

# Accumulation Section - Division 1

1 April 2019

## Product Disclosure Statement

**TOYOTA  
SUPER**

**Income accounts**  
When moving into retirement

**Retained  
Benefit Section**  
When you leave

**Spouse Section**  
For your spouse

**Accumulation Section**  
When you're working

**Defined  
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When you're working

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This Product Disclosure Statement (PDS) provides important information about Toyota Super's Accumulation Section and how it works. It contains a number of references to other detailed information which form part of this PDS. You should consider all of the information provided before making a decision about the Accumulation Section.

The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. Information in this document was up to date at the date of issue. We may change or update the information in this document from time to time. Where the change is not materially adverse, you can obtain this information free of charge by contacting the Super Hotline on 1800 700 884.

Issued by Toyota Super Pty Ltd (ABN 21 006 819 692, AFSL 275058), as Trustee of Toyota Super (ABN 58 208 377 062).  
MySuper Authorisation number 58208377062238.

**Toyota Super**  
...still looking after you

# 1. About Toyota Super

Toyota Super is a superannuation plan specifically designed for current and former employees of Toyota and its affiliates. References to Toyota throughout this PDS includes Toyota affiliates who are participating employers in Toyota Super, unless stated otherwise. This PDS is for Division 1 Accumulation Section members (formerly Toyota Employees Superannuation Trust) for employees covered by a workplace agreement or award. It explains how super works, the benefits offered and how to open an account.

## Who are we?

Toyota Super is managed and operated by a Trustee company called Toyota Super Pty Ltd. Toyota Super has a long and proud history of looking after the retirement savings of current and former Toyota employees who are members. The Fund is designed to provide you with the security and support you need at every stage of your journey – from your working years through to retirement and beyond.

## The Accumulation Section

The Accumulation Section provides you with a flexible way to save for your retirement, including a range of diversified investment options to choose from. The investment options include a MySuper option which is the Government legislated arrangement that applies if you don't make a choice as to how your super is invested. The MySuper option is identical to our Growth option.

A summary of the MySuper Growth option is provided in the MySuper product dashboard at [www.toyotasuper.com.au](http://www.toyotasuper.com.au). Other important information, including information about our other investment options, Trustee and executive remuneration and additional documents prescribed by superannuation law, is also on the website.



**We're here to help** If you have any questions about your super, call the Super Hotline on **1800 700 884**. You can also contact the Trustee through the Fund Secretary (see page 8 for contact details).

# 2. How super works

Super is a long-term and tax-effective way to save for retirement. The Government encourages you to invest in super by providing a range of tax savings and by making super, at least in part, compulsory.

Employers are generally required by superannuation law to contribute at least a minimum amount to super for their employees - this is known as the Superannuation Guarantee (SG). In most cases, employees can choose which super fund their SG contributions are paid into. However, sometimes your super fund may be selected as part of your workplace agreement. Toyota will advise you whether you are able to make a choice.

You may also contribute money to help your super grow.

## Contributions

The different types of contributions available to you are:

**Employer contributions** – your employer contributes money to your super on your behalf.

**Voluntary member contributions** – you can top up your employer contributions and boost your super by making additional contributions from either your pre-tax salary (known as salary sacrifice) or after-tax salary. You can start, change or stop making voluntary member contributions at any time but there are limits to how much you can add into your super before extra tax applies (see page 6).

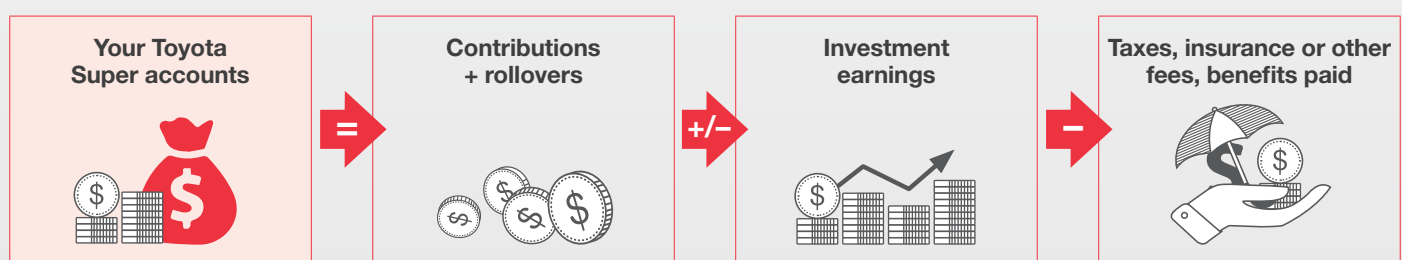
**Government co-contributions** – if you make an after-tax contribution to your super and your salary is under the limit set by the Government, you may be eligible for an additional contribution from the Government.

**Spouse contributions** – you can help grow your spouse's super by making spouse contributions or splitting some of your contributions with them.

You can also grow your super by rolling in money you have in other super funds into your Toyota Super account. This is a great way to simplify your super and ensure you're paying only one set of fees.

## Your super account

The money in your super account is invested according to the investment options you select (or in the MySuper Growth option if you do not make an investment choice) and earns investment returns until you access your money. The diagram below illustrates how your account works:



## 2. How super works (continued)

### Accessing your super

Since the purpose of super is to help you build retirement savings, you generally can't access your money until you reach your preservation age which is between 55 and 60 depending on your date of birth. There are some special circumstances where your super can be accessed earlier.

Before making a decision, you should read the important information about making contributions and accessing your super in the *Additional Information Guide*. Go to [www.toyotasuper.com.au](http://www.toyotasuper.com.au), click on "Documents & forms" then "PDS for the Accumulation Section – Division 1". Please be aware that the information relating to making contributions and accessing your super may change between the time you read this Statement and the day when you acquire the product.

