Matrix Superannuation Master Trust
Superannuation, Rollovers
and Allocated Pensions
Product Disclosure Statement
Part 1 of 4 parts – General Information
Issued 3 March 2008

This document is a Product Disclosure Statement ('PDS') which contains important information about the superannuation product being offered.

Oasis Fund Management Limited,
ABN 38 106 045 050, AFSL 274331, RSE L0001755,
as Trustee of the Matrix Superannuation Master Trust.

Trustee:
Oasis Fund Management Limited
Level 4
60 Miller Street
North Sydney NSW 2060

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Wollongong NSW 2500
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About this Product Disclosure Statement

Product Disclosure Statement (‘PDS’) for the Matrix Superannuation Master Trust

This Part 1 PDS describes the main features, benefits, costs and risks of investing in the Matrix Superannuation Master Trust (the ‘Trust’), RSE R1004939, and contains all relevant forms for your completion. Oasis Fund Management Limited (the ‘Trustee’), ABN 38 106 045 050, AFSL 274331, issued this PDS on 3 March 2008. In the event of any material occurrence that results in the information becoming false or misleading, the Trustee will withdraw, replace or amend this PDS. Amendments will be made by issuing a supplementary PDS.

The Trustee holds an RSE Licence (L0001755), that was granted by the Trustee at the correspondence address shown on the inside back cover.

Recommending Adviser – Matrix Planning Solutions Limited (ABN 45 087 470 200) AFSL 238256

Matrix Planning Solutions Limited (‘MPS’) AFSL 238256 is licensed under the Corporations Act 2001. As a licensee MPS has various statutory obligations it must discharge in providing advice to its clients. It is important to note, however, that if you invest through the Trust, you are contracting with the Trustee, not MPS, for the provision to you of the services outlined in this PDS. MPS has consented only to the inclusion in the PDS of statements about it and its name and logo; it is not the Trustee or administrator of the Trust and takes no responsibility for any other matters made in this PDS.

Obtaining advice before investing

If you require information or advice about your specific financial needs and objectives you should consult your Adviser (see below), a financial services licensee or an authorised representative of a financial services licensee.

Your Adviser

The term ‘Adviser’ refers to either a financial services licensee or an authorised representative of a financial services licensee.

In relation to the Trust, you use the services of a professional Adviser to provide:
- initial and ongoing advice and guidance; and
- education and financial planning services.

If you require assistance with your Trust membership, you should consult your Adviser.

You will be classified as an Employee member if your employer has selected the Trust to make Superannuation Guarantee contributions on your behalf. If you are an Employee member and you have not received Part 2 – Investment Options brochure and Part 4 – Employee Insurance brochure, you should contact your employer’s Adviser or Matrix Client Services on 1300 360 078 or by email at contactus@matrixplan.com.au

In the event that you have not received Part 3 – Insurance brochure; and

PART 1. General Information brochure (this document);

If you need more information

You can obtain further information about the Trust and the Trustee by contacting Matrix Client Services on 1300 360 078 or by writing to the Trustee at the correspondence address shown on the inside back cover.

Important notice

Investments in the Trust are subject to investment risk. The level of this risk depends on the investments you have chosen. Investment risks include potential delays in processing withdrawals, reductions in your investments and potential loss of retirement income. The inclusion of an investment in the Trust’s menu is not a recommendation or advice by the Trustee. The Trustee does not guarantee your investments or the returns on any of your selected investments.

The information contained in this PDS is general in nature and does not take into account your individual circumstances. To determine if the Trust is appropriate to your individual circumstances you should seek professional advice.

Benefits and risks of investing in the Trust

The Trust offers you:
- the flexibility to save for your retirement in a tax effective environment;
- the ability to tailor your investment strategies according to your own specific risk/return requirements;
- a comprehensive choice of Death Only or Death and Total & Permanent Disablement and Salary Continuance insurance cover (Superannuation and Rollover division only); and
- the ability to receive a regular, tax effective income in retirement.

If you leave the Trust, you may receive less than the amount invested in your account due to the impact of investment returns, fees and tax charged.

Choosing a superannuation fund

This PDS provides you with important information that will assist you in comparing the features of the Trust with any other superannuation fund.
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What is the Matrix Superannuation Master Trust?

The Matrix Superannuation Master Trust (the ‘Trust’) comprises:

Superannuation and Rollover division – which offers you a flexible and tax effective means of saving for your retirement where you, your employer or spouse can make contributions; and

Pension division – which allows you to invest your superannuation benefit and receive a regular, tax effective income in retirement.

The Trust is able to cater for your changing lifestyle by offering features such as:

• investment choice;
• Death Only or Death and Total & Permanent Disablement and Salary Continuance insurance (Superannuation and Rollover division only);
• the ability to remain invested in the Trust even after you cease employment; and
• the ability to pay a tax effective income stream in retirement (Pension division only).

The Trust is a sub-plan of the Oasis Superannuation Master Trust (the ‘Master Trust’), which is a Registrable Superannuation Entity (RSE R1004939).

The Master Trust is a complying superannuation fund and is also a qualifying recognised overseas pension scheme (QROPS) for the purposes of UK pension transfers. The QROPS reference number is QROPS500096. This number has been entered on the list of accepted QROPS on the Her Majesty’s Revenue & Customs Website.

Other sub-plans of the Master Trust, which are distinguished by different fees, member reporting, investment options and features, are offered through separate documents. The Trust is not a separate legal structure from the Master Trust.

Who looks after the Matrix Superannuation Master Trust?

The Trustee of the Master Trust (and Matrix Superannuation Master Trust), is Oasis Fund Management Limited (‘Oasis’), ABN 38 106 045 050, AFSL 274331, RSE L0001759, which administers the Trust in accordance with the Trust Deed dated 24 March 2000, and its incorporation of Amendments the latest of these being the Deed of Amendment No. 7 dated 12 November 2007 (‘The Trust Deed’).

The Trustee is responsible for ensuring the Trust:

• complies with all legislative and regulatory requirements; and
• is administered in accordance with the Trust Deed and in the best interests of its members.

The Trustee outsources the administration of the Trust to Oasis Asset Management Limited. Oasis Fund Management Limited is a 100% owned subsidiary of Oasis Asset Management Limited. Oasis Asset Management Limited performs the administration function under an agreement between Oasis Asset Management Limited and Oasis Fund Management Limited.

The insurance provided through the Trust for Employees under employer groups that commenced with the Trust prior to 20 October 2003 may be based on the terms and conditions previously offered by MLC Life Limited (refer to the ‘Before 20 October 2003’ Part 4 – Employee Insurance brochure for more details). The insurance provided through the Trust for Employees under employer groups that commenced with the Trust on or after 20 October 2003 until 2 March 2008 is based on the terms and conditions offered by TOWER Australia Limited (refer to the ‘On or after 20 October 2003’ Part 4 – Employee Insurance brochure for more details).

The insurance provided through the Trust for Employees under employer groups is now based on the terms and conditions offered by ING Life Limited. Refer to Part 3 - Insurance brochure for more details.

Policy committees

As a Trustee, we are required to make reasonable attempts to establish a policy committee for employer groups of 50 or more employees and also for employer groups of 5 to 49 employees where a written request has been made by at least five employees. The committee must include an equal number of employer elected and employee elected representatives.

About ING – the Insurer

ING Life Limited ABN 33009657176 (ING Life) is part of the global ING Group. ING Group is one of the world’s largest wealth managers with more than 60 million customers, $800 billion in assets under management and 114,700 staff. ING Group’s global head office is in Amsterdam, The Netherlands, with operational headquarters around the world including Sydney, Australia.

ING Australia Limited (ING) is one of Australasia’s leading fund managers, life insurers and superannuation providers, with over $30 billion in assets under management. ING, previously called Mercantile Mutual, was founded in Sydney in 1878. In 1982 it became part of what is now the global ING Group, and in 2002 it formed a funds management and life insurance joint venture with the Australian and New Zealand Banking Group Limited (ANZ) which owns 49% while ING Group owns 51%.

ING has over a 100 years heritage as a life company in Australia. Internationally, the ING Group has an even longer history.

About the Custodian

The Trustee has appointed The Hongkong and Shanghai Banking Corporation Ltd (‘HSBC’), ABN 65 117 925 970, AFSL 301737, as the custodian of the Trust’s assets. This means that your investments are held by a company independent of the Trustee and in accordance with the Custody Agreement dated 30 June 2006 (as amended).
Your guide to the Matrix Superannuation Master Trust

Safeguarding your investments

YOU
- Make investments.
- Issue instructions.
- Retain control.

YOUR ADVISER
- Provides advice.

CUSTODIAN
- Holds all investments on your behalf.
- Independent of the Trustee.

SECURITY
- Access to investments.
- Access to information.
- Retain control.

YOU
- Make investments.
- Issue instructions.
- Retain control.

YOUR ADVISER
- Provides advice.

INVESTMENTS
- Managed investments – investment managers manage your investments independently of the Trustee.
- Listed Securities – investments listed on the Australian Stock Exchange (ASX). Listed securities may be referred to as shares.

INSURER
- Provides Death Only or Death and Total & Permanent Disability and Salary Continuance insurance cover.
- Provides underwriting and claims assessment administration.
- Independent of the Trustee.

TRUSTEE
- The Trustee outsources the administration of your account to Oasis Asset Management. This includes providing reports.

MANAGEMENT

Oasis Fund Management Limited

COMFORT

ING
ING Life Limited

INTEGRITY

KPMG

The Hongkong and Shanghai Banking Corporation Ltd

AUDITOR
- Provides assurance on financial statements and risk management strategies.
- Independent of the Trustee.
Key features at a glance

<table>
<thead>
<tr>
<th>Suitable for</th>
<th>Investments</th>
<th>Life insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SUPERANNUATION DIVISION</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual member</td>
<td>Extensive investment options</td>
<td>Flexible choice of insurance</td>
</tr>
<tr>
<td></td>
<td>The Matrix Superannuation Master Trust offers you a choice of more than 80 managed investment options which include:</td>
<td>Death Only or Death and Total &amp; Permanent Disablement and Salary Continuance are available.</td>
</tr>
<tr>
<td></td>
<td>• multi sector investment options (a mix of asset sectors); and</td>
<td>The comprehensive insurance options allow you to tailor the type and amount of cover to your particular needs.</td>
</tr>
<tr>
<td></td>
<td>• single sector investment options (specific asset sectors e.g. cash, fixed interest, property or shares).</td>
<td>Note: The insurance options offered are available only to members of the Superannuation and Rollover Division.</td>
</tr>
<tr>
<td></td>
<td>You also have access to 200 or more of the largest securities listed on the Australian Stock Exchange (ASX).</td>
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<tr>
<td></td>
<td>This choice allows you to tailor your investments according to your investment preferences, tolerance to risk and return and retirement goals.</td>
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<tr>
<td></td>
<td><strong>Automatic rebalancing</strong></td>
<td></td>
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<tr>
<td></td>
<td>You can elect to automatically rebalance your investments quarterly, half yearly or annually in order to realign them with your current investment selection. The Trustee does not charge for this service. However, transaction costs may apply, including buy/sell spreads for managed investments and brokerage for listed securities.</td>
<td></td>
</tr>
<tr>
<td>Self-employed member</td>
<td></td>
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<tr>
<td></td>
<td>Use it to consolidate rollovers and make tax-deductible contributions.</td>
<td></td>
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<tr>
<td>Minimum investment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Initial contribution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No minimum.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Additional contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No minimum.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regular monthly contributions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No minimum.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PENSION DIVISION</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retired investors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Start an allocated pension that will provide you with the regular income, broad investment choice and flexibility for your retirement.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Fee overview

<table>
<thead>
<tr>
<th>Contribution/Rollover fee</th>
<th>4.10%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration fee</td>
<td></td>
</tr>
<tr>
<td>Account balance</td>
<td>Fee p.a.</td>
</tr>
<tr>
<td>First $150,000</td>
<td>1.18%</td>
</tr>
<tr>
<td>Next $150,000</td>
<td>0.92%</td>
</tr>
<tr>
<td>Next $200,000</td>
<td>0.56%</td>
</tr>
<tr>
<td>Next $500,000</td>
<td>0.36%</td>
</tr>
<tr>
<td>Amount over $1 Million</td>
<td>0.26%</td>
</tr>
<tr>
<td>A minimum administration fee of $12.28 per half month ($294.72 p.a.) applies if your account balance is below $25,000 (Refer to page 23 for an example of Management costs).</td>
<td></td>
</tr>
<tr>
<td>Member fee</td>
<td>Nil</td>
</tr>
<tr>
<td>Investment management fee</td>
<td>0.29% p.a. to 3.06% p.a.</td>
</tr>
<tr>
<td>Adviser service fee</td>
<td>Up to 1.65% p.a. of your account balance.</td>
</tr>
<tr>
<td>Insurance administration fee*</td>
<td>$2.05 per month for each type of cover you hold.</td>
</tr>
<tr>
<td>Insurance commissions*</td>
<td>Up to 35% of any insurance premium.</td>
</tr>
</tbody>
</table>

*Insurance fees are inclusive of GST

Additional features

<table>
<thead>
<tr>
<th>Contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>You can choose from three convenient methods to contribute; via BPAY®, direct debit or by cheque.</td>
</tr>
<tr>
<td>Your spouse can also contribute to your Matrix account via BPAY, direct debit or cheque.</td>
</tr>
</tbody>
</table>

Information and transaction services

<table>
<thead>
<tr>
<th>Regular communications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Receive regular communications and have easy access to information on your account (including online access).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Matrix website</th>
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<tbody>
<tr>
<td>Visit the Matrix website via <a href="http://www.matrixplan.com.au">www.matrixplan.com.au</a> to obtain 24 hour online access to information about your account balance, investment options, investment performance, unit prices, insurance, asset allocation, transaction history and news items.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Matrix Client Services</th>
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</thead>
<tbody>
<tr>
<td>1300 360 078</td>
</tr>
<tr>
<td>You can contact Matrix Client Services for information on your account, including your insurance cover, investment options and performance.</td>
</tr>
</tbody>
</table>
Starting and managing your account

This section contains important information about the operation, features and benefits relating to your account and the Trust.

To assist you in understanding and locating details relevant to the Trust, the information has been grouped together as follows:

- Superannuation and Rollover division – specific information (refer to pages 5 to 6); and
- Pension division – specific information (refer to pages 7 to 8).

The Trust and Choice of Fund

The Trust is a complying superannuation fund able to accept all types of superannuation contributions. Provided you are eligible to choose a fund under the government’s Choice legislation, you can nominate the Trust to receive compulsory employer (Superannuation Guarantee) contributions. If you wish to do this, simply return to your employer a completed Part B of the Standard Choice form (which your employer gives to you), along with the Matrix Certificate of Compliance. If you would like to find out more information about Choice, please contact your Adviser, call Matrix Client Services on 1300 360 078 or visit our website at www.matrixplan.com.au

Superannuation and Rollover division

How do I become a member?

You become a member of the Trust when you have submitted all the relevant documentation including a Superannuation Application form and a rollover or contribution has been received on your behalf. If you have been enrolled in the Trust by your employer you do not need to complete the application forms.

Refer to the Application checklist on page 41 for further information on all the relevant documentation required to enable you to become a member of the Trust.

Am I eligible to contribute?

Generally, you can make or receive all types of contributions. The Trust can accept contributions for you if:

- you are under age 65, all contribution types (Concessional and Non-Concessional) can be accepted, regardless of your employment status; or
- you are aged between 65 to under 75 years of age, all contribution types can be accepted. Non-concessional contributions can be accepted if you have been gainfully employed for at least 40 hours within 30 consecutive days in the same financial year the contribution is made. It is important to note that superannuation guarantee contributions and spouse contributions cannot be accepted after age 70; or
- you are aged 75 years or over, only Employer Award contributions can be accepted.

Importantly, the Trust will not be able to accept (and must return) any:

- after-tax contributions made by you or on your behalf unless you have quoted your Tax File Number (TFN) to the Trustee; or
- after-tax contributions which exceed $450,000 p.a. for the year ended 30 June 2008 (indexed annually); or
- contributions for you if you are over age 75 unless they are required to satisfy any Employer Award obligations.

Any amounts returned will be adjusted for fees, costs and (positive or negative) investment earnings.

It is important to note that you can transfer UK pension monies received from your UK pension provider. UK pension transfers are complex and can have significant tax implications. The Trustee therefore recommends that you consult your Adviser or a professional that has a good understanding of UK pensions and receive appropriate advice before you undertake a UK pension transfer.

Is there a minimum contribution amount?

There is no minimum contribution requirement. However, it is recommended that you invest at least $25,000 as there is a minimum administration fee if your account balance is below $25,000.

You should consult your Adviser if you require information or advice on these issues and how they might affect you.

How do I make contributions?

You must make your initial contribution by direct debit or cheque. You can make additional contributions by direct debit, cheque or by using BPAY.

Direct Debit

You can make regular contributions by completing a Direct Debit Request (DDR) form. Deduction of contributions will then commence from your nominated Australian financial institution account (bank account) on a monthly basis. (Note: certain conditions apply when setting up a DDR).
If you wish to use the direct debit facility the Trustee recommends that you:
- understand the Direct Debit Request Agreement on page 46; and
- complete the Direct Debit Request ('DDR') form on page 48.
You can vary the amount deducted from your nominated bank account at any time by providing us with a written request. However, if you wish to change your existing financial institution, then you must provide us with a new DDR form.

Cheque
If you make a contribution by cheque, please ensure that the cheque is made payable to Matrix Superannuation Master Trust and is crossed ‘not negotiable’.

BPAY
If you make a contribution by BPAY, access your phone or internet banking and select the BPAY option to make a payment from your cheque or savings account. For assistance accessing BPAY, contact your bank, credit union or building society.

Please note that a different Biller Code applies for Employer contributions (concessional contributions) and Member contributions (concessional where it is a Member Taxable contribution and non-concessional where it is a Member Non-Taxable contribution).

<table>
<thead>
<tr>
<th>Biller Codes:</th>
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<tbody>
<tr>
<td>Employer contributions</td>
</tr>
<tr>
<td>Member contributions</td>
</tr>
</tbody>
</table>

You will also require a Customer Reference Number, which will be your Account Number plus four digits. You will be advised of your Customer Reference Number on the Welcome Letter you receive when you first invest.

All Employer contributions received will be processed as Superannuation Guarantee contributions (the default), unless we receive written instructions prior to or at the time the contribution is made, to do otherwise. All Member contributions received will be processed as non-concessional (Member Non-Taxable) contributions (the default), unless we receive written instructions prior to or at the time the contribution is made, to do otherwise.

