

# SuperTrace eligible rollover fund

## Product Disclosure Statement

Date of preparation: 30 August 2010

### **Read this**

This Product Disclosure Statement is issued by Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025, the Trustee of SuperTrace Eligible Rollover Fund ABN 73 703 878. It contains important information that should be read when you are notified that you are a Member or a trustee of a superannuation fund that is nominating SuperTrace as its Eligible Rollover Fund.

The information in this document is general information only and does not take into account a Member's financial situation or needs. Members may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit their personal circumstances.

# Abbreviations

This PDS is for superannuation funds and Members.

<b>Account</b>	Your account in SuperTrace
<b>APRA</b>	Australian Prudential Regulation Authority
<b>ATO</b>	Australian Taxation Office
<b>CGT</b>	Capital Gains Tax
<b>CMLA</b>	The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035
<b>Colonial First State</b>	Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468
<b>Colonial First State Property</b>	Colonial First State Property Limited ABN 20 085 313 926
<b>ERF</b>	Eligible Rollover Fund
<b>The Group</b>	Refers to Commonwealth Bank of Australia and its subsidiaries
<b>Member, 'you'</b>	A Member with an account in SuperTrace
<b>The Policy</b>	The investment policy issued by CMLA
<b>PDS</b>	Product disclosure statement
<b>RSEL</b>	Registrable Superannuation Entity Licence
<b>RSER</b>	Registrable Superannuation Entity Registration
<b>SCT</b>	Superannuation Complaints Tribunal
<b>SGC</b>	Superannuation guarantee charge
<b>SIS</b>	Superannuation Industry (Supervision) Act 1993 and Regulations
<b>SuperTrace/the Fund</b>	SuperTrace Eligible Rollover Fund
<b>TFN</b>	Tax File Number
<b>Trustee, 'we', 'us' or 'our'</b>	Colonial Mutual Superannuation Pty Ltd

The Trustee, CMLA and Colonial First State are wholly owned subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

**Commonwealth Bank of Australia and (except to the extent expressly stated otherwise in this PDS) its subsidiaries do not guarantee, or in any way stand behind, the performance of or the repayment of capital or interest by SuperTrace. Investments in SuperTrace are not deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries (other than CMLA or the Trustee), and investment-type products are subject to investment risk including delays in repayment and loss of income and principal invested.**

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# About SuperTrace

SuperTrace is an eligible rollover fund and is primarily designed to accept benefits transferred from complying superannuation funds, approved deposit funds and retirement savings accounts in certain circumstances.

You may have become a member of SuperTrace if your previous fund lost track of you because you changed address or jobs, you had a small account balance or did not make a contribution over a period of time.

Our aim is to notify Members of any superannuation benefits transferred into SuperTrace on their behalf and to reunite Members with any “lost” superannuation.

## Does SuperTrace accept contributions?

SuperTrace does not accept contributions except where it is required under superannuation law, namely the shortfall component of a superannuation guarantee charge from the Commissioner of Taxation and payments from the Superannuation Holding Accounts Special Account. These contributions, and any untaxed elements in a transfer, are subject to contributions tax of 15%.

# Features at a glance

## Benefits

The main benefits of investing in SuperTrace are:

- low ongoing fees
- no administration or benefit payment/ withdrawal fees are deducted from your Account/s
- SuperTrace can accept additional rollovers on your behalf
- SuperTrace has a robust and active relocation service to reunite Members with their lost superannuation
- we are one of the largest and most highly awarded ERFs in the market
- our Member website – **[www.supertrace.com.au](http://www.supertrace.com.au)**

## Risk (please refer to page 5 for further details)

There is always a level of risk associated with investing, as different asset classes (shares, property, fixed interest, alternatives and cash) tend to perform differently over different time periods. Returns from SuperTrace will vary over time depending on the asset allocation and performance of different asset classes in which the assets of SuperTrace are invested. Investments in SuperTrace are not guaranteed and your investment can rise and fall in value.

## Investments (please refer to page 7 for further details)

The Policy is invested in one investment option, the Capital Stable Fund in the CMLA No. 2L Statutory Fund. The Capital Stable Fund's investment strategy aims to preserve the benefits of Members with unknown risk/return profiles.