## 3. Benefits of investing with Toyota Super

Toyota Super is committed to helping you make the most of your super now and into retirement. There are many benefits of membership including:



**Choice of four investment options** to suit different investment styles and timeframes.



**Insurance protection for you and your family** if you should die, suffer a terminal illness, or become totally and permanently disabled, subject to eligibility. You also have the option to take out more cover for extra protection.



**Your spouse can join too.** Your spouse can join Toyota Super with their own personal account.



**Flexibility to stay with us** if you stop working at Toyota with the ability to accept contributions from your new employer as from 1 October, 2017.



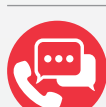
**Retirement income options** enabling you to continue to enjoy the tax advantages of the super environment, while receiving a regular income as you move into and through retirement.



**Regular communications** to keep you informed about your benefits and update you with general super information including an annual Benefit Statement and Trustee Report, as well as regular newsletters.



**24/7 access to your super account** via the secure section of our website. You can view your account balance information, update your personal details and make changes at any time.



**Limited financial advice** by calling the Super Hotline on **1800 700 884**.

## 4. Risks of super

All investments, including super, involve some risk. Risks to consider when investing in super include:

- › Different investment options carry different levels of risk depending on the assets they're invested in.
- › The value of investments will change and may rise or fall.
- › The level of investment returns will change and future returns may differ from past returns.
- › Investment returns are not guaranteed and you may lose some of your money.
- › The level of return for each of the Fund's investment options will vary.
- › Laws affecting super may change in the future.
- › Changes in the economic and political climate, fraud or other criminal activities (including identify theft) could affect the Fund.

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

Assets with the highest long-term returns may also carry the highest level of short-term risk. Historically, investment in shares has provided the highest average returns over the long term but has also had the greatest volatility in the short term. Over the longer term, lower risk investments, such as cash or fixed interest, generally provide lower returns but are less volatile than shares.

The appropriate level of risk for you will depend on a range of factors, including your age, investment time frames, what other investments you have and your risk tolerance (that is, how you feel about negative returns from time to time).

Before making a decision, you should read the important information about the risks of investing in the *Investment Choice Guide*. Go to [www.toyotasuper.com.au](http://www.toyotasuper.com.au), click on "Documents & forms" then "PDS for the Accumulation Section – Division 1". The information about the risks of super and investing may change between the time you read this Statement and the day when you acquire the product.

## 5. How we invest your money

Toyota Super offers you a choice of four investment options – Aggressive, Growth, Moderate and Cash. Each investment option carries a different level of expected risk and return depending on the assets that make up the option.

You can invest your account balance in a number of ways:

- You can invest your **existing super account** in one option, or spread your balance across two options in multiples of 10% as long as the total equals 100% (for example, 60% Growth and 40% Moderate).
- You can invest your **future contributions** in the same way as your existing super account, or in another option altogether.

If you don't make an investment choice, your account balance and future contributions will be invested in MySuper Growth. This option is identical to the Growth option.

### Changing your investment options

You can change your investment option selections at any time by making a switch. Some fees may apply (see page 5).

You can make a switch online at [www.toyotasuper.com.au](http://www.toyotasuper.com.au) or simply complete and return a *Changing your investment options* form which is available from the website or by calling the Super Hotline on **1800 700 884**.



Before making your investment choice, you should consider the risk and likely return of the investment option/s and your investment timeframe (the length of time until you will need your super).

## Growth / MySuper Growth

|   |   |  |   |
|---|---|--|---|
| Suitable for  | Members seeking medium to high growth. There will be fluctuations in capital values over the short to medium term.  |  |   |
| Investment objectives                                 | <p>➤ The long-term investment objective of this investment option is to achieve returns after tax and fees that exceed CPI increases by at least 2.5% p.a. over rolling seven year periods.</p>   | <p>➤ On a rolling three and five year basis, a rate of return above a composite based on the benchmark allocation of the underlying SuperRatings Balanced Option Survey of diversified funds will be sought.</p> | <p>➤ On a rolling three-year basis, outperformance will be sought relative to the notional return on a benchmark portfolio designed to reflect the risk profile according to which the assets are invested.</p> |
| Benchmark asset allocation and ranges                 | <div><div><div><div></div><div>Australian shares</div><div>25%</div><div>[15-45%]</div></div><div><div></div><div>International shares</div><div>28%</div><div>[15-45%]</div></div><div><div></div><div>Property</div><div>9%</div><div>[0-20%]</div></div><div><div></div><div>Defensive alternatives</div><div>5%</div><div>[0-20%]</div></div><div><div></div><div>Diversified fixed interest</div><div>20%</div><div>[0-40%]</div></div><div><div></div><div>Cash</div><div>5%</div><div>[0-30%]</div></div><div><div></div><div>May also invest in:</div><div></div><div></div></div><div><div></div><div>Growth alternatives</div><div>5%</div><div>[0-20%]</div></div></div></div> |  |   |
| Minimum suggested investment period                   | At least 5 years.   |  |   |
| Likelihood of a negative return in any 20 year period | 4 to 6 years out of every 20 years.   |  |   |
| Standard Risk Measure*                                | <div><div>VERY LOW</div><div>LOW</div><div>LOW TO MEDIUM</div><div>MEDIUM</div><div>MEDIUM TO HIGH</div><div>HIGH</div><div>VERY HIGH</div></div>   |  |   |

\*The Standard Risk Measure is based on an industry standard designed to allow members to compare how often different investment options, both within Toyota Super and between super funds, would be expected to deliver a negative annual return over any 20-year period. For more information about the Standard Risk Measure refer to the *Investment Choice Guide* available at [www.toyotasuper.com.au](http://www.toyotasuper.com.au).

