This PDS is a summary of significant information. The information provided in this PDS is general information only and does not take into account your personal financial situation or needs. You should consider whether this information is appropriate to your personal circumstances before acting on it and, if necessary, you should seek professional financial advice tailored to your personal circumstances. Where tax information is included you should consider obtaining personal taxation advice.

This PDS was up to date at the time it was prepared. Some information in this PDS is subject to change from time to time. If a change does not adversely affect you, we may update the information by notice on our website, www.equipsuper.com.au, and/or inclusion in the next available edition of our newsletter. You can find updated information by logging into the members area of our website or calling our Helpline 1800 682 626. A paper copy of updated information will be given to you without charge on request.

Togethr Trustees Pty Ltd ABN 64 006 964 049, AFSL 246383 (“the Trustee”) is the Trustee of the Equipsuper Superannuation Fund ABN 33 813 823 017 (“Equip”).
What is Equip MyPension?

Equip MyPension is a form of account based pension (ABP), but with an investment strategy that you can set-and-forget. It is designed to provide you with a stable, regular pension income stream for your retirement by striking a balance between income stability and capital growth over the medium and long term so your account can continue to grow. Because it's flexible, you can also withdraw extra money if you need it, perhaps for a holiday.

The benefits of Equip MyPension

- receive a regular income with your choice of payment frequency, but with access to additional money if you need it;
- set-and-forget investment strategy, to help manage the risk of you outliving your money;
- automatic rebalancing of your investments each year;
- there's no tax on your investment earnings, and
- end your pension at any time, transfer into another super or pension account, or cash it out.

Who should consider Equip MyPension

Equip MyPension is designed for people who don’t want to make investment choices for retirement. We manage your money for you, with the goal to make your retirement assets last as long as possible. To start Equip MyPension, you need a minimum of $50,000 but it is more effective with a higher starting balance.

Who can open a pension account

You can open a pension account if you meet one of these criteria:

- you are age 65 or older;
- you have changed employers on or after age 60;
- you have permanently retired from the workforce on or after your preservation age;
- you have reached age 60 and have ceased employment since attaining 60 or you have reached age 60 and have changed employment since attaining age 60;
- Equip is satisfied you are permanently disabled; or
- you are eligible to receive a superannuation death benefit.

Your preservation age

<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 to 30 June 1961</td>
<td>56</td>
</tr>
<tr>
<td>1 July 1961 to 30 June 1962</td>
<td>57</td>
</tr>
<tr>
<td>1 July 1962 to 30 June 1963</td>
<td>58</td>
</tr>
<tr>
<td>1 July 1963 to 30 June 1964</td>
<td>59</td>
</tr>
<tr>
<td>On or after 1 July 1964</td>
<td>60</td>
</tr>
</tbody>
</table>

Is a pension for me? Getting advice

Purchasing an Equip pension is something you should consider carefully in the context of your overall financial strategy for your retirement. We recommend you obtain financial advice before entering into an Equip pension to ensure it is the right product for you. Some considerations you should think about include:

- Your financial commitments (both current and on-going)
- Taxation
- Impact on any social security (Centrelink) payments
- Your life expectancy beyond retirement.

If you would like to arrange to speak to an Equip Financial Planner*, please call 1800 065 753 or visit the website at equipsuper.com.au for further information.

^ Togethr Financial Planning Pty Ltd (“TFP”) (ABN 84 124 491 078, AFSL 455010), trading as Equip Financial Planning, is licensed to provide financial planning services to retail and wholesale clients. TFP is owned by Togethr Holdings Pty Ltd (ABN 11 604 515 791). You can obtain the TFP Financial Services Guide and/or Privacy Statement by contacting our Helpline 1800 682 626.
Choose how often you receive a payment

You can choose to have your pension paid on a fortnightly, monthly, quarterly, half-yearly or annual basis.

Pension payment dates

We make payments directly into your bank account by the due dates listed below, based on the payment frequency you have chosen:

Fortnightly: every second Thursday.

Monthly: the 15th of the month or the working day prior if the 15th is a weekend or public holiday.

Quarterly, half-yearly and annually: You must nominate the first month in which the payment is to be made and subsequent payments will be three, six or twelve months later. Payments will be made on the 15th of that month or the working day prior if the 15th is a weekend or public holiday.

Your first pension payment will be made in the payment cycle immediately after your pension has been opened.

Change how often you receive a payment

You can change how often you receive your pension payments at any time by logging into the members’ area of our website equipsuper.com.au, or by completing the Change your pension details form available online or from Helpline on 1800 682 626.

Choose the amount you receive

You can nominate an amount that you’d like to receive, or you can decide to just receive the minimum amount.

You can also make an additional lump sum withdrawal at any time in addition to your regular pension payments. Lump sum withdrawals do not count towards your minimum pension amount.

Minimum pension amount

The minimum pension you need to receive for a full financial year is calculated as a percentage of your account balance at as 1 July, based on your age:

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage of account balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 65</td>
<td>4%</td>
</tr>
<tr>
<td>65 – 74</td>
<td>5%</td>
</tr>
<tr>
<td>75 – 79</td>
<td>6%</td>
</tr>
<tr>
<td>80 – 84</td>
<td>7%</td>
</tr>
<tr>
<td>85 – 89</td>
<td>9%</td>
</tr>
<tr>
<td>90 – 94</td>
<td>11%</td>
</tr>
<tr>
<td>95 plus</td>
<td>14%</td>
</tr>
</tbody>
</table>

The minimum pension payment you must receive is pro-rated if you open your pension part way through a financial year. However, if you open your pension on or after 1 June, you don’t need to receive a payment in the remainder of that financial year.

An example of the minimum pension amount

Harry is 60 years old and has recently retired. He wishes to purchase an ABP with $400,000. His minimum income amount would be:

= $400,000 x 4%
= $16,000

Therefore, Harry can choose an income amount between $16,000 and up to 100% of his balance.

At the start of each financial year, the minimum pension amount will be re-calculated using Harry’s 1 July account balance.

Change the amount you receive

You can change the amount of your pension payments at any time by logging into the members’ area of our website equipsuper.com.au, or by completing a Change your pension details form available online or from Helpline on 1800 682 626.

If you request an amount that is less than your minimum pension amount, we’ll adjust the amount to meet the minimum required by law.

If you need extra money

You can make lump sum withdrawals from your pension at any time by logging into the members’ area of our website equipsuper.com.au, or by completing the Pension benefit application form available online or from Helpline 1800 682 626.

Lump sum withdrawals won’t count towards your minimum pension amount for the year.

If your account balance falls below $1,000

You will continue to receive pension payments until your account balance falls below $1,000. At that point, we will pay the balance to you as a lump sum and you will receive no further pension payments.
Family Law and your super

Couples who divorce or separate are able to divide their super entitlements (including pensions) as part of their property settlements. These Family Law rules apply to legally married couples and genuinely separated couples (including defacto couples in all states except Western Australia).

We recommend you seek advice from a licensed financial advisor before finalising an agreement involving your superannuation benefit, as there may be tax, social security and other financial implications arising from splitting your superannuation entitlements.

Payments

When we may automatically transfer your account out of Equip

If you become lost and your account becomes unclaimed money

If mail sent to your last known address is returned at least twice, or if we have never had an address for you, we must notify the ATO that you are a lost member. The ATO will add your name to the Lost Members Register, where you can obtain information about any super accounts in funds that have lost contact with you.

If your benefit becomes ‘unclaimed money’ (as defined in superannuation legislation), your benefit may be transferred to the ATO, where it is held on your behalf until you claim it.

In general, your benefit becomes unclaimed money if:

- you are a temporary resident and have not claimed your benefit within six months of leaving Australia; or
- you have reached age 65 and not instructed us about your benefit, we have not received any amounts into the fund for you for at least two years, and we have not been able to contact you for five years; or
- you meet the definition of being a lost member who is uncontactable or has had an inactive account for more than 12 months and:
  - your account does not support a defined benefit interest;
  - is less than $6,000; or
  - we don’t believe it will be possible to pay your benefit to you in the future; or
- you have died and your account has been inactive for at least two years and we are unable to ensure that your benefit is received by the persons entitled to receive it.

Family Law and your super
Investing your pension

How your investments work in Equip MyPension
To invest your money, we use our three-bucket approach. When starting your pension, your money is divided into three distinct investment options (or “buckets”). These options are part of the Equip’s long-standing investment offering and have been chosen to meet specific investment objectives, as outlined below.