Contribution limits
From 1st July 2007, the Government has imposed limits on the amount of money you can put into superannuation.

Concessional contributions - they are contributions for which a tax deduction is claimed (either by your employer or if you are self-employed, by you). For members under 50 years of age on 1 July 2007, these are capped at $50,000 p.a. (indexed) before being subject to any additional tax.

Members aged between 50-75 years can contribute $100,000 p.a. (not indexed) until June 2012 and $50,000 p.a. thereafter without incurring additional tax.

Contributions in excess of these limits will be charged an additional 31.5% tax and are called ‘excess concessional contributions’. The Australian Taxation Office (‘ATO’) will administer this.

Non-concessional contributions - they are contributions made from after-tax income and include regular or one-off member non-taxable contributions, spouse contributions, the tax free component of overseas transfers and any concessional contributions that exceed the Concessional Cap. These are capped at $150,000 p.a. (indexed). Importantly, this means that the excess concessional contributions will count towards your non-concessional contributions cap. Members under 65 can elect to bring forward the following 2 years contributions should they wish (i.e. $450,000 over 3 years). The non-concessional contribution cap will be applied on a ‘use it or lose it’ basis, which means that you will not be able to carry forward any unused contribution entitlement from one year to another.

Members aged between 55 and 75 who wish to make non-concessional contributions are required to satisfy the Work Test (40 hours in a period of 30 consecutive days).

Contributions in excess of the above limits will be charged at the top marginal tax rate, currently 46.5%.

Where an excess concessional contribution or excess non-concessional contribution is made by you or on your behalf, you will be liable for additional tax. The additional tax will be levied on you as an individual, not on the Trust.

In these circumstances, the ATO will issue a release authority to you, or directly to the Trust, allowing the withdrawal of the amount of tax payable from your superannuation account.

You will have a choice as to whether or not to withdraw the amount equal to, or part, of your excess concessional contributions tax liability from your superannuation account. You must withdraw the amount equal to any excess non-concessional contributions tax liability from your superannuation account.
An excess Concessional contributions release authority will need to be submitted to the Trust within 90 days otherwise it will expire. Non-Concessional release authorities need to be issued to the Trust within 21 days. Please note that the ATO may present the release authority to the Trust should you not do so.

The Trust will pay the lesser of:
- the amount specified in the release authority;
- your account balance; or
- in the case of excess concessional contributions tax the amount requested by you within 30 days of receiving a valid release authority.

How is tax calculated and collected?
The Trust is generally liable for tax on investment earnings and certain types of rollovers and contributions. A member’s share of the Trust’s tax liability generally depends on the members own individual investment circumstances i.e. by the particular investments the member has chosen and the transactions affecting those investments.

What tax do I pay on my superannuation?
All contributions, with the exception of non-concessional contributions, are subject to tax at a maximum tax rate in the Trust of 15% provided they fall below the above set contribution caps. Most of the investment options offered by the Trust are non-tax paid investments. These investments do not pay tax at fund level and the Trust is generally liable for:
- tax at a maximum rate of 15% on taxable income including managed investment distributions, interest on your Cash Account and dividends from shares; and
- tax at a rate of up to 15% of any capital gain distributed or arising from the realisation on disposal of the investment.
(Note: capital gains will generally be taxed only at maximum of 10% where the investment realised has been held for at least 12 months).

How is tax deducted from my account?
Tax, which is calculated on a daily basis, is deducted from your cash account in the following circumstances:
- at the end of each quarter a proportionate amount is deducted from a member’s account sufficient to meet the Trust’s tax liability and is paid to the ATO;
- when you leave the Trust;
- when you receive a partial benefit payment;
- when your superannuation account is being rolled over to an allocated pension account within the Trust; and
- within 30 days of the Trust receiving a valid release authority from you or the ATO.

Following the end of the financial year after the Trust has received tax information from investment managers the Trust’s final tax liability is calculated. At this time your tax liability may be lower or higher than the tax that has been deducted and the appropriate tax adjustments to your Cash Account will be made. These adjustments are generally made annually after the Trust’s tax return has been submitted to the ATO. If you leave the Trust prior to the annual tax adjustment process being completed you will not receive the benefit of any such tax adjustment.

Where you have paid fees, charges and had insurance premiums deducted from your account, these amounts may be a tax deductible expense of the Trust. Where these amounts are used as tax deductible expenses of the Trust and therefore reducing the tax liability of the Trust you may receive a rebate reflecting this reduction in tax.

The Trust Deed and superannuation law permits the Trust to maintain a tax reserve for the benefit of members of the Trust. Some or all of this reserve may be credited to member’s accounts from time to time at the discretion of the Trustee.

Pension division

How do I become a member?
You become a member of the Trust when you have submitted all the relevant documentation including an Allocated Pension Application form and your initial contribution or rollover has been received.

Refer to the Application checklist on page 41 for further information on all the relevant documentation required to enable you to become a member of the Trust.

Am I eligible to start a pension?
You can invest in an allocated pension with superannuation savings to which you have access and certain termination payments you have received from employers. To be eligible for an allocated pension your rollover or contribution must comprise of unrestricted non-preserved superannuation benefits.

However, Government regulations were introduced which allow members who have reached preservation age but have not retired, the ability to commence a non-commutable income stream such as a non-commutable allocated pension. A non-commutable allocated pension is the same as an allocated pension except that there are restrictions on when you can access your investment.

If you have reached preservation age (refer to page 28) and are in retirement, or are aged 65 or over, all of your superannuation savings will be accessible and can therefore be used to commence an allocated pension. Superannuation laws also permit access to superannuation savings in certain other circumstances.
Is there a minimum contribution amount?
There is no minimum contribution amount. However, it is recommended that you invest at least $25,000 as a minimum administration fee based on an account balance of $25,000 applies. This minimum amount may consist of a number of rollovers from other superannuation products that you have combined to invest in the Trust.
Once you have invested, no additional rollovers can be added to that investment. However, you can make separate investments (i.e. commence a new allocated pension) with additional rollovers.

What is an allocated pension?
An allocated pension is an arrangement where you have your own account and regularly (e.g. monthly) draw down an amount from the account. You can nominate the level of payments you wish to receive, and alter them at any time, provided that they are above the minimum limits set by the Government. You can choose to receive your pension payments monthly, quarterly, half-yearly or annually. You can withdraw lump sums from your allocated pension at any time.

The non-commutable allocated pension allows members who have reached preservation age but who have not yet retired to receive regular pension payments. A non-commutable allocated pension is the same as an allocated pension except you cannot withdraw more than 10% of the account balance of the pension in a financial year, and there are certain restrictions on when you can make lump sum withdrawals from your investment.

Withdrawals from an allocated pension in the Trust can be in the form of regular pension payments or lump sum withdrawals. Withdrawals from a non-commutable allocated pension are in the form of regular pension payments only. Lump sum withdrawals are not permitted unless you have satisfied a condition of release.

Your pension payments will be made into your nominated bank account (or other acceptable account). If you choose annually in arrears, your payment will be made in June each year. Where you choose to receive an annual payment with a commencement date other than 1 July, the annual payment will be pro-rated in your first year, according to the number of days remaining to the next 30 June. If you commence your pension during June, you can choose to delay receiving this payment until June of the following year.

Can I nominate a reversionary pension for allocated pensions?
As a member of the Pension division, you have a reversionary pension option (refer to the Allocated Pension Application form) which means that in the event of your death, your pension will continue and will be paid to your nominated beneficiary – provided that person is alive and is your spouse, or is financially dependant at the time of your death.

A reversionary pension can also be paid to a child provided they are:
- less than 18 years of age; or
- financially dependant on you and less than 25 years of age; or
- disabled.

If the nominated person is no longer a dependant, the Trustee will decide who will receive your pension, taking into consideration any other dependants or beneficiaries you may have.

Payments to non-dependants must be in the form of a lump sum. For further information on reversionary pension refer to ‘In the event of death’ on page 32 for allocated pensions.
How does the Trust work?

The diagram below illustrates the operation of the Cash Account

What is my Cash Account?
When you join the Trust, we will establish a Cash Account as part of your investment in the Trust. Your Cash Account is used to:
- receive contributions, rollovers and transfers;
- pay fees, taxes and other charges;
- pay insurance premiums (Superannuation and Rollover division only);
- pay pension payments (Pension division only);
- buy investments in accordance with your investment instructions;
- receive the proceeds of investments sold; and
- receive income from investments.
You can also elect to have all or part of your account balance invested in the Cash Account.

How is my Cash Account invested?
The value of the Cash Account is deposited in term deposits and at call accounts with the following Australian financial institutions:
- Westpac Banking Corporation Limited;
- HSBC Bank Australia Limited; and
- ING Bank (Australia) Limited.
The Trustee may, at its discretion, choose different institutions and accounts to invest the Cash Account and will notify you of any material change.

How do you set my Cash Account limit?
The standard Cash Account limit is set to the greater of $300 or the percentage as determined by your account balance (see table) subject to a maximum of $10,000.
For superannuation and rollover members, three months of insurance premiums will also be added to the standard Cash Account limit. For pension members, three months of pension payments will also be added to the standard Cash Account limit.

<table>
<thead>
<tr>
<th>Account balance</th>
<th>Standard Cash Account limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $10,000</td>
<td>$300</td>
</tr>
<tr>
<td>$10,000 – $99,999</td>
<td>3.00%</td>
</tr>
<tr>
<td>$100,000 – $249,999</td>
<td>2.00%</td>
</tr>
<tr>
<td>$250,000 – $499,999</td>
<td>1.50%</td>
</tr>
<tr>
<td>$500,000 – $999,999</td>
<td>1.00%</td>
</tr>
<tr>
<td>$1 million or more</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

The amount required for the standard Cash Account limit will be deducted from the initial rollovers and/or contributions stated on the application form and Investment Authority you submit when joining the Trust. In general, additional contributions will not have an amount deducted to meet standard Cash Account limits, but will be fully invested according to your Additional Investment Instructions.

However, in circumstances where your Cash Account falls below $300, an amount will be deducted from additional contributions until the Cash Account has been restored to the $300 limit. Where your account balance is $1 million or more, an amount will be deducted from additional contributions to maintain a $10,000 Cash Account limit.

For example, consider the situation where your account balance is $1.1 million including a Cash Account balance of $5,000. If an additional contribution of $50,000 is made into the Trust, $5,000 will be deducted from this contribution to maintain the required $10,000 Cash Account limit and the remaining $45,000 will be invested according to your Additional Investment Instructions.
How do you top up my Cash Account?
The Trustee will redeem investments to top up your Cash Account to the standard Cash Account limit, plus enough funds to cover three months insurance premiums or pension payments. The top up process is performed quarterly in January, April, July and October.

Note: If the amount in the Cash Account exceeds the standard limit, no top up will occur nor will this be reduced to the standard amount.

How are withdrawals deducted?
Your withdrawals from the Trust will be deducted from your Cash Account. Where your Cash Account balance is not sufficient (and you do not notify us otherwise), your Cash Account will be topped up in accordance with the procedure described on this page under the heading ‘How do you top up my Cash Account?’.

How do I select my investment options?
To make your managed investment selections, you must complete the Investment Authority contained in the separate Investment Options brochure (Part 2 of the PDS). To select listed securities refer to ‘How are shares in listed securities purchased?’ on page 11.

If you do not make an investment selection or we have not received your investment selection, contributions will be automatically invested in the Cash Account.

Processing investment instructions online
It is important to note that when you become a member of the Trust, you agree that your Adviser will be authorised to place your investment instructions online.

Your Adviser will ask you to authorise the required transaction form (e.g. Switch form), and may then electronically instruct us to carry out your authorised investment instructions. You agree that your Adviser is responsible for placing transaction instructions only in accordance with your instructions and confirm that for each transaction, you have provided specific written instructions that authorise the transaction. In carrying out this activity your Adviser will be acting as the agent. This arrangement will continue until we receive written confirmation from you to the contrary.

Please note that your Adviser will not have the authority to withdraw funds from your account.

How is my money invested in managed investments?
When you invest in managed investments via the Trust, you hold units in the underlying investment pools offered by the Trust’s investment managers. All transactions relating to your investment will be based on the unit price at the time the transaction is finalised.

For example, the number of units allocated to your investment will depend on the amount invested and the unit price at the time. You may hold fractions of units. Units may fluctuate in value.

* Managed investments that do not price daily limit a member’s ability to redeem their funds. Examples of these include hedge funds which may require up to three months notice when redeeming, or specialist funds that cannot provide daily liquidity.

How is my account balance calculated?
Your account balance is the total value of your managed investments, listed securities and your Cash Account.

The value of a managed investment is calculated by multiplying the number of units you hold in that managed investment by the sell unit price of the managed investment. The sell unit price is equal to the value of the assets (net of transaction costs) of a managed investment divided by the number of units on issue. Unit prices are generally calculated daily.

The value of a listed security option is calculated by multiplying the number of shares you hold in a particular listed security by the last sale price. The last sale price of a listed security is the price quoted at the close of the previous trading day on the ASX.
How is my money invested in listed securities?
When you invest in listed securities via the Trust, you hold shares in a company or entity listed on the ASX.
All transactions relating to your investment will be based on the market price quoted by the ASX at the time the transaction is executed.
For example, the number of shares allocated to your investment will depend on the amount invested and the market price at the time. You cannot hold fractions of shares in listed securities.
The share price of listed securities may fluctuate in value.

What happens to my distributions, dividends and interest?
All interest earnings on your Cash Account balance will be paid to your Cash Account.
You have the option to choose how distributions and dividends received from your investments are re-invested. You can elect to have:
1. All distributions and dividends retained in your Cash Account (the default); or
2. All distributions and dividends received re-invested back into the originating investments; or
3. All distributions and dividends re-invested according to your Additional Investment Instructions.
The Trust also provides you with the flexibility to choose one of the three previously mentioned options for each investment you hold.
If you choose to have your investment distributions or dividends re-invested (as in options 2 and 3 above), the amount of the distribution or dividends will be re-invested. Small amounts may not be invested due to investment costs and/or minimum investment requirements.
If you do not select an option for the management of distributions and dividends received from your investments, the default option will apply and the Trustee will retain all distributions and dividends received in your Cash Account.

Are there any minimum investment requirements?
There is a minimum initial investment requirement within the Trust of $1,000 for each of the managed investment options selected (subject to any higher minimums imposed by the investment managers).
A minimum initial investment requirement of $3,000 is recommended for each listed security. Please note that you cannot hold fractions of listed securities. For this reason, the amount you nominate to invest in a listed security is the maximum amount that can be invested. The actual amount invested will depend on the amount of brokerage payable, rounding down of the numbers of shares held and a small margin (currently 1%) to account for market movements while the listed securities are being purchased. Once the standard Cash Account limit and the minimum initial investment requirement are satisfied, the Trustee may generally invest your money in accordance with your instructions. Small amounts (generally less than $1,000 per listed security or managed investment), may not be invested immediately due to investment costs and/or minimum investment requirements, in which case your contribution or rollover will remain in your Cash Account.

How are units in managed investments allocated?
The number of units you will be allocated in a managed investment will be the amount of money invested divided by the buy price at the time the units were purchased by the Trustee.

How are units in managed investments purchased?
The Trustee invests in managed investments on a daily basis (business days only). However, this will only occur once your application is processed. This is also subject to minimum investment requirements and the time taken to process investments by the managers of the underlying managed investments and may result in the buy price being higher (or lower) than that prevailing on the date your instruction was received by the Trustee. The Trustee is not liable for any loss that may result from this occurring. To invest in managed investments please complete the Investment Authority, which is available from your Adviser or upon request from Matrix Client Services on 1300 360 078.

How are shares in listed securities purchased?
The Trustee purchases listed securities on a daily basis (business days only). However, this will only occur once your application is processed.
The number of shares you will be allocated in a listed security will be the amount of money invested divided by the last sale price (intra day) at the time they were purchased by the Trustee. Funds will be deducted from your Cash Account on the date upon which the Trustee processes your request. Trade Settlement will occur on the 3rd ASX settlement day from the date upon which the Trustee processes your request. However, this is subject to influential market announcements, third party broker commitments and minimum investment requirements.
To invest in listed securities please complete the Investment Authority, which is available from your Adviser or Matrix Client Services.
What are the redemption and sale requirements?
Where you wish to redeem a managed investment you can nominate to redeem the full amount of that managed investment or for a part redemption, you can nominate the dollar amount you wish to receive from the redemption. Similarly, with listed securities you also have the option of selling the full amount or for a part sale, nominate the dollar amount you wish to receive.

When a part redemption is requested for a managed investment, the amount is divided by the sell price on the day the Trustee processed your request to determine how many units are required to be redeemed.

When a part sale is requested for a listed security, the amount is divided by the last sale price (intra day), of the listed security on the ASX when the trade is placed to determine how many shares are required to be sold.

Please note that as fractions of shares cannot be held for listed securities, the amount of a listed security you nominate to sell is the minimum sale amount. The actual amount may be higher due to the amount of brokerage incurred, rounding up of the number of shares and a small margin (currently 1%) to account for market movements while the listed securities are being sold. Managed investments and listed securities are sold on a ‘First In First Out’ basis for Capital Gains Tax purposes.

How do I redeem managed investments?
As is the case for investing in managed investments, the Trustee redeems managed investments on a daily basis (business days only). However, this will only occur once your application has been processed. This is also subject to minimum investment requirements and the time taken by the managers of the underlying managed investments to process your withdrawal and may result in the sell price being higher (or lower) than that prevailing on the date the Trustee received your withdrawal request. The Trustee is not liable for any loss that may result from this occurring.

To redeem managed investments complete the Switch form, which is available from your Adviser or upon request from Matrix Client Services on 1300 360 078.

How do I sell listed securities?
As is the case for purchasing of listed securities, the Trustee sells listed securities on a daily basis (business days only). However, this will only occur once your application is processed.

The proceeds from a sale of a listed security will be the number of shares sold multiplied by the last sale price (intra day) at the time the listed securities were sold by the Trustee.

Funds will be deposited into your Cash Account on the 3rd ASX settlement day from the date upon which the Trustee processes your request. However, this is subject to influential market announcements and third party broker commitments.

To sell listed securities complete the Switch form, which is available from your Adviser or upon request from Matrix Client Services on 1300 360 078.

Can my Adviser change my selected investment options?
Your Adviser cannot undertake investment purchases and sales on your behalf. As a member of the Trust you are the only person authorised to undertake such transactions.

Can I switch between managed investments and listed securities?
You are able to change between managed investments and listed securities at any time by completing the Switch form.