Further details about investments including Toyota Super's other investment options, investment risks and what to consider when making investment selections are contained in the *Investment Choice Guide*. Before making a decision, you should read the important information about investments. Go to [www.toyotasuper.com.au](http://www.toyotasuper.com.au), click on "Documents & forms" then "PDS for the Accumulation Section – Division 1". The information about investments may change between the time you read this Statement and the day when you acquire the product.

## 6. Fees and costs

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. Your employer may be able to negotiate to pay lower administration 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 Investment Commission (ASIC) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation fee calculator to help you check out different fee options.

Note:

1. The above consumer advisory warning is required by law. Toyota Super's fees are set as low as possible and are not negotiable by members.
2. The calculator referred to above can be used to calculate the effect of fees and costs on account balances.

## Fees and costs table

The fees and costs that you may be charged based on the MySuper Growth option are shown in the table at right. These fees and costs may be deducted from your account or from the returns on your investment. You can use this table to compare this product with other super products.

Taxes and insurance cost are set out in another part of this PDS. You should read all the information about fees and costs because it is important to understand their impact on your super.

### MySuper Growth

| Type of fee                   | Amount  | How and when paid  |
|-------------------------------|---|--|
| <b>Investment fee</b>         | 1.00% p.a. to 1.04% p.a.  | Deducted from investment earnings at the time the unit price is determined. The percentages shown are estimates that allow for investment performance fees.          |
| <b>Administration fee</b>     | \$1.11 per week (\$57.72 p.a.)* plus the lesser of:<br><ul style="list-style-type: none"> <li>&gt; 0.10% p.a. of your account balance; and</li> <li>&gt; \$0.67 per week (\$34.84 p.a.) plus 0.05% p.a. of your account balance.</li> </ul> | Deducted from your account monthly and from your final payment.  |
| <b>Buy-sell spread</b>        | 0.03%   | Deducted from your account at the time of making a contribution, transferring amounts in, or switching investment options (based on the option your money moves to). |
| <b>Switching fee</b>          | Nil for the first switch in each financial year.<br>\$49.13 for subsequent switches.  | Not applicable.<br><br>Deducted from your account at the time of the switch.   |
| <b>Exit fee</b>               | \$125.50 for each lump sum payment.   | Deducted from the payment when made.   |
| <b>Advice fee</b>             | Nil   | Not applicable.  |
| <b>Other fees and costs**</b> | Activity fees may apply.  |  |
| <b>Indirect cost ratio</b>    | Nil   | Not applicable.  |

\*For TMCA employees the \$1.11 per week component of the administration fee is paid by your employer.

\*\*Fees for activities such as family law matters may apply (see "Additional explanation of fees and costs" in the *Additional Information Guide* available at [www.toyotasuper.com.au](http://www.toyotasuper.com.au)).

### Example of annual fees and costs for MySuper Growth

This table gives an example of how the fees and costs in MySuper Growth for this product can affect your super investment over a one year period. You can use this table to compare this product with other super products.

| EXAMPLE – MySuper Growth                      |  | Balance of \$50,000  |
|---|--|--|
| <b>Investment fees</b>                        | 1.04% p.a. (This is the maximum estimated fee)   | For every \$50,000 you have invested in MySuper Growth you will be charged \$520.00 each year.   |
| <b>PLUS Administration fees</b>               | \$1.11 per week (\$57.72 p.a.)* plus the lesser of:<br><ul style="list-style-type: none"> <li>&gt; 0.10% p.a. of your account balance; and</li> <li>&gt; \$0.67 per week (\$34.84 p.a.) plus 0.05% p.a. of your account balance</li> </ul> | <b>And</b> , you will be charged \$57.72* regardless of your account balance plus \$50.00 (0.10% of your account balance) each year in administration fees. A total of \$107.72. |
| <b>PLUS Indirect costs for MySuper Growth</b> | Nil  | <b>And</b> , indirect costs of \$0 will be deducted each year from your investment.  |
| <b>EQUALS Cost of product</b>                 |  | If your balance was \$50,000, then for that year you will be charged fees of \$627.72** for MySuper Growth.  |

\*For TMCA employees the \$1.11 per week component of the administration fee is paid by your employer.

\*\*Additional fees may apply. You may also be charged an exit fee of \$125.50 if you make a withdrawal or exit the Fund.



## 6. Fees and other costs (continued)

### Buy-sell spread

In addition to the investment fees shown in the table on page 5, certain fees are also incurred by Toyota Super's investment managers when they buy and sell investments. The cost of the buy-sell spread is deducted from your account at the time a transaction occurs (such as switching investment options) and is based on the option your money moves to.

### Fee changes

Some fees may be increased annually in line with Average Weekly Ordinary Time Earnings or as otherwise determined.

The Trustee may change or introduce new fees at its discretion. You will receive at least 30 days notice before any increase in fees or charges takes effect.

The fees charged may depend on your employment status or category of membership. If you change categories, you will be advised of any changes to the fees that apply to you.

Further details about fees, including those applying to Toyota Super's other investment options, and definitions of fees are contained in the *Additional Information Guide*. Before making a decision, you should read the important information about fees. Go to [www.toyotasuper.com.au](http://www.toyotasuper.com.au), click on "Documents & forms" then "PDS for the Accumulation Section – Division 1". The information about fees may change between the time you read this Statement and the day when you acquire the product.