<table>
<thead>
<tr>
<th>Buckets</th>
<th>Objective</th>
<th>What the money is used for</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>Starting with three years’ worth of income, the money in this bucket is designed to meet your income needs over the short term (generally 2-3 years).</td>
<td>Your income is paid from this bucket.</td>
</tr>
<tr>
<td>Conservative</td>
<td>This bucket provides some stability over the medium to longer term, with the goal to generate income and some capital growth.</td>
<td>Any earnings in this bucket will top up the Cash bucket. Lump sum payments (if any) are drawn in equal amounts from the Conservative bucket and the Growth bucket.</td>
</tr>
<tr>
<td>Growth</td>
<td>This bucket is designed for your savings to grow and make them last as long as possible. Its return may fluctuate more over shorter time frames than the other buckets, but is expected to produce higher returns over the long term.</td>
<td>Any earnings in this bucket will top up the Cash bucket. Lump sum payments (if any) are drawn in equal amounts from the Growth and Conservative buckets.</td>
</tr>
</tbody>
</table>

Investment options and performance
We have always taken a long term view of investing and use a combination of in-house management and external specialists to manage our investment portfolios.
You can obtain the most recent investment returns and daily unit prices from our website or request information from our Helpline.

How your money is invested when you start Equip MyPension
When you start an Equip MyPension, you will choose your annual income. Based on that amount, we will put three years’ worth of income into the Cash bucket with the remaining money split between the Conservative and Growth buckets. To illustrate, we show some examples below.

The objective of Equip MyPension is to make your money last as long as possible. When designing Equip MyPension, we tested the assumptions rigorously. These tests have shown that Equip MyPension works well when members take out 7% (or less) of the initial account balance as income per annum. This ensures that there is enough money in the Conservative and Growth buckets, providing you with the investment earnings needed to make your money last through retirement. Whilst you may choose a higher income, this may deplete your account balance faster.

Example 1:
Harry, 62 years of age. Initial account balance: $450,000.
Harry would like to receive an annual income of $30,000 (or $2,500 monthly). According to the government minimums, he must draw down at least 4% of his account balance. The annual income he chooses is approximately 6.6% of his initial account balance. His initial account balance will be invested as follows:

<table>
<thead>
<tr>
<th>Cash</th>
<th>Conservative</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30,000</td>
<td>($450,000-$90,000)/2</td>
<td>($450,000-$90,000)/2</td>
</tr>
<tr>
<td>3 X $30,000 = $90,000</td>
<td>($450,000-$90,000)/2 = $180,000</td>
<td>($450,000-$90,000)/2 = $180,000</td>
</tr>
</tbody>
</table>

Example 2:
Elizabeth, 60 years of age. Initial account balance: $300,000.
Elizabeth would like to receive the minimum income as mandated by law, which is 4% of her initial account balance or $12,000 per year. Her initial account balance will be invested as follows:

<table>
<thead>
<tr>
<th>Cash</th>
<th>Conservative</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>$12,000</td>
<td>($300,000-$12,000)/2</td>
<td>($300,000-$36,000)/2</td>
</tr>
<tr>
<td>3 X $12,000 = $36,000</td>
<td>($300,000-$12,000)/2 = $132,000</td>
<td>($300,000-$36,000)/2 = $132,000</td>
</tr>
</tbody>
</table>

Changing your investment options
The investment strategy for Equip MyPension is set, so it doesn’t require you to make any changes to it. However, if you do decide to switch your investments, your account will revert to a standard Account Based Pension and you’ll be responsible for managing your investment strategy. We will write to you following your investment switch with a copy of the Account Based Pension Product Disclosure Statement.

You can switch your investments at any time by logging into the members’ area of our website equipsuper.com.au, or by completing the Change your pension investments form available online or from Helpline 1800 682 626.

If we receive your request to switch your investments prior to 4pm AEST/AEDT on a business day, it will be effective using the unit prices for that day. If your request is received after 4pm on a business day, or on a weekend, then the change will be effective the next business day.
## Investing your pension

### Rebalancing Equip MyPension investments

Each April, Equip will review all three of your buckets (Cash, Conservative and Growth). Depending on the amount of money in the Cash bucket, and the earnings experienced by the other two buckets, we will rebalance your overall portfolio with the objective of maintaining a minimum of two years’ worth of pension payments in your Cash bucket. The rebalancing of your Equip MyPension portfolio is done according to some basic rules, as summarised below:

---

#### Cash balance in April is between 2 to 5 years’ worth of annual pension payments

<table>
<thead>
<tr>
<th>Step 1: check investment returns in Conservative and Growth buckets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Possible scenarios</strong></td>
</tr>
<tr>
<td>■ Earnings in both investment buckets positive</td>
</tr>
<tr>
<td>■ Positive earnings in one bucket, negative earnings in the other</td>
</tr>
<tr>
<td>■ All earnings negative</td>
</tr>
</tbody>
</table>

**Step 2: rebalance**

■ Any positive earnings in either of the investment buckets go into the Cash bucket.
■ Any investment bucket with negative earnings remains untouched.

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#### Cash balance in April is under 2 years’ worth of annual pension payments

<table>
<thead>
<tr>
<th>Step 1: check investment returns in Conservative and Growth buckets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Possible scenarios</strong></td>
</tr>
<tr>
<td>■ Earnings in both investment buckets positive</td>
</tr>
<tr>
<td>■ Positive earnings in one bucket, negative earnings in the other</td>
</tr>
<tr>
<td>■ All earnings negative</td>
</tr>
</tbody>
</table>

**Step 2: rebalance**

■ Any positive earnings in either of the investment buckets go into the Cash bucket.
■ If the balance of the Cash bucket after moving any positive earnings is still less than the 2 year minimum pension payment requirements, then equal amounts are taken from the other two investment buckets, irrespective of earnings, to replenish the Cash bucket to a two year balance.

In the unlikely event that the Cash bucket holds more than five years’ worth of pension payments, any balance over five years’ worth of payments is moved back into the Conservative and Growth buckets in equal amounts. See the rebalancing examples following.
### Investing your pension

#### Examples – rebalancing Equip MyPension

Elizabeth started an Equip MyPension in July with a balance of $300,000. She chose an annual income of $21,000, paid in monthly instalments of $1,750, based on this initial balance. The following April, her account is reviewed:

<table>
<thead>
<tr>
<th></th>
<th>Cash bucket</th>
<th>Conservative bucket</th>
<th>Growth bucket</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial balances</td>
<td>$63,000</td>
<td>$118,500</td>
<td>$118,500</td>
</tr>
<tr>
<td>Pension payment (July to April)*</td>
<td>-$15,750</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Earnings*</td>
<td>+$1,900</td>
<td>+$7,231</td>
<td>+$11,353</td>
</tr>
<tr>
<td>Balance at April review</td>
<td>$49,150</td>
<td>$125,731</td>
<td>$129,853</td>
</tr>
<tr>
<td>What needs to be done</td>
<td>At the rebalancing review, the cash bucket balance has more than two years' (i.e., $42,000) worth of pension payments in it. Any positive earnings from the Conservative and Growth buckets will be transferred to the Cash bucket.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer any positive earnings from Conservative and/or Growth buckets into Cash bucket</td>
<td>+$18,584</td>
<td>-$7,231</td>
<td>-$11,353</td>
</tr>
<tr>
<td>New balances after rebalancing of positive earnings</td>
<td>$67,734</td>
<td>$118,500</td>
<td>$118,500</td>
</tr>
<tr>
<td>Final check</td>
<td>The cash bucket was further boosted by transferring all positive earnings from the Conservative and Growth buckets into the Cash bucket, and is now over the 2-year income requirement.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Richard is already an Equip MyPension member. He receives $1,750 monthly. At the last review date in April, his balance was $200,000. The following April his account is reviewed:

<table>
<thead>
<tr>
<th></th>
<th>Cash bucket</th>
<th>Conservative bucket</th>
<th>Growth bucket</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial balances</td>
<td>$42,000</td>
<td>$95,000</td>
<td>$63,000</td>
</tr>
<tr>
<td>Pension payment*</td>
<td>-$21,000</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Earnings*</td>
<td>+$1,689</td>
<td>+$7,729</td>
<td>+$8,048</td>
</tr>
<tr>
<td>Balance at April review</td>
<td>$22,689</td>
<td>$102,729</td>
<td>$71,048</td>
</tr>
<tr>
<td>What needs to be done</td>
<td>At the rebalancing review, the cash bucket balance has less than two years' (i.e. $42,000) worth of pension payments in it. Any positive earnings from the Conservative and Growth buckets will be transferred to the Cash bucket.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer any positive earnings from Conservative and/or Growth buckets into Cash bucket</td>
<td>+$15,777</td>
<td>-$7,729</td>
<td>-$8,048</td>
</tr>
<tr>
<td>New balances after rebalancing of positive earnings</td>
<td>$38,466</td>
<td>$95,000</td>
<td>$63,000</td>
</tr>
<tr>
<td>What needs to be done</td>
<td>The cash bucket balance still has less than two years' (i.e. $42,000) worth of income. It needs to be replenished up to this amount. The money is taken in equal amounts from the Conservative and Growth buckets.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transfer equal amounts from Conservative and/or Growth buckets into the Cash bucket</td>
<td>+$3,534</td>
<td>-$1,767</td>
<td>-$1,767</td>
</tr>
<tr>
<td>New balances after cash top up rebalance</td>
<td>$42,000</td>
<td>$93,233</td>
<td>$61,233</td>
</tr>
<tr>
<td>Final check</td>
<td>The cash bucket now has enough to be at the two-year income requirement.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Assumes that only the scheduled pensions payments are made and no further withdrawals are made by the member.
* Earnings shown are for illustrative purposes only and take into account investment costs, but no other costs and fees. Investment returns are applied only to the initial balances and are actual historical returns delivered by the fund for the five years to 31 March 2014. Past performance is not a reliable indicator of future performance.
Managing your investments

Derivatives

Derivatives are investments where investment values are based on those of an underlying physical security. For instance, the value of a share option is based on the price of the underlying share. Equip permits the selective use of derivatives as part of its investment strategy in any of its investment options. Derivatives enable us to hedge against risk by increasing or decreasing exposure to individual securities and markets without having to buy or sell underlying physical securities.