# Features at a glance

## Accessing information (please refer to page 33 for further details)

- Contact one of our customer service representatives on **1300 788 750** between 8.30 am and 6 pm (Sydney time), Monday to Friday
- visit us online at **www.supertrace.com.au**
- write to the following address:

Customer Relations  
SuperTrace Eligible Rollover Fund  
Locked Bag 5429  
Parramatta NSW 2124

## Regular reports on your investment

### Annual Member Statement

We will provide you with an Annual Member Statement after the end of each financial year detailing your Account balance as at 30 June.

### Report to Members

An annual Report to Members that provides information on the management of SuperTrace, including information about investment objective and strategy, current developments affecting SuperTrace and the Trustee's indemnity insurance arrangements will also be available on our website at **www.supertrace.com.au**

## Fees and other costs (please refer to pages 11 to 14 for further details)

### Management fee (also known as an "Asset charge")

1.55% p.a. of your share of the total Fund assets (actual costs net of tax).

## Other important information

### Enquiries and complaints resolution

We have an enquiries and complaint resolution procedure. Please refer to page 34 for further details.

### Cooling-off

A cooling-off period does not apply to your investment in SuperTrace.

# Significant risks

## Important – risks of investing

In an investment context, risk has traditionally been thought of as the variability in short-term returns and the potential to lose capital. When making investment decisions, it is necessary to remember that:

- the Capital Stable Fund and the CMLA No. 2L Statutory Fund invest in assets that can fluctuate in value and
- the performance of SuperTrace, the Capital Stable Fund and the CMLA No. 2L Statutory Fund are not guaranteed.

You should also consider whether your financial goals will be met with the level of risk associated with your investments.

## Types of risk

Some of the risks that may affect your investment are set out below. The significance of each risk will vary depending on the “Asset allocation” in the Capital Stable Fund (i.e. level of investment in international shares, fixed interest, cash, etc). Please refer to page 8 for the “Asset allocation” and the “Min-Max allocation range”.

### **Economic and political risk**

Individual countries or regions may be affected by factors such as economic breakdown or political unrest. This can have a negative impact on the returns and value of investments in that country or region.

### **Security specific risk**

Within each asset class, individual securities like shares or bonds can be affected by risks that are specific to that security. For example, the value of a company’s shares can be influenced by changes in company management, its business environment, company’s level of debt or profitability.

### **Currency risk**

Returns from international shares are affected by exchange rates. When foreign currencies rise in value relative to the Australian dollar there can be a positive impact on returns. Conversely, when foreign currencies fall in value there can be a negative impact on returns.

## Significant risks

### **Inflation risk**

Over the long term it is important that investments perform at a level equal to or greater than the rate of inflation. Otherwise, in real terms, the value of the investment is falling.

There is a higher chance of this risk affecting your investments in SuperTrace, as SuperTrace invests in the Capital Stable Fund, which has a lower risk investment approach. This lower risk investment approach means your investment returns may not be as high as other higher risk superannuation arrangements which may provide a greater return in the long term.

### **Credit risk**

Generally associated with cash and fixed interest. This is the risk that the borrower will default on the repayment of the loan.

### **Interest rate risk**

Also associated with cash and fixed interest, this is the risk that interest rates will rise, resulting in a fall in the value of investments.

### **Liquidity risk**

Some investments, particularly unlisted assets such as direct property, private equity and infrastructure, may be illiquid in nature, meaning there is a risk the asset cannot be sold quickly or at a discount to its current value.

# Investments

All assets of SuperTrace are invested in the Policy. The Policy is currently invested solely in the Capital Stable Fund in the CMLA No. 2L Statutory Fund.

The Capital Stable Fund invests in the following asset classes:

- Australian shares
- International shares
- Listed and direct property
- Fixed interest
- Alternatives, and
- Cash.

Colonial First State and Colonial First State Property provide investment management services to CMLA in respect of assets in the No. 2L Statutory Fund.

## Our philosophy

To treat all Members equally, regardless of the size of your Account or whether lost or found. We believe our conservative investment approach supports this philosophy, as it offers you security especially in times of market volatility. You also benefit from our simple fee structure.