## 7. How super is taxed

While super is generally taxed at a lower rate than most other investments, the following tax may apply:

### 1. When contributions are made

- › Employer contributions (including SG) and voluntary pre-tax (salary sacrifice) contributions are taxed at 15%\* when credited to your account.
- › Voluntary after-tax contributions, Government co-contributions and spouse contributions are not taxed when credited to your account.

Limits apply to both the above contribution types before extra tax applies (see "Contribution limits" at right).

### 2. On investment earnings

Investment earnings are taxed at up to 15% before they're credited to your account.

### 3. On benefits

- › If you're 60 or over, you will receive your benefit tax free.
- › If you're between your preservation age (55 or higher for those born after 30 June 1960) and 59, your benefit will be made up of a tax-free and a taxable component. The taxable component will be paid tax free up to a low rate cap set by the Government with any amount above that cap taxed at 15% plus the Medicare levy. Go to [www.ato.gov.au/super](http://www.ato.gov.au/super) for the current low rate cap amount.
- › If you are under your preservation age, the entire taxable component of your lump sum payment is taxed at 20% plus the Medicare levy.



You should provide us with your Tax File Number (TFN). This may save you tax. Normally, Toyota will provide your TFN to Toyota Super when you start work. If you don't provide your TFN, higher tax can apply to certain payments and some types of contributions cannot be accepted. A fee applies if you seek to recover additional tax paid because Toyota Super does not have your TFN.

### Contribution limits

There are limits on how much you can contribute to super before extra tax may apply.

- › The pre-tax (employer and salary sacrifice) contribution limit is \$25,000 per year. Amounts over this limit will be taxed at your personal tax rate plus an interest charge unless you ask your fund to release up to 85% of the amount over the limit.
- › The after-tax contribution limit is \$100,000 per year. If you're under age 65 and you contribute more than \$100,000, you can trigger a 'bring forward rule' that allows you to contribute up to \$300,000 over a three-year period. If you contribute more than this amount, you will be taxed at 47% on the excess, unless you ask your fund to release the amounts over the limit.

\*Those earning over \$250,000 p.a. are required to pay contributions tax of up to 30%, while those earning less than \$37,000 p.a. may receive a low income super tax offset contribution equal to the 15% contributions tax, up to a maximum of \$500.

Before making a decision, you should read the important information about how super is taxed in the *Additional Information Guide*. Go to [www.toyotasuper.com.au](http://www.toyotasuper.com.au), click on "Documents & forms" then "PDS for the Accumulation Section – Division 1". Please be aware that the information relating to tax may change between the time you read this Statement and the day when you acquire the product.

## 8. Insurance in your super

What would happen if you couldn't work, or worse still, were to die? Insurance cover in your super gives you peace of mind knowing that you and your family are protected.

Three types of insurance cover are available to you through Toyota Super:

**Death cover** – provides a lump sum benefit to your beneficiaries in the event of your death before age 65.

**Terminal illness cover** – provides a lump sum benefit to you should you become terminally ill before age 65.

**Total & Permanent Disablement (TPD) cover** – provides a lump benefit to you should you become totally and permanently disabled before age 65.

Your actual insurance cover and the costs associated with that cover depend on your age. Insured benefits are paid in addition to the balance of your super account.

Toyota Super's insurance arrangements are provided through our insurer, MLC Limited (ABN 90 000 000 402, AFSL 230694).

Note that casual employees are not eligible for TPD cover.

### Default cover

You automatically receive four units of death, terminal illness and TPD cover without the need for evidence of good health provided:

- › you join Toyota Super when first eligible;
- › you were actively performing your duties on the day you join; and
- › the insurer has not previously restricted your insurance due to an unsatisfactory health assessment.

The amount of cover you receive is based on your age and ranges from \$10,000 to \$200,000. The fees you pay for this cover are based on your age and range from \$37 to \$1,000 per year. This fee will be deducted from your super account.

### Additional cover option

You can increase your units of cover at any time. A maximum limit of \$10 million applies for total Death and Terminal Illness cover but for additional TPD cover, a maximum of two additional units applies.

The fees for additional cover are based on your age and range from \$9 to \$250 per unit of Death & TPD cover per year. The fee will be deducted from your super account.

All additional cover is subject to evidence of good health acceptable to the insurer.

### Applying for or changing your cover

As a new member, you can apply to increase, decrease or opt out of cover by completing the *Application for Membership – Accumulation Section (Division 1)* at the back of this PDS.

You can also change your cover at any time by completing and returning an *Adjusting your insurance cover – Division 1 Accumulation members* form, available at **www.toyotasuper.com.au** or by calling the Super Hotline on **1800 700 884**.

Any cover subject to health or evidence will not commence until it is approved by the insurer.



If you don't make an insurance selection or don't opt out of all cover you will receive default cover. The fees for this cover will be deducted from your account.

Further details about insurance, including the amount of cover, important conditions, exclusions, risks and fees, are contained in the *Insurance Guide for the Accumulation Section*. The matters set out in the *Insurance Guide* may affect your entitlement to insurance cover and you should read the important information before making a decision about whether insurance is appropriate. Go to **www.toyotasuper.com.au**, click on "Documents & forms" then "PDS for the Accumulation Section – Division 1". The information about insurance may change between the time you read this Statement and the day when you acquire the product.

## 9. How to open an account

Joining Toyota Super is easy!  
Just follow these simple steps:

### STEP 1

Read this PDS and other important information available at **www.toyotasuper.com.au** to learn about the options and features available to you.

### STEP 2

Consider your choices for:

- › Voluntary contributions to help your super grow faster
- › Rolling in money from other super funds to save on costs
- › Your investment choice
- › Your insurance cover
- › How you want your benefit paid in the event of your death – choose from a binding or non-binding nomination (see the *Additional Information Guide*, available at **www.toyota.super.com.au** for details).

