential address (mandatory)

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

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

## Postal address (if different to residential address)

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

## 2. Authorised representative

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

no  please go to section 3

yes  please complete the details below.

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

Online Account Access for my authorised representative

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

### Authorised representative details:

first name(s)

last name

po box  unit number  street number

street name

suburb (if relevant) OR city

state  postcode  country

signature of authorised representative  date  /  /

## 3. Payment details (must be completed)

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

we will debit your bank account nominated in section 6 as bank account 1.

by direct debit  I acknowledge and accept the terms and conditions of direct debit as explained in the Direct Debit Request Service Agreement which is available from [www.perpetual.com.au/select-super-updates](http://www.perpetual.com.au/select-super-updates).

by cheque  (excluding employer contributions) make cheque payable to **PIML – Select Super – [insert name of applicant]**

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

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

retirement savings  employment income  business activities  sale of assets

inheritance/gift  financial investments  other

## 4. Contribution/rollover details

Please indicate below the amount of your contributions and/or rollover (please ensure that your previous superannuation provider has been instructed to rollover your funds).

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

### Initial one-off contributions

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

### Rollovers

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

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

### Savings plan

Only complete this section if you would like to establish a savings plan to make regular contributions from a nominated bank account. You will also need to nominate a bank account in section 6, from which contributions will be deducted under the savings plan.

<b>Contribution type</b> If you are eligible and intend to claim a tax deduction on your Personal Contributions you will need to complete section 5.	personal <input type="checkbox"/> employer <input type="checkbox"/> salary sacrifice <input type="checkbox"/> spouse <input type="checkbox"/>
<b>Amount</b>	\$
<b>Frequency</b>	monthly (default) <input type="checkbox"/> quarterly <input type="checkbox"/>
<b>Day</b>	10th <input type="checkbox"/> 20th <input type="checkbox"/>



## 5. Tax deduction for personal contributions

### Tax deduction for your personal contributions

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

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

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

## 6. Bank account details (if applicable)

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

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

### Bank account 1

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

- contributions  
 savings plan  
 withdrawals

financial institution

branch

BSB

 - 

account number

account name



signature of account holder A

signature of account holder B

date  /  /

### Bank account 2

**Only** complete your account details in this section if you would like us to debit a **different** bank account for your **savings plan**

financial institution

branch

BSB

 - 

account number

account name



signature of account holder A

signature of account holder B

date  /  /

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

## 7. Features (must be completed)

Indicate which optional features you would like applied to your account		Frequency (if applicable)
<p><b>Auto-rebalancing</b></p> <p>If no frequency is selected, quarterly will be assumed</p> <p>▶ If you are investing in Perpetual Select Geared Australian investment option you must tick 'Yes' to the auto-rebalancing feature and complete the 'Investment strategy' column in section 8.</p>	<p>yes <input type="checkbox"/></p>	<p>quarterly (default) <input type="checkbox"/></p> <p>half-yearly <input type="checkbox"/></p> <p>yearly <input type="checkbox"/></p>
<p><b>BPAY</b> (additional investments)</p>	<p>yes (default) <input type="checkbox"/></p> <p>no <input type="checkbox"/></p>	<p>n/a</p>
<p><b>Investor Online Account Access</b></p> <p>▶ you can access information about your account online</p>	<p>view &amp; transact (default) <input type="checkbox"/></p> <p>view only <input type="checkbox"/></p> <p>no access <input type="checkbox"/></p>	<p>n/a</p>
<p><b>Adviser Online Account Access</b></p> <p>Note: your adviser can access information about your account online</p>	<p>view &amp; transact (default) <input type="checkbox"/></p> <p>view only <input type="checkbox"/></p>	<p>n/a</p>
<p><b>Investment information to be sent in the mail</b></p> <p>Note: most of your investment information is available through Online Account Access</p>	<p>yes <input type="checkbox"/></p> <p>no (default) <input type="checkbox"/></p>	<p>n/a</p>
<p><b>Annual report to be sent in the mail</b></p> <p>Note: the annual report is also available on our website</p>	<p>yes <input type="checkbox"/></p> <p>no (default) <input type="checkbox"/></p>	<p>n/a</p>
<p><b>Marketing material</b></p> <p>I would like to be informed about Perpetual's products, services and offers</p>	<p>yes <input type="checkbox"/></p>	<p>n/a</p>
<p><b>Nomination of beneficiary</b></p> <p>If you would like to nominate a beneficiary to receive your benefit on death complete the 'Nomination of beneficiary' form</p>	<p>yes <input type="checkbox"/></p> <p>no <input type="checkbox"/></p>	<p>n/a</p>

- For each optional feature you have elected, please ensure you have read and understood the relevant section in the 'Your Super Plan account' document available on our website for that optional facility.
- If you have nominated an optional feature above, please ensure you fill out the relevant columns in the table in **section 8** completely.