A managed investment switch will be treated as a redemption of the managed investment to be switched out of and an investment in the new managed investment or listed security. A listed security switch will be treated as a sale of the listed security to be switched out of and an investment in the new managed investment or listed security.

There is no minimum switch amount for managed investments, however a minimum of $3,000 may be applied to each listed security. Please note that small amounts (generally less than $1,000 per listed security or managed investment), may not be invested immediately due to investment costs and/or minimum investment requirements.

The Switch form is available from your Adviser or upon request from Matrix Client Services on 1300 360 078.
How do you treat corporate actions?
The Trustee’s policy in relation to corporate actions for listed securities is as follows:

- not to participate in any corporate action requiring contribution of additional funds;
- to redeem any saleable supplementary assets received [e.g. bonus options or renounceable rights] as a corporate action entitlement, as soon as possible; and
- to allow non-renounceable supplementary assets to lapse.

Please note that the Trustee has total discretion in relation to dealing with corporate actions. As a result of this policy, you will not be required to make decisions with regard to corporate actions, nor will the Trustee be responsible for advising you of corporate actions.

Please also note that due to listed securities being held in bulk by the Trustee and the need to round entitlements to ensure whole shares only, the proceeds of corporate actions may be slightly different to where the shares are held individually. This may, for example, result in you receiving a value from the corporate action which is up to one share more or less than expected.

How does the Trustee participate in Governance of listed securities?
It is important to note that the Trustee has total discretion in relation to participating in the governance of listed securities. For example, the Trustee may not vote at a meeting of the entity in which listed securities are held or may vote by proxy.

What is automatic rebalancing?
Individual investments are subject to market flows and movements and consequently their actual balance may not always reflect the percentages allocated in your current investment instructions. To ensure your investments remain aligned with your selected percentage allocation, the Trust offers an automatic rebalancing facility.

Automatic rebalancing is an optional facility which automatically restores the weighting between investment options that you have specified.

How does automatic rebalancing work?
If you select this facility, the Trust periodically reviews your investments and will:

- sell investments that are over the selected percentage allocation*; and
- buy investments that are under the selected percentage allocation*.

* Small amounts (generally less than $1,000 per listed security or managed investment), may not be invested or redeemed due to investment costs and/or minimum investment requirements.

When automatic rebalancing has been completed, the percentage allocated to each investment will match as closely as possible your Additional Investment Instructions. If Additional Investment Instructions have not been provided, investments will be rebalanced according to your Initial Investment Instructions. In order to minimise the number of investment transactions made on your account and to meet upcoming cash requirements for items such as contributions tax, the rebalance process may result in a higher Cash Account balance than the standard Cash Account limit or higher nominated amount.

You can elect to have your investment rebalance calculated:
- Quarterly – in January, April, July and October; or
- Half yearly – in January and July; or
- Annually – in July.

You can elect to rebalance your investment options using the Investment Authority contained in the separate Investment Options brochure (Part 2 of the PDS).

If you do not elect to have your investments rebalanced, the default option will apply and the Trustee will not rebalance your investments.

If there are any outstanding investment instructions for your account including purchases, switches or redemptions, your rebalance may be delayed.

Note: If your Additional Investment Instructions include closed, frozen, illiquid investments or managed investments that do not price daily, or where an investment included in your Additional Investment Instructions has a nil balance then your rebalance may not be actioned. Investments you hold that are not included in your Additional Investment Instructions will be excluded from the rebalance process, but the remaining investments will be rebalanced.

There is no charge to rebalance investment options. However you may incur costs associated with switching such as buy/sell spread costs for managed investments and brokerage for listed securities.
What happens on my death?
In the event of your death, the balance of your investment and insured death cover (if applicable) will generally be paid in accordance with your most recently lodged Nomination of Beneficiaries form (refer to page 64).
Your Death Benefit will generally be paid to your estate and/or any surviving dependants at the discretion of the Trustee if:
- you do not nominate a valid beneficiary; or
- your nominated beneficiary is no longer a dependant; or
- your nominated beneficiary dies before you.
You may update your nominated beneficiary details at any time as circumstances change by completing a new Nomination of Beneficiaries form (refer to note below) and lodging it with the Trustee.
Your nominated beneficiary details are used as a guide to identify your dependants and are not binding on the Trustee. You may however advise the Trustee of your intention to make your Nomination of Beneficiaries binding.
The Trustee retains discretion as to whether the payments to non-dependants must be in the form of a lump sum, a pension or a combination of both. Payments to non-dependants must be in the form of a lump sum.
If you make a non-binding nomination, the Trustee will consider your nomination and exercise its discretion as to whom your benefit will be paid, and in what proportions. If you choose not to make a binding nomination or your nomination is invalid, the Trustee has discretion to determine the beneficiaries.
Where a lump sum death benefit is paid to eligible dependants, an additional amount may also be paid. This amount represents the income tax previously paid on relevant contributions in the deceased’s account. The Trustee has full discretion with regard to these payments and they only apply to members in the Superannuation and Rollover Division, they do not apply to pension accounts. Please note these payments will not be automatically paid to eligible dependants and you should contact your adviser for further information in relation to these payments.

Who can I nominate as a beneficiary?
Beneficiaries that you are permitted to nominate must be either dependants as defined by the Trust Deed and Superannuation Legislation or your estate. A dependant may include your current spouse (including de facto spouse), any child and any person with whom you have an interdependency relationship. Two persons (whether or not related by family) have an interdependency relationship if:
1. They have a close personal relationship; and
2. They live together; and
3. One or each of them provides the other with financial support; and
4. One or each of them provides the other with personal care.
You must advise the Trustee immediately if any nominated beneficiary ceases to be your dependant.

Can I nominate beneficiaries using binding nominations?
You may make a binding nomination that obliges the Trustee to pay your benefit in accordance with your nomination.
In accordance with the Trust Deed and superannuation law, for a binding nomination to be valid it must meet the following conditions:
1. The nomination must be made on a Nomination of Beneficiaries form (or any other form approved by the Trustee).
2. The people you can nominate are limited to your spouse, children, any persons with whom you have an interdependency relationship or a legal representative. A person nominated (other than a legal representative) must be a dependant (as defined in the Trust Deed) at the time of your death.
3. You must nominate the total (i.e. 100%) of your investment to be paid on the Nomination of Beneficiaries form.
4. The Nomination of Beneficiaries form must be signed and dated in the presence of two witnesses, both of whom are aged 18 or above and neither of whom are nominated beneficiaries.
5. The nomination will automatically expire after three years, although the Trustee will contact you before this to renew your nomination.
6. If an error is made on any part of the form and you wish to make changes, you must initial and date each change and also have two witnesses initial and date each change.

Note: You can alter your binding nomination at anytime by completing a new Nomination of Beneficiaries form (or any other forms approved by the Trustee). You may also cancel your binding nomination at anytime by providing written instructions to Matrix Client Services.
What information will I receive?

The Trust provides a diverse range of communications to keep you informed about your account, your investments and the Trust. Members of the Trust will receive the following information:

**On Joining the Trust**
- **Welcome Letter** – confirming your membership details;
- **Login Code** and online **password** – to access the Matrix website www.matrixplan.com.au;
- **Superannuation and Rollover division members** will receive a **Customer Reference Number (CRN)** for BPAY;
- **Employee members** will also receive a **Product Disclosure Statement**.

**Periodically**
- **Online Newsletters** – periodically the Trustee will issue newsletters online at www.matrixplan.com.au to inform you of significant events relating to the Trust and update you on developments and news relating to superannuation in general.

**Yearly**
- **Annual Report** (as at 30 June) – summarises the Trust’s performance and financial position and any other significant changes or events for the previous financial year;
- **Annual Statement** (as at 30 June) – a personalised statement summarising your account balance, benefits, investment returns, contribution and rollover details, fees, tax, insurance premium deductions and insurance cover;
- **Superannuation members** will also receive **Insurance Review information** (if applicable);
- **Pension members** will also receive a **Tax Statement** and **Pension Review information**.

**On leaving the Trust**
- **Member Statement** – similar to Annual Statement;
- **Withdrawal Letter** – confirming details of your benefit payment;
- **Rollover Benefits Statement** – containing necessary tax information; and
- **Other Tax office and relevant transfer related documentation**.

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**Note:** The Trust is required to provide you with an Annual Statement by 31 December each year. You can nominate to receive your Annual Report and Annual Statement electronically by completing:
- Step 9 – Superannuation Application form (Superannuation and Rollover division); or
- Step 9 – Allocated Pension Application form (Pension division).

**Important Note:**
This document contains or refers to information that may change from time to time. For example, available investment options, premiums, funds under management, asset allocations, fees, management costs, previous investment performance and regulatory changes.

Under current regulations we will only issue a new document or supplement when changes are materially adverse. In all other circumstances, updates (outlined below) may be issued to you. You may obtain updated information by contacting your Adviser or Matrix Client Services on 1300 360 078 or by visiting our website at www.matrixplan.com.au. A paper copy of any updated information will be provided to you on request and without charge.
How do I access information about my account?

The Trust provides you with easy and convenient online and phone access to information about your membership and investments.

**Matrix website**

The Matrix website provides you with a quick and convenient means of accessing comprehensive and up-to-date information on your account, Trust information, superannuation news and investment performance updates.

You are able to access this free service at your own convenience by visiting [www.matrixplan.com.au](http://www.matrixplan.com.au).

The Matrix website is jointly provided by Matrix Planning Solutions Limited and the Trustee. The public area of the website that you initially gain access to prior to entering your Login Code and online password is provided by Matrix Planning Solutions Limited. The secure area of the website can be accessed after you log on using your Login Code and online password provided by the Trustee.

**Annual statements**

You have quick and easy access to all statements issued to you. We archive your benefit statements removing the need for you to keep hard copy files.

**Account information**

You can view a range of current and historical information on your account including:

- **Account Summary** – provides information about your account including your account balance and insurance cover;
- **Transaction Summary** – summarises transactions on your account including your investment values, unit prices and listed security prices; and
- **Detailed Summary** – you can select any period of time and obtain a summary of your account balance, benefits, investment returns, contribution and rollover details, fees, tax, insurance premium deductions and insurance cover.

**Investment performance**

Monitor the performance of your investments and obtain current data on:

- unit prices;
- asset allocation;
- listed securities; and
- investment managers and options.

**Support**

To assist you in navigating the Matrix website, we provide you with helpful site maps, a frequently asked questions (FAQ) link and phone support via our friendly Client Services team.

**How can I obtain online access?**

Upon joining you will be issued with an Login Code, online password and details on how to access the member area on [www.matrixplan.com.au](http://www.matrixplan.com.au).

**Phone access – Client Services**

If you have an account query or require further information about your membership or the Trust, one of our friendly Client Services team representatives will be happy to assist you.

Our Client Services team can be contacted on 1300 360 078 (toll free) between 8.30 am to 6.00 pm Monday to Friday (Sydney Time).
Choosing your investments

To help you achieve your retirement savings goals, the Trust offers a choice of investment options providing you with the flexibility to tailor your superannuation or pension investment portfolio to your specific requirements.

A range of investment choices

The Trust offers you a carefully selected range of investment options including ASX listed securities from some of the leading investment managers in Australia and around the world.

Your investment choices include:

- The Cash Account;
- Listed Securities – 200 or more of the largest securities listed on the ASX;
- Managed investments including:
  - multi manager options – these are diversified across a number of different fund managers and management styles;
  - single manager options – these allow you to tailor your investments by selecting one or more of the options;
  - multi sector options – investments that diversify across two or more asset sectors (cash, fixed interest, property and shares); and
  - single sector options – investments that predominantly focus on one specific asset sector.

It is important to note that in selecting listed securities the Trustee has used its discretion to exclude certain listed securities.

The investment choices offered by the Trust enable you to select investments with characteristics that best suit your individual circumstances and requirements.

The first step in choosing the right investment is setting your retirement goals and then deciding on the appropriate investment strategy to achieve these goals. Some factors to consider are your:

1. Retirement income – you need to decide on the income you require in retirement. This will enable you to determine the return you require on your superannuation investment and the additional contribution required.

2. Investment time horizon – the length of time your money is invested will influence your attitude to risk and return and your investment strategy.

3. Tolerance to risk – you need to determine the level of risk you are prepared to take and understand that the value of your investment will fluctuate depending on this risk.

We have provided the following overview to assist you with understanding the basic investment concepts. The Trustee recommends you contact your Adviser if you require more specific guidance and information on these concepts.

Risk and return

In general, asset sectors such as property and shares offer the potential for higher long term returns and have traditionally produced more volatile returns. These asset sectors are generally considered to be higher risk due to the increased chance of a capital loss, particularly in the short term.

Asset sectors such as cash and fixed interest, which traditionally produce more stable but lower long term returns and less chance of capital loss, are generally considered to be lower risk.

The graph below illustrates in broad terms the relationship usually expected between investment risk and return.
Legislation risk
The risk of government changes in legislation and taxation, which may influence the value of your investment.

Management risk
The risk that the Trustee, Administrator, Custodian or Insurer responsible for the operation of the Master Trust may not perform to expectation.

Fund risk
The specific risks associated with underlying managed investment and listed security investments, including the risk that managed investments could terminate or that the responsible entity of those investments could be changed.

Disclosure documents for managed investments
The managed investments that you acquire through the Trust each have a separate disclosure document. The Trustee must be satisfied that you have received the necessary disclosure documents for the managed investments that you make in the Trust prior to carrying out your investment instructions. You agree when you become a member of the Trust and when you acquire new managed investments through the Trust that you will either obtain the necessary disclosure documents from our website at www.matrixplan.com.au or that your Adviser has provided you with the necessary disclosure documents.

Advice for listed securities
Disclosure documents are not available for listed securities that you acquire through the Trust. You should obtain specific information on a listed security from your Adviser before you acquire that investment.

Responsibilities of the Trustee and members in relation to investment strategy
Superannuation law requires the Trustee to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Trust including, but not limited to, the following:

1. the risk involved in making, holding and realising, and the likely return from, the Trust’s investments having regard to its objectives and its expected cash flow requirements;
2. the composition of the Trust’s investments as a whole including the extent to which the investments are diverse or involve the Trust in being exposed to risks from inadequate diversification;
3. the liquidity of the Trust’s investments having regard to its expected cash flow requirements; and
4. the ability of the Trust to discharge its existing and prospective liabilities.

Diversifying to reduce risk
Investments are affected differently by economic, political and other factors. One method of reducing risk is to diversify your investment by selecting a range of:

- asset sectors (cash, fixed interest, property, shares);
- investment markets (Australian and international);
- investment managers;
- investment management styles; and
- listed securities.

By not having all your eggs in one basket, diversification helps reduce the risk of suffering a short term fall in value and fluctuations in investment value and returns.

The Trustee recommends you contact your Adviser if you require more specific guidance and information on your investment options and appropriate risk reduction measures.

Your risk/return preferences
Individuals have different preferences when it comes to risk and return. Those seeking to maximise returns may be less concerned about short term losses because of a higher tolerance to risk or a longer investment time horizon. Those seeking to preserve their capital may be more concerned about short term losses because of a lower tolerance to risk or a shorter time horizon.

Other risk factors
In addition to the risks associated with your investment selections discussed above there are other risk factors that may affect your investment, which you should consider.

Market risk
The risk of negative events occurring that affect the investments in a particular market, such as political events, interest rate levels, foreign exchange rate movements, financial market volatility, investor confidence, economic cycles and world events.

Note:
1. The value of your investment is not guaranteed and may rise and fall in response to factors such as:
   - financial market volatility;
   - economic cycles;
   - political events and Government policy; and
   - interest and foreign exchange rate movements.
2. When choosing an investment option, past performance should not be taken as an indication of likely future performance.

More information on the risk and return relationship of the investment options is contained in the separate Investment Options brochure (Part 2 of the PDS) and the disclosure documents for the investment options.
Superannuation law permits the Trustee to discharge this obligation by allowing you to select from a menu of appropriate investment options made available by the Trustee.

To this end, the Trustee:
- offers a broad range of different investment options;
- offers a broad range of different investment categories; and
- only makes what it considers to be quality investment options available.

The identification of managed investment options is achieved through research undertaken or sourced by the Investment Committee of the Trustee, both prior to the addition of any investment options and on an ongoing basis. The Trustee may engage a reputable investment organisation to provide additional investment research to assist in the selection and monitoring of the managed investment options.

The identification of listed securities is undertaken by the Investment Committee of the Trustee. From time to time, the Trustee may add or remove listed securities from the Trust based on the recommendations of the Investment Committee.

In order to ensure adequate diversification and reduce the risks of investing, the Trustee suggests that listed securities do not make up more than 60% of the total amount you invest in the Trust. In addition, the Trustee suggests that no more than 20% of the total amount you invest in the Trust be invested in any one listed security. The Trustee will monitor these limits at least once per annum and advise you where they fall outside these suggested limits.

As a member of the Trust, you are responsible for formulating an appropriate investment strategy that takes into account the whole of your circumstances and goals and attitude to risk and return and for selecting investment options suited to that investment strategy.

The Trust is promoted through licensed intermediaries such as your Adviser, who is able to assist you in formulating an appropriate investment strategy after taking into account your circumstances and goals and attitude to risk and return. Your Adviser is also able to assist you in selecting investment options suited to your investment strategy.

The Trustee is not responsible for determining your circumstances or goals or your attitude to risk and return. The Trustee is also not responsible for determining a suitable investment strategy for you or whether the investment options chosen by you are suited to your investment strategy. It is important to note that the Trustee does not guarantee the return for any investment option selected.

For more information on the investments offered by the Trust, please refer to the separate Investment Options brochure (Part 2 of the PDS).

Can the investment options change in the future?
The Trustee may change the available investment options in the following circumstances:

- **Review of investment options** – as part of its ongoing review process, the Trustee continually monitors the suitability of the investments offered and may add or remove investment options.
- **Closure of an investment option (new monies)** – an investment manager or the Trustee may close a particular investment option to all new monies. Your current investment in this option will not be affected. However, subsequent regular contributions that would have been made to this option will be directed to the Cash Account.
- **Closure of an investment option (new members)** – an investment manager or the Trustee may close a particular investment option to all new members. New members will not be able to invest funds into this investment option but members with current investments in this option will not be affected.
- **Termination of an investment option** – an investment manager or the Trustee may terminate an investment option to all new and existing investors. This will require your investment to be sold and the proceeds re-invested into the Cash Account. Subsequent regular contributions that would have been made to this option will also be directed to the Cash Account.

If an investment option is closed or terminated, we will notify you of any relevant implications.
Fees and other 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 Trust balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000).

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

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the Trust or your Adviser.