Once you've made your choices, complete and return the relevant forms at the back of this PDS.

### Enquiries or complaints

If you have any questions or would like more information about Toyota Super, please call the Super Hotline on **1800 700 884**.

In most cases, your enquiry will be resolved over the phone. If not, you may be asked to write to the Toyota Super Admin Team (see below for contact details). The matter will be referred to the Trustee and you can expect a decision within 90 days. You should also contact the Complaints Officer if you would like more information about the process for handling any complaints you may have.

The address for the Complaints Officer for Toyota Super is:

The Complaints Officer  
Toyota Super  
GPO Box 4303  
Melbourne Vic 3001  
Telephone: **1800 700 884**

If you are not satisfied with the Trustee's decision or handling of your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution scheme authorised by the Federal Government. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Complaints relating to a death benefit payment must be lodged within 28 days of receiving the Trustee's decision. Complaints about disability benefits must be lodged within 2 years. To protect your interests, other complaints must generally be lodged within 12 months. AFCA may be able to help resolve your complaint, but only after you have followed the process set out above.

The contact details for AFCA are:

Website: **www.afca.org.au**  
Email: **info@afca.org.au**  
Telephone: **1800 931 678** (free call)  
In writing to: Australian Financial Complaints Authority  
GPO Box 3, Melbourne Vic 3001

### Respecting your privacy

Toyota Super collects personal information about you in order to establish and maintain your account. The Trustee believes your privacy is important and has developed a privacy policy to protect your personal information. The privacy policy outlines how Toyota Super collects and manages your personal information.

For more information, see "Your Privacy" on the *Application for Membership – Accumulation Section* at the back of this PDS. A copy of the policy is available free of charge by calling the Super Hotline on **1800 700 884**.

This document describes the features of Toyota Super's Accumulation Section (Division 1) based on the Trust Deed, the legal document that governs the Fund. If there are any differences between the information in this document and the Trust Deed, then the Trust Deed is the final authority.



Visit **www.toyotasuper.com.au**



Call Super hotline on **1800 700 884**



Email **help@toyotasuper.com.au**



Write

Toyota Super Admin team, Mercer  
GPO Box 4303, MELBOURNE VIC 3001



Face to face

The Fund Secretary, Toyota Super  
155 Bertie Street, Port Melbourne VIC 3207





## Step 3 – Choose your investment options

### Take control of how your super is invested – Account Balances

You can choose to invest in up to **two options** at one time and can choose in multiples of 10% as long as your choice totals 100%. Please note that the fund does not rebalance your account once your investment selection is made.

If you don't make a selection you'll automatically be invested in Growth/MySuper Growth.

I'd like to invest in the following investment option(s):

|                       | Percentage to be invested  |
|-----------------------|--|
| Aggressive            | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Growth/MySuper Growth | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Moderate              | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Cash                  | <input type="text"/> <input type="text"/> <input type="text"/> % |
| <b>TOTAL</b>          | <input type="text"/> <input type="text"/> <input type="text"/> % |

### Take control of how your super is invested – Contributions

☐ Invest my future contributions as per my "Account Balances" investment selection above

OR

You can choose to have your contributions invested in **one** of the following options:

|                       | Percentage to be invested  |
|-----------------------|--|
| Aggressive            | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Growth/MySuper Growth | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Moderaten             | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Cash                  | <input type="text"/> <input type="text"/> <input type="text"/> % |
| <b>TOTAL</b>          | <input type="text"/> <input type="text"/> <input type="text"/> % |

Note: if you don't make a selection you will be deemed to have selected the same as 'Take control of how your super is invested – Account Balances'. If no selection is made for 'Take control of how your super is invested – Account Balances' you'll be automatically invested in Growth/MySuper Growth.

## Step 4 – Choose your level of death and disability cover

### Death, terminal illness and TPD cover:

I wish to select  **UNITS** of death, terminal illness and TPD insurance cover. You can choose a minimum of 1 unit of combined death, terminal illness and TPD up to a maximum of 6 units of cover. I understand the cost of this insurance cover is dependent on my age next birthday and the amount of insurance cover selected (or in the case of no selection, been granted automatically upon meeting eligibility requirements).

I wish to select  **UNITS** of death/terminal illness only. (This only applies to any additional death/terminal illness cover greater than 6 units).

I understand the provision of Insurance cover above 4 units (or any insurance cover selected after 60 days from commencing employment) will be subject to the assessment of medical evidence requested of me and the insurer's acceptance and terms of cover.

**(Please note if you don't select any death, terminal illness and TPD insurance cover, you will automatically have 4 default units of insurance cover apply to your super account held in the fund).**

☐ I wish to cancel my insurance cover in the fund.

Please refer to your PDS for details regarding the insurance options described above.



## Your Privacy

The fund is administered by us along with our administration service provider, Mercer Outsourcing (Australia) Pty Ltd. 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 700 884.

Our Privacy Policies are available to view at [www.toyotasuper.com.au](http://www.toyotasuper.com.au) or you can obtain a copy by contacting us on 1800 700 884.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisers, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Mercer's Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail 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 also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 700 884 or write to our Privacy Officer, GPO Box 4303 Melbourne VIC 3001.

## Step 5 – Sign the form

You may like to make a copy for your records.

