

SECTION 3 – PROVIDING YOUR TAX FILE NUMBER (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The Trustee of your superannuation fund may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request the Trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account(s);
- any concessional contributions to your superannuation account(s) will be taxed at a lower rate;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

Insert your nine digit TFN here:

--	--	--	--	--	--	--	--	--

SECTION 4 – CONTRIBUTIONS PLAN

Please complete this section if you would like to make regular **after-tax contributions** to your account. Please note that the Government limits the amount of money you can contribute to your super. For more information please refer to the *Short-Form PDS – Superannuation* and the *Why choose Prime Super?* brochure. If you would like to make *before-tax* contributions, including salary sacrifice contributions, please contact your employer.

PART A – ELIGIBILITY CRITERIA

Please note that we can only accept after-tax contributions if you meet the following criteria:

I am aged less than 65 years

Yes No

OR

I am aged between 65 and 74 years and have worked at least 40 hours in a 30 day period or less during the current financial year

Yes No

AND

I have provided Prime Super with my TFN

Yes No

PART B – CONTRIBUTION AMOUNT

I wish to contribute: \$

--	--	--	--	--	--	--	--	--	--

 .

--	--

Please note that any contributions you make will be invested according to your chosen investment strategy.

PART C – CONTRIBUTION FREQUENCY

One-off Monthly Quarterly

PART D – PAYMENT METHOD

Please choose your preferred payment method.

BPAY®

You will need to contact your financial institution to make your payment. Prime Super's BPAY® details are:



Biller code: 584581

Biller name: Prime Super Member Contribution

CRN: Please call us on **1800 675 839** for your customer reference number.

Direct debit

Please complete sections E and G to set up your direct debit.

EFT

Please refer to section F and complete section G (for our records and to ensure the EFT is completed correctly) and then contact your financial institution to make your payment.

Cheque

Your cheque should be made payable to Prime Super and should be attached to this form.



SECTION 5 – INSURANCE: OCCUPATIONAL RATINGS

When you join Prime Super you automatically receive two units of Death & TPD cover (default cover). If you are in a low risk occupation, you may be entitled to White collar or Professional insurance rates. These rates offer a higher level of cover than the Standard rates. If you do not complete this section, or do not qualify for a White collar or Professional rating, your occupational rating will be Standard.

Please indicate below whether the following statements are correct.

WHITE COLLAR

1. My work duties are of a clerical, administrative or management nature. Yes No
2. My work duties are undertaken entirely within an office environment (excluding travel time between offices). Yes No
3. Do your work duties require you to perform duties of a manual nature. Yes No

If you answered 'yes' to questions 1 & 2 and 'no' to questions 3 you are eligible for a White collar occupational rating.

PROFESSIONAL

In addition to the requirements set out under White collar:

1. I hold a tertiary qualification relevant to my current occupation, am a member of a professional institute, or am a senior member of my organisation's executive team. Yes No
2. I earn in excess of \$100,000 per annum from my profession. Yes No

If you are eligible for a White collar occupational rating and you answered 'yes' to the above statements you are eligible for a Professional occupational rating.

Members who qualify for White collar and Professional rates receive a higher level of cover than those on the Standard rate. For further details on benefit amounts please refer to the current *Short-Form PDS – Superannuation* and the *Why choose Prime Super?* brochure.

If you believe that you should be eligible for a White collar or Professional occupational rating but do not meet the criteria above please provide your reasons below, including a brief description of your duties (you may attach additional paper if required) and our insurer will consider your request.

However for the purposes of this application, any insurance cover you apply for (including default cover) will be provided at Standard rates until such time as the insurer accepts your application for a White collar or Professional occupational rating.