## Formulating the investment objective and strategy

SuperTrace acts as a short term holding account for Members that have been transferred with unknown risk/return profiles. Generally, Members with relatively small balances (e.g. less than \$1,000) are transferred into SuperTrace. A capital stable investment strategy provides an appropriate risk/return profile for the majority of these Members as it aims for consistent real rates of growth while at the same time protecting against short-term volatility risk.

## Investment objective and strategy of the Capital Stable Fund

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Investment objective	To provide a reasonably high level of security and consistent returns.
Investment strategy	Invest in a broad range of assets with a majority in defensive investments.

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# Investments

## Capital Stable Fund

Asset class	Benchmark allocation as at 30 June 2010 (%)	Min-Max allocation range (%)*
Australian shares	8	4-20
International shares <sup>1</sup>	7	3-15
Direct/listed Property <sup>2</sup>	10	0-35
Alternatives <sup>3</sup>	2.5	0-10
Fixed interest <sup>4</sup>	37.5	27.5-50
Cash	35	20-45

\* Min-Max allocation ranges are indicative only. Allocations may move outside these ranges temporarily depending on movements in the value of financial markets and may change over time.

1 Currency hedging target of 50%.

2 Includes Australian and International listed and unlisted property trusts.

3 These are investments in non-traditional sectors, such as private equity and infrastructure.

4 Includes both Australian and International Bonds.

Information on SuperTrace's past investment performance can be found in the latest Report to Members at [www.supertrace.com.au/members\\_area.html](http://www.supertrace.com.au/members_area.html)

## How investment returns are passed onto you

Investment returns are credited to your Account as an annual crediting rate effective 30 June. An interim crediting rate applies if you withdraw your full entitlement from SuperTrace.

**If you withdraw your full entitlement from SuperTrace between 30 June and the date that the annual crediting rate is declared, you will receive the interim crediting rate applicable at the time your payment is processed.**

In certain circumstances, where we consider it to be in Members' interests, we may suspend processing of withdrawals. If this happens, we will apply the interim crediting rate determined after the suspension is lifted to any withdrawal requests affected by the suspension period.

## Investments

The crediting rate is not guaranteed and the rate applied may be negative. Where this occurs, the value of your benefit entitlement will be reduced.

The annual crediting rate is calculated so as to pass on all investment earnings to Members, however a small residual remains as a part of the crediting rate process. This residual is carried forward and incorporated in the following years crediting rate.

### Trustee policy towards use of derivatives

In managing investments, investment managers may use financial derivatives such as futures, options and forward rate agreements. The investment manager may not use derivatives to increase net short positions, or gear the investment option's position. The investment manager is also bound by a Derivatives Risk Statement.

### Labour standards, environmental, social and ethical considerations

The Trustee, CMLA, Colonial First State Property and Colonial First State have no predetermined approach for considering labour standards or environmental, social or ethical considerations when making investment decisions for SuperTrace. However, labour standards and environmental, social or ethical considerations may sometimes be taken into account if they financially affect the investment, but no specific methodology is applied.

### Unit pricing adjustment and error compensation

Under the current investment arrangement the Trustee, as owner of the Policy through which SuperTrace invests, is allocated units in the Capital Stable Fund in CMLA's No. 2L Statutory Fund. The investment earnings are passed on to Members via annual crediting rates or interim crediting rates for Members who have left before the date the annual crediting rate is declared. Sometimes, errors may be made in the unit price or crediting rate calculation process, resulting in an incorrect account balance. In that case an adjustment to your Account may be required.

## Investments

CMLA has established a compensation policy to deal with these events and return Members to a financial position that is materially the same as if the error had not occurred. If the error is material, you may be entitled to compensation which may be paid:

- by crediting your Account with the amount due or
  - where your Account is closed, if the amount of the adjustment is greater than a payment threshold of between \$5 and \$20 (depending on the circumstances), by sending you a payment by cheque or electronic funds transfer.
- Note:** if you have not met a condition of release, compensation will be paid to a new account in SuperTrace or another superannuation or retirement savings account product.

The tolerance levels we use are in line with industry standards and regulatory practice guidelines.