## 8. Investment allocation (must be completed)

Please nominate the dollar amount or the portion of money you would like to invest in your selected investment options.

Investment Options	Short code	Initial contributions			Savings plan (if applicable)	Investment strategy (additional applications & auto-rebalancing)
		\$	or	%		
Conservative	SSCOST	\$	or	%	\$	%
Diversified	SSDVST	\$	or	%	\$	%
Balanced	SSBAST	\$	or	%	\$	%
Growth	SSGRST	\$	or	%	\$	%
High Growth	SSEQST	\$	or	%	\$	%
Geared High Growth*	SSGEQST	\$	or	%	\$	%
Cash	SSCAST	\$	or	%	\$	%
Fixed Income	SSFIST	\$	or	%	\$	%
Real Estate	SSPRST	\$	or	%	\$	%
Australian Share	SSAEST	\$	or	%	\$	%
Geared Australian Share*	SSGAEST	\$	or	%	\$ (max 50%)	(max 50%) %
Limited Share	SSLIST	\$	or	%	\$	%
International Share	SSINST	\$	or	%	\$	%
<b>Total</b>		\$	or	100%	\$	<b>100%</b>

\*You must tick the box under 'Geared investment options' in section 11 if you have selected this investment option.

## 9. Insurance cover

Would you like insurance cover? Refer to the 'Insurance in your super' document available on our website.

no  please go to section 11

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

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

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

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

Type(s) of cover		New	Increase
death only or	<input type="checkbox"/> amount	\$ <input type="text"/> (min. \$50,000)	\$ <input type="text"/>
TPD only or	<input type="checkbox"/> amount	\$ <input type="text"/> (min. \$50,000)	\$ <input type="text"/>
death and TPD and/or	<input type="checkbox"/> death amount	\$ <input type="text"/> (min. \$50,000)	\$ <input type="text"/>
	<input type="checkbox"/> TPD amount	\$ <input type="text"/> (min. \$50,000)	\$ <input type="text"/>
salary continuance	<input type="checkbox"/> amount	\$ <input type="text"/> per month (min. \$500 per month)	\$ <input type="text"/> per month

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

What percentage of your cover amount indicated above represents a super contribution component?  % (This is optional and is a maximum of 10% of your monthly income.)  
If this is left blank nil will be assumed.

Please apply indexing to my sum insured:

yes (default)  no

**Salary continuance only (indemnity)**

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

Please pay my insurance premiums

proportionally according to my account balance (default)

from my investment option

<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<input type="text"/>	<input type="text"/> %
<b>Total</b>	<b>100%</b>

**Election to maintain cover (optional)**

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



## 9. Insurance cover (continued)

Personal questionnaire:

1. Do you permanently reside in Australia?	no	yes		
2. annual salary	\$			
	number of hours worked per week			
	height (cm)			
	weight (kg)			
occupation				
industry				
daily duties (including % time spent performing each duty)				
3. Have you smoked tobacco or any other substance in the last 12 months?	no	yes		
If yes, please state forms and quantities:				
4. Do you drink more than 20 standard drinks of alcohol per week?	no	yes		
If yes, please provide forms and quantities:				
5. Have you ever engaged or are you ever likely to engage in any aviation (other than as a fare paying passenger) or in any hazardous occupation, recreation, pastime, pursuit or sport (eg motor car racing, professional football, scuba diving over 30m depth)?	no	yes		
6. Have you ever suffered symptoms of, or had, or been told you have or received any advice or treatment for:				
• high blood pressure, high cholesterol, heart complaint, chest pain or stroke;	no	yes		
• mental or nervous disorder including stress, anxiety, depression or neurological condition;	no	yes		
• cancer or a tumour of any type;	no	yes		
• back/joint disorder, arthritis, loss of limb or paralysis;	no	yes		
• loss of sight of any eye(s) or blindness;	no	yes		
• kidney, bladder, bowel or stomach disorder and or disease;	no	yes		
• diabetes or liver disease (including hepatitis)?	no	yes		
7. Have you ever:				
• suffered from AIDS or been infected with the HIV virus; or				
• used or injected yourself with any illicit drugs not prescribed by a medical practitioner; or	no	yes		
• engaged in male-to-male anal sexual activity?	no	yes		
8. At the date of this application, are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full time basis, due to an injury or illness (even if you are not currently working on a full time basis or are unemployed)?	no	yes		
<b>(This question does not apply to you if you are applying for death only cover).</b>				
9. Do you have existing life, disability or trauma cover on your life (including any current applications held with any insurer)?	no	yes		
If yes, please provide the policy details in the schedule below:				
<b>Commencement date</b>	<b>Insurer</b>	<b>Type of cover</b>	<b>Amount of cover</b>	<b>To be replaced</b>
				no
				yes
				no
				yes