Unit prices

When you invest with Equip, your money buys a number of units in each of your nominated or default investment options.

Unit prices go up and down according to investment performance and the unit price of an investment option will fluctuate to reflect investment earnings (which can be positive and/or negative) and deductions for investment fees, costs and taxes. These movements are ultimately reflected in your account balance.

Our latest unit prices are usually updated on our website by 10 a.m. on the second business day after the business day on which they are calculated. The publication of unit prices might be delayed as a consequence of abnormal market conditions or system failures. In such circumstances, Equip will use its best endeavours to publish unit prices as soon as possible.

The unit prices are calculated after an estimate of investment fees and taxes are taken out. These estimates will be adjusted as information becomes available for the calculation of future prices.

When you exit from Equip, your units are sold at the applicable unit prices available on the date your transaction is processed.

What happens if we make a mistake when calculating unit prices?

Although we have controls in place to check for unit pricing errors, occasionally they may occur. Equip follows industry practice if an error is made. Interested members can view FSC Standard No.17 on the Financial Services Council website at fsc.org.au

Managing your investments

Equip’s Investment Committee, comprised of directors and external advisors, sets the strategy and manages our investments.

External investment managers are used to provide members with the advantages of different investment management styles.

Different styles enable us to identify and take advantage of diverse opportunities with the potential to enhance returns to members and to manage risk.

You can find a list of our current investment managers on our website www.equipsuper.com.au.

About risk and return

In creating Equip MyPension, we have sought to balance risk and return in the buckets we use, and how we mix them together. Whilst the aim is to give you an appropriate blend of stable income and capital growth, you should be aware that investment returns over shorter periods of time might differ from our expectations, and may even be negative.

Levels of investment risk are linked to the asset classes each individual bucket invests in, and the allocation between defensive and growth orientated asset classes. For example, the Conservative and Growth options invest in broadly the same asset classes, but the Conservative option has a lesser weighting to growth assets. It is thus likely that the Conservative bucket will not grow as much as the Growth bucket during buoyant financial conditions; however, it is also not expected to decline as much as the Growth bucket in more volatile financial conditions.
Understanding your investments

Comparing performance
You can obtain the most recent investment returns, daily unit prices and information on our portfolio holdings from our website, www.equipsuper.com.au or from our Helpline. Investment performance is net of investment expenses and other indirect investment costs.

You can use this information to compare Equip’s investment performance against other funds. However, if you are comparing our performance with other funds, it is important to ensure you take into account the underlying asset allocations, the investment related tax expenses/benefits and the objectives and management styles for the investment options you are comparing. Any variation in these factors can result in significant differences in the performance of the investment options you are considering.

You should also be aware that past performance is no guarantee of future performance.

Investment objectives
The investment objectives for the Diversified investment options aim to earn investment returns higher than the inflation rate. Inflation is measured by the Consumer Price Index (CPI) published by the Australian Bureau of Statistics (ABS), which indicates the average change in prices paid for a ‘basket’ of goods and services.

The investment objectives are not forecasts or predictions. They simply represent a benchmark against which the Trustee monitors performance. Apart from the Sector Specific SRI option, Equip does not take into account any specific ethical, social, labour standards or environmental considerations in making the investment options available to members.

Strategy
While the investment objective states the investment aim, the strategy provided for each option is a guide to how we intend to go about achieving the objective.

You should note that these objectives are not predictions or forecasts, but merely represent a performance measure for each strategy.

Benchmark allocations and permitted ranges
The pie charts describing asset allocations set out here are based on benchmark (or long-term, strategic) allocations for the Diversified investment options.

Actual asset allocations may vary from the benchmark allocations within permitted ranges from time to time depending on market movements, cash flows and tactical investment decisions.

In particular, we may alter asset allocations within the permitted ranges to manage investments through adverse or abnormal market conditions.

Standard risk measure
The standard risk measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

The standard risk measure is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than what you may require to meet your objectives and it is based on predictions of the future economic environment which may change over time. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

You should ensure that you are comfortable with the risks and potential losses associated with your chosen investment options and if necessary you should seek professional financial advice. Equip does not guarantee the performance of the Fund. And, as mentioned, past performance is not an indicator of future performance.

<table>
<thead>
<tr>
<th>Risk Band</th>
<th>Risk Label</th>
<th>Estimated number of years of negative annual returns over any period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Very low</td>
<td>Less than 0.5</td>
</tr>
<tr>
<td>2</td>
<td>Low</td>
<td>0.5 to less than 1</td>
</tr>
<tr>
<td>3</td>
<td>Low to medium</td>
<td>1 to less than 2</td>
</tr>
<tr>
<td>4</td>
<td>Medium</td>
<td>2 to less than 3</td>
</tr>
<tr>
<td>5</td>
<td>Medium to high</td>
<td>3 to less than 4</td>
</tr>
<tr>
<td>6</td>
<td>High</td>
<td>4 to less than 6</td>
</tr>
<tr>
<td>7</td>
<td>Very high</td>
<td>6 or greater</td>
</tr>
</tbody>
</table>

Comparing performance
You can obtain the most recent investment returns, daily unit prices and information on our portfolio holdings from our website, www.equipuper.com.au or from our Helpline. Investment performance is net of investment expenses and other indirect investment costs.

You can use this information to compare Equip’s investment performance against other funds. However, if you are comparing our performance with other funds, it is important to ensure you take into account the underlying asset allocations, the investment related tax expenses/benefits and the objectives and management styles for the investment options you are comparing. Any variation in these factors can result in significant differences in the performance of the investment options you are considering.

You should also be aware that past performance is no guarantee of future performance.

Investment objectives
The investment objectives for the Diversified investment options aim to earn investment returns higher than the inflation rate. Inflation is measured by the Consumer Price Index (CPI) published by the Australian Bureau of Statistics (ABS), which indicates the average change in prices paid for a ‘basket’ of goods and services.

The investment objectives are not forecasts or predictions. They simply represent a benchmark against which the Trustee monitors performance. Apart from the Sector Specific SRI option, Equip does not take into account any specific ethical, social, labour standards or environmental considerations in making the investment options available to members.

Strategy
While the investment objective states the investment aim, the strategy provided for each option is a guide to how we intend to go about achieving the objective.

You should note that these objectives are not predictions or forecasts, but merely represent a performance measure for each strategy.

Benchmark allocations and permitted ranges
The pie charts describing asset allocations set out here are based on benchmark (or long-term, strategic) allocations for the Diversified investment options.

Actual asset allocations may vary from the benchmark allocations within permitted ranges from time to time depending on market movements, cash flows and tactical investment decisions.

In particular, we may alter asset allocations within the permitted ranges to manage investments through adverse or abnormal market conditions.

Standard risk measure
The standard risk measure is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual returns over any 20 year period.

The standard risk measure is not a complete assessment of all forms of investment risk. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than what you may require to meet your objectives and it is based on predictions of the future economic environment which may change over time. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

You should ensure that you are comfortable with the risks and potential losses associated with your chosen investment options and if necessary you should seek professional financial advice. Equip does not guarantee the performance of the Fund. And, as mentioned, past performance is not an indicator of future performance.
### Growth

**Investment objective**
Achieve a net return of at least 4% p.a. above inflation (measured by CPI) over a rolling 10 year period.

**Strategy**
Invest primarily in Australian and overseas shares, while providing some exposure to property and defensive assets. These are growth investments, with the property allocation providing some diversification from shares.