### Valuation of unlisted assets

The Fund may hold a variety of unlisted assets. CMLA has an Asset and Liability Valuation policy in place to ensure the valuation of investment assets and associated liabilities is appropriate. This includes the valuation of real property and other investments (including infrastructure) which are not valued on a daily basis.

# Fees and other costs

This section of the PDS shows the fees and other costs that you may be charged. These fees and costs may be deducted from your investment, from the returns on your investment or from SuperTrace as a whole. Taxation implications are set out on page 15. You should read all the information about fees and costs because it is important to understand their impact on your investment.

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 fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).**

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

**You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the 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.fido.asic.gov.au](http://www.fido.asic.gov.au)) has a superannuation fee calculator to help you check out different fee options.

\* The above consumer advisory warning is required by law. As a Member of SuperTrace you are not entitled to negotiate lower Management costs. SuperTrace does not have any contribution fees.

# Fees and other costs

Type of fee or cost	Amount	How and when paid
<b>Fees when your money moves in or out of SuperTrace</b>		
<b>Establishment fee:</b> The fee to open your investment.	Nil	Not applicable.
<b>Contribution fee:</b> The fee on each amount contributed to your investment.	Nil	Not applicable – SuperTrace does not accept contributions.
<b>Withdrawal fee:</b> The fee on each amount you take out of your investment.	Nil	Not applicable.
<b>Termination fee:</b> The fee to close your investment.	Nil	Not applicable.
<b>Service fees</b>		
<b>Investment Switching fee:</b> The fee for changing investment options.	Nil	Not applicable – SuperTrace invests solely in the Capital Stable Fund and does not offer other investment options.
<b>Management costs<sup>5</sup>:</b> The fees and costs for managing your investment.		
<b>Management fees:</b>	1.55% p.a. of your share of the total Fund assets (actual cost net of tax). Gross of tax equivalent is 1.82% p.a. <sup>6</sup>	Deducted from the total Fund assets before the crediting rate is declared and interest is credited to your Account.
<b>Other costs<sup>5</sup>:</b>	These costs are determined as part of the ongoing management costs of the Fund and are disclosed annually to Members.	Deducted from the underlying trusts in which the Policy invests.

5 Refer to “Additional explanation of fees and costs” section on page 13 for further details.

6 Shown for comparative purposes.

## Fees and other costs

### Additional explanation of fees and costs

#### **Management costs**

Your Management costs are the fees and costs for managing and administering your investment. These costs comprise the Management fee described below as well as other costs e.g. custody expenses, deducted from the underlying trusts through which investments are made by the Capital Stable Fund (for a description of current investment arrangements see below under “Transactional and operational costs”).

#### **Management fee**

The Management fee (also known as an “Asset Charge”) is the fee for managing and administering SuperTrace and its investments. This fee is deducted from the total Fund assets before the crediting rate is declared and interest credited to your Account.

#### **Transactional and operational costs**

Under the current investment arrangements, the Trustee, as owner of the Policy through which SuperTrace invests, is allocated units in the Capital Stable Fund in CMLA’s No.2L Statutory Fund. At that level, the value of the units depends on the calculation of a “unit price”, which takes into account, amongst other things, transactional and operational costs, which may include brokerage, settlement and clearing costs and stamp duty associated with actual asset transactions and buying and selling investments.

#### **Increases or alterations to fees and charges**

In accordance with the governing rules of SuperTrace, including the Policy, the Trustee and/or CMLA may vary the amounts of any fees and charges. You will be notified of any variation that affects you.

# Fees and other costs

## Member benefit protection

SuperTrace is required to treat all members as protected members, which means that we cannot charge administration fees in excess of investment earnings regardless of your Account balance. Member benefit protection only applies to those fees which are deducted directly from your Account. Currently, SuperTrace does not charge any direct fees to Members.

Member benefit protection does not apply to your Management fee as this fee is deducted from the total assets of SuperTrace before the crediting rate is declared and credited to your Account.

## Example of annual investment fees and costs

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

Example		Balance of \$50,000 with total contributions* of \$5,000 during the year
Contribution fees	0%	For every \$5,000 you put in, you will be charged \$0.
<b>PLUS</b> Management costs	1.55%p.a.	<b>And</b> , for every \$50,000 you have in the Fund you will be charged <b>\$775</b> each year.
<b>EQUALS</b> Cost of fund		If you put in \$5,000 during a year and your balance averaged \$50,000, then for that year you will be charged \$775.