SECTION 6 – INCREASING YOUR INSURANCE COVER

When you join Prime Super you automatically receive two units of Death & TPD cover (default cover). **If you do not wish to increase your level of insurance cover you do not need to complete this section.**

- **If you would like to increase your level of cover or fix your level of cover you must complete Parts A, B and C of this section.**
- **If you would like to apply for Income protection insurance cover you must complete Parts A and D of this section.**

PART A – HEALTH QUESTIONNAIRE

1. Are you, at the date of this application, due to accident, illness or injury restricted from being capable of carrying out on a full-time basis all the identifiable duties of your current employment? Yes No
(Full-time means more than 35 hours per week on an ongoing basis. It is not necessary that you actually work full-time but only that you have the mental and physical capability to do so.)
2. Have you been unable to work due to accident, illness or injury for a total of 2 weeks (10 days) or more in the last 12 months or been on a workers' compensation claim for 4 or more weeks in the last 3 years? Yes No
3. Have you previously had an application for life insurance cover (Death, TPD, Trauma or Income protection) declined, deferred, had an exclusion or loading applied or accepted on terms other than requested? Yes No
4. Are you currently receiving medical treatment or advice for any condition other than a cold or the flu? Yes No
5. Have you ever received medical treatment or advice for one of the following conditions: Yes No
 - cancer
 - chest pain
 - high blood pressure, high cholesterol or a heart/vascular complaint
 - respiratory disorder
 - a psychological or emotional problem
 - paralysis or stroke



SECTION 7 – BENEFICIARIES

You should nominate how you would prefer your benefit to be paid in the event of your death.

Who can you nominate?	
Who can receive your benefit in the event of your death?	<p>You can pay your benefit to:</p> <ul style="list-style-type: none"> • your estate; or • nominated beneficiary(ies); or • a combination of your estate and your nominated beneficiary(ies). <p>Any beneficiary you nominate must be either your legal personal representative (i.e. the executor or administrator of your estate) or dependant at the date of your death.</p> <p>If you nominate your estate or legal personal representative, your benefit will be paid according to your Will (or according to the law of your state or territory if you have no Will).</p>
Who qualifies as a dependant?	<p>Under Superannuation Law, the people that you are able to nominate to receive your Death benefit are:</p> <ul style="list-style-type: none"> • your spouse (including de facto of the same or different sex); • your children (including biological, step and adopted children, or a child of your spouse); • any person who is financially dependant on you; and • any person with whom you have an interdependency relationship including: <ul style="list-style-type: none"> – any person with whom you have a close personal relationship and live with where one or both of you also provides ongoing financial support, domestic support and personal care; and – any person with whom you have a close personal relationship where, because of a disability, the above requirements of living together, financial support, domestic support and personal care are not able to be satisfied.
Types of nominations	
You can choose to make a preferred nomination or binding nomination.	
What is a preferred nomination?	<ul style="list-style-type: none"> • This is a preferred nomination only. The Trustee will take into consideration any nomination you make, however, in this case, the Trustee has final discretion in deciding who will receive your superannuation benefit when you die. • Should be updated if your circumstances change. • Requires no witness signatures.
What is a binding nomination?	<ul style="list-style-type: none"> • When you make a valid binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive. • Will be treated as a binding nomination for three years from the date the nomination is made. This nomination reverts to being a preferred nomination after the three-year period if the nomination is not extended by lodging a new binding nomination request. Prime Super will write to you when your nomination is due to expire. • Requires two witness signatures. Witnesses must be aged over 18, must not be one of your nominated beneficiaries and must be present when you sign the form. If the witnesses sign and date the form on a different date to your signature, the nomination will be invalid. • An invalid binding nomination will be treated as a preferred nomination by the Trustee and will not revoke or replace an existing, valid binding nomination.

Please note: If you do not make a valid nomination, the Trustee will have final discretion in deciding who will receive your superannuation benefit when you die. You should refer to the current *Short-Form PDS – Superannuation* for more information about who qualifies as a dependant and how to make a binding nomination. It is important to note that each person you nominate must qualify as a dependant.

PART A – YOUR OPTIONS

Preferred nomination/s

Or

Binding nomination/s



4. Full name

Address

Suburb/City/Town

State

Postcode

Type of Dependant

Phone Number (BH)

Phone Number (AH)

Mobile Number

Date of Birth (DDMMYYYY)

% of benefit

.00%

PART C – DECLARATION

PREFERRED NOMINATION

I declare that the beneficiaries nominated by me on this form are people who I understand may receive my Death benefit in the event of my death, but I acknowledge that the Trustee of Prime Super is not bound by my nomination.