### By signing this form I declare:

- I apply for admission as a member of the fund and acknowledge I will be bound by the fund's Trust Deed (as amended from time to time).
- I have received and read a copy of the PDS, which contains information on the types of benefits that I am entitled to in the fund, the method for determining those benefits, and any conditions relating to those benefits.
- I understand that I can arrange with my employer to have additional contributions made into the fund.
- I have read the insurance section in the PDS and I understand how the number of units I have chosen will affect the amount of insurance cover that I have in the event of my death or terminal illness or total and permanent disablement.
- If my selection of units of insurance cover is not made within 60 days of joining the fund, only 4 units of insurance cover will be provided until the insurer's requirements in relation to health evidence have been met.
- That the details provided by me on this form are true and correct.
- That I have had the opportunity to seek professional financial advice.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/   /



## Employer use only section

Employer name

Category of membership

Date member joined employer

Date member joined the fund

Annual Superannuation Salary on joining

Payroll number

Employment status

☐

Perm. full time

☐

Perm. part time (15 or more hrs. a week)

☐

Perm. part time (less than 15 hrs. a week)

☐

Casual (please tick one option)

I certify that the above named member was ☐ at work OR ☐ not at work performing their normal duties on the date they joined the fund

(If not at work please provide details)

Employer's Eligibility Certificate (Select applicable option)

This employee has joined the fund at the first available opportunity (ie had not previously elected an alternative super fund under Choice of Fund).

☐

Yes

OR

☐

No

Authorised signatory

X

Date



# Toyota Super

## Making a death benefit nomination

### How to nominate your beneficiaries

The fund offers you a choice of making a binding or non-binding nomination for your death benefit.

### Who can I nominate?

Nominated beneficiaries must be your dependants or legal personal representative (subject to the production of probate or letters of administration).

Your dependants are:

- Your spouse (including de facto or same-sex spouse);
- Your children (including step, adopted or ex-nuptial children, or children of your spouse);
- Any other person with whom you have, in the opinion of the Trustee, an "interdependency relationship"; or
- Any other person whom the Trustee may, in its absolute discretion, determine to be dependent on you either wholly or in part or to have had a right to look to you for support at the date of your death.

Two people have an "interdependency relationship" if they satisfy all of the following criteria:

- They have a close personal relationship;
- They live together;
- One or each of them, provides the other with financial support; and
- One or each of them, provides the other with domestic support and personal care.

An interdependency relationship also exists where there is a close personal relationship and either or both people suffer from a physical, intellectual, or psychiatric disability. In these circumstances, you don't have to be living together or provide financial support, domestic support or personal care. The law includes matters that the Trustee must consider in deciding whether an interdependency relationship exists.

If the Trustee determines that no dependants or legal personal representative can be found, your benefit may be paid to another person (e.g. a relative) in accordance with superannuation law.

### Non-binding nomination

By making a non-binding nomination you are telling the Trustee who you wish your benefit to be paid to in the event of your death. The Trustee is not legally bound by your nomination. However, the Trustee will consider your wishes and your personal circumstances at the time of your death when determining to whom and in what proportions your death benefit will be paid.

### Completing the form

To make a non-binding death benefit nomination complete the *Nominating your beneficiaries* form. Only nominate someone who is your Dependant and/or legal personal representative of your estate. Ensure you clearly specify the percentage of your super that you wish to allocate to each person and that the totals add to 100% or tick the box if you wish your benefit to be paid to your estate. In Step 3 of the form, select Option 1 – Non-binding nomination and then sign and date the form.

### Binding Nomination

You can nominate one or more persons that you require the trustee of the fund to pay your death benefit to should you die while a member of the fund, by making a 'binding death benefit nomination'.

If you make a binding death benefit nomination and it is still valid and in effect at the event of your death, the trustee of the fund will be bound to follow it and pay your death benefit to the persons you have nominated and in the proportions specified by you.

You may confirm, amend or revoke your binding death benefit nomination at any time. As your personal circumstances change, it's important to remember to keep your nomination up-to-date.

### Completing the form

To make a binding death benefit nomination in the fund you must:

Complete this form in full and sign and date it in the presence of two witnesses. The witnesses must be at least 18 years of age and neither of them can be nominated within this form. Each witness must also sign and date the form in Step 3.

Only nominate someone who is your Dependant and/or legal personal representative (of your estate).

Ensure you clearly specify the percentage of your super that you wish to allocate to each person and that the total allocation equals 100%.

Once properly made, your nomination replaces any previous nomination you may have made, whether of preferred beneficiaries or a binding death benefit nomination.

If you wish to revoke an existing binding death benefit nomination and not make a further nomination you need only complete Steps 1 and 3 of this form, leaving Step 2 blank.

### What you should know about binding death benefit nominations

In the event that you die without a valid and in effect binding death benefit nomination in place, the trustee of the fund will be required to either pay your entire death benefit to your estate or exercise its discretion and decide on payment of your death benefit to any one or more of your Dependants.

A binding death benefit nomination will become invalid if:

- it is completed prior to your admission to the fund;
- you have not selected the required Binding nomination option;
- the Binding nomination option has not been properly completed (for example, the nominated proportions are not clear or do not equal 100%, or the form has not been signed and witnessed correctly);
- at the time of your death, one or more of the persons nominated by you have died or is not your Dependant or legal personal representative;
- you were legally incapable of making the nomination; or
- the trustee is legally restrained or prohibited from paying your super benefit to one or more of the persons nominated by you.

Binding death benefit nominations cease to have effect after a period of three years from the date you sign your nomination, or reconfirm it to apply for a further three years, unless revoked by you earlier. It also ceases to have effect if you were subject to a Court Order at the time of your death, that prohibited you from making a binding death benefit nomination or required you to amend or revoke a nomination, or if (and for so long as) the trustee is prevented from paying out your death benefit in accordance with your nomination due to Family Law.

### If you need help

For assistance or to access the Privacy Policy and your personal information call the Super Hotline on 1800 700 884.