\* SuperTrace does not accept contributions, please see page 2.

Please note that this example is required by law for a “balanced investment option”. There is no “balanced investment option” in SuperTrace. SuperTrace has only one investment option, which invests in the Capital Stable Fund in the CMLA No. 2L Statutory Fund.

# Taxation

## How is your super taxed?

We have only provided general statements on taxation. You should seek professional advice regarding your own specific circumstances. All taxation information in this PDS is based on the tax laws current as at 1 July 2010.

We will advise you of any subsequent changes to the taxation legislation affecting your superannuation arrangements with SuperTrace where required by law.

## Payments to SuperTrace

If money is transferred into SuperTrace from another complying superannuation arrangement, tax is usually not payable. However, if money is transferred from a Government superannuation fund a part of it may be untaxed. In that case, we deduct tax up front on the “untaxed” part at 15%.

If contributions resulting from superannuation guarantee vouchers are made to SuperTrace, tax of 15% will also be deducted up front. Where your Tax File Number has not been provided, tax of 31.5% may also be deducted in addition to the 15% contributions tax.

## Superannuation contributions surcharge

The superannuation contributions surcharge ceased to have effect 1 July 2005. Please note the ATO will continue to issue surcharge assessments after 1 July 2005 for prior financial years.

The ATO will contact you directly regarding any surcharge obligations. Any surcharge payable will be debited from your Account solely on instructions to us from the ATO. For information on surcharge objections, please refer to the latest copy of the SuperTrace Report to Members.

# Taxation

## Provision of Tax File Number (TFN)

We can ask for your TFN under SIS. If you provide your TFN, then the law allows us to use it for specific purposes including the identification of superannuation benefits where other information is insufficient.

Although you are not required to provide your TFN, there may be consequences for not doing so.

If you do **not** supply your TFN and your Account was opened:

- **before 1 July 2007**, an extra 31.5% tax will be imposed on all superannuation guarantee shortfalls when more than \$1,000 of superannuation guarantee shortfalls have been made to your Account in the financial year or
- **on or after 1 July 2007**, an extra 31.5% tax will be imposed on all superannuation guarantee shortfalls made to your Account.

Should you choose to provide your TFN within three years after the financial year ending on 30 June in which the extra tax was deducted, we may refund you the extra tax paid.

## Release authority

If you have exceeded “concessional” or “non-concessional” contribution limits, the ATO will issue you with a “release authority” (used to request the payment of tax on the excess amount).

“Concessional contributions” can include employer contributions, salary-sacrificed contributions and self employed contributions (for which a tax deduction has been claimed).

“Non-concessional” contributions include contributions made directly by you from after-tax income, and eligible spouse contributions.

Rollovers into SuperTrace are neither “concessional” nor “non-concessional” contributions.

## Investment earnings

The net returns (after expenses) earned from superannuation investments are taxed at a maximum level of 15%. Tax may be reduced as a result of imputation credits and CGT discounts.

# Taxation

## Tax treatment of death benefits

Lump sum death benefit payments are tax-free if paid to a death benefits dependant (as defined by tax legislation).

A dependant for tax purposes is as at the date of your death:

- your spouse (legal, de facto or former, including same sex) and a person with whom you were in a relationship registered under State or Territory law, including same sex
- your child aged under 18 (including an adopted child, step-child or ex-nuptial child, a child of your spouse or your child within the meaning of the Family Law Act 1975)
- a person with whom you were in an interdependency relationship, or
- a person financially dependent on you.

For payments to non-dependants (irrespective of their age) the taxable component (taxed element) will attract 16.5% tax (inclusive of medicare levy of 1.5%) while the taxable component (untaxed element) will be taxed at 31.5% (inclusive of medicare levy of 1.5%). There is no taxable component (untaxed element) payable from the Fund.

Please note that higher rates may apply where a non-dependant beneficiary does not provide their TFN.

## Superannuation benefits

Your lump sum benefit in SuperTrace is made up of “tax-free” and “taxable” components.