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





## 12. Identification verification (must be completed)

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

### Identity documentation

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

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

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

OR

<b>PART II – should only be completed if you do not own a document from Part I</b>
<b>PROVIDE ONE OF THE FOLLOWING:</b>
<input type="checkbox"/> Australian birth certificate
<input type="checkbox"/> Australian citizenship certificate
<input type="checkbox"/> concession card such as a pension, health care or seniors health card issued by the Department of Human Services (excludes Medicare cards)
<b>AND PROVIDE ONE VALID DOCUMENT FROM THE FOLLOWING:</b>
<input type="checkbox"/> a document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to you and contains your name and residential address
<input type="checkbox"/> a document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by you to the Commonwealth (or by the Commonwealth to the individual), which contains your name and residential address.
<input type="checkbox"/> a document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to your address or to you (the document must contain your name and residential address)

OR

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

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



## 12. Identification verification (continued)

### How to certify your documents

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

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

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

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

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

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

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

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

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

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

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

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

This page left blank intentionally.

# NOMINATION OF BENEFICIARY

You are able to nominate a beneficiary to receive your superannuation benefit in the event of your death. By completing this form, you are instructing or recommending to the Trustee who should receive your benefit if you die whilst still a member of Perpetual Select Super Plan. You are able to choose to make a non-binding or binding nomination. Please ensure you read 'Important notice for beneficiary nominations' on page 2 of this form. If you are making a binding nomination, ensure you read 'Binding nomination rules', also on page 2.

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

## 1. Member details

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

## 2. Beneficiary details

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

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

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

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

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

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

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

By making the nomination in this form:

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

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

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





# Perpetual Select Super Plan

Product Disclosure Statement issue number 9 dated 30 June 2019

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315  
Perpetual's Select Superannuation Fund ABN 51 068 260 563 RSE R1057034

## CHOICE OF SUPER FUND

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

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

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

### 1. Details of my chosen super fund

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

fund name	Perpetual Select Super Plan	address	GPO Box 4171 Sydney NSW 2001
account number	A C		
fund Australian Business Number (ABN)	51 068 260 563	Unique Superannuation Identifier (USI):	PER0138AU
fund bank account (BSB)	082-001	fund bank account number	575768272

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

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

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

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

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

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

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

### 4. How to make super payments

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

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

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

This page left blank intentionally.





## Perpetual Select Super Plan

Product Disclosure Statement issue number 9 dated 30 June 2019

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

# COMPLYING FUND STATEMENT

## Perpetual Superannuation Limited

ABN 84 008 416 831  
AFSL 225246  
RSE L0003315

Level 18, Angel Place  
123 Pitt Street  
GPO Box 4171

Sydney NSW 2001  
Australia

DX 365 Sydney

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

## Investor service

Phone 1800 003 001  
Fax (02) 8256 1444

To Whom It May Concern,

### Perpetual's Select Superannuation Fund

RSE Registration No. R1057034

Australian Business Number (ABN): 51 068 260 563

Unique Superannuation Identifier (USI): PER0138AU

### Complying Fund Statement

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

### Contribution acceptance section

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

### Contribution payment method

The Fund provides a range of options for direct transactions.

Yours faithfully

**Directors, Perpetual Superannuation Limited**

This page left blank intentionally.



# Perpetual Select Super Plan

Product Disclosure Statement issue number 9 dated 30 June 2019

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

## TRANSFER AUTHORITY

### 1. Applicant details

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

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

### 2. Fund details

FROM (transferring fund)	TO (receiving fund)
fund name	fund name
fund address	PERPETUAL'S SELECT SUPERANNUATION FUND
fund phone number	fund phone number
client number	client number (if known)
Australian business number (ABN) (if known)	account number (if known)
unique superannuation identifier	Australian business number (ABN)
	unique superannuation identifier

I authorise the transfer of  the total value or  partial value \$  of my benefit in the above superannuation fund or policy to: **Perpetual Superannuation Limited, Perpetual Select Super Plan, GPO Box 4171, Sydney NSW 2001.**  
 Please make cheque payable to: **'PIML – Select Super Plan – [insert name of applicant]'**  
 Send the cheque and Rollover Benefit Statement directly to Perpetual.





## Perpetual Select Super Plan

Product Disclosure Statement issue number 9 dated 30 June 2019

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

# COMPLIANCE LETTER

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

To Whom It May Concern,

### Perpetual's Select Superannuation Fund

RSE Registration No. R1057034

Australian Business Number (ABN): 51 068 260 563

Superannuation Product Identification Number (SPIN): PER0138AU (Super Plan)

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

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

Yours faithfully

**Directors, Perpetual Superannuation Limited**

### Perpetual Superannuation Limited

ABN 84 008 416 831

AFSL 225246

RSE L0003315

Level 18, Angel Place

123 Pitt Street

GPO Box 4171

Sydney NSW 2001

Australia

DX 365 Sydney

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

### Investor service

Phone 1800 003 001

Fax (02) 8256 1444

This page left blank intentionally.