# Toyota Super

## Nominating your beneficiaries

### Who'll get your super in the event of your death?

Please complete this form if you would like to select or change your binding or non-binding nominations.  
Please read the information in the PDS before completing this form which allows you to nominate how you would like your benefit to be paid in the event of your death.

### If you need help

For assistance call the Super Hotline on 1800 700 884 or go to the website [www.toyotasuper.com.au](http://www.toyotasuper.com.au).

Step 1 – Complete your personal details

Please print in black or blue pen,  
in capitals, one character per box.

A ✓

Title Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Date of birth

Given names

Surname

Postal address

Suburb

State

Postcode

Daytime Telephone

Mobile

E-mail

Membership number/PIN

Fund name

Issued on behalf of Toyota Super Pty Ltd ABN 21 006 819 692, AFSL 275 058 as Trustee for Toyota Super ABN 58 208 377 062 Registration R1004274.





## Your Privacy

The fund is administered by us along with our administration service provider, Mercer Outsourcing (Australia) Pty Ltd. 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 700 884.

Our Privacy Policies are available to view at [www.toyotasuper.com.au](http://www.toyotasuper.com.au) or you can obtain a copy by contacting us on 1800 700 884.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisers, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Mercer's Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail 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 also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 700 884 or write to our Privacy Officer, GPO Box 4303 Melbourne VIC 3001.

## Step 3 – Choosing your benefit options

Please tick one option only and complete the relevant details for that option.

☐ **Option 1 – Non-binding nomination**

By signing below I declare that I have read this section and understand that:

- the nominations I have made on this form are not binding on the Trustee and the Trustee is not obliged to pay a death benefit to the dependant(s) I nominate
- the Trustee cannot consider a nomination unless it is in favour of my spouse, my children, a person who is financially dependent on me and/or a person who is my dependant under superannuation law
- if a nominated beneficiary does not survive me, his/her share of the benefit may be paid, at the discretion of the Trustee, to my estate or to my other dependants.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/   /

☐ **Option 2 – Binding nomination**

**For more information about binding nominations refer to the fact sheet included in this form.**

By signing below I declare that I have read this section and understand that:

- My nomination in this form will be legally binding on the Trustee if it is still valid and in effect at the time of my death
- My nomination in this form will be invalid if:
  - it has not been completed correctly, or completed prior to my admission to membership of the fund
  - the persons nominated or my Dependants and/or legal personal representative at the time of my death are no longer alive
  - the Trustee is legally restrained or prohibited from paying my super to one or more of the persons nominated in this form
- My nomination in this form will expire and cease to have effect:
  - after 3 years, unless I reconfirm, revoke or amend it at an earlier time
  - if and for so long as the Trustee is prevented from making a payment due to Family Law or
  - I am subject to a Court Order prohibiting me to make a binding death benefit nomination or requiring me to amend or revoke a binding death benefit nomination

Continued over



## Step 3 – Choosing your benefit options (continued)

- I have read and understood the definition of 'dependants' as marked on the next page.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature of applicant

X

Date

/   /

**Witness One** (insert full name)

I confirm that I am at least 18 years of age, am not a person nominated in Step 2 of this form and that the member named above has signed this form in my presence.

Signature of witness one

X

Date

/   /

**Witness Two** (insert full name)

I confirm that I am at least 18 years of age, am not a person nominated in Step 2 of this form and that the member named above has signed this form in my presence.

Signature of witness two

X

Date

/   /

**Please return your completed form to Toyota Super, GPO Box 4303, Melbourne, VIC 3001.**

**'Dependant' is defined as:**

- your spouse – whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners)
- your children including step-children, adopted children and your spouse's children
- any other person who the Trustee considers is wholly or partially dependent on you at the time of death or
- any person you have an interdependency relationship with. Two people (whether or not related by family) have an interdependency relationship if:
  1. they have a close personal relationship
  2. they live together
  3. one or each of them provides the other with financial support and
  4. one or each of them provides the other with domestic support and personal care.

An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above (2, 3 & 4) because either or both of them suffer from a physical, intellectual or psychiatric disability.

Any amounts paid to your legal personal representative would be distributed according to your Will, or if you don't have a Will, according to the laws of the State in which you resided at the date of your death.







## Your Privacy

The fund is administered by us along with our administration service provider, Mercer Outsourcing (Australia) Pty Ltd. 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 700 884.

Our Privacy Policies are available to view at [www.toyotasuper.com.au](http://www.toyotasuper.com.au) or you can obtain a copy by contacting us on 1800 700 884.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisers, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Mercer's Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail 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 also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 700 884 or write to our Privacy Officer, GPO Box 4303 Melbourne VIC 3001.

## 2: Provide your tax file number and sign the form

Tax file number:    -    -

By signing this form I understand:

- the circumstances in which my tax file number is collected and used.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

/   /

**Please return your completed form to Toyota Super, GPO Box 4303, Melbourne, VIC 3001.**



# Toyota Super Rollover form

## Roll other super money into Toyota Super

Just fill in this form and send it back to Toyota Super. It's that simple. We will contact your other fund managers and look after all the transfer details. There is no charge from Toyota Super for this service. If you have more than one fund you want to transfer, you can photocopy this form. Your transfer will be processed faster if you attach a copy of a recent Member Statement from your old super fund. Check the end of this form for helpful notes about transferring your previous super benefit and completing proof of identity.

## If you need help

For assistance call the Super Hotline on **1800 700 884**.