### **Tax-free component**

The tax-free component may comprise either or both of the following segments:

- The crystallised segment. This represents all of your undeducted contributions, any CGT exempt amounts, concessional amounts or pre-June 1994 invalidity amounts rolled into SuperTrace prior to 1 July 2007. In addition, if you have an eligible service period earlier than 1 July 1983, the portion of your benefit relating to that service period has been crystallised and classified as tax-free.

# Taxation

- The contributions segment. This represents contributions made from 1 July 2007 for which no deduction is claimed and any amounts rolled into SuperTrace which are classified as tax-free will be added to your tax-free component.

The tax-free component of your lump sum benefit will be exempt from tax.

## Taxable component

The remaining portion of your superannuation benefits is the taxable component. The taxable component of your lump sum benefit is taxed depending on your age and the tax arrangements that apply to each type of component element taxed or untaxed in the Fund.

A summary of these tax arrangements referable to “tax-free” and “taxable” components is provided below. Note all tax rates include the medicare levy of 1.5%:

If you cash your super when you are:	Your benefits will be taxed as follows	
	Taxable component (taxed element)	Tax-free component
60 or over	Tax-free	Tax-free
Age 55 – Preservation Age	Tax-free up to the low rate threshold of \$160,000** and 16.5% thereafter	Tax-free
Under Preservation Age	21.5%	Tax-free

\*\* Effective 1 July 2010. Indexed in line with Average Weekly Ordinary Time Earnings (AWOTE) in increments of \$5,000.

Please note different tax rates may apply when you have not provided your TFN or if you were a temporary resident who has departed from Australia and your benefit is a Departing Australia Superannuation Payment (DASP).

# Superannuation benefits

## Preservation rules

Your Account in SuperTrace may include “preserved benefits”, “restricted non-preserved benefits” and “unrestricted non-preserved benefits”.

- **Preserved benefits** are benefits that must be retained in the superannuation system, until you satisfy a “condition of release” (refer below for the “conditions of release”).
- **Restricted non-preserved benefits** are benefits which are not preserved but which cannot be cashed until you satisfy a “condition of release”.
- **Unrestricted non-preserved benefits** are benefits that do not need to be preserved, usually because a “condition of release” has been met. Accordingly, such benefits are payable at any time on request.

From 30 June 1999 all earnings on “restricted” or “unrestricted non-preserved” benefits are preserved.

## Restrictions on when you can get access to your benefits

From 1 April 2009, the conditions of release that apply to you depend on whether you are or were a temporary resident.

The conditions of release that apply if you are not or were never a temporary resident include where:

- you have permanently retired after reaching your “preservation age”

The “preservation age” is determined according to a Member’s date of birth as follows:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

## Superannuation benefits

- you have reached age 65
- you have reached age 60 and an arrangement under which you were gainfully employed has come to an end
- you have reached age 55 and have elected to purchase a transition to retirement or non-commutable income stream
- you have become permanently incapacitated
- you die
- we believe that you satisfy the severe financial hardship criteria (after meeting a number of regulatory requirements)
- APRA approves payment on specified compassionate grounds
- other circumstances occur which are approved by APRA
- you have previously been classified as a “lost member” under superannuation legislation and your total benefit in SuperTrace is under \$200
- the Trustee is given a “release authority” from the ATO relating to withdrawal of money to meet your liability for excess contributions tax or
- you suffer a terminal medical condition. This condition of release allows terminally ill Members to apply for release of their benefits regardless of age or employment status.

## Conditions of release for temporary residents

If you are or were a temporary resident, from 1 April 2009 the conditions of release that apply to you in SuperTrace are:

- you were a temporary resident who has departed from Australia and your visa has expired
- you die
- you have become permanently incapacitated
- you suffer a terminal medical condition
- we have to pay your benefit to the Australian Taxation Office (ATO) as unclaimed money or
- we are given a “release authority” from the ATO relating to a withdrawal of money to meet your liability for excess contributions tax.