TO FIND OUT MORE
If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.fido.asic.gov.au) has a superannuation fee calculator to help you check out different fee options.

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

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

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

Fees and costs for particular investment options are set out on pages 3 to 7 of the Investment Options brochure (Part 2 of this PDS).

It is important to note that if you are joining the Matrix Superannuation Master Trust under an existing employer plan, the fees that are applicable to you are shown on the Matrix website under ‘Existing Employer Fees’.

<table>
<thead>
<tr>
<th>TYPE OF FEE OR COST</th>
<th>AMOUNT</th>
<th>HOW AND WHEN PAID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Establishment fee</td>
<td>Nil.</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>The fee to open your investment.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contribution fee¹</td>
<td>Up to 4.10% ($0 to $410 per $10,000). Alternatively you can arrange with your Adviser that a fixed dollar amount be deducted.</td>
<td>0 – 5.13% ($0 to $513 per $10,000). The option to pay later is only available for contributions or rollovers of $5,000 or more.¹</td>
</tr>
<tr>
<td>The fee on each amount contributed to your investment – either by you or your employer.</td>
<td>Option 1 – pay upfront: This fee is deducted from each contribution or rollover at the time it is deposited into your account. The amount of this fee can be negotiated with your Adviser (refer to pages 24 to 25).</td>
<td>Option 2 – pay later: With this option there is no fee charged upfront. Instead, the contribution fee is payable half monthly over four years at a rate of up to 0.0534% of the original amount invested to a maximum of 5.13% over four years (i.e. 0.0534% x 96 payments = 5.13%).</td>
</tr>
<tr>
<td>TYPE OF FEE OR COST</td>
<td>AMOUNT</td>
<td>HOW AND WHEN PAID</td>
</tr>
<tr>
<td>---------------------</td>
<td>--------</td>
<td>------------------</td>
</tr>
<tr>
<td><strong>FEES WHEN YOUR MONEY MOVES IN OR OUT OF THE TRUST</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withdrawal fee</td>
<td>Nil.</td>
<td>Nil.</td>
</tr>
<tr>
<td>Termination fee</td>
<td>Nil.</td>
<td>Nil.</td>
</tr>
<tr>
<td><strong>MANAGEMENT COSTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The fees and costs for managing your investment.</td>
<td>‘Administration fee(^c) A fee of up to 1.18% p.a. (up to $118 per $10,000), is applied to your account balance. A minimum Administration fee of $12.28 per half month ($294.72 p.a.) applies if your account balance is below $25,000. (For further information on Administration fee tiers refer to page 24). (Refer to page 23 for an example of Management costs).</td>
<td>This fee is calculated as an annual percentage of the value of your current account balance. This fee is deducted half monthly from your Cash Account. This fee is not negotiable with your Adviser.</td>
</tr>
<tr>
<td>PLUS</td>
<td>Investment management fee(^d) Currently estimated to range from 0.29% p.a. – 3.06% p.a. ($29 to $306 per $10,000) depending on the managed investment option(s) chosen.</td>
<td>This fee is calculated as an annual percentage of the value of your managed investment. The amount you pay for selecting specific managed investment options is provided in the disclosure document for each managed investment option. Please note that the fees charged by the underlying fund manager may change in the future. The investment management fee is deducted before calculating the unit price of each managed investment option.</td>
</tr>
<tr>
<td><strong>SERVICE FEES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment switching fee</td>
<td>Nil.</td>
<td>Nil.</td>
</tr>
</tbody>
</table>
1 This fee includes an amount payable to your Adviser. Refer to 'Adviser remuneration' under the heading 'Additional explanation of fees and costs' on pages 24 to 25.

2 Once Option 2 is selected it cannot be reversed. If the value of your investment falls to less than 20% of the original amount invested under Option 2, within the first four years due to withdrawals or a reduction in the value of your investments, any outstanding contribution fee payments will be deducted from your Cash Account.

3 Where you select Option 2, this means that 100% of your contribution or rollover is initially invested (subject to the standard Cash Account limit). For example, where an amount of $10,000 is deposited and the maximum Option 2 fee is applied, generally, the Option 2 fee payable after the first half monthly payment would be $5.34 (i.e. 0.0534% of $10,000). After four years the total Option 2 fee payable would be $513 (i.e. 5.13%). The amount of this fee can be negotiated with your Adviser.

4 An additional amount for out-of-pocket expenses incurred by the Trust is payable. Refer to 'Expense recoveries' under the heading 'Management costs' on page 24.

5 Indexation may apply – for further information refer to page 25.

6 The standard Cash Account limit to be maintained is set to the greater of $300 or the percentage as determined by your account balance subject to a maximum of $10,000 (refer to page 9). The usual Investment management fee does not apply to the Cash Account balance. Rather, a fee within the range of 0.29% to 3.06% p.a. ($29 to $306 per $10,000) of the Cash Account applies and is deducted from the interest payable before it is credited to your account.

7 There are service fees payable such as Adviser service fees, which may be paid to your Adviser or Special request fees which may be paid to the Trustee. No TFN tax recovery fees may also apply. Refer to 'Adviser remuneration' and 'Special request fees' under the heading 'Additional explanation of fees and costs' on pages 24 to 25.
Example of annual fees and costs for a balanced investment option*

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

<table>
<thead>
<tr>
<th>EXAMPLE – the Balanced Investment Option*</th>
<th>BALANCE OF $50,000 WITH TOTAL CONTRIBUTIONS OF $5,000 DURING YEAR**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution fees</td>
<td>0 – 4.10%</td>
</tr>
<tr>
<td>PLUS Management Costs</td>
<td>2.08%***</td>
</tr>
<tr>
<td>**</td>
<td>For every $5,000 you put in, you will be charged between $0 and $205.</td>
</tr>
<tr>
<td>**</td>
<td>And, for the first $50,000 you have in the Trust, you will be charged $1,040 each year.</td>
</tr>
<tr>
<td>EQUALS Cost of Trust</td>
<td>If you put in $5,000 during a year and your balance was $50,000, then for that year you will be charged fees from: $1,040 to $1,245. What it costs you will depend on the investment option you choose and the fees you negotiate with your Adviser.</td>
</tr>
</tbody>
</table>

* The balanced investment option chosen for this example is the ING Wholesale Balanced Trust (Government regulations require a balanced investment option to be used in the example, being an investment option in which the ratio of investment in growth assets, such as shares or property, to investment in defensive assets, such as cash or bonds, is as close as practicable to 70:30). The Investment management fee for this option is 0.90% p.a. Please note that the Investment management fee for other balanced investment options available in the Trust may be higher or lower than 0.90% p.a.

** For this example, it is assumed that a balance of $50,000 is invested in the ING Wholesale Balanced Trust. This must be read subject to the requirement that a standard Cash Account limit is maintained at the greater of $300 or the percentage as determined by your account balance subject to a maximum of $10,000 (refer to page 9). This balance is subject to a fee different to the usual Investment management fee (see note 6 on page 22).

*** Based on the actual management costs for the period from the previous PDS to the current PDS.
Additional explanation of fees and costs

This section sets out the fees and charges that apply to the Trust and includes the impact of the Goods and Services Tax (GST). For further information about the impact of GST refer to page 26.

Management costs

Administration fee
The following administration fees apply to your account. These fees are calculated as a percentage of your account balance.

<table>
<thead>
<tr>
<th>ACCOUNT BALANCE</th>
<th>FEE P.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>First $150,000</td>
<td>1.18%</td>
</tr>
<tr>
<td>Next $150,000</td>
<td>0.92%</td>
</tr>
<tr>
<td>Next $200,000</td>
<td>0.56%</td>
</tr>
<tr>
<td>Next $500,000</td>
<td>0.36%</td>
</tr>
<tr>
<td>Amount over $1 Million</td>
<td>0.26%</td>
</tr>
</tbody>
</table>

A minimum Administration fee of $12.28 per half month ($294.72 p.a.) applies if your account balance is below $25,000. (Refer to page 23 for an example of Management costs).

Expense recoveries
This is an estimate of the out-of-pocket expenses the Trustee is entitled to recover from the Trust. Expense recovery fees will be deducted from time to time from your Cash Account. The Trustee is entitled to recover previously unrecovered expenses as well as ongoing expenses as they are incurred.
The expenses that can be recovered are limited to:
• audit;
• bank charges;
• custodian;
• compliance costs;
• taxation advice costs;
• government taxes, duties and levies;
• legal;
• postage; and
• printing and stationery.

Performance fees
The management costs shown in the ‘Fees and other costs’ table (refer to pages 20 to 23) includes performance fees. These are amounts that are paid or payable, calculated by reference to the performance of a product or fund.
Performance fees range from 0 to 25% depending on the managed investment option(s) chosen. The amount you pay for selecting specific managed investment options is provided in the disclosure document for each managed investment option and may vary from the above in the future. A performance fee will usually apply if an investment performance exceeds a particular performance hurdle (benchmark) by a certain percentage. For example, consider a situation where investment returns are 20% for one year and the hurdle (benchmark) is 10% for the same period (i.e. the investment return has exceeded its benchmark by 10%). The performance fee of say, 25% is then applied to the 10% outperformance and the investment manager would receive 2.50%.

Insurance administration fee
The Trustee charges your ‘Cash account’ an insurance administration fee of $2.05 per month (inclusive of GST) for each type of cover you hold. This fee covers the cost associated with establishing and maintaining your insurance and is not included in the insurance premium rate tables in Part 3 of this PDS.

Insurance commissions
The insurance premium rate tables in Part 3 of this PDS include an insurance commission of 35% of the insurance premiums payable to the Insurer. The Trustee may pay a portion of this insurance commission to the Dealer group to which your Adviser belongs and/or the promoter of the Trust. The Dealer group may in turn pay some of this commission to your Adviser. Any amount paid to a Dealer group and/or the promoter is not an additional cost to you. You may be able to negotiate a lower insurance commission with your Adviser.

Tax costs
There will be taxation costs that will apply to your Trust account. Where tax deductible expenses (including certain fees), are charged to the Trust, these may reduce the Trust’s tax liability and these reductions may be refunded back to members in what the Trustee considers is a fair and reasonable manner.
For further information on taxation costs refer to pages 29 to 31.

Adviser remuneration
Your Adviser will provide you with ongoing service and advice in relation to your superannuation investments. Your Adviser will receive payment (‘remuneration’) for providing these services.
Your Adviser meets their expenses from this remuneration, and also relies on it to provide an income.
The financial services licensee with which your Adviser is associated and your Adviser may be entitled to receive a share of the Administration fee and/or equity in Matrix Planning Solutions Limited or an associated company once total funds invested by their clients reaches a specified level. This level and the value of the potential benefit is unable to be quantified at this point in time. However, any dividends paid from Matrix Planning Solutions Limited or an associated company to shareholders will be made from company funds and will not be at any further cost to you.
The fees paid to your Adviser are as follows:

- **Contribution fee** – this fee generally cannot exceed 4.40% ($440 per $10,000 invested). This fee is negotiable with your Adviser and does not represent an additional cost to you.

- **Adviser service fee** – you may agree with your Adviser on an Adviser service fee of up to 1.65% p.a. of your account balance (up to $165 per $10,000 invested). This fee is negotiable with your Adviser and if applicable, will be deducted half monthly from your Cash Account.

These fees may be higher than the fees of the Trust they reflect. If this is the case it is due to the addition of any applicable Goods and Services Tax. This does not affect the fees of the Trust you pay.

**Transaction costs**

**Buy/Sell spread differential**
A buy/sell price spread represents the difference between the purchase and sale price of units in a managed investment option. The purpose is to compensate existing investors for transaction costs incurred when buying or selling assets as investors enter or leave an investment option. At the date of issue of this PDS the buy/sell spread of managed investment options ranges from 0% – 2.00% ($0 to $200 per $10,000). This is an additional cost when you purchase or sell units in a managed investment option. Generally, no part of the buy/sell spread differential is paid to the Trustee or the fund manager except in the circumstances explained under ‘Netting of investments’ on page 26.

**Brokerage**
Brokerage is the cost of purchasing or selling listed securities on the ASX via a registered broker. It is a fee that is paid to the broker for managing the transaction. At the date of issue of this PDS, the brokerage charged for listed securities is 0.07175% ($35.88 per $50,000) of the transaction amount with a minimum brokerage of $20.50 per transaction. This is an additional cost when you purchase or sell listed securities. No part of the brokerage is paid to the Trustee.

**Other fee related issues**

**Indexation**
The Trustee may index fees by the annual Consumer Price Index (‘CPI’) movement. The Trustee reserves the right to defer accumulated CPI increases to a later date.

**Fee changes**
The Trust Deed permits the Trustee to alter fees where it considers it reasonable to do so. You will be given at least 30 days advance notice of any new fee/charge or increase in fee/charge.

**Maximum fees**
The Trust Deed restricts the maximum that can be charged as contribution fees to 6.00% ($600 per $10,000). There are no other restrictions imposed by the Trust Deed on:

- the maximum amount for other fees detailed in this PDS;
- the types or maximum amounts of any additional fees that may be imposed by the Trustee; and
- expense recoveries.
Other Payments
There will be other payments made to Matrix Planning Solutions Limited, the financial services licensee with which your adviser is associated. These payments are based on the total value of all accounts that are administered by Oasis on behalf of Matrix Planning Solutions Limited or on some other basis agreed. In these circumstances, the total of such payments will not exceed 0.12% excluding GST of the total value of the accounts that are administered by Oasis on behalf of Matrix Planning Solutions Limited. This type of payment will not be an additional cost to you, over and above the Administration fee.

Member protection
The Trustee will ensure that your benefit is protected from erosion by fees if:
- at any time the amount of your account balance is less than $1,000; and
- it includes or has included employer Superannuation Guarantee or Award Contributions.
In such circumstances, current Government regulations limit the amount of fees that can be deducted to the amount of investment earnings.

Goods and Services Tax (‘GST’)
The supply of most goods and services within Australia is currently subject to a 10% GST. The fees referred to in this PDS have been calculated inclusive of the GST and net of RITCs, except for the fees relating to Insurance, which have been calculated inclusive of the GST. Remuneration paid to your Adviser, Matrix Planning Solutions Limited and the Trust in relation to your insurance is subject to 10% GST.
The Trust is generally entitled to claim reduced input tax credits (‘RITC’) from the Australian Tax Office (‘ATO’) for 75% of the GST, thereby reducing the effective GST rate to 2.5%. RITCs have been taken into account when calculating the fees.

Example: The maximum contribution fee including the 10% GST and RITC is 4.10%. The GST component of this is 0.40%, being one eleventh (1/11th) of the gross amount of 4.40%. The Trust will receive an RITC from the Tax Office of 0.30%, being 75% of the GST paid. The amount that you pay after the impact of the GST is therefore 0.10%, being 0.40% less 0.30%.

<table>
<thead>
<tr>
<th>Gross contribution fee</th>
<th>4.40%</th>
</tr>
</thead>
<tbody>
<tr>
<td>GST component</td>
<td>0.40%</td>
</tr>
<tr>
<td>RITC that Trust receives from Tax Office</td>
<td>0.30%</td>
</tr>
<tr>
<td>Amount of GST paid</td>
<td>0.10%</td>
</tr>
<tr>
<td>Maximum contribution fee you pay</td>
<td>4.10%</td>
</tr>
</tbody>
</table>

RITCs are credited to your account quarterly. If you leave the Trust, the Trustee may retain any RITCs received after you leave where the amount is less than $25.
The remuneration paid to your Adviser includes GST. Your Adviser must pay GST at a rate of 10% on any remuneration received.

Example: If the Adviser receives 4.40%, 0.40% of this, being one eleventh (1/11th) of 4.40%, is paid by your Adviser to the Tax Office. The Adviser’s remuneration after paying GST is therefore 4.00%. The Adviser remuneration disclosed on pages 24 to 25 includes GST.

<table>
<thead>
<tr>
<th>Adviser remuneration including GST</th>
<th>4.40%</th>
</tr>
</thead>
<tbody>
<tr>
<td>GST component</td>
<td>0.40%</td>
</tr>
<tr>
<td>Final Adviser remuneration</td>
<td>4.00%</td>
</tr>
</tbody>
</table>

Investment management rebates and other payments from suppliers
The Trustee may receive payments in the form of rebates or allowances from investment managers and other financial institutions (‘Institutions’). These amounts are generally calculated on the value of the assets invested with the Institution and are paid at a rate of up to 1.10% p.a. The Trustee may pay Matrix Planning Solutions Limited (ABN 45 087 470 200) a portion of the amounts received. This is not an additional cost to you.

Netting of investments
The Trustee or its agents, including the custodian, may offset your instructions to buy or sell investments against instructions from other investors. The Trustee intends to do this in relation to managed investments but not in relation to listed securities. Any resulting benefits in relation to the reductions in custodian costs will be passed on to you. The Trustee or its agents are entitled to retain any resulting benefit that may be gained in respect of the buy/sell spread on underlying managed investments.
Matrix Planning Solutions Limited
The Trustee will pay Matrix Planning Solutions Limited a portion of the Administration fee and the Insurance administration fee, as the promoter of the Trust. This payment does not represent an additional cost to you.

Interest earnings, distributions and dividends when you leave the Trust
Interest earned on your Cash Account (paid monthly) will be paid into your Cash Account. If you leave the Trust, the Trustee may retain interest, distributions and dividends yet to be paid where this amount is less than $25.

Alternative forms of remuneration
The Investment & Financial Services Association (IFSA) together with the Financial Planning Association (FPA) have established a Code of Practice on Alternative forms of remuneration in the Wealth Management Industry. The Trustee as a member of IFSA, is subject to the Code.

Generally, alternative forms of remuneration occur under arrangements which provide for certain material benefits, other than the payment of commissions or service fees, to be obtained by a representative or Licensee from an investment manager or platform provider (or any other third party), in return for using that particular investment manager’s product or platform. Any form of alternative remuneration that is $300 or more in value, per transaction or item, is considered ‘material’ and is thereby subject to the Code.

The Trustee is required to maintain a public Register in relation to those payments or transfers that are material. The Register will contain details of date, type of remuneration, the value of the alternative remuneration and the name of the giver/receiver as appropriate. The Register will be available for inspection on request by members of the public and is to be provided within 7 days of the date of the request and is to be updated at least quarterly.
A guide to superannuation

Eligibility to contribute
To be eligible to contribute to superannuation, you must be:

• under 65 years of age – all contribution types (Concessional and Non-Concessional) can be accepted, regardless of your employment status; or

• 65 years of age to under 75 years of age – all contribution types can be accepted. Non-concessional contributions can be accepted if you have been gainfully employed for at least 40 hours within 30 consecutive days in the same financial year the contribution is made. It is important to note that superannuation guarantee contributions and spouse contributions cannot be accepted after age 70; or

• 75 years of age or over – only Employer Award contributions can be accepted.