### 1: Complete your personal details

Please print in black or blue pen,  
in capitals, one character per box.



|  |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
|--|--------------------------|---------------------------|--------------------------|----------------------------|----------------------------|----------------------|----------------------|---|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Title                                    | Mr <input type="radio"/> | Mrs <input type="radio"/> | Ms <input type="radio"/> | Miss <input type="radio"/> | Other <input type="text"/> | Date of birth        | <input type="text"/> | / | <input type="text"/> | /                    | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Given names                              |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| Surname                                  |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| Residential address                      |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| Suburb                                   |                          |                           |                          |                            |                            |                      |                      |   |                      | State                |                      | Postcode             |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            |                      |                      |   |                      | <input type="text"/> |                      | <input type="text"/> |                      |                      |
| Postal address (if different from above) |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| Suburb                                   |                          |                           |                          |                            |                            |                      |                      |   |                      | State                |                      | Postcode             |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            |                      |                      |   |                      | <input type="text"/> |                      | <input type="text"/> |                      |                      |
| Daytime Telephone                        |                          |                           |                          |                            |                            | Mobile               |                      |   |                      |                      |                      |                      |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            | <input type="text"/> |                      |   |                      |                      |                      |                      |                      |                      |
| E-mail - see note below                  |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |
| <input type="text"/>                     |                          |                           |                          |                            |                            |                      |                      |   |                      |                      |                      |                      |                      |                      |

#### Providing your e-mail address

In the future the Trustee anticipates providing information such as annual reports, member statements, exit statements and notices of any material changes or occurrence of significant events electronically, rather than in written form as we do at the moment. If this format becomes available and you'd like to receive this information electronically please advise your email address.



## 2: Provide details of your previous super fund

Name of previous fund or policy

Address of previous fund

Suburb

State

Postcode

Telephone

Membership or policy number

Name of old employer who contributed to the previous fund

Date ceased employment with this employer

/   /

Approximate value

\$

## Your Privacy

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Our Privacy Policies are available to view at [www.toyotasuper.com.au](http://www.toyotasuper.com.au) or you can obtain a copy by contacting us on 1800 700 884.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisers, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Mercer's Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail 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 also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 700 884 or write to our Privacy Officer, GPO Box 4303 Melbourne VIC 3001.



### 3: Sign the form

I request that you transfer the total value held in respect of me for the above super fund or policy to Toyota Super:

- I understand that on payment by my previous super fund, I discharge that super fund from any further liability in respect of the amount transferred
- I approve the deduction of any appropriate exit fees from the amount transferred subject to legislative restrictions
- I request that any further contributions received by my previous super fund after my payment, be redirected to my membership with the Toyota Super.
- I understand that I will receive confirmation once my money has been received in Toyota Super.
- I understand that I have the right to ask my previous super fund for information that I reasonably require for the purpose of understanding any super entitlements I may have in that fund, including information about any fees and charges that may apply to the transfer and information about the effect of the transfer on any entitlements I have in my previous super fund. I confirm that I do not require such information from my previous fund.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/   /

### Notes for previous superannuation provider

Name of fund: Toyota Super **SFN:** 129 692 944 **ABN:** 58 208 377 062

**RSE Licence:** L0001038 **Registration No:** R1004274

When transferring money in to Toyota Super please note:

- Toyota Super is a regulated super fund under the Superannuation Industry (Supervision) Act 1993. Accordingly Toyota Super can accept the rollover of both preserved and non-preserved benefits in accordance with the Superannuation Industry (Supervision) Act.
- Cheques should be made payable to Toyota Super – **Account of [member's name]**
- Please forward:
  - this authority
  - the cheque
  - a Rollover Benefits Statement
  - other associated documentation to

Toyota Super  
GPO Box 4303  
Melbourne VIC 3001

**Please return your completed form to Toyota Super, GPO Box 4303, Melbourne, VIC 3001.**



# COMPLETING proof of identity

**TOYOTA**  
**SUPER**

## PRIMARY PHOTOGRAPHIC IDENTIFICATION

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport<sup>1</sup>, or similar document issued for the purpose of international travel<sup>1</sup>
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification<sup>1</sup>

Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

## ALTERNATIVE IDENTIFICATION

If you are unable to provide any primary photographic identification, you will need to provide two identification documents, one from each of the following lists:

- Birth certificate or birth extract<sup>1</sup>
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

**AND**

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

## NAME CHANGE

If you have changed your name, you must provide a certified copy of the relevant name change document<sup>1</sup>, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

**If your legal name or date of birth does not match exactly to our records** (excluding aforementioned name changes), please contact us for further instructions.

## SIGNING ON BEHALF OF ANOTHER PERSON

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney.

Note: Certified ID is also required for the member

<sup>1</sup>**Translation:** If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

## HOW TO CERTIFY DOCUMENTS

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



- ← Certified true copy
- ← *J. Sample*
- ← Mr John Sample
- ← Justice of Peace
- ← Registration No.123456789
- ← Date: 01/02/2012
- ← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
- ← Write or stamp 'certified true copy' of the original document
- ← The authorised person's signature
- ← Full name, qualification and registration number (if applicable) of the authorised person
- ← Date of certification (within 12 months of receipt)

## Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

## Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.



# proof of identity

## WHO CAN CERTIFY DOCUMENTS IN AUSTRALIA?

- Permanent employee of the **Australian Postal Corporation** with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public.
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, chiropractor, dentist, nurse, optometrist, physiotherapist, psychologist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student)
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or Member of the Institute of Public Accountants.**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)

- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority with two or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney**
- **Veterinary surgeon**

## WHO CAN CERTIFY DOCUMENTS OUTSIDE OF AUSTRALIA

- **an authorised staff member of an Australian Embassy, High Commission or Consulate**
- **an authorised employee of the Australian Trade Commission** who is in a country or place outside Australia
- **an authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia
- **a Member of the Australian Defence Force** who is an officer or a non-commissioned officer with 5 or more years of continuous service
- **a Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index:**<http://www.transparency.org>