**Benchmark allocations**
Actual asset allocation for each asset class may vary from time to time within the permitted ranges published in the table below:

<table>
<thead>
<tr>
<th>Asset class</th>
<th>Permitted range</th>
<th>Benchmark allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth assets</td>
<td>70–100%</td>
<td>85%</td>
</tr>
<tr>
<td>Australian shares</td>
<td>23-43%</td>
<td>33%</td>
</tr>
<tr>
<td>Overseas shares</td>
<td>27-47%</td>
<td>37%</td>
</tr>
<tr>
<td>Property</td>
<td>0-15%</td>
<td>5%</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>0-15%</td>
<td>5%</td>
</tr>
<tr>
<td>Growth alternatives</td>
<td>0-15%</td>
<td>5%</td>
</tr>
</tbody>
</table>

**Minimum investment timeframe**
The minimum suggested time frame to invest in this product is long term (6 to 12 years). Members should hold the investment for a minimum of 6 years.

**Who should invest in this option?**
This option is designed for members who are prepared to accept an aggressive asset allocation which has the potential of providing higher returns, but also increases the risk of a negative return.

**Standard risk measure**
The risk level of this option is high, with a likelihood of negative returns occurring 4.6 years in a 20 year period.

### Conservative

**Investment objective**
Achieve a net return of at least 1.5% p.a. above inflation (measured by CPI) over a rolling 5 year period.

**Strategy**
Invest mainly in fixed interest securities and cash, which are expected to deliver stable returns over the long term. Invest the balance in shares and property.

**Benchmark allocations**
Actual asset allocation for each asset class may vary from time to time within the permitted ranges published in the table below:

<table>
<thead>
<tr>
<th>Asset class</th>
<th>Permitted range</th>
<th>Benchmark allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth assets</td>
<td>15–45%</td>
<td>30%</td>
</tr>
<tr>
<td>Australian shares</td>
<td>0-18%</td>
<td>8%</td>
</tr>
<tr>
<td>Overseas shares</td>
<td>0-20%</td>
<td>10%</td>
</tr>
<tr>
<td>Property</td>
<td>0-14%</td>
<td>4%</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>0-14%</td>
<td>4%</td>
</tr>
<tr>
<td>Growth alternatives</td>
<td>0-14%</td>
<td>4%</td>
</tr>
</tbody>
</table>

**Minimum investment timeframe**
The minimum suggested time frame to invest in this product is short term (3 to 6 years). Members should hold the investment for a minimum of 3 years.

**Who should invest in this option?**
This option is designed for members who wish to select a less aggressive asset allocation in exchange for more stability and security.

**Standard risk measure**
The risk level of this option is low, with a likelihood of negative returns occurring 0.9 years in a 20 year period.
Cash

**Investment objective**
This option aims to outperform its benchmark, the Bloomberg AusBond Bank Bill Index.

**Strategy**
Invest cash in money market securities such as bank term deposits and bank bills.

**Benchmark allocations**

<table>
<thead>
<tr>
<th>Asset class</th>
<th>Permitted range</th>
<th>Benchmark allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Minimum investment timeframe**
The suggested time frame to invest in this product is short term (0 to 3 years). There is no minimum period suggested for holding this option.

**Who should invest in this option?**
This option is designed for members who wish to select a very defensive asset allocation with a very low chance of a negative return and expected stable but lower returns over the long term.

**Standard risk measure**
The risk level of this option is very low, negative returns are not expected.
Fees and costs

Did you know?

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

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

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

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

TO FIND OUT MORE

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

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

Other fees, such as activity fees and advice fees for personal advice, may also be charged, but these will depend on the nature of the activity and advice chosen by you.

Main fees and costs

<table>
<thead>
<tr>
<th>Type of fee</th>
<th>Amount</th>
<th>How and when paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fee</td>
<td>Estimated to range from 0.06% to 0.33% p.a., depending on your investment options.</td>
<td>Investment and performance fees are deducted from the underlying asset value and reflected in the daily unit prices applied to your account. The fee depends on the investment option which applies to you.</td>
</tr>
<tr>
<td>Administration fee</td>
<td>$2.50 per week plus 0.25% p.a. of your account balance (up to a maximum of $1,250)</td>
<td>Deducted from your account effective on the last day of every month.</td>
</tr>
<tr>
<td>Buy-sell spread fee</td>
<td>Nil</td>
<td>N/A</td>
</tr>
<tr>
<td>Switching fee</td>
<td>Nil</td>
<td>N/A</td>
</tr>
<tr>
<td>Advice fees Relating to all members investing in a particular MySuper product or investment option</td>
<td>Nil</td>
<td>N/A</td>
</tr>
<tr>
<td>Other fees and costs</td>
<td>Refer to the additional explanation of fees and costs on the following page.</td>
<td></td>
</tr>
<tr>
<td>Indirect cost ratio</td>
<td>Estimated to range from 0% to 0.27% p.a., depending on your investment options.</td>
<td>These investment related costs are not deducted from your account; rather, they reduce the value of the assets of each investment option before the daily unit price is determined. The estimate is based on the financial year ending 30 June 2019.</td>
</tr>
</tbody>
</table>

If your account balance is below $6,000

If your account balance is less than $6,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. At the end of each financial year (or if you are leaving Equip), we will check and refund any excess fees charged. You’ll see any of those types of refunds on your statement.
Fees and costs

Example of annual fees and costs

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

<table>
<thead>
<tr>
<th>Example – The Conservative investment option</th>
<th>Balance of $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fees</td>
<td>0.19% p.a.</td>
</tr>
<tr>
<td>PLUS Administration fees</td>
<td>$2.50 per week plus a 0.25% p.a. asset fee on your account balance</td>
</tr>
<tr>
<td>PLUS Indirect costs for the Conservative option</td>
<td>0.20% p.a.</td>
</tr>
<tr>
<td>EQUALS cost of product</td>
<td>$450</td>
</tr>
</tbody>
</table>

For every $50,000 you have in the Conservative option you will be charged $95 each year and you will be charged $130 in administration fees regardless of your balance, plus $125. AND, indirect costs of $100 each year will be deducted from your investment. If your balance was $50,000, then for that year you will be charged fees of $450.

Additional explanation of fees and costs

Estimated fees and costs for each investment option

This table shows a detailed explanation of the total estimated fees and costs for each of Equip MyPension’s three investment options. The total investment fee shown is estimated for the financial year from 1 July 2019, while the indirect cost ratio (ICR) shown is an estimate based on the financial year ending 30 June 2019.

As the performance fee shown is an estimate, the actual fees and costs for each investment option are likely to vary from year to year.

<table>
<thead>
<tr>
<th>Investment option</th>
<th>Base investment fee</th>
<th>Estimated performance fee</th>
<th>Total estimated investment fee</th>
<th>Indirect cost ratio (ICR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth</td>
<td>0.28%</td>
<td>0.05%</td>
<td>0.33%</td>
<td>0.27%</td>
</tr>
<tr>
<td>Conservative</td>
<td>0.18%</td>
<td>0.01%</td>
<td>0.19%</td>
<td>0.20%</td>
</tr>
<tr>
<td>Cash</td>
<td>0.06%</td>
<td>0.00%</td>
<td>0.06%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>
## Fees and costs

### Defined fees

<table>
<thead>
<tr>
<th>Activity fee</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A fee is an activity fee if:</td>
<td>Some super funds may apply a fee if you make a contribution splitting request, family law information request or a family law account split request.</td>
</tr>
<tr>
<td>a) the fee relates to costs incurred by the trustee of a superannuation entity that are directly related to an activity of the trustee:</td>
<td>Equip does not charge any activity fees.</td>
</tr>
<tr>
<td>i) that is engaged in at the request, or with the consent, of a member; or</td>
<td></td>
</tr>
<tr>
<td>ii) that relates to a member and is required by law; and</td>
<td></td>
</tr>
<tr>
<td>b) those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Administration fee</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>An administration fee is a fee that relates to the administration or operation of the superannuation entity and includes costs that relate to that administration or operation, other than:</td>
<td>Administration fees help cover the cost of running a superannuation fund.</td>
</tr>
<tr>
<td>a) borrowing costs; and</td>
<td>Equip charges an administration fee of $2.50 per week, plus 0.25% p.a. of your account balance (up to a maximum of $1,250).</td>
</tr>
<tr>
<td>b) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and</td>
<td></td>
</tr>
<tr>
<td>c) costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Advice fee</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A fee is an advice fee if:</td>
<td>Equip members can access two levels of advice and any fee for that advice may be deducted from your super account. Equip does not pay commissions to financial advisors.</td>
</tr>
<tr>
<td>a) the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:</td>
<td>Limited advice</td>
</tr>
<tr>
<td>i) a trustee of the entity; or</td>
<td>Equip Member Services can offer limited advice on your investment options. A fee may apply for some advice, and you can find out more by contacting our helpline on 1800 682 626.</td>
</tr>
<tr>
<td>ii) another person acting as an employee of, or under an arrangement with the trustee of the entity; and</td>
<td>Personal advice</td>
</tr>
<tr>
<td>b) those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.</td>
<td>Equip Financial Planning can offer you full personal advice. The fees for this service are outlined in the Financial Services Guide for Equip Financial Planning as well as in any statement of advice you receive, but we’ll also let you know the fees upfront before any service is provided. You can book an appointment with Equip Financial Planning on our website or by contacting 1800 065 753.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Buy-sell spread</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A buy-sell spread is a fee to recover transaction costs incurred by the trustee of a superannuation entity in relation to the sale and purchase of assets of the entity.</td>
<td>Some super funds may charge a buy-sell spread to recover the cost of buying and selling various investments when you change your investment options.</td>
</tr>
<tr>
<td></td>
<td>Equip does not charge a buy-sell spread to your account.</td>
</tr>
</tbody>
</table>
## Fees and costs

### Indirect cost ratio

The indirect cost ratio (ICR) for an investment option offered by a superannuation entity is the ratio of the total of the indirect costs for an investment option to the total average net assets of the superannuation entity attributed to the investment option.