Employment Termination Payments
In limited circumstances you can roll an Employment Termination Payment into superannuation. From 1 July 2007, if you receive an Employment Termination Payment you will only be able to roll it into the Trust if:

(i) the payment was specified in an employment contract existing as at 9 May 2006; and

(ii) the payment is made prior to 1 July 2012.

Government Co-Contribution
From 1 July 2007, if you are eligible, the Government will contribute $1.50 for every $1.00 of non-concessional contributions that you make. A maximum of $1,500 in a financial year applies. To be eligible for a co-contribution you need to be working in some capacity, under age 71 and earning no more than $58,980 (including reportable fringe benefits). If you earn between $28,980 and $58,980 the maximum co-contribution is scaled back at the rate of 5¢ in the dollar.

Self-employed persons are also eligible for co-contributions provided they earn 10% or more of their income from carrying on a business, eligible employment or a combination of both.

For more information on your eligibility please contact your Adviser, speak to the ATO on 13 1020 or go to the ATO’s website: www.ato.gov.au/super and follow the prompts.

Accessing your investment
Superannuation law has different rules governing a person’s ability to access their investment. When you can access your investment depends on whether it contains preserved, restricted non-preserved or unrestricted non-preserved benefits.

It is important to note that the Trustee will apply the current preservation laws to any UK pension transfers received into the Matrix Superannuation Master Trust. This may mean that you may have to wait longer to receive your monies than if you had remained with the UK pension fund.

Preserved benefits
All contributions and earnings from 1 July 1999 are preserved benefits. Preserved benefits are generally payable in the following circumstances:

• at age 65 or after;

• permanent incapacity;

• retirement (see below);

• compassionate grounds;

• death;

• severe financial hardship; and

• eligible temporary residents permanently leaving Australia.

Retirement occurs when you have reached preservation age and you are not employed 10 hours per week or more and the Trustee is reasonably satisfied you have no intention of returning to employment. It also occurs when you terminate employment at or after age 60.

Your Preservation Age depends on your date of birth, as follows:

<table>
<thead>
<tr>
<th>DATE OF BIRTH</th>
<th>PRESERVATION AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 July 1960</td>
<td>55</td>
</tr>
<tr>
<td>1 July 1960 – 30 June 1961</td>
<td>56</td>
</tr>
<tr>
<td>1 July 1961 – 30 June 1962</td>
<td>57</td>
</tr>
<tr>
<td>1 July 1962 – 30 June 1963</td>
<td>58</td>
</tr>
<tr>
<td>1 July 1963 – 30 June 1964</td>
<td>59</td>
</tr>
<tr>
<td>After 1 July 1964</td>
<td>60</td>
</tr>
</tbody>
</table>

There are certain additional requirements that must be met, including restrictions on the amount that you can receive if you wish to access your investment under either the compassionate grounds or severe financial hardship provisions. You can contact your Adviser or Matrix Client Services if you require further details about these requirements.

Restricted non-preserved benefits
You can only have restricted non-preserved benefits if your investment in the Trust resulted from a transfer or rollover to the Trust. This is because restricted non-preserved benefits can only have accrued before 1 July 1999. You can access restricted non-preserved benefits if you satisfy the circumstances outlined under preserved benefits, or if an associated employer contributed to the Trust and you subsequently terminate employment with this employer.
**Unrestricted non-preserved benefits**
These are preserved or restricted non-preserved benefits for which one of the conditions enabling them to be accessed has been satisfied. You can access unrestricted non-preserved benefits at any time. Earnings on these components are preserved until such time as you satisfy a condition of release (including continuing to satisfy a previous condition).

**UK Pension transfers**
It is important to note that UK Pension transfers are complex and could result in significant UK tax implications upon withdrawal. Also, it is important to be aware that when UK Pension transfer amounts are rolled over to other Australian institutions, that these institutions may apply greater restrictions upon these amounts. The Trustee, therefore recommends that you consult your Adviser to seek specialist financial and tax advice prior to withdrawing or rolling your UK Pension monies.

**On leaving your employer**
If you have rolled over or transferred any ‘restricted non-preserved’ benefits into the Trust and you cease employment with an employer who has contributed to the Trust, then these benefits will become ‘unrestricted non-preserved’ and may be withdrawn from the Trust.

In all other cases your benefit will be subject to preservation and must remain in an Approved Superannuation Fund until your retirement. You can elect to retain your benefit in the Trust or roll over your benefit to another Approved Superannuation Fund. For further information refer to ‘Accessing your investment’ on page 28.

**Retirement**
If you have attained your minimum preservation age (refer to page 28) and you have permanently retired from the workforce, you will be eligible to claim a Retirement Benefit.

**Do I need to take my benefit when I retire?**
No. Recent superannuation legislation abolished the compulsory cashing requirements and you can now retain your benefit in the Trust regardless of your age.

**What happens if you are unable to contact me?**
Where the Trustee is unable to contact you after taking reasonable steps, you may be deemed to be a ‘lost member’. When it is compulsory that your benefit becomes payable, your investment may be transferred to the ATO (from 1 July 2007), to whom you will then need to apply in order to claim access to your investment. Otherwise your investment may be transferred to the Trust’s nominated Eligible Rollover Fund (for further information on the Trust’s nominated Eligible Rollover Fund refer to page 35).

**Taxation**

**Contributions**
Generally, your employer is entitled to a tax deduction for all contributions made on your behalf up to age 75. From 10 May 2006, contributions for which a tax deduction is claimed are called ‘concessional contributions’. There is a limit on concessional contributions you can make in the 2007/08 financial year of $50,000 regardless of your age. This limit will be indexed annually.
You may be subject to an additional 31.5% tax if you make contributions in excess of this limit. They are called ‘excess concessional contributions’. As a transitional measure, if you are over 50 on 1 July 2007, you will be able to make concessional contributions up to a cap of $100,000 per year to 30 June 2012 without incurring additional tax. This limit will not be indexed.
If you are self-employed or your assessable income and reportable fringe benefits from employment does not exceed 10% of your total assessable income you are generally entitled to a tax deduction on these contributions.

After-tax contributions and concessional contributions in excess of the caps above will be called ‘non-concessional contributions’. Non-concessional contributions in excess of $150,000 in the 2007/08 financial year will also be subject to tax at 46.5%. This limit will be indexed annually.

Importantly, this means that excess concessional contributions will count towards your non-concessional contributions cap.
If you are under age 65 in the relevant financial year you will be able to ‘bring forward’ up to 2 years’ worth of non-concessional contributions without exceeding the cap. For example, you can contribute up to $450,000 in the 2007/08 financial year as a single lump sum, using up any allowable cap for that year and the following 2 years without incurring additional tax.

The non-concessional contribution cap will be applied on a ‘use it or lose it’ basis, which means you will not be able to carry forward an unused contribution entitlement from one year to another.

**Tax on contributions and investment earnings**
The following contributions are currently subject to tax at a maximum rate of 15%:

- Concessional contributions up to $50,000;
- SG shortfall components; and
- Transfers from the Superannuation Holding Accounts Register.

Investment earnings are subject to tax at a rate of 15%.

Any franking credits and foreign tax credits received in relation to the investments of the Superannuation and Rollover division of the Trust are used to reduce the effective tax rate to below 15%.
Tax components of superannuation payments

You may have to pay tax when you withdraw money from the Trust. The amount of tax you pay will depend on your own circumstances, including your age, how long you have been in a superannuation fund, whether you have provided your TFN and how your benefit is paid. From 1 July 2007 regardless of whether you take a lump sum or a pension your superannuation benefit will be taken to comprise two components, the tax free and taxable component in the same proportion as these components make up your total benefit.

The Tax Free Component – is made up of a ‘Contributions Segment’ and a ‘Crystallized Segment’.

Generally, the Contributions Segment will include contributions made from 1 July 2007 that have not been included in the assessable income of the superannuation provider (typically a member’s non-concessional contributions and any Government co-contributions).

Generally, the Crystallised Segment includes existing components as at 30 June 2007 that are being consolidated into the tax free component:

- undeducted contributions since 1 July 1983;
- pre July 1983 component;
- capital gains tax exempt component;
- concessional component; and
- post June 1994 invalidity component.

This segment is calculated as a fixed dollar amount on what the components would be if a superannuation benefit was paid just before 1 July 2007.

The Taxable Component is the total balance of the superannuation benefit less the tax free component. This component will increase with the receipt of taxable contributions (i.e. SG & personal taxable) and decrease with any fees and charges applicable to your account.

Withdrawals

Lump sum withdrawals from the Trust will be taxed in accordance with the table shown below.

Taxation of Lump Sum Withdrawals

<table>
<thead>
<tr>
<th>Preservation Age to age 59</th>
<th>Taxable component</th>
<th>Tax Free component</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 60 and above</td>
<td>Tax Free.</td>
<td>Tax Free.</td>
</tr>
<tr>
<td>Aged 60 and above</td>
<td>Zero percent tax up to low rate cap of $140,000 (indexed). Any amount above low rate cap is subject to 15% tax.</td>
<td>Tax Free.</td>
</tr>
</tbody>
</table>

Note: The Medicare levy may also be payable in addition to any taxation mentioned above.

Tax on rollovers

No tax applies to rollovers except in the case of untaxed elements.

An untaxed element is a component of an employment termination payment or rollover from an unfunded superannuation scheme.

This component is subject to tax at a rate of 15%.

Tax File Numbers

From 1 July 2007, members who have not provided their TFN will be subject to the following tax conditions:

- Non-concessional contributions cannot be accepted by the Trust. Where the Trust receives non-concessional contributions with no TFN, the Trust will refund these within 30 days in accordance with the relevant regulations;
- For concessional contributions, the Trustee will deduct a provision for the required tax payable at the rate of 15%. If no TFN exists at the time of ATO reporting then the Trustee will deduct an additional 31.5% tax from your account at end of the financial year in which the contributions are made (or earlier if you leave the Trust) and remit it to the ATO, bringing the total tax deducted in respect of these contributions to 46.5%.
The additional tax will be claimed back by the Trust and refunded to you if a TFN is later quoted within the required time period of up to 4 years. This tax offset amount will then be credited to the individual’s account. Importantly, you should be aware that the tax may not be refunded for some time after you have quoted your TFN and you won’t be able to claim anything for loss of investment earnings on tax deducted from your contributions.

The additional tax will not apply if the superannuation interest existed prior to 1 July 2007 and the total concessional contributions included in the superannuation fund’s assessable income for the financial year is $1,000 or less.

**Tax deductible expenses**

Tax deductible expenses including certain fees charged to the Trust may reduce the Trust’s tax liability.

**In the event of death (superannuation)**

If you have a valid binding nomination (refer to page 14), the Trustee will pay your investment in accordance with this nomination. Otherwise, the Trustee has the discretion to pay your investment to your dependants (as defined in the Trust Deed) and/or your estate. The Trustee retains discretion in both circumstances as to whether the investment is paid as a lump sum, an allocated pension or a combination of each.

If the balance of your account is paid to a dependant (as defined in tax legislation) as a lump sum (directly or via your estate) the benefit will be tax free. If paid to a non-dependant, the taxable component will be taxed at 15%.

If death benefits are paid to a dependant as a pension, the taxation depends on the age of the deceased and the dependant. If the deceased was aged 60 or over at the time of death, the payments to the dependant will be tax free. If the deceased was under age 60 at the time of death, the pension will be taxed at the beneficiary’s marginal tax rate (less any tax free amount and pension rebate) unless, or until the beneficiary is aged 60 or over, in which case the pension payments become tax free.

Death benefits will be able to be paid as a pension to a dependant child, although when the child turns 25 the balance in the Trust will be paid as a lump sum (tax free) unless the child was permanently disabled.
Allocated pensions

Pension payments
Your pension payment each year must be greater than or equal to the minimum limits set by the Government*. This minimum is based on your age and account balance and is calculated upon the commencement of your investment, when they reflect the number of days that are remaining in the financial year, and as at 1 July each year.

For example, if on 1 July you are 65 years of age with $100,000 in your allocated pension, you can nominate to receive a pension payment above or equal to the following in the financial year.

Minimum amount: $100,000 x 5% = $5,000

* Refer to the minimum pension amounts table provided on the Matrix website at www.matrixplan.com.au

The taxation of your pension payments will depend on your age. If you are over age 60, you are able to take your pension payments tax free.

If you are under 60 however, payments will be included in your assessable income where you may be entitled to a tax free amount per pension payment as well as a tax offset.

Taxation
Investment earnings in the Pension division of the Trust are exempt from tax. The taxation of pension payments depends on your age as detailed below.

Over age 60
If you are over age 60, you are able to take your pension payments tax free, provided you have provided us with your TFN.

Under age 60
If you are under 60, payments will be included in your assessable income where you may be entitled to a tax free amount per pension payment as well as a tax offset of 15%.

Tax Free Amount
The tax free component of your pension payment is determined with reference to the tax free percentage. This is calculated using the total tax free component of the purchase price and apportioning it over the entire benefit.

For example:
Mr Smith, age 57, commences a pension with $400,000. $100,000 of this is a tax free component with the remaining $300,000 being a taxable component.

The tax free percentage of Mr Smith’s pension would be:
Tax free component/value of interest = $100,000/$400,000 = 25%
If Mr Smith’s monthly pension payment is $1,000, the tax free component will be: $1,000 x 25% = $250 per month.

Tax Offset
If you are age 55 or above, or if you are in receipt of a pension paid as a result of a disability, you will be entitled to a 15% tax offset on the taxable portion of the payments that you received in the year. This taxable portion is the total payments received less any tax free amount.

In the event of death (Allocated Pension)
In the event of death, an allocated pension may be automatically reverted to a dependant, paid to a dependant as a reversionary pension at the Trustee’s discretion or paid as a lump sum to one or more of your dependants and/or your Legal Personal Representative. If you do not have any dependants or a Legal Personal Representative, the Trustee will use its discretion to pay your benefit to a non-dependant.

Reversionary Pension
If you have nominated a dependant as a reversionary pensioner, your investment will automatically revert to this dependant in the event of death except in the circumstances set out on page 8 of the PDS (Reversionary Pension).

However, the pension payment minimum limit will be based on the dependant’s age from the following 1 July.

The taxation of a death benefit paid as a reversionary pension will depend on the age of the primary and reversionary beneficiaries. If the primary pensioner was aged 60 or over at the time of death, then payments to the reversionary beneficiary will be tax free. If the primary pensioner was under age 60 at the time of death, the pension will be taxed at the reversionary beneficiary’s marginal tax rate (less any tax free amount and pension offset) unless, or until, the reversionary beneficiary is aged 60 or over, in which case the pension becomes tax free.

Lump Sum
A pension is not able to be reverted to a non-dependant on death, rather death benefit payments to non-dependants can only be made as a lump sum.

If a lump sum payment is paid to a dependant, it will be tax free. If paid to a non-dependant, the taxable component will be subject to 15% tax and the tax free component will be tax free.

Binding Nomination
If you have a valid binding nomination (refer to page 14), the Trustee will pay your investment in accordance with this nomination (unless you have a reversionary pension, in which case your pension will revert to the reversionary pensioner).
Trustee Discretion
If you do not have a valid binding nomination, nor nominated a reversionary, the Trustee has the discretion to pay your investment to your dependants (as defined in the Trust Deed) and/or your Legal Personal Representative. The Trustee retains discretion in both circumstances as to whether the investment is paid as a lump sum or an allocated pension (only available to dependants) or a combination of both. If you do not have any dependants or a Legal Personal Representative, the Trustee will use its discretion to pay your benefit as a lump sum to a non-dependant.

Allocated Pension
For pensions which commenced prior to 1 July 2007, if the balance of your account is paid to your dependant (as defined in tax legislation) as an allocated pension (not as a result of a reversion) a recalculation of the tax free amount may occur.
An allocated pension paid as a result of the exercise of Trustee discretion is taxed in the same manner as a reversionary pension as detailed above.

Lump Sum
A lump sum paid as a result of the exercise of Trustee discretion is taxed in the same manner as a reversionary pension as detailed above.

Child Allocated Pensions
The trustee is able to pay an allocated pension to a dependant child, however, the benefit must be transferred to a lump sum when the child turns age 25.
A child is taken to be a dependant if they are:
- less than 18 years of age; or
- financially dependant on you and less than 25 years of age; or
- disabled.

Additional taxation information
Previously the Government set limits (known as Reasonable Benefit Limits or RBLs), on the amount of concessional taxed superannuation benefits you receive over your lifetime. Any amounts above these limits were known as excess benefits and did not receive the same concessional tax treatment.
It is important to note that Reasonable Benefit Limits have been abolished as of 1 July 2007. No tax will be payable on pension amounts received after reaching age 60. This will also apply to pensions which started before 1 July 2007.
More detailed information about RBLs is provided on the Matrix website at www.matrixplan.com.au
To access this information go to the Matrix website www.matrixplan.com.au and log in using your username and password. After logging in, go to the ‘Brochures’ section and click the link ‘Additional taxation information’.

Note: The Medicare levy may also be payable in addition to any taxation mentioned above.
Important additional information

What if my details change?
You must advise us immediately either in writing or by contacting our Client Services team on 1300 360 078 of any changes or corrections to your:

- name (i.e. due to marriage, separation, deed poll);
- postal address; and
- dependants.

Are my benefits portable?
Your benefit in the Trust is portable and can be transferred to another Approved Superannuation Fund.

Cooling off period
After joining the Trust, you are given a period of time to decide whether the Trust is right for you. This is referred to as a 'cooling off period' and it lasts for 14 days from the end of the fifth business day after the receipt of the first contribution or rollover into the Trust.

To exercise your cooling off rights you should notify us in writing within the cooling off period. The cooling off period only applies to the first contribution made into the Trust. You cannot exercise your cooling off rights in respect of a contribution after you have exercised any other rights or powers you have in respect of that contribution.

If you decide to cancel within the cooling off period, you will not be liable for certain charges. The Trustee will withdraw and rollover the current value (based on the price of the units and shares held by you) of your investment to your chosen superannuation fund.

The value of your investment will be subject to investment fluctuations. The time taken to redeem and make payments will be dependent upon the time taken by the managers of the underlying managed investments to process the redemptions or to trade listed securities by the broker. Any tax that was payable or will be payable by the Trustee in respect of your investments will also be deducted prior to your investment being paid.

You should contact the Matrix Client Services Manager in writing at the correspondence address shown on the inside back cover of this PDS if you require further information regarding the cooling off period.