# Superannuation benefits

## Temporary residents

You are entitled to a DASP benefit equal to your account balance (less applicable tax) if:

- you were a temporary resident (i.e. not an Australian or New Zealand citizen, not a permanent resident of Australia or did not hold a 405 investor retirement visa or a 410 retirement visa) and
- you have departed Australia and
- your visa has ceased to have effect and
- your benefit in SuperTrace is \$5,000 or more and the Department of Immigration and Citizenship (DIAC) provides us with a 'Certification of immigration status' as written evidence of these facts or
- your benefit in SuperTrace is less than \$5,000 (you must give us evidence that your temporary visa has expired and a copy of your passport showing your departure from Australia).

You should contact the DIAC and ask them to send us a "Certification of Immigration status". The DIAC can be contacted by:



### Post

Certification of Immigration Status  
Department of Immigration and Citizenship  
GPO Box 1496  
Hobart Tas 7001



### Phone

+61 3 6281 9425



### Website

[www.immi.gov.au/contacts/](http://www.immi.gov.au/contacts/)

Alternatively, you can download a Certification of Immigration Status application form from the DIAC website at [www.immi.gov.au](http://www.immi.gov.au)

## Superannuation benefits

### Transfer of former temporary resident benefits to the ATO

If you have not requested a DASP benefit within six months of the later of your temporary resident visa expiring and you leave Australia, we may be required to pay your Account balance to the ATO. In these circumstances you will no longer be a SuperTrace Member. Generally no interest accrues on your Account balance from the time it is paid to the ATO.

You may claim your benefit from the ATO by completing a DASP application form available:



#### Phone

**13 10 20** or

**+61 2 6216 1111** if calling from outside Australia.



#### Website

**[www.ato.gov.au](http://www.ato.gov.au)**

#### Email:

**[DASPmail@ato.gov.au](mailto:DASPmail@ato.gov.au)**

### Can your benefit be used as security for borrowing?

You cannot assign any benefit payable out of the Fund to anyone else, nor can your benefit be used as security for borrowing.

### Unclaimed benefits

In some circumstances, your benefits in SuperTrace may become subject to unclaimed superannuation benefit laws.

Your superannuation benefits may become unclaimed where:

- you have reached age 65 and
- we have not received an amount in respect of you for at least two years and
- after the end of a period of five years since we last had contact with you, we have been unable to contact you again after making reasonable efforts

## Superannuation benefits

or, in the case of a non-member spouse where:

- a payment split applies to a splittable payment in respect of a Member's interest in the Fund and
- as a result, the non-member spouse (or their legal personal representative if they have died) is entitled to be paid an amount and
- after making reasonable efforts and after a reasonable period has passed, we have been unable to determine that the non-member spouse or their legal personal representative received the amount

or, in the case of a deceased Member where:

- we determine that, under the governing rules of the Fund or by operation of law, a benefit is immediately payable in respect of you and
- we have not received an amount in respect of you for at least two years and
- after making reasonable efforts and after a reasonable period has passed, we have been unable to determine that the benefit is being received by the person who is entitled to receive the benefit

or, the ATO gives us a notice that it is satisfied that a former temporary resident has a superannuation interest in the Fund.

Where the Trustee has transferred such benefits, any request for payment should be directed to:



### Post

Unclaimed Super Money  
Australian Taxation Office  
PO Box 3578  
Albury NSW 2640



### Phone

**13 10 20** or  
**+61 2 6216 1111**  
if calling from  
outside Australia.



### Website

Alternatively, you can do an online search using SuperSeeker, available at **[www.ato.gov.au/super](http://www.ato.gov.au/super)**

## Superannuation benefits

### Unclaimed Superannuation Money (Small and Insoluble Accounts) legislation

New legislation came into effect from 1 July 2010 in relation to unclaimed superannuation money. As a result, we will be required to transfer to the ATO:

- lost Members' Accounts with balances less than \$200, termed small accounts and
- lost Members' Accounts, which have been inactive for a period of five years and for which we have insufficient records to identify the member/s, termed insoluble accounts.

If your Account is transferred, you will no longer be a Member of SuperTrace. If your money is transferred to the ATO, you will be able to reclaim your money from them at any time.

### Death benefits – nomination of dependant(s)

You can nominate one or more of your dependants and/or your legal personal representative (i.e. the representative of the estate) in any proportions to receive your benefits on your death. We will consider your nomination but we are not bound by it and we have sole discretion to determine to whom the benefit is paid.