Note: A fee deducted directly from a member's account is not included in the indirect cost ratio.

### Investment fee

An investment fee is a fee that relates to the investment of the assets of a superannuation entity and includes:

- a) fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- b) costs that relate to the investment of assets of the entity, other than:
  - i) borrowing costs; and
  - ii) indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
  - iii) costs that are otherwise charged as an administration fee, a buy/sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

### Explanation

The investment fee and indirect cost ratio (ICR) are the costs associated with investing, including the fees paid to external managers, custodians and valuation fees. They are not deducted from your account directly, but are deducted from the underlying asset value and are reflected in the daily unit prices.

The investment fees and ICR for each investment option are shown in the Estimated fees and costs for each investment option table earlier in this document.

The *investment fee* shown is comprised of a base fee (including an amount for the care and expertise in investing assets) and an estimated performance fee.

### Performance fees

Any performance fees that Equip pays directly to an investment manager are paid if the manager outperforms its benchmarks by a certain hurdle rate.

If the manager exceeds the hurdle, we will apportion the amount of the fee payments to the unit prices of those investment options to which the fee relates. Unit prices will be adjusted monthly to reflect actual performance payments to external managers.

Performance fees cannot be known precisely in any given year, since the managers' outperformance cannot be anticipated. However, we have provided an estimate of the performance fees in this PDS. The performance fees may exceed this estimate, they may be lower or they may not be paid at all.

### Switching fee

A switching fee for a MySuper product is a fee to recover the costs of switching all or part of a member's interest in a superannuation entity from one class of beneficial interest in the entity to another. A switching fee for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

### Explanation

Some super funds may charge you a fee when you change your investment options.

Equip does not charge a fee to switch your investment options.
Fees and costs

Transactional and operational costs

Transactional and operational costs are costs relating to the purchase or sale of the assets of the fund, an underlying fund or other investment vehicle as well as costs associated with managing property investments.

These costs are deducted from the assets of the fund or of the underlying investment vehicle and are an additional cost to you. Transaction costs include both explicit and implicit costs.

Explicit costs

Explicit costs include, but are not limited to, brokerage, clearing costs, stamp duty on an investment transaction, commissions, buy-sell spreads, due diligence costs, settlement costs and custody fees.

Explicit costs of investments are included in the indirect cost ratio (ICR) for each investment option.

Implicit costs

Implicit costs are embedded in the price of certain investments and include, but are not limited to, a bid/offer spread, which is the difference between the price a buyer is willing to pay (the bid price) and the price a seller is willing to accept (the ask price) for a particular security. Bid/offer spreads may be incurred when buying and selling fixed income securities such as bonds, foreign currency conversions and listed equities.

Many of these implicit costs are estimates as they are not known with certainty. The table following shows the estimated implicit costs for the 12 months to June 2019 for each investment option.

Implicit costs are not included in the investment fee or indirect cost ratio (ICR).

Borrowing costs

Borrowing costs are costs that relate to a credit provided to the superannuation fund trustee, or to entities in which the fund invests. They are additional costs to the investor which are deducted from the underlying assets and not from your account directly; they reduce the earnings returned to the fund. These costs are not included in the investment fee or indirect cost ratio (ICR).

The table following shows the estimated borrowing costs for each investment option for the past 12 months to 30 June 2019.

Property operating costs

Property operating costs include a range of costs associated with managing property investments, for example council and water rates, utilities and lease renewal costs. These costs are not included in the investment fee or indirect cost ratio (ICR).

The table following shows the estimated property operating cost for each investment option for the past 12 months to 30 June 2019.

<table>
<thead>
<tr>
<th>Investment option</th>
<th>Estimated implicit costs</th>
<th>Estimated borrowing costs</th>
<th>Estimated property operating costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth</td>
<td>0.06%</td>
<td>0.05%</td>
<td>0.04%</td>
</tr>
<tr>
<td>Conservative</td>
<td>0.06%</td>
<td>0.04%</td>
<td>0.04%</td>
</tr>
<tr>
<td>Cash</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Changes to fees and costs

The fees and costs for Equip may change in the future. We’ll give you 30 days notice before any increase in fees.

Tax

Refer to the ‘Tax and general information’ section for more information.

Tax benefits passed on to members

For an Equip account based pension member with exposure to Australian shares, tax offsets gained though franking credits are reflected in unit prices.

Other levies

At times, government bodies charge superannuation funds levies to recover the cost of superannuation related projects they undertook. Equip may choose to pass these costs on to members in proportion to their account balance.
Estate planning

Reversionary beneficiary nomination - payment as a pension
You can nominate one of your dependants listed below as a reversionary beneficiary and, provided the beneficiary you nominate is still your dependant for tax purposes when you die, then we must pay your benefit in line with your nomination:
- your spouse;
- a child under the age of 18;
- a child under the age of 25 who is financially dependent on you;
- a child of any age who suffers from an intellectual, psychiatric, sensory, and/or physical impairment that is permanent or likely to be permanent that results in substantially reduced capacity for communication, learning or mobility and the need for ongoing support services;
- a person who is financially dependent on you; or
- a person in an interdependency relationship with you.

You cannot nominate your estate or legal personal representative as your reversionary beneficiary.

After your death, your eligible reversionary beneficiary will be able to decide whether to receive their benefit as a pension or as a lump sum.

If your reversionary beneficiary is under 25 and not suffering an intellectual, psychiatric, sensory and/or physical impairment, they can elect to receive their benefit as a pension until they turn 25, at which time they will receive the remainder of the benefit as a lump sum.

You can only nominate a reversionary beneficiary on the application form prior to the commencement of your pension. You cannot change or cancel your reversionary beneficiary once your pension starts.

Binding death benefit nomination - payment as a lump sum
As an Equip member, you can direct us to pay your death benefit as a lump sum to one or more of your dependants and/or legal personal representative by completing a valid Making a death benefit nomination form available from our website, equipsuper.com.au, or Helpline 1800 682 626.

A binding death benefit nomination will only be valid if you complete the form correctly and nominate parties that either meet the definition of a dependant under superannuation law or are a properly appointed legal personal representative.

Binding nominations will only be valid for three years, so we’ll ask you to confirm your nomination at least once every three years. You can, of course, change your nomination at any time by correctly completing a valid form.

A dependant includes:
- your spouse (including a person who is legally married to you,
- a person with whom you have a relationship registered under State or Territory law or a person with whom you live on a genuine domestic basis in a relationship as a couple); or
- your children (of any age including natural, adopted, step or ex-nuptial children and children of your spouse); or
- a person, whether related to you or not, who in the opinion of Equip, is or was at any relevant time wholly or partially financially dependent on you; or
- a person in an interdependency relationship with you.

An interdependency relationship is:
- a close personal relationship where two people live together, and one or each of you provide the other with financial support, and domestic support or personal care; or
- a close personal relationship exists but the other requirements for interdependency are not satisfied because of a physical, intellectual or psychiatric disability that requires a person to live in an institution.

Legal personal representative
Your legal personal representative is the person or organisation that:
- you appoint as the executor of your estate; or
- is appointed as an administrator of your estate if you do not have a valid will.

Non-binding death benefit nomination - payment as a lump sum
If you don’t make a reversionary or binding death benefit nomination or you don’t complete the nomination form correctly, Equip will make the decision about how to distribute your death benefit, but will take into account any non-binding nomination you’ve made.

You can make a non-binding death benefit nomination by logging into our website, equipsuper.com.au, or by using a Making a death benefit nomination form available online or from Helpline 1800 682 626.

Minor children
Where a minor child is entitled to a death benefit payment, we may direct that money be paid into a trust set up on the child’s behalf.
Tax and general information

No tax on investment earnings
There is no tax payable on investment earnings for Equip account based pension members.

This means that the returns for pension investment options may be different to the returns for accumulation or transition to retirement pension accounts, where earnings are taxed.