Your personal information
To enable us to provide you with the products and services you require, we will request personal details and certain information from you.

Protecting the privacy of your personal details and information is important to us.

Privacy Policy
Privacy laws require us to make the following disclosure before collecting personal information from you:

- you may contact us by telephone or in writing (please refer to the inside back cover for our contact details);
- in most cases, if you so request, we will give you access to the personal information collected about you;
- we need to collect personal information about you to process applications and to administer your investments and insurance cover (if applicable);
- we may disclose the personal information to our service providers (including the Insurer where you are a member of the Matrix Superannuation Master Trust) for this purpose and, as necessary, to any superannuation fund to which we transfer your investment, to superannuation regulators, the Family Court (if you are involved in a case before it and we are legally required to do so) and as otherwise required by law;
- if you do not provide the requested information, we may not be able to accept your application or administer your investments and insurance;
- we may use personal information (but not sensitive information) collected about you to notify you of other products. This will only occur with the knowledge and consent of your Adviser; and
- you authorise us to give information relating to your membership in the Trust to your Adviser and financial services licensee and the Trustee’s marketing company, and acknowledge that your Adviser, financial services licensee and the Trustee’s marketing company are your agents for the purpose of receiving this information.

The Trustee will assume that you have agreed to the collection, use and disclosure of your personal information as set out above when you make an investment in the Trust.
Accessing personal information
If you have concerns about the accuracy of any personal information that we hold, you may request access to this information by writing to:

Client Services Manager
Matrix Superannuation Master Trust
Locked Bag 1000
Wollongong NSW 2500

Depending on the nature of the request, the Trustee reserves the right to impose a reasonable charge for providing information you may request.

You may obtain a copy of our Privacy Policy by contacting the Trust.

Complaints resolution
If you have any enquiries or complaints, they will be handled in accordance with the Trustee's enquiries and complaints procedures and superannuation law. This procedure requires a written complaint to be made to the Matrix Client Services Manager at the address shown in the Directory.

If you make a complaint and you are not satisfied with the Trustee's handling of your complaint and our internal procedures have been exhausted, you may lodge a formal complaint with the Superannuation Complaints Tribunal ('SCT'). The SCT is an independent body set up by the Government to review certain Trustee decisions relating to members.

The SCT can be contacted at:

Superannuation Complaints Tribunal
Locked Bag 3060
GPO Melbourne Vic 3001
Phone: 1300 780 808
Fax: (03) 8635 5588
Email: info@sct.gov.au

The SCT will not examine a complaint unless it has first been dealt with by the Trustee's internal enquiries and complaints procedure. If the SCT accepts your complaint, it will attempt to resolve the matter through enquiry, conciliation and review.

Eligible Rollover Fund
Under superannuation law, the Trustee has the authority to transfer a member’s benefit to an Eligible Rollover Fund (ERF). The Trustee may do so if:

- you are a lost member; or
- your account balance is less than $1,000 (we currently retain these accounts within the Trust).

The Trust’s ERF is the AMP Eligible Rollover Fund (AMP ERF). The address is:

The Administrator
AMP Eligible Rollover Fund
PO Box 300
Parramatta NSW 2124
Toll Free Number 1300 300 277

If the Trustee is able to provide the AMP ERF with current contact details upon your transfer, the AMP ERF in turn will provide you with their current PDS, which outlines all the operational details of its fund. You can also obtain more information about the AMP ERF by contacting them directly.

The AMP ERF will apply a different fee structure to the Trust. You should refer to the PDS for the AMP ERF for further details of their fee structure and how and when its fees apply. The AMP ERF does not provide insurance cover.

If your benefit is transferred to the AMP ERF:

- you will cease to be a member of the Trust and any insurance cover will cease;
- any rights against the Trustee of the Trust in relation to your benefit will cease; and
- you will become a member of the AMP ERF and be subject to its governing rules.

Unclaimed monies
From 1st July 2007 unclaimed monies will be managed by the Australian Taxation Office, providing a single point of access for individuals searching for lost or unclaimed superannuation.

Splitting of superannuation benefits upon marriage breakdown
Superannuation accounts and benefits may be split in the event of a marriage breakdown. Legislative provisions may require superannuation funds to ‘flag’ a member’s account preventing most withdrawals when a notice under the Family Law Act is provided to the Trustee. Upon settlement, a ‘splitting instruction’ will provide the Trustee with the information needed to split the account or any payments from it. The legislation relating to this is complex and specific and the Trustee recommends you seek independent legal and financial advice.
Trust Deed
The Trust Deed of the Trust is dated 24 March 2000. The Trust Deed, together with relevant legislation such as the Superannuation Industry (Supervision) Act, the Corporations Act 2001, the Income Tax Assessment Act and general trust law, govern the way in which the Trust operates.
A copy of the Trust Deed can be inspected at the Registered Office of the Trustee, or on request.
The Trust Deed contains important information including:
- the Trustee's rights, including indemnities and duties;
- your rights and duties;
- amendments to the Trust Deed;
- termination of the Trust; and
- retirement of the Trustee.

Are financial derivatives used?
The managers of the underlying assets in the managed investment options may use financial derivatives such as futures, options and forward rate agreements. Whether financial derivatives are used depends on the investment strategies of the individual investment options. For more information about each investment option please refer to the separate PDS for each managed investment option, which can be obtained from your financial adviser or accessed on the Matrix website at www.matrixplan.com.au

Are labour standards or environmental, social or ethical considerations taken into account?
The managers of the underlying assets in the managed investment options when making investment decisions may take labour standards or environmental, social or ethical considerations into account.
Whether or not the managers have such a policy is not taken into consideration by the Trustee in the selection, retention or removal of the managers of the underlying assets.

Transfers
Your investments may be transferred to another Approved Superannuation Fund. This transfer may only be done with your consent or where the transfer is to a successor fund. A successor fund is a superannuation fund that will provide you with rights that are at least equivalent to the rights that you have in respect of the benefits in the Trust.
Generally, these transfers (or rollovers) must be processed within 30 days from the date of receipt of the request. The one exception to the processing time of 30 days, is where the member's benefit includes illiquid investments that cannot be easily converted to cash in less than 30 days or to do so would have a significant adverse impact on the realisable value of the investment. These illiquid investments are identified with an asterix (*) in the Investment Authority located in Part 2 of the PDS (Investment Options).

Professional indemnity insurance
The Trustee has taken out professional indemnity insurance with American Home Assurance Company (ABN 67 007 483 267) and is covered for $10 million in claims in any one year.

Lodgement of forms
All completed forms along with contribution payment cheque(s) should be mailed to:
Matrix Superannuation Master Trust
Locked Bag 1000
Wollongong NSW 2500

Invalid or incomplete forms
In accordance with the Trust Deed, we reserve the right to refuse any notification of change in detail if it is invalid or incomplete.

Terms and conditions for accepting faxed instructions
You can fax certain requests to us on the relevant Trust form for the transactions you are requesting. The terms and conditions for faxed instructions, including switch requests are:
1. The Trustee is not responsible to you for any fraudulently completed request.
2. The Trustee is not responsible to you for any loss suffered by you in processing a fax that has been corrupted during transmission.
3. The Trustee will not compensate you for any losses that may result from (1) or (2) above.
4. Should any fraud have taken place, you will release and indemnify the Trustee against any liabilities whatsoever arising as a result of acting on any communication received by fax in respect of your investment.
Certain rights cannot be excluded under Federal and State laws. We expressly exclude all representations and warranties to the extent permitted by law.

Anti-Money Laundering and Counter Terrorism
Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for laundering of money or financing of terrorism. Because of this you may be required to provide proof of your identity before you withdraw your benefit from the fund or commence an income stream. At a minimum, you may be required to provide the fund with evidence that verifies your full name, your date of birth, and your residential address.
**Glossary**

**Contributions**
A payment made to your superannuation account.

**Contributions Cap**
The levels of contributions that can be made without penalty in the financial year are limited to the following:

- **Concessional Cap** – for members under 50 years of age, contributions are capped at $50,000 p.a. (indexed). Members between 50 and 75 years can contribute $100,000 p.a. until June 2012 and $50,000 p.a. thereafter.
- **Non-concessional Cap** – these contributions are capped at $150,000 p.a. (indexed). Members under 65 can elect to bring forward the following 2 years contributions should they wish (i.e. $450,000 over 3 years).

**Dependant**
Superannuation Industry Supervision and Retirement Savings Account (RSA) legislation defines ‘dependant’ as the current spouse of a member (including de facto spouse), any child of the member and any person with whom the member has an interdependency relationship. For tax purposes a child dependant must be under 18 years of age, be financially dependant or have an interdependent relationship. A child includes a stepchild, an adopted child or one born within or outside marriage. For tax purposes a spouse includes a legally married or de facto spouse as well as a former spouse.

**Employment Termination Payment**
A lump sum payment from an employer to an employee when they cease employment.

**Low Rate Cap**
This is the maximum taxable component that you can receive tax free in a lifetime. The low rate cap for the 2007/08 year is $140,000, which will be indexed in line with Average Weekly Ordinary Time Earnings.

**Medicare Levy**
A levy (currently 1.5%) on taxable income (charged on top of income tax rates) to partially finance the public health system.

**Preservation Age**
A Commonwealth requirement that determines the age at which the member can gain access to preserved benefits that have built up in a superannuation fund, Approved Deposit Fund (ADF) or Retirement Savings Account (RSA). See ‘Preserved benefits’ on page 28.

**Reversionary Pensioner/Beneficiary**
A person you may nominate to continue to receive your allocated pension as an income stream after you die and until your account balance is exhausted. The person you nominate must be a Dependant. Refer to page 32 for more information.

**Superannuation Guarantee**
Employers in Australia are required by the Superannuation Guarantee (SG) legislation to make contributions to a complying superannuation fund for most employees. The rate is currently 9% of salary.
Application forms
# Application checklist

## Superannuation and Rollover division

<table>
<thead>
<tr>
<th><strong>•</strong> Superannuation Application form (Personal members only) – page 42</th>
<th>REQUIRED</th>
</tr>
</thead>
</table>
| **•** Matrix Superannuation Master Trust Investment Authority  
  Contained in the separate Matrix Superannuation Master Trust Investment Options brochure (Part 2 of the PDS). | REQUIRED |
| **•** Transfer Request Authority – page 60  
  This form should be completed if you wish to transfer superannuation benefits from another superannuation or rollover trust to the Trust. One Transfer Request Authority form is required for each rollover. For more than one rollover please photocopy the form. | OPTIONAL |
| **•** Direct Debit Request Agreement – page 46 | OPTIONAL |
| **•** Direct Debit Request form (DDR) – page 48  
  The Direct Debit Request Agreement should be read and the Direct Debit Request form (DDR) should be completed if you wish to contribute a regular amount each month directly from your bank account (or other acceptable account). | OPTIONAL |
| **•** Nomination of Beneficiaries form – page 64  
  This form should be completed if you wish to nominate beneficiaries. | OPTIONAL |
| **•** Insurance Application form  
  This form should be completed if you are applying for insurance cover and is contained in the separate Matrix Superannuation Master Trust Insurance brochure (Part 3 of the PDS). | OPTIONAL |
| **•** Personal Statement  
  This form should be completed if you are applying for insurance cover and is contained in the separate Matrix Superannuation Master Trust Insurance brochure (Part 3 of the PDS) | OPTIONAL |

## Pension division

| **•** Allocated Pension Application form – page 50 | REQUIRED |
| **•** Matrix Superannuation Master Trust Investment Authority  
  Contained in the separate Matrix Superannuation Master Trust Investment Options brochure (Part 2 of the PDS). | REQUIRED |
| **•** Tax File Number Declaration – page 56  
  For your own records please photocopy this form after completion. | REQUIRED |
| **•** Transfer Request Authority – page 60  
  This form should be completed if you wish to transfer superannuation benefits from another superannuation or rollover trust to the Trust. One Transfer Request Authority form is required for each rollover. For more than one rollover please photocopy the form. | OPTIONAL |
| **•** Nomination of Beneficiaries form – page 64  
  This form should be completed if you wish to nominate beneficiaries. | OPTIONAL |
Step 1. Member's details (compulsory)

Surname

Given names

Title (please tick ✓)  Mr Mrs Miss Ms Other

Account number (if known)

Step 2. Personal details (compulsory)

Male □ Female □ Date of birth* / / 

Tax File Number*  - - -

* TFN and DOB must be provided in order to avoid possible refund of contributions and additional tax (no TFN tax). Refer to page 30 of the Matrix Product Disclosure Statement for further details.

Step 3. Contact details (compulsory)

Residential Address

Postal Address

Phone (Home) ( ) - - Work ( ) - -

Mobile - - Facsimile ( ) - -

Email address

PLEASE COMPLETE FORM IN BLOCK CAPITALS USING DARK INK.
Step 4. Initial contribution details

The initial contribution received with this application should be treated for tax purposes as follows:

**Note:** Where the contribution type has not been nominated and a company or business cheque is received, the amounts will be treated as SG/Award contributions (concessional contributions)*; where a personal cheque is received the amounts will be treated as Member Non-Taxable contributions (non-concessional contributions)*.

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<tr>
<th>Components</th>
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<tbody>
<tr>
<td>SG / Award</td>
<td>$</td>
</tr>
<tr>
<td>Employer ordinary</td>
<td>$</td>
</tr>
<tr>
<td>Salary sacrifice</td>
<td>$</td>
</tr>
<tr>
<td>Member Taxable (concessional contributions) This amount will be claimed as a tax deduction.</td>
<td>$</td>
</tr>
<tr>
<td>Member Non-Taxable (non-concessional contributions) This amount will not be claimed as a tax deduction</td>
<td>$</td>
</tr>
<tr>
<td>Spouse</td>
<td>$</td>
</tr>
</tbody>
</table>

Cheque or payment total $       

* From 1 July 2007, the government has imposed limits on the amount of concessional and non-concessional contributions that can be made without incurring additional tax.

Step 5. Rollovers from other institutions

<table>
<thead>
<tr>
<th>Institution</th>
<th>Who will organise the transfer?</th>
<th>Estimated transfer amount**</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>*Trustee</td>
<td>Adviser</td>
</tr>
<tr>
<td></td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$</td>
<td></td>
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<td>$</td>
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<td></td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

Estimated transfer total $       

* If the Trustee is to handle the transfer, please complete a Transfer Request Authority for each rollover (refer to page 60).

** If you wish to include a transfer of money (rollover) from an employment termination payment. Note that you can only rollover an employment termination payment if it was specified in an employment contract existing as at 9 May 2006 and paid before 1 July 2012.

Step 6. Additional contribution preference

Additional contributions can be made by:

- Cheque; OR
- BPAY; OR
- Direct Debit. If choosing this method you must read and agree with the Direct Debit Request Agreement on page 46 and complete the Direct Debit Request form [DDR] on page 48.

Step 7. Investment details (optional)

Please refer to the Matrix Superannuation Master Trust Investment Options brochure (Part 2 of the PDS).
Step 8. Reports (optional)

☐ Please tick ✓ the box if you wish to access your account details through the Matrix Superannuation Master Trust website.

☐ Please tick ✓ the box if you additionally wish to view all member and fund information electronically via the internet rather than receive it by post.

Step 9. Nominated beneficiary details (optional)

Refer to Nomination of Beneficiaries form on page 64.

Step 10. Charges and brokerage (ADVISER USE ONLY)

Adviser company name

Adviser name

Adviser code (if known)

Adviser email

Adviser telephone number

Initial contributions and rollovers (applied to amounts in Step 4 & Step 5)

Upfront fee / Option 1

* Percentage amount including GST (i.e. 0 – 4.4%)

OR

** Flat dollar amount including GST

OR

Deferred fee / Option 2

** Percentage amount including GST (1.1%, 2.2%, 3.3% or 4.4%)

($5,000 minimum contribution/rollover)

Adviser service fee

** Percentage amount including GST (i.e. 0 – 1.65% p.a.)

OR

** Flat dollar amount including GST (p.a.)

* If no amount is nominated, the maximum will apply.

** If no amount is nominated, a nil amount will apply.

Signature of Adviser

Date

Dealer’s stamp

Adviser accompanying documentation checklist

Superannuation Application form

Investment Authority

All Transfer Request Authorites

Rollover Benefits Statement

Nomination of Beneficiaries form

Cheque or DDR form attached

Adviser notes to administrator
I have read Part 1 of the current Product Disclosure Statement and undertake to observe and be bound by the provisions of the Trust Deed dated 24 March 2000.

I confirm that I am able to contribute to a superannuation fund under current legislative requirements (refer to pages 5 to 7), and that any charges and brokerage payable including those set out in Step 10 of this application form have been disclosed to me.

I acknowledge that I have read and understand the information on page 35 about privacy and consent to personal information collected about me being used for the purposes, and disclosed in the circumstances, set out on page 35.

I agree to obtaining copies of all Product Disclosure Statements relevant to my chosen investment(s) in the Trust by visiting the website at www.matrixplan.com.au

I declare that I have obtained from the website at www.matrixplan.com.au (or by some other means) a copy of all Product Disclosure Statements relevant to my chosen investment(s) in the Trust, which I have read.

I understand that my access to and use of the Matrix Superannuation Master Trust website is subject to my acceptance of the Terms and Conditions available at www.matrixplan.com.au. Terms and Conditions are also available by contacting Matrix Client Services on 1300 360 078. I have read and understand the terms and conditions and I undertake to observe and be bound by them.

I understand that I am required to read the Product Disclosure statement and understand the implications of not providing my Tax File Number (TFN) with regard to tax charged on any concessional and non-concessional contributions I may make to the Trust.

I confirm that I have read and understand the section titled ‘Responsibilities of the Trustee and members in relation to investment strategy’ on page 18.

I confirm that I have received professional advice which includes the formulation of an investment strategy that has taken into consideration the whole of my circumstances. This includes my goals, as well as my attitude to risk and return. Any investment options I select will be in accordance with that investment strategy.

I also confirm that where UK pension monies are transferred into the Trust, I have received appropriate advice from my Adviser or a professional that has a good understanding of UK pensions and I understand all the potential risks and taxation implications of transferring UK pension monies to an Australian superannuation fund.

I understand that any tax liabilities incurred from a UK pension transfer will be my liability and in no way will be the responsibility or liability of the Trustee.

I agree to be bound by the terms and conditions of processing investment transactions online.

I consent to my Adviser transacting and receiving information on my behalf and agree not to hold the Trustee responsible in any way for any transactions entered into by my Adviser on my behalf.