A dependant means:

- your spouse (legal or de facto spouse, including same sex) and a person with whom you are in a relationship registered under State and Territory law, including same sex
- a child (includes an adopted child, step-child or an ex-nuptial child, a child of your spouse and your child within the meaning of the Family Law Act 1975) of any age
- any person with whom you have an interdependency relationship or
- any person financially dependent on you on the date of your death.

SIS sets out a number of circumstances the Trustee should take into account for the purposes of identifying whether an “interdependency relationship” exists, as well as some examples of specific interdependency relationships.

## Superannuation benefits

You can make a nomination by completing the Nomination of Dependant(s) form. If you wish to change your nomination, you should also complete this form. Please note that you should review your nomination if your circumstances change, e.g. if you marry or divorce.

We suggest that you consult your financial adviser as this area is complex and involves different taxation implications.

### Family law

Family law legislation allows the superannuation of married couples and de facto couples, who have separated or divorced, as the case may be, to be divided.

The legislation allows the following key family law processes to occur in relation to your Account:

- **Information request** is a written request for information about your Account and is used to determine the value of the superannuation asset.  
This request may be made by you, your spouse or a person intending to enter into a superannuation agreement with you (such as a pre-nuptial agreement). The response to an information request will only be issued to the requestor. If a request is received from your spouse or intending spouse, the legislation states that you must not be informed of the request.
- **Payment flag** may be placed on your superannuation Account through an agreement by you and your spouse or through a court order. The presence of this flag requires us to prevent certain types of withdrawals from being made from your Account.
- **Splitting instructions** specify how your superannuation Account is to be divided. This may be expressed as a dollar amount or as a percentage. These splitting instructions may be made in the form of a superannuation agreement between you and your spouse, or by court order. In both cases the instructions will be binding on us.

## Superannuation benefits

For some Accounts within SuperTrace, we will be able to take action to separate your spouse's entitlement from your Account following receipt of splitting instructions. If we are unable to take action, or have not yet taken action, to separate your spouse's entitlement following receipt of the splitting instructions, payments made from your Account may be divided.

In both instances your spouse will be asked to instruct us where they would like their entitlement to be directed.

If your spouse does not provide instructions within a specified time frame, their entitlement will be established as a separate account within SuperTrace.

The provisions of the family law legislation allow for the charging of reasonable fees for the administration of family law transactions. We have decided not to charge family law fees at this time. You will be notified if a decision is made to introduce fees for family law transactions in the future.

For full details regarding the Family Law processes which can occur on your Account, you can contact your financial adviser or simply call **1300 730 324** between 8.30 am and 5 pm (Sydney time), Monday to Friday.

# Additional information

## Who is the Trustee?

Colonial Mutual Superannuation Pty Ltd is the Trustee of the Fund. The Trustee holds an RSEL under SIS and is a wholly owned subsidiary of Commonwealth Bank of Australia. SuperTrace is a regulated and registered superannuation fund in accordance with SIS.

The Trustee’s role is to ensure that the Fund is administered in accordance with the Trust Deed, superannuation law and in the best interests of all Fund Members. No penalties have been imposed on the Trustee under superannuation law.

## Indemnity insurance

The Trustee, as a member of the Group, is covered under the Group’s “Directors & Officers” indemnity and “Professional” indemnity insurance policies.

## Relationship between the Trustee and some service providers to SuperTrace

The following associates of the Trustee are service providers of SuperTrace:

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Administrator:	<ul style="list-style-type: none"><li>• CMLA</li></ul>
Investment Management:	<ul style="list-style-type: none"><li>• Colonial First State</li><li>• Colonial First State Property</li></ul>

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Commercial service level agreements on arms-length terms are in place between the Trustee and CMLA, CMLA and Colonial First State, and CMLA and Colonial First State Property.

## The Trust Deed and Risk Management Plan

The SuperTrace Trust Deed sets out the rights and obligations of the Trustee and Members. The Trust Deed may be changed at any time. However, any change that may adversely affect your accumulation balance can generally only be made if:

- it is expressly permitted by SIS or
- all affected Members agree to the