Tax on your pension income
The following provides a general outline of the tax rules that apply to pension payments and assume you have no untaxed components and that you’ve provided us with your TFN. Given the complexity, we recommend you seek professional financial advice based on your personal circumstances.

If you're 60 or older
Your pension payments and lump sum withdrawals are tax-free. You won’t need to include these amounts as assessable income on your income tax return.

If you're under 60
Your pension payments will be made up of a taxable and a tax-free amount.

If you had a tax-free component in the super account you transferred to your pension, then the same proportion of your pension payments will also be tax-free. We work this out for you.

You will need to include the taxable amount of your pension payments as assessable income on your income tax return.

Tax on the taxable component
The taxable component of your pension payment is treated as income, which means that income tax at your marginal rate (plus the Medicare levy) may be deducted when we pay you, less the tax offset.

Tax offset
If you’re between your preservation age and 60 and we’ve got your TFN, you’ll generally receive a 15% tax offset on the taxable part of your pension income. We apply this offset to your pension payments automatically.

You can, however, ask us not to apply this tax offset. This allows you to defer receiving the benefit of the 15% tax offset until you complete your income tax return.

Tax on lump sum withdrawals
The following provides a general outline of the tax rules that apply to pension payments and assume you have no untaxed components and that you’ve provided us with your TFN. Given the complexity, we recommend you seek professional financial advice based on your personal circumstances.

If you're 60 or older
Your lump sum withdrawals are tax-free. You don’t need to include these amounts as assessable income on your income tax return.

If you're under 60
Lump sum withdrawals may have a tax-free component and a taxable component. Tax applies to the taxable portion of your lump sum withdrawal based on your age.

The following provides a general outline of the tax rules that apply to lump sum withdrawals based on your age:

<table>
<thead>
<tr>
<th>Age</th>
<th>Tax treatment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before your preservation age</td>
<td>Taxed at 22% (including 2% Medicare levy)</td>
</tr>
<tr>
<td>Between your preservation age and before age 60</td>
<td>0% on the first $210,000 (2019/20); 17% (including 2% Medicare levy) on the remainder</td>
</tr>
</tbody>
</table>

When you withdraw money from your pension account, the amount withdrawn will be in proportion to your taxable and tax-free components. These proportions will not change throughout the life of your pension.

Tax on death benefits
Upon your death, your remaining pension balance will be paid to your dependants as a reversionary pension, if you nominated one when you started your pension, or to a beneficiary as a lump sum.

Tax on reversionary pensions
The tax on reversionary pensions depends on age. If either you or your reversionary pensioner is aged 60 or over, then the pension payments are tax-free. If you are both under age 60, then the taxable component of the pension will be taxed at the reversionary beneficiary’s marginal tax rate until they turn 60.

Tax on lump sum death benefits
Lump sum death benefits paid to tax dependants are tax-free. Dependants for income tax purposes are considered to be:

- your spouse (including a person who is legally married to you, a person with whom you have a relationship registered under State or Territory law or a person with whom you live on a genuine domestic basis in a relationship as a couple);
- children, but only those under age 18;
- any person who is financially dependent on you at the time of your death;
- a person with whom you have an interdependency relationship.

If the lump sum is paid to non-tax dependants (such as independent adult children), the taxable component will be taxed at 17% (including 2% Medicare levy).

Your Tax File Number (TFN)
Under the Superannuation Industry (Supervision) Act 1993, Equip can collect your Tax File Number (TFN) to be used and disclosed for lawful purposes.

Equip may disclose your TFN to another super fund if and when your benefit is being transferred, unless you have asked us in writing not to disclose it.

You are not required to provide your TFN to Equip, but if you’re under 60 not providing it may mean that we are required to deduct tax from your payments at the highest marginal tax rate.

Centrelink tests

Assets
100% of your Equip pension account balance is assessed against the Centrelink assets test.

Income
Under the Centrelink income test, the value of financial investments is deemed to earn a specific rate of return. This is counted as income under the income test, regardless of the actual returns generated, or the actual income received. This includes allocated pensions.

The deeming rates change periodically. For the most recent rates, go to “deeming rules” at humanservices.gov.au/customer/enablers/deeming.
Opening your pension account

Who can open a pension account
You can open a pension account if you meet one of these criteria:
■ you are age 65 or older;
■ you have changed employers on or after age 60;
■ you have permanently retired from the workforce on or after your preservation age;
■ you have reached age 60 and have ceased employment since attaining age 60;
■ Equip is satisfied you are permanently disabled; or
■ you are eligible to receive a superannuation death benefit.

Your preservation age

<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 to 30 June 1961</td>
<td>56</td>
</tr>
<tr>
<td>1 July 1961 to 30 June 1962</td>
<td>57</td>
</tr>
<tr>
<td>1 July 1962 to 30 June 1963</td>
<td>58</td>
</tr>
<tr>
<td>1 July 1963 to 30 June 1964</td>
<td>59</td>
</tr>
<tr>
<td>On or after 1 July 1964</td>
<td>60</td>
</tr>
</tbody>
</table>

Minimum starting balance
To start an Equip MyPension account, you need a minimum of $50,000. This can be made up of money you already have in a super account with Equip or that you transfer from other super funds.

Transfer balance cap
A limit applies to the total amount you can transfer into tax-free retirement income streams, such as an account based pension. This limit, also known as the transfer balance cap, is $1.6 million, and includes all pension accounts or annuities you may have. It will be indexed over time.

How to start an Equip MyPension
To start an Equip MyPension, you will need to complete the following forms:
■ Equip MyPension Application.
■ TFN declaration form (if you are under age 60).
■ Roll your super into Equip form (if rolling in funds from another super fund into Equip).

For security purposes you’ll also need to provide us with proof of your identity and a copy of your bank statement, so that we can verify the bank account that you want your pension paid into.

Your new Equip MyPension will generally be open within five working days once we’ve received your completed application form and any funds being transferred to start your account. It is important to note that there may be a delay in us receiving transfers from other super funds.

You can change your mind
When you start a new pension account, you have 14 days from the date we send you confirmation that your pension application has been processed and your new membership has been created to decide if this is the right choice for you. This period is known as the cooling-off period.
If you cancel your pension account during this period, we will transfer any amounts we have received on your behalf, including money you have rolled in, adjusted for any investment earnings or losses incurred during the period, to the super fund of your choosing or, if you’re eligible, to you directly.

Enquiries and complaints

You can contact our Helpline on 1800 682 626 or send us a message at equipsuper.com.au/contact when you have questions, need assistance, or if you’re not satisfied with our product or the service you’ve received and would like to make a complaint.

We always try to resolve complaints quickly and to the satisfaction of all concerned and in the best interests of all our members.

Complaints can also be made in writing to:
Complaints Officer
Equip
GPO Box 4303
Melbourne VIC 3001

You can find more information on the complaints process at equipsuper.com.au/complaints

About the Australian Financial Complaints Authority (AFCA)
If we take over 90 days to resolve your complaint or if you’re not happy with our decision, then you can refer your complaint to AFCA. AFCA provides fair and independent dispute resolution for financial complaints and it is a free service.

How to contact AFCA
The easiest way to raise a complaint with AFCA is through their website afca.org.au.

You can also contact them in the following ways:
Email: info@afca.org.au
Phone: 1800 931 678 (free call 9am to 5pm AEST weekdays)
Mail: GPO Box 3, Melbourne, Victoria 3001
Fax: (03) 9613 6399
Forms

Pension checklist for your reference

If you would like to commence an Equip Account Based Pension, please complete:

☐ Equip MyPension application form (attached).

☐ Tax File Number declaration form (attached), complete if under age 60.

☐ Please ensure you complete all ID requirements and forward certified copies to us.

☐ Please include a copy of your bank statement.

If the pension is to be commenced with superannuation money from another super fund, please also complete:

☐ Roll your super into Equip form (attached).

If you require any assistance, please contact our Helpline on 1800 682 626.
About this form

To open an Equip MyPension account, you need to meet one of the conditions in Step 2 below. To open a standard account-based pension or a transition to retirement pension, please refer to the Account-based Pension Product Disclosure Statement (PDS) or the Transition to Retirement Pensions Product Disclosure Statement (PDS) for the correct application form.

1 – Your personal details

Please complete in pen using CAPITAL letters

<table>
<thead>
<tr>
<th>Title</th>
<th>Sex</th>
<th>Date of birth (ddmmyyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr</td>
<td></td>
<td></td>
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<tr>
<td>Mrs</td>
<td></td>
<td></td>
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<tr>
<td>Ms</td>
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<tr>
<td>Miss</td>
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<tr>
<td>Other</td>
<td></td>
<td></td>
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<tr>
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<tr>
<td>Female</td>
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<tr>
<th>First name</th>
<th>Last name</th>
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<tr>
<th>Residential address (must be provided)</th>
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<table>
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<tr>
<th>Suburb</th>
<th>State</th>
<th>Postcode</th>
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<th>Postal address (if different from above)</th>
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<table>
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<tr>
<th>Suburb</th>
<th>State</th>
<th>Postcode</th>
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<th>Business hours phone</th>
<th>After hours phone</th>
<th>Mobile</th>
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<thead>
<tr>
<th>Email</th>
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</table>

2 – Do you qualify?