Before you sign this application form, the Trustee or Adviser is obliged to give you a Product Disclosure Statement (which is a summary of important information relating to the Trust). The Product Disclosure Statement will help you to understand the product and assist you in deciding if it is appropriate to your needs.

You can request a paper copy of this application form, Product Disclosure Statement and any supplementary document from the Trustee or your Adviser if this application form is offered to you electronically (e.g. email or the Internet). The Product Disclosure Statement and any supplementary document must be provided by the Trustee or your Adviser at the same time and by the same means as this application form. This will be provided at no extra cost to you.

PRODUCT DISCLOSURE STATEMENTS FOR MANAGED INVESTMENTS AND OTHER INVESTMENTS OF THE TRUST ARE AVAILABLE ON OUR WEBSITE - www.matrixplan.com.au

Signature of Member

Date

X

Step 11. Declaration and authorisation (compulsory)

Step 12. Remittance and postage details (compulsory)

PLEASE POST THIS FORM AND CHEQUE.

Cheques should be made payable to: Matrix Superannuation Master Trust

Postal address:

Matrix Superannuation Master Trust,
Locked Bag 1000,
Wollongong NSW 2500.
Direct Debit Request Agreement

Our commitment to you
This outlines our service commitment to you in respect of the Direct Debit Request (‘DDR’) arrangements made between Oasis Fund Management Limited (the ‘Trustee’), User ID: 126257, and you. It sets out your rights, our commitment to you and your responsibilities to us, together with details of what you should do for assistance.

Initial terms of the agreement
In terms of the DDR arrangement made between ourselves and you, we undertake to periodically debit your nominated account for the agreed amount for superannuation contributions.

Drawing arrangements
• The first drawing under this Direct Debit arrangement will occur on the 25th day of the nominated month;
• If any drawing falls due on a day other than a business day, it will be debited from your account on the next business day following the scheduled drawing date;
• We will give you at least 14 days notice in writing when changes to the initial terms of the arrangement are made. This notice will state the new amount, frequency, the next drawing date and any other changes to the initial terms.

If you wish to discuss any changes to the initial terms, please contact Matrix Client Services on 1300 360 078.

Your rights
Changes to the arrangement
If you want to make changes to the drawing arrangements, please contact Matrix Client Services on 1300 360 078.

These changes may include:
• deferring the drawing; or
• altering the schedule; or
• stopping an individual debit; or
• disputing any debit; or
• suspending the DDR; or
• cancelling the DDR completely.

Enquiries
Please direct all enquiries to us, rather than to your bank or financial institution. Enquiries should be made at least 14 days prior to the next scheduled drawing date.

All personal customer information held by ourselves will be kept confidential, except for information required to be provided to our bank in order to initiate the drawing from your nominated account.

Disputes
• If you believe that a drawing has been initiated incorrectly, we encourage you to take up the matter directly with us by contacting Matrix Client Services on 1300 360 078.
• If you do not receive a satisfactory response to your dispute from us, please contact your bank or financial institution, who will respond to you with an answer to your claim:
  – within 7 business days for claims lodged within 12 months of the disputed drawing; or
  – within 30 business days for claims lodged more than 12 months after the disputed drawing.
• You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your bank or financial institution will ask you to contact us to resolve your disputed drawing prior to your involving them.

Your commitment to us
It is your responsibility to ensure that:
• your nominated account can accept direct debits (your bank or financial institution can confirm if this is the case); and
• that on the drawing date there are sufficient cleared funds in the nominated account; and
• that you advise us if the nominated account is transferred or closed.

If your drawing is returned or dishonoured by your financial institution, we will attempt to draw the amount again on the 25th day of the following month. If three consecutive drawings are returned or dishonoured the DDR arrangement will cease. Where this occurs, a dishonour fee may be charged (refer to page 25).
Matrix Superannuation Master Trust

Direct Debit Request form

**PLEASE COMPLETE FORM IN BLOCK CAPITALS USING DARK INK.**

**Step 1.** Individual details (compulsory)

<table>
<thead>
<tr>
<th>Individual from whose bank account the amounts will be debited (insert name in full).</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of joint account holder, if applicable (insert name in full).</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

**Step 2.** Are you a current member of the Trust? (compulsory)

- No. Go to Step 3; OR
- Yes. My account number (if known) is

<table>
<thead>
<tr>
<th>Member name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

**Step 3.** Direct debit request and financial institution details (compulsory)

I/We request the Trustee, Oasis Fund Management Ltd (User ID No: 126257), to arrange for funds to be debited from my/our nominated account at the financial institution shown below according to the schedule below, until further notice is provided in writing.

<table>
<thead>
<tr>
<th>Name of bank/financial institution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Branch address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State</th>
<th>Postcode</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Step 4.** Monthly contribution to be debited (compulsory)

The amount to be debited from the above account is $ , , , , , , per month

commencing in the month* of

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

* If no month is nominated, the monthly contribution will commence from the next instance a 25th day of the month occurs.
**Step 5. Contribution details (compulsory)**

The amount to be debited should be treated for tax purposes as follows:

**Note:** Where the contribution type has not been nominated and the bank account being debited is in the name of a company or business, the amounts to be debited will be treated as SG/Award contributions (concessional contributions)*. If the bank account being debited is in the name of an individual, then amounts will be treated as Member Non-Taxable contributions (non-concessional contributions)*.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>SG / Award</td>
<td>$</td>
</tr>
<tr>
<td>Employer ordinary</td>
<td>$</td>
</tr>
<tr>
<td>Salary sacrifice</td>
<td>$</td>
</tr>
<tr>
<td>Member Taxable (concessional contributions)</td>
<td>$</td>
</tr>
<tr>
<td>Member Non-Taxable (non-concessional contributions)</td>
<td>$</td>
</tr>
<tr>
<td>Spouse</td>
<td>$</td>
</tr>
</tbody>
</table>

Direct Debit total: $                   

* From 1 July 2007, the government has imposed limits on the amount of concessional and non-concessional contributions that can be made without incurring additional tax.

**Step 6. The schedule (compulsory)**

In signing this form I certify that I have read and agreed to enter into the Direct Debit Request Agreement on page 46.

**Note:** Direct debits may not be available on your account. If in doubt, please refer to your bank/financial institution.

<table>
<thead>
<tr>
<th>Account name</th>
<th>BSB number – Account number</th>
<th>Customer address</th>
<th>State</th>
<th>Postcode</th>
</tr>
</thead>
</table>

Signature of Individual/Employer Representative: 

Global

Signature of Joint Account Holder (if applicable)

Global

**Step 7. Postage details (compulsory)**

PLEASE POST THIS FORM.

Postal address: Matrix Superannuation Master Trust, Locked Bag 1000, Wollongong NSW 2500.
PLEASE COMPLETE FORM IN BLOCK CAPITALS USING DARK INK.

Step 1. Member's details (compulsory)

Surname
Given names
Title (please tick ✓)  Mr  Mrs  Miss  Ms  Other
Account number (if known)

Step 2. Allocated pension option (compulsory)

Please select the pension option you wish to establish by ticking ✓ one of the boxes below:
- Allocated pension
- Non-commutable allocated pension*

* Please note that funds used to invest in a non-commutable allocated pension will become fully preserved regardless of their prior preservation status.

Step 3. Personal details (compulsory)

Gender  Male  Female  Date of birth  / / 
Tax File Number*  -  -  -

* TFN must be provided if you wish to avoid excess tax being charged on your contributions and on any cash payments. Refer to page 30 of the Matrix Product Disclosure Statement for further details.

Step 4. Contact details (compulsory)

Residential Address  
Postal Address  
State  Postcode
Phone (Home)  -  -  Work  -  -
Mobile  -  -  Facsimile  -  -
Email address

Questions? Call Matrix Client Services on 1300 360 078
Step 5. Initial contribution details

If a personal member non-taxable contribution is being made please insert the amount below.

Cheque or payment total $, $, $, $, $, $.

Step 6. Rollovers from other institutions

<table>
<thead>
<tr>
<th>Institution</th>
<th>Who will organise the transfer?</th>
<th>Estimated transfer amount**</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>*Trustee</td>
<td>$, $, $, $, $, $, $, $, $, $</td>
</tr>
<tr>
<td></td>
<td>Adviser</td>
<td></td>
</tr>
</tbody>
</table>

Estimated transfer total $, $, $, $, $, $, $, $, $, $.

* If the Trustee is to handle the transfer, please complete a Transfer Request Authority for each rollover (refer to page 60).

** Before you start your Allocated Pension, you may want to include a transfer of money (rollover) from an employment termination payment. Note that you can only rollover an employment termination payment if it was specified in an employment contract existing as at 9 May 2006 and paid before 1 July 2012.

Step 7. Investment details (compulsory)

Please refer to the Matrix Superannuation Master Trust Investment Options brochure (Part 2 of the PDS).

Step 8. Nomination of reversionary pensioner (optional)

Please complete this section if you wish to nominate a reversionary pensioner to receive payments in the event of your death.

Nominated reversionary pensioner:

Surname

Given names

Relationship

Date of birth / /

Postal Address

State

Postcode

Phone (Home) - - Phone (Work) - -

If you wish to nominate a Binding or Non-binding beneficiary please refer to the Nomination of Beneficiaries form on page 64.

Step 9. Reports (optional)

Please tick ✓ the box if you wish to access your account details through the Matrix Superannuation Master Trust website.

Please tick ✓ the box if you additionally wish to view all member and fund information electronically via the internet rather than receive it by post.
Amount to invest $ , , , , ,

I wish my pension to have the following features:

Pension payments payable:

☐ Monthly; OR ☐ Quarterly; OR ☐ Half-yearly; OR
☐ Annually in arrears; OR ☐ Annually in advance

Payments to commence: 1 5 / , , /

Annual Payment*:

$ , , , , , , , , , ; OR
☐ Minimum allowable**, OR
☐ Maximum allowable (non-commutable allocated pensions only)

* A pro-rated portion of this amount will be paid to the following 30 June in the first financial year, unless the pension is commenced in June (refer to page 8).

** Government rules prescribe the minimum payments you may receive each year and for non-commutable pensions, the maximum payments you may receive in a year.

Annual increase:

☐ Minimum pension; OR
☐ Maximum pensions (non-commutable allocated pensions only); OR
☐ CPI; OR
☐ Percentage: %; OR
☐ No change

Step 11. Payment details (compulsory)

Please make my pension payments by crediting them direct to the following bank/credit union/building society account.

Name of bank / Credit Union / Building Society

Address

Account name

Branch

BSB number –

Account number
### Step 12. Charges and brokerage (ADVISER USE ONLY)

<table>
<thead>
<tr>
<th>Adviser company name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Adviser name</td>
<td></td>
</tr>
<tr>
<td>Adviser code (if known)</td>
<td></td>
</tr>
<tr>
<td>Adviser email</td>
<td></td>
</tr>
<tr>
<td>Adviser telephone number</td>
<td>( ) – – Fax ( ) – –</td>
</tr>
</tbody>
</table>

**Initial contributions and rollovers** (applied to amounts in Step 5 & Step 6)

<table>
<thead>
<tr>
<th>Upfront fee / Option 1</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>* Amount including GST (i.e. 0 – 4.4%)</td>
<td></td>
</tr>
<tr>
<td>OR</td>
<td></td>
</tr>
<tr>
<td>** Flat dollar amount including GST</td>
<td></td>
</tr>
<tr>
<td>OR</td>
<td></td>
</tr>
<tr>
<td>Deferred fee / Option 2</td>
<td></td>
</tr>
<tr>
<td>** Amount including GST (1.1%, 2.2%, 3.3% or 4.4%) ($5,000 minimum contribution/rollover)</td>
<td></td>
</tr>
<tr>
<td>** Flat dollar amount including GST (p.a.)</td>
<td></td>
</tr>
</tbody>
</table>

* If no amount is nominated, the maximum will apply.
** If no amount is nominated, a nil amount will apply.

<table>
<thead>
<tr>
<th>Signature of Adviser</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Adviser accompanying documentation checklist</th>
<th>Completed</th>
<th>Signed</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allocated Pension Application form</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Investment Authority</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Transfer Request Authorities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rollover Benefits Statement</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nomination of Beneficiaries form</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tax File Number Declaration</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cheque attached (if applicable)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Adviser notes to administrator**

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Step 13. Declaration and authorisation (compulsory)

- I have read Part 1 of the current Product Disclosure Statement and undertake to observe and be bound by the provisions of the Trust Deed dated 24 March 2000.
- I confirm that I am able to commence a pension under current legislative requirements (refer to pages 7 to 8), and that any charges and brokerage payable including those set out in Step 12 of this application form have been disclosed to me.
- I acknowledge that I have read and understand the information on page 35 about privacy and consent to personal information collected about me being used for the purposes, and disclosed in the circumstances, set out on page 35.
- I agree to obtaining copies of all Product Disclosure Statements relevant to my chosen investment(s) in the Trust by visiting the website at www.matrixplan.com.au.
- I declare that I have obtained from the website at www.matrixplan.com.au (or by some other means) a copy of all Product Disclosure Statements relevant to my chosen investment(s) in the Trust, which I have read.
- I understand that my access to and use of the Matrix Superannuation Master Trust website is subject to my acceptance of the Terms and Conditions available at www.matrixplan.com.au. Terms and Conditions are also available by contacting Matrix Client Services on 1300 360 078. I have read and understand the terms and conditions and I undertake to observe and be bound by them.
- I understand that I am required to read the Product Disclosure statement and understand the implications of not providing my Tax File Number (TFN) with regard to tax charged on any concessional and non-concessional contributions I may make to the Trust.
- I confirm that I have read and understand the section titled ‘Responsibilities of the Trustee and members in relation to investment strategy’ on page 18.
- I understand that I am required to read the Product Disclosure statement and understand the implications of not providing my Tax File Number
- I declare that I have obtained from the website at www.matrixplan.com.au (or by some other means) a copy of all Product Disclosure Statements relevant to my chosen investment(s) in the Trust, which I have read.
- I understand that my access to and use of the Matrix Superannuation Master Trust website is subject to my acceptance of the Terms and Conditions available at www.matrixplan.com.au. Terms and Conditions are also available by contacting Matrix Client Services on 1300 360 078. I have read and understand the terms and conditions and I undertake to observe and be bound by them.
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- I confirm that I have read and understand the section titled ‘Responsibilities of the Trustee and members in relation to investment strategy’ on page 18.
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- I declare that I have obtained from the website at www.matrixplan.com.au (or by some other means) a copy of all Product Disclosure Statements relevant to my chosen investment(s) in the Trust, which I have read.
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- I understand that I am required to read the Product Disclosure statement and understand the implications of not providing my Tax File Number (TFN) with regard to tax charged on any concessional and non-concessional contributions I may make to the Trust.
- I confirm that I have read and understand the section titled ‘Responsibilities of the Trustee and members in relation to investment strategy’ on page 18.
- I understand that I am required to read the Product Disclosure statement and understand the implications of not providing my Tax File Number

Before you sign this application form, the Trustee or Adviser is obliged to give you a Product Disclosure Statement (which is a summary of important information relating to the Trust). The Product Disclosure Statement will help you to understand the product and assist you in deciding if it is appropriate to your needs.

You can request a paper copy of this application form, Product Disclosure Statement and any supplementary document from the Trustee or your Adviser if this application form is offered to you electronically (e.g. email or the Internet). The Product Disclosure Statement and any supplementary document must be provided by the Trustee or your Adviser at the same time and by the same means as this application form. This will be provided at no extra cost to you.


NOTE: IF YOU ARE UNDER 60 YEARS OF AGE YOU MUST COMPLETE A TAX FILE NUMBER DECLARATION AND FORWARD IT WITH THIS APPLICATION FORM.

Signature of Member

Date

Step 14. Remittance and postage details (compulsory)

PLEASE POST THIS FORM AND CHEQUE.

Cheques should be made payable to: Matrix Superannuation Master Trust
Postal address:
Matrix Superannuation Master Trust,
Locked Bag 1000,
Wollongong NSW 2500.
**Question 1: What is your tax file number (TFN)?**

It is not an offence not to quote your TFN. However, if you do not provide your payer with your TFN or claim an exemption from quoting it, your payer must withhold an amount at the top marginal rate of tax plus Medicare levy (46.5% for 2007-08) from any payments to you.

You will find your TFN on: your income tax notice of assessment, correspondence sent to you by the Tax Office, or a payment summary issued by your payer. If you have a tax agent, they may also be able to tell you your TFN.

If you cannot find your TFN or are not sure you have one phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday. You will be asked for information about your identity and, if you have a TFN, you will be told what it is.

If you have never had a TFN (or are not sure if you have one), you can also complete a *Tax file number application or enquiry for an individual* (NAT 1432).

**Print X in the appropriate box if you:**

- Have lodged a *Tax file number application or enquiry for an individual* or made a phone or counter enquiry to obtain your TFN. Your payer will withhold at the standard rate but, if they do not have your TFN after 28 days, they will withhold an amount at the top marginal rate of tax plus Medicare levy (46.5% for 2007-08) from future payments, or
- Are claiming an exemption from quoting a TFN. You are exempt from quoting your TFN if you:
  - Are under 18 and do not earn enough to pay tax, or Receive certain Centrelink pensions, benefits or allowances or a service pension from the Department of Veterans' Affairs. However, you are not exempt from quoting your TFN if you receive Newstart, sickness allowance, special benefit or partner allowance.

**Questions 2, 3, 4 and 5:**

Fill in your personal information

**Question 6: On what basis are you paid?**

Check with your payer if you are not sure of the basis of your payment

**Question 7: Are you an Australian resident for tax purposes?**

If you need help in deciding whether or not you are an Australian resident for tax purposes, visit www.ato.gov.au and select 'individuals', or phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

**Question 8: Do you want to claim the tax-free threshold from this payer?**

The tax-free threshold is the amount of income you can earn each year that is not taxed (currently, the first $6,000 of your annual income). It is available only to people who are Australian residents for tax purposes.

If you need help in deciding whether you can claim the tax-free threshold, or which payer you should claim the threshold from, visit www.ato.gov.au and select 'individuals', or phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.

**Question 9: Do you want to claim family tax benefit or the senior Australians tax offset by reducing the amount withheld from payments made to you?**

If you answer YES to this question you must also complete a *Withholding declaration* (NAT 3093), so the Tax Office can calculate the reduced rate of tax that will be deducted from your pay.

**Family tax benefit (FTB)**

The family tax benefit is made up of two parts for which you may be eligible for one or both:

- Part A helps with the cost of raising children;
- Part B provides extra help to families with one main income.