Full Name

Member Signature

Date (DDMMYYYY)

BINDING NOMINATION

I declare that the beneficiaries nominated by me on this form are people who I understand will receive my Death benefit in the event of my death because the Trustee is bound by my nomination as long as my nomination remains valid. I understand that in order for my nomination to be valid I must:

- ensure that the people nominated by me are considered dependants under *Superannuation Law*;
- have my nomination witnessed by two individuals who do not benefit from this nomination; and
- renew my binding nomination every three years.

I acknowledge that if my nomination becomes invalid or expires, the Trustee is not bound by my nomination.

For binding nominations, you need to sign and date your nomination in the presence of two witnesses.

Full Name

Member Signature

Date (DDMMYYYY)

WITNESS 1

Witness full name

Witness Signature

Date (DDMMYYYY)



WHERE TO SEND THIS FORM

Once completed please return this form to us via mail, fax or email.

Mail Prime Super
Locked Bag 5103
Parramatta NSW 2124

Freecall 1800 675 839
Fax 1800 023 662
Email administration@primesuper.com.au

If you have any questions about this form or Prime Super please call us on **1800 675 839** (8.00am to 8.00pm Monday-Friday Sydney time).

DIRECT DEBIT REQUEST SERVICE AGREEMENT

Why an agreement?

Through the Direct Debit Request (DDR) you are allowing us to debit amounts from your bank/financial institution account. The amount, how often and the date we will debit your account depends on what you instruct us to do.

If Prime Super wants to change this agreement

We will notify you at least 14 days before making any changes to this agreement.

If you want to change your direct debit or make an enquiry

Please contact our customer service staff if you wish to:

- delay or change your direct debit – you need to advise us at least ten days before the date we will debit your bank/financial institution account;
- cancel the DDR – you need to advise us at least three days before the date we will debit your bank/financial institution account; or
- dispute a debit that has been made from your bank/financial institution account – Prime Super will respond to your dispute within five business days.

Weekends and public holidays

We will always try to debit your account on the date nominated by you, except when this falls on a weekend or a public holiday. In this case we will debit your account on the next business day.

Internet, fax or mail direct debit request

If you are making a direct debit request via the internet, fax or mail we will debit your account on the day of receipt or the next business day.

Make sure you have enough money in your account

You should make sure that you always have enough cleared funds in your bank/financial institution account for us to debit your account. If there isn't enough money (that is, cleared funds) in your account, we will still make the debit. But if your bank/financial institution dishonours the debit we may pass on to you any dishonour fees and/or costs incurred by Prime Super.

Check that you give us your correct details

Before completing the Direct Debit Request, please check with your bank/financial institution that:

- your bank/financial institution account accepts direct debiting as some accounts don't; and
- the account number you give us is correct (refer to your bank/financial institution statement or contact your bank/financial institution if necessary).

Other things to note:

- Bank accounts and Building Society accounts can be nominated. Credit Union accounts cannot be nominated. This facility is not available for such accounts.
- BSB Number – Identifies the bank/financial institution/state/branch at which your account is held. Please contact your bank/financial institution if you are not sure of this number.
- Account Number – Your bank/financial institution account number.
- Member Number – Your Prime Super Member number.

Conditions of Use

- To cancel or alter your direct debit, you must notify Prime Super in writing.
- There must be enough money in the account on each day you have nominated for a deduction to occur.
- If the deduction is dishonoured three times, this facility will cease immediately. A dishonour means that the deduction could not be made because there was not enough money in the nominated account.
 - If Prime Super is advised of a dishonour and any part of the dishonoured amount has been paid out from your account, you will be liable to pay that amount to Prime Super.
 - If Prime Super is advised of a dishonour after all your superannuation benefit is paid out, you are liable to repay the dishonoured amount to Prime Super.



Privacy

Prime Super is dedicated to protecting all personal information provided on behalf of its members. In line with the *Privacy (Private Sector) Act 2000*, we maintain all member records in the strictest confidence. We only use the information for the purpose in which it was provided. Personal information will not be used or disclosed for any other purpose without your consent.

The bank may require your details to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit. If you would like a copy of our Privacy Statement, please call **1800 675 839** or visit our website at www.primesuper.com.au