To open an account-based pension you need to have met a relevant condition:

- I’m 65 or older
- I’m 60 or older and have changed jobs or retired since turning 60
- I have reached my preservation age (see table) and have permanently retired from the workforce
- I am aged less than my preservation age (see table) and am permanently incapacitated (including being totally and permanently disabled) – Equip may require supporting evidence
- I am electing to transfer the proceeds of a death benefit to commence a pension

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Preservation age</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

3 – Claiming a tax deduction?

If you are intending to claim a tax deduction on any personal super contributions you made to your super fund/s, you must do this prior to using those funds to commence a pension account. You can download the Notice of intent to claim or vary a tax deduction for personal super contributions form from the Australian Taxation Office (ATO) website at www.ato.gov.au.

Do you wish to claim a tax deduction for contributions made into your existing Equip super account?

- No
- Yes, and the claim form is attached
- Yes, and the claim form was lodged on:  

Need help?

Call us on 1800 682 626 or www.equipsuper.com.au Equip, GPO Box 4303, Melbourne VIC 3001

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049 AFSL 246383 as trustee for Equipsuper Superannuation Fund ABN 33 813 823 017 USI 33 813 823 017 000

Publication No: ESF_Join_Pension_MyPension_0320
4 – Total estimated starting balance

Please note that the Government’s transfer balance cap restricts you from commencing an account-based pension with more than $1.6 million. For more information please see the accompanying PDS.

What is the estimated amount you are opening your pension account with: $ , , , , , , , ,

5 – Source of funds

Please indicate all the sources of funds that make up your starting balance. Please note that if we are awaiting rollovers from other funds, we will not be able to start your pension until all amounts have been received as a pension account can only commence with a single transfer of funds.

If you are intending to make a personal super contribution to include in your pension starting balance, you need to add those funds to one of your existing super accounts nominated below before submitting this application.

- Source 1 – My current Equip account/s
  If you are leaving an existing Equip account open, you must leave a minimum of $6,000 in it. If you are leaving a super account open for insurance cover, you should consider the amount you need to cover those costs for the relevant period of time.

<table>
<thead>
<tr>
<th>Account number</th>
<th>Account type</th>
<th>Transfer amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Super</td>
<td>Full balance</td>
</tr>
<tr>
<td></td>
<td>Pension</td>
<td>Transfer $ , , , , , , , , , to my new pension account</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Transfer all but $ , , , , , , , , to my new pension account</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Account number</th>
<th>Account type</th>
<th>Transfer amount</th>
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<td></td>
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</tr>
<tr>
<td></td>
<td>Pension</td>
<td>Transfer $ , , , , , , , , , to my new pension account</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Transfer all but $ , , , , , , , , to my new pension account</td>
</tr>
</tbody>
</table>

- Source 2 – Rollover from other fund/s

Please note that you will need to complete and return a Roll your super into Equip form for each fund you wish to transfer.

<table>
<thead>
<tr>
<th>Account number</th>
<th>Name of fund</th>
<th>Transfer amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$ , , , , , , , , ,</td>
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<tr>
<td></td>
<td></td>
<td>$ , , , , , , , , ,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$ , , , , , , , , ,</td>
</tr>
</tbody>
</table>

Work test declaration

If you are aged between 65 and 74 and have yet to make a work test or work test exemption declaration for any personal super contributions to Equip account that are being transferred in part or in full to this new pension account, you can do so below.

**Work test** - You were gainfully employed for at least 40 hours in 30 consecutive days in the financial year in which the contributions were made.

**Work test exemption** - You were gainfully employed for at least 40 hours in 30 consecutive days in the financial year that preceded the financial year in which the contributions were made and at the end of the previous financial year you had a total balance of less than $300,000 and you had not previously claimed a work test exemption (note that you can only use the work test exemption once).

For personal contributions made in the financial year ending 30/06/ (year), I met the  Work test OR Work test exemption

For personal contributions made in the financial year ending 30/06/ (year), I met the  Work test OR Work test exemption

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Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049 AFSL 246383 as trustee for Equipuper Superannuation Fund ABN 33 813 823 017 USI 33 813 823 017 000
6 – Your pension payments

(a) How often do you want to receive payments?
If you do not complete this section, your pension payments will be paid monthly and the first payment will be made on the next available pay cycle.

- [ ] Fortnightly
- [ ] Monthly (15th of each month)
- [ ] Quarterly
- [ ] Half-yearly
- [ ] Yearly

Payments will start from the next available payment date after we have set up your account.

(b) How much do you want to receive?
If you do not complete this section or if your nominated amount is less than the minimum, we will pay you the minimum amount permitted.

- [ ] Minimum amount permitted*
- [ ] Your nominated amount of $________ per payment

* On 23 March 2020, the Government passed laws halving the normal minimum pension drawdown required for the 2019/20 and 2020/21 financial years. If you choose the minimum amount, we will calculate your pension payments in line with these temporary reduced minimum arrangements.

(c) Where would you like your payments to go?

- [ ] to the same bank account as my existing Equip pension account

OR

Name of bank, building society or credit union ____________________________
BSB ____________________________

Your account name (must be a personal account held solely or jointly in your name) ____________________________
Account number ____________________________

Please provide a copy of your bank statement showing the account name, BSB and account number. If required, Equip may seek further evidence prior to payments commencing.

7 – Your beneficiary nominations

Please refer to the accompanying PDS for more information about your beneficiary options. Please select one option only and complete the relevant details.

(a) Reversionary nomination

Title: ____________________________________________
Mrs [ ] Mr [ ] Ms [ ] Miss [ ] Other [ ]

Sex: ____________________________________________
Male [ ] Female [ ]

Date of birth (ddmmyyyy): ____________________________

First name: ____________________________

Last name: ____________________________

Relationship to you: ____________________________
- [ ] Spouse
- [ ] Dependant child
- [ ] Interdependant
- [ ] Financial dependant

(b) Binding nomination - Please complete and attach the pension form for Making a death benefit nomination to this application.

(c) Non-binding nomination

<table>
<thead>
<tr>
<th>Name</th>
<th>Spouse</th>
<th>Child</th>
<th>Interdependant</th>
</tr>
</thead>
<tbody>
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</tr>
</tbody>
</table>

Beneficiary type: ____________________________

Legal personal representative (executor or administrator of your estate) [ ]

% of benefit: ____________________________

Must total 100%
8 – Tax file number (TFN) declaration

Please select from the options below:

- I am under 60 years of age and have completed the attached ATO Tax file number declaration form.
- I am under 60 years of age and have not attached a completed ATO Tax file number declaration form and understand that the fund may be obliged to deduct PAYG tax from my pension at the highest marginal tax rate (where applicable).
- I am over 60 and not required to complete an ATO Tax file number declaration form.

9 – Proof of identity

Please find below a list of documents that you can use to prove your identity. Any documents you provide must be certified as true copies by a person authorised to certify documents. Read on for further information or see our full proof of identity information online at www.equipsuper.com.au/identity. Equip reserves the right to request further identification documents.

A certified copy of ONE of the following documents ONLY:
- Current driver’s licence issued under State/Territory law
- Passport

OR

A certified copy of ONE of the following documents:
- Birth certificate or extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles the person to financial benefits

AND a certified copy of ONE of the following documents:
- Letter from Centrelink regarding a Government assistance payment
- Notice issued by a Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address. For example, an ATO Notice of Assessment or a Rates Notice from your local council

Change of name

If you have changed your name, you must provide a certified copy of the relevant name change document, for example, a marriage certificate, deed poll, decree nisi/divorce order or change of name certificate issued by the Births, Deaths and Marriages Registration office.

Make sure your documents are correctly certified

All copied pages of ORIGINAL supporting documents or proof of identity documents need to be certified as true copies by an individual approved to do so.

They must:
- Sight the original and the copy and make sure both documents are identical, then
- Make sure all pages have been certified as true copies by writing or stamping ‘certified true copy’, then
- Sign, print their name, qualification (eg Justice of the Peace, Australia Post employee etc) and date

Common people used to certify proof of identity documents:
- Pharmacist
- Justice of the Peace
- Notary Public
- Medical practitioner or nurse
- Police officer
- Accountant (CA/CPA)
- Legal practitioner
- Financial planner (Officer with, or Authorised Representative of an Australian Financial Services Licensee) (with two years’ experience)
- Full time teacher (school or tertiary)
- Bank/credit union/building society officer (with two years’ experience)
- Permanent employee of a Commonwealth, State/Territory or local government (with two years’ service)

Need help?

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Equip, GPO Box 4303, Melbourne VIC 3001

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049 AFSL 246383 as trustee for Equipsuper Superannuation Fund ABN 33 813 823 017 USI 33 813 823 017 000

Publication No: ESF_Jan_Pension_Mypension_0320
10 – Additional information

Please use this space to provide any additional information to Equip regarding your new pension account application.

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Privacy

The personal information you provide on this form will be used in accordance with Equip’s Privacy Statement, which you can view online at www.equipsuper.com.au/privacy or you can obtain a copy by contacting us on 1800 682 626.

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1800 682 626. You can also manage your communication preferences via Equip’s secure website or by following any instructions in the emails we may send you.

Equip’s Privacy Statement details how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It includes details on how we collect, disclose and manage your personal information, including other entities and offshore locations that may receive or provide your information. Our administrator, Mercer Outsourcing (Australia) Pty Ltd, will also handle your personal information. You can view Mercer’s Privacy Policy online at www.mercer.com.au/privacy.html.

If you have any other queries in relation to privacy issues, you can contact us or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

11 – Sign the form

By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made.
- acknowledge that I have read and understood the Product Disclosure Statement accompanying this application and agree to be bound by the terms and conditions outlined in them, and the trust deed and rules which govern the operation of Equip.
- acknowledge that if I have requested a transfer of funds from an Equip account to my new Equip pension account:
  - I authorise my benefit to be paid by Equip as instructed on this form.
  - I understand when my full benefit is paid, Equip shall be released from all claims, liabilities and obligations.
  - I understand any insurance arrangements with Equip will cease from the date that the full benefit is paid.

Signature

Date (ddmmyyyy)

Please return your completed form to Equip, GPO Box 4303, Melbourne VIC 3001

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Need help?

Call us on 1800 682 626 or www.equipsuper.com.au Equip, GPO Box 4303, Melbourne VIC 3001

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049 AFSL 246383 as trustee for Equipsuper Superannuation Fund ABN 33 813 823 017 USI 33 813 823 017 000
Section A: To be completed by the PAYEE

1. What is your tax file number (TFN)?
   - OR I have made a separate application/enquiry to the ATO 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 in receipt of a pension, benefit or allowance.

2. What is your name?
   - Title: Mr Mrs Miss Ms
   - Surname or family name
   - First given name
   - Other given names

3. What is your home address in Australia?
   - Suburb/town/locality
   - State/territory
   - Postcode

4. If you have changed your name since you last dealt with the ATO, provide your previous family name.

5. What is your primary e-mail address?

6. What is your date of birth?
   - Day
   - Month
   - Year

7. On what basis are you paid? (select only one)
   - Full-time employment
   - Part-time employment
   - Labour hire
   - Superannuation or annuity income stream
   - Casual employment

8. Are you: (select only one)
   - An Australian resident for tax purposes
   - A foreign resident for tax purposes
   - OR A working holiday maker

9. Do you want to claim the tax-free threshold from this payer?
   - Yes
   - No
   - Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

10. Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?
    - Yes
    - No
    - Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.

DEARATION by payee: I declare that the information I have given is true and correct.

Signature

Date

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

Section B: To be completed by the PAYER (if you are not lodging online)

1. What is your Australian business number (ABN) or withholding payer number?
   - 33813823017

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

3. What is your legal name or registered business name (or your individual name if not in business)?
   - EQUIP
   - SUPE
   - R

4. What is your business address?
   - GPO BOX 4303
   - Melbourne VIC 3001

5. What is your primary e-mail address?

6. Who is your contact person?
   - Business phone number

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

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

Signature

Date

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

Return the completed original ATO copy to:
Australian Taxation Office
PO Box 9004
PENRITH NSW 2740

IMPORTANT
See next page for:
- payer obligations
- lodging online.
Roll your super into Equip

It’s simple: Complete this form, return it to us and we’ll do the rest.

You should check whether your previous fund will charge you any exit or withdrawal fees, or how other benefits may be affected. For example, if you close your account any insurance cover you hold will cease. You may be eligible to transfer this cover to Equip, contact us if you wish to do that.

1 – Your member details

Please complete in pen using CAPITAL letters

<table>
<thead>
<tr>
<th>Title</th>
<th>Sex</th>
<th>Date of birth (ddmmyyyy)</th>
<th>Member number</th>
</tr>
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<tbody>
<tr>
<td></td>
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<tr>
<th>Residential address</th>
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<table>
<thead>
<tr>
<th>Suburb</th>
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<table>
<thead>
<tr>
<th>State</th>
<th>Postcode</th>
<th>Country (if not Australia)</th>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Business hours phone</th>
<th>After hours phone</th>
<th>Mobile</th>
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<tr>
<th>Email</th>
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2 – Other fund details

<table>
<thead>
<tr>
<th>Fund name</th>
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<table>
<thead>
<tr>
<th>Fund phone number</th>
<th>Fund Australian Business Number (ABN)</th>
<th>Fund Unique Superannuation Identifier (USI)</th>
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<tbody>
<tr>
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<table>
<thead>
<tr>
<th>Member number</th>
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3 – Amount to transfer

- Close the account and transfer the whole balance to Equip.
- Leave the account open, but transfer this amount to Equip: $  

4 – Previous name or address (if your other fund held different details for you, noting them here may help avoid transfer delays)

<table>
<thead>
<tr>
<th>Other previous name/s</th>
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<table>
<thead>
<tr>
<th>Previous street address (if the details with your other fund are different to those above)</th>
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<table>
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Need help?

Call us on 1800 682 626 or www.equipsuper.com.au Equip, GPO Box 4303, Melbourne VIC 3001

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049 AFSL 246383 as a trustee for Equip Superannuation Fund ABN 33 813 823 017 USI 33 813 823 017 000
5 – Proving your identity

To protect your super, you need to prove your identity when you move money between super funds.

☐ Use my tax file number to identify me: ___________________________ + ___________________________ + ___________________________

By choosing this option, you are authorising us to pass your TFN to your other super fund who will use it to confirm your identity with the Australian Taxation Office. Your TFN is confidential and you don’t have to give it to Equip, however you may pay more tax than you have to if we don’t have it and you will need to provide certified proof of identity documents to transfer super between funds. For more information about providing your TFN, please see your Product Disclosure Statement (PDS).

☐ I have attached certified proof of identity documents

For information about the documents you can provide and who can certify them, go to www.equipsuper.com.au/identity. This form and the identity documents you provide will be sent to your other fund so they can process your request.

Privacy

The personal information you provide on this form will be used in accordance with Equip’s Privacy Statement, which you can view online at www.equipsuper.com.au/privacy or you can obtain a copy by contacting us on 1800 682 626.

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1800 682 626. You can also manage your communication preferences via Equip’s secure website or by following any instructions in the emails we may send you.

Equip’s Privacy Statement details how we deal with your personal information and how you can talk to if you wish to access and seek correction of the information we hold about you. It includes details on how we collect, disclose and manage your personal information, including other entities and offshore locations that may receive or provide your information. Our administrator, Mercer Outsourcing (Australia) Pty Ltd, will also handle your personal information. You can view Mercer’s Privacy Policy online at www.mercer.com.au/privacy.html.

If you have any other queries in relation to privacy issues, you can contact us or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

6 – Sign the form

By signing this form I:

declare I have read and understood this form and the information I have provided is complete and correct;

am aware I may ask my super providers for information about any fees and charges that may apply and about the effect this transfer may have on my benefits (such as insurance in my previous fund);

understand that on payment by my previous super fund, I discharge that super fund from any further liability in respect of the amount transferred;

authorise Equip (and its agents) to contact my previous super fund regarding this request to combine that account into Equip.

Signature ___________________________ Date (ddmmyyyy) ___________________________

This form does not change the fund to which your employer pays your future contributions. To choose Equip for your future contributions, simply download and complete a Choice of Fund form from our website or contact us for a copy.

Please return your completed form to Equip, GPO Box 4303, Melbourne VIC 3001

Need help?

Call us on 1800 682 626 or www.equipsuper.com.au

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Publication No: ESF_Cnt_RollYourSuper_1019
SuperRatings has awarded Equip a platinum choice rating, the top rating given to only the best superannuation products. Go to superratings.com.au for the full rating criteria.

EquipSuper Superannuation Fund
ABN 33 813 823 017
USI 33 813 823 017 000
SPIN EPL0100AU
Togethr Trustees Pty Ltd
ABN 64 006 964 049
AFSL 246383

Head office
Level 12, 330 Collins Street
Melbourne VIC 3000

Mail
Equip
GPO Box 4303
Melbourne VIC 3001

Member Services Representatives
Helpline: 1800 682 626
Barn to 8pm Mon-Fri not including public holidays
Fax: (03) 9245 5827
equipsuper.com.au/contact
www.equipsuper.com.au