To be eligible to claim the family tax benefit you must:

- Be an Australian resident for family assistance purposes;
- Have provided day to day care and welfare to a dependant child;
- Have cared fo a dependant child for a minimum of 10% of the assessment period, if you shared the care of a dependent child.

To claim the family tax benefit you will also need to complete a *Withholding declaration - family tax benefit worksheet* (NAT 7089).

Answer NO to this question if you choose to receive the family tax benefit as a fortnightly payment from the Family Assistance Office or end of year lump sum through the tax system.
Senior Australians tax offset (SATO)
If your income comes from more than one source, do not complete this question for any of your payers. For advice, phone 1300 360 221 between 8.00am and 6.00pm, Monday to Friday. You can claim SATO if you meet the following criteria:

• Age - You must be a male aged at least 65 years or a female aged at least 63.5 years at 30 June 2007. The age criteria is lower for veterans and war widow/ers who meet a veteran pension age test; males must be aged at least 60 years and females must be aged at least 58.5 years.
• Eligibility for Commonwealth age pension or similar type of payment - You must have received an Australian Government age pension, or a pension allowance or benefit from the Department of Veterans’ Affairs, or have been eligible to receive such payments, during the 2007-2008 income year.
• Taxable income threshold - If you did not have a spouse and your taxable income will be less than $43,707. If you did have a spouse and your combined taxable income will be less than $68,992, or otherwise $81,840 if you had to live apart due to illness or either of you was in a nursing home at any time during the income year.
• Not in gaol - You must not have been in gaol for the whole income year.

Answer NO to this question if you want to claim you entitlement to SATO as a lump sum in your end of year assessment.

Question 10: Do you want to claim a zone, overseas forces, dependent spouse or special tax offset by reducing the amount withheld from payments made to you?
You may be entitled to:
• A zone tax offset if you live or work in certain remote or isolated areas of Australia;
• An overseas forces tax offset if you serve overseas as a member of Australia’s Defence Force or a United Nations armed force;
• A dependant spouse (married or de facto) tax offset if your spouse’s separate net income is expected to be less than $8,682 for the income year ended June 2008; or
• A special tax offset for a dependent invalid relative, dependent parent, housekeeper caring for an invalid spouse or a dependent child-housekeeper.

Answer NO to this question if you choose to receive any of these tax offsets as an end-of-year lump sum through the tax system. Answer YES to this question if you choose to receive any of these tax offsets by reducing the amount withheld from payments made to you. If you choose to answer YES you will also need to complete a Withholding declaration (NAT 3093).

Question 11
Part(a) - Do you have an accumulated Higher Education Loan Programme (HELP) debt?
Answer YES if you have an accumulated HELP debt.
If you had a Higher Education Contribution Scheme (HECS) debt it became an accumulated HELP debt on 1 June 2006.

Part(b) - Do you have an accumulated Financial Supplement debt?
Answer YES if you have an accumulated Financial Supplement debt.
When your HELP and/or Financial Supplement debts have been repaid you will need to complete a Withholding declaration (NAT 3093) to advise the Tax Office that you no longer have a debt. The Tax Office will then reduce the amounts withheld from your payments.

Please ensure that you have answered all the questions in Section A and have signed and dated the declaration.

Privacy of information
The Income Tax Assessment Act 1936 authorises the Tax Office to request information in this declaration. This information will help the Tax Office administer the pay as you go (PAYG) system. Where authorised by law this information may be passed on to other government agencies including Centrelink, the Australian Federal Police, the Child Support Agency, the Department of Families, Community Services and Indigenous Affairs, Veterans’ Affairs and Education Science and Training.
If you need more information about how the tax laws protect your personal information, or have any concerns about how the Tax Office has handled your personal information, phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday.
Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?
   OR I have made a separate application/inquiry to the Tax Office for a new or existing TFN.
   OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.
   OR I am claiming an exemption because I am a pensioner.

2 What is your name?

   Surname or family name
   First given name
   Other given names

3 If you have changed your name since you last dealt with the Tax Office, show your previous family name

4 What is your date of birth?
   Day / Month / Year

5 What is your home address in Australia?

   Suburb or town
   State Postcode

6 On what basis are you paid? (Select only one.)
   Full-time employment
   Part-time employment
   Labour hire
   Superannuation income stream
   Casual employment

7 Are you an Australian resident for tax purposes?
   Yes No
   You must answer No if at question 8.

8 Do you want to claim the tax-free threshold from this payer?
   Only claim the tax-free threshold from one payer.
   If you have more than one source of income and currently claim the tax-free threshold from another payer, do not claim it now.
   Yes No
   Answer No at questions 9 and 10 unless you are a non-resident claiming a senior Australians, zone or overseas forces tax offset.

9 Do you want to claim family tax benefit or the senior Australians tax offset by reducing the amount withheld from payments made to you?
   Yes No
   Complete a Withholding declaration, but only if you are claiming the tax-free threshold from this payer. If you have more than one payer, see page 3.

10 Do you want to claim a zone, overseas forces, dependent spouse or special tax offset by reducing the amount withheld from payments made to you?
   Yes No
   Complete a Withholding declaration.

11 (a) Do you have an accumulated Higher Education Loan Programme (HELP) debt?
   Yes
   Your payer will withhold additional amounts to cover any compulsory repayments.
   No

   (b) Do you have an accumulated Financial Supplement debt?
   Yes
   Your payer will withhold additional amounts to cover any compulsory repayments.
   No

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature

Date Day Month Year

There are penalties for deliberately making a false or misleading statement.

Section B: To be completed by the PAYER

1 What is your Australian business number (ABN) (or your withholding payer number if you are not in business)?
   Branch number (if applicable)

2 If you don’t have an ABN or withholding payer number, have you applied for one?
   Yes No

3 What is your registered business name or trading name (or your individual name if not in business)

   OASIS SUPERANNUATION MASTER TRUST

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer

Date Day Month Year

There are penalties for deliberately making a false or misleading statement.

4 What is your business address?

   Suburb or town
   State Postcode

5 Who is your contact person?

   SHANIE NORRIS
   Business phone number 02 422 82333

6 If you no longer make payments to this payee, print X in this box

Return completed original Tax Office copy to:
For WA, SA, NT, VIC or TAS
Australian Taxation Office
PO Box 795
ALBURY NSW 2640
For NSW, QLD or ACT
Australian Taxation Office
PO Box 0004
PENRITH NSW 2740

TAXPAINTER-IN-CONFIDENCE (when completed)

NAT 3002-07 2007
Things you need to consider when transferring your superannuation

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

Fees
Your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Matrix may also charge entry or deposit fees on transfer. Differences in fees funds charge can have a significant effect on what you will have when you retire. For example, a 1% increase in fees may significantly reduce your final benefit.

Death and disability benefits
Your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

What happens if I do not quote my Tax File Number (TFN)?
You are not obligated to provide your TFN to your superannuation fund. However, if you do not provide your TFN, contributions made to your account may be taxed at the highest marginal tax rate plus the Medicare levy, instead of the concessional tax rate of 15%. Your fund may deduct this additional tax from your account. If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Important information
This transfer may close your account (you will need to check this with your FROM* fund).

This form must NOT be used to:
- Transfer benefits if you don’t know where your superannuation is;
- Transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer superannuation from;
- Change the fund to which your employer pays contributions on your behalf;
- Open a superannuation account; or
- Transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

Checklist
- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?
- Have you attached the certified documentation including any linking documents if applicable?

What happens to my future employer contributions?
Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account from where you are transferring your benefits. If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit www.superchoice.com.au or call the Australian Taxation Office on 13 10 20.

* The fund from which you are transferring your benefits.

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 TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.
Completing proof of identity
You will need to provide documentation with this transfer request to identify that you are the person to whom the superannuation entitlements belong.

Acceptable documents
The following documents may be used:

EITHER
One of the following documents only:
• Driver’s licence under State or Territory law; or
• Passport.

OR

One of the following documents only:
• Birth certificate or birth extract; or
• Citizenship certificate issued by the Commonwealth; or
• Pension card issued by Centrelink that entitles the person to financial benefits.

AND

One of the following documents:
• Letter from Centrelink regarding a Government assistance payment; or
• Notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address For example:
  - Tax Office Notice of Assessment
  - Rates notice from local council.

Have you changed your name or are you signing on behalf of another person?
If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Suitable linking documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change of name</td>
<td>Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office</td>
</tr>
<tr>
<td>Signed on behalf of the applicant</td>
<td>Guardianship papers or Power of Attorney</td>
</tr>
</tbody>
</table>

Certification of personal documents
All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The following can certify copies of the originals as true and correct copies:
• A permanent employee of Australia Post with five or more years of continuous service;
• A bank officer with five or more continuous year of service;
• A finance company officer with five or more years of continuous service (with one or more finance companies);
• A member of the Institute of Chartered Accountants in Australia;
• An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees;
• A Justice of the Peace;
• A medical practitioner — chiropractor, doctor, dentist, nurse, pharmacist, physiotherapist, psychologist or veterinary surgeon;
• A Member of the Australian Defence Force;
• A member of the Institution of Engineers;
• A minister of religion registered under Division 1 of Part IV of the Marriage Act 1961;
• A teacher employed on a full-time basis at a school or tertiary education institution;
• A civil marriage celebrant;
• A notary public officer;
• A police officer;
• A sheriff;
• A person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner;
• An officer of the court — judge, magistrate, clerk, bailiff, registrar or deputy registrar;
• A Chief Executive Officer of a Commonwealth court; or
• An Australian consular officer or an Australian diplomatic officer.

Where do I send the form?
You can send your completed and signed form with proof of identity documents to:
Matrix Superannuation
Locked Bag 1000
Wollongong NSW 2500
**Matrix Superannuation**

**Transfer Request Authority**

**Note:** You must complete a form for each rollover or transfer.

---

### PLEASE COMPLETE FORM IN BLOCK CAPITALS USING DARK INK.

#### Step 1. Personal details (compulsory)

- **Title (tick)**: Mr [ ], Mrs [ ], Miss [ ], Ms [ ], Other [ ]
- **Surname**: 
- **Given names**: 
- **Date of birth**: / / 
- **Tax File Number**: 

*Under the Superannuation Industry (Supervision) Act 1993, you are not obligated to disclose your tax file number, but there may be tax consequences.)*

- **Gender (tick)**: Male [ ], Female [ ]
- **Phone number**: 
- **Residential address**: State [ ] Postcode [ ]

*If you have recently changed your address please enter your previous address details here.*

- **Previous address**: State [ ] Postcode [ ]

#### Step 2. FROM fund details (compulsory)

- **Transferring fund name (FROM fund)**: 
- **Fund address**: State [ ] Postcode [ ]
- **Fund phone number**: 
- **Membership or account number**: 
- **Australian Business Number (ABN)**: 
- **Superannuation Product Identification Number (SPIN)**: 

*If you have multiple account numbers with this fund you must complete a separate form for each account you wish to transfer.*

---

I hereby authorise the transfer of the following amount from the above named account, trust or policy to Matrix Superannuation which forms part of the Oasis Superannuation Master Trust (SFN: 5086 670 11, RSE: R1004939, ABN: 81 154 851 339).

- **Partial account balance amount of** $ 
- ** Entire account balance (estimate)** $
By signing this request form I am making the following statements:

1. I declare I have fully read this form and the information completed is true and correct.
2. I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
3. I advise that Oasis Fund Management Limited, the Trustee of the Matrix Superannuation Master Trust and the Matrix Employer/Personal Superannuation Plan, is acting on my behalf on this matter, and hereby give you authority to provide all relevant information to a representative of the Trustee and to forward a cheque for the transfer to Oasis Fund Management Limited.
4. I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to Oasis Superannuation Master Trust.
5. I request and consent to the transfer of superannuation as described above and authorise this superannuation provider of each fund to give effect to this transfer.

Name (BLOCK LETTERS) [Name]
Signature [Signature] Date [Date]

Step 3. TO fund details (compulsory)

TO Fund name Oasis Superannuation Master Trust
Fund phone number 1300 360 078
Member Number / SPIN [Member Number]
Australian Business Number (ABN) 81 154 851 339

Step 4. Proof of identity (compulsory)

☐ I have attached a certified copy of my driver’s licence or passport

OR

☐ I have attached certified copies of both:
  ☐ Birth/Citizenship Certificate or Centrelink Pension Card
  AND
  ☐ Centrelink payment letter or Government or local council notice (<1 year old) with name and address

Step 5. Authorisation (compulsory)

By signing this request form I am making the following statements:

1. I declare I have fully read this form and the information completed is true and correct.
2. I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
3. I advise that Oasis Fund Management Limited, the Trustee of the Matrix Superannuation Master Trust and the Matrix Employer/Personal Superannuation Plan, is acting on my behalf on this matter, and hereby give you authority to provide all relevant information to a representative of the Trustee and to forward a cheque for the transfer to Oasis Fund Management Limited.
4. I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to Oasis Superannuation Master Trust.
5. I request and consent to the transfer of superannuation as described above and authorise this superannuation provider of each fund to give effect to this transfer.

Name (BLOCK LETTERS) [Name]
Signature [Signature] Date [Date]

Step 6. Remittance and postage details (compulsory)

PLEASE POST THIS FORM AND CHEQUE.

Cheques should be made payable to: Matrix Superannuation
Postal address: Matrix Superannuation,
Locked Bag 1080,
Wollongong NSW 2500.
Matrix Superannuation
Nomination of Beneficiaries form

Please complete form in block capitals using dark ink.

**Step 1. Member's details (compulsory)**

- **Surname**
- **Given names**
- **Title** (please tick ✓)
  - Mr
  - Mrs
  - Miss
  - Ms
  - Other
- **My account number (if known)**

**Step 2. Nomination (compulsory)**

- **Non-binding nomination** (nominate your dependants, which can include your spouse, de facto or children, in Step 3).
  - I request that the Trustee pay the balance of my account in accordance with the directions given in Step 3 of this form. I understand that the Trustee is not bound by this nomination but may take it into account in deciding to whom to pay the balance of my account.

- **Binding nomination** (nominate your dependants, which can include your spouse, de facto or children, in Step 3).
  - I direct that the Trustee pay the balance of my account in accordance with the directions given in Step 3 of this form. I understand that the Trustee is bound by this nomination in deciding to whom to pay the balance of my account but retains discretion as to the form in which my benefit is paid.

To make a valid binding nomination and to ensure that payment is made in accordance with your wishes you must provide the following information:

- Nominated person(s) is/are either the member's legal personal representative (your Estate), dependant or interdependent; and
- The proportion to be paid to each nominated person(s) is certain or readily ascertainable; and
- The binding nomination is valid and up to date*.

* Binding nominations are valid for three (3) years from date of commencement and must be renewed at the expiration of the 3 year period. You may confirm, amend or revoke your binding nomination at any time by completing a new Nomination of Beneficiaries form.

**Step 3. Beneficiaries and allocations (compulsory)**

To make a valid nomination please allocate a percentage (totalling 100%) either against your Estate and/or your nominated beneficiaries.

**Beneficiary 1.**

- **%**
- **Surname**
- **Given names**
- **Relationship**
- **Date of birth**
- **Postal Address**
- **Phone (Home)**
  - (  ) – –
- **State**
- **Postcode**

- **Work**
  - (  ) – –
### Step 3. Beneficiaries and allocations (compulsory) – continued

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<tr>
<th>Beneficiary 2.</th>
<th>%</th>
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<td>Surname</td>
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<td>Given names</td>
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<td>Relationship</td>
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<td>Postal Address</td>
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<td>Work</td>
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<tr>
<td>Work</td>
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</tbody>
</table>

### OR

Legal Personal Representative (your Estate).  %

*Remember: Valid nominations must allocate a percentage (totaling 100%) either against your Estate and/or your nominated beneficiaries.*
Step 4. Declaration and authorisation (compulsory)

Member’s declaration and signature

- I understand that a binding nomination will cease to be valid in three years time, or upon receipt by the Trustee of a subsequent valid binding nomination, whichever is sooner.
- I also understand that if I have previously nominated a reversionary pensioner, then in the event of death my pension will revert to my reversionary pensioner.
- I also understand that, in the event that I do not provide this nomination (completed) to the Trustee, or the Trustee determines that any aspect of my nomination is invalid or cannot be complied with for whatever reason, the Trustee will pay the balance of my account at its discretion to any dependants or to my estate.

Signature of Member Date

Witnesses’ declarations and signatures (required for binding nominations only – see below)

I declare that:

- I am 18 years of age or over;
- I am not a nominated beneficiary of this member and I am not represented in Step 3; and
- This form was signed and dated by the member in my presence.

Name of Witness 1 (PLEASE PRINT)

Signature of Witness 1 Date

Name of Witness 2 (PLEASE PRINT)

Signature of Witness 2 Date

A binding nomination will be invalid if it is not signed by two witnesses or if either (or both) of the witnesses is under the age of 18 or if either (or both) of the witnesses is named as a nominated beneficiary in this form.

Note: If you have selected the 'Binding nomination' option at Step 2 and make an error on any part of the form and wish to make changes, please initial and date each change and also have two witnesses initial and date each change. If you do not follow this procedure your nomination will be invalid. Once your nomination has been accepted by the Trustee any further changes can only be made by completing a new Nomination of Beneficiaries form.

Step 5. Postage details (compulsory)

PLEASE POST THIS FORM.

Postal address: Matrix Superannuation,
Locked Bag 1000, Wollongong NSW 2500.
Directory

For immediate assistance please consult your Adviser or call Matrix Client Services on 1300 360 078.

Trustee
Oasis Fund Management Limited
ABN 38 106 045 050
AFSL 274331
RSE L0001755

Administrator
Oasis Asset Management Limited
ABN 68 090 906 371
ACN 090 906 371

Corporate Address
Level 4
60 Miller Street
North Sydney NSW 2060

Correspondence Address
Matrix Superannuation Master Trust
Locked Bag 1000
Wollongong NSW 2500

Client Services
Telephone: 1300 360 078
Facsimile: (02) 4228 2360
Email: contactus@matrixplan.com.au

Website
www.matrixplan.com.au

Custodian of the Trust
The Hongkong and Shanghai Banking Corporation Ltd
AFSL 301737
HSBC Centre,
Level 32
580 George Street
Sydney NSW 2000

Insurer
ING Life Limited
ABN 33 009 657 176
AFSL 238341
347 Kent Street
Sydney NSW 2000

Auditors of the Trust and the Trustee
KPMG
Level 3
63 Market Street
Wollongong NSW 2500

Bankers of the Trust
Westpac Banking Corporation
For more information please contact:
Matrix Client Services
Telephone: 1300 360 078
8.30am to 6.00pm Monday to Friday – Sydney Time

MSMT.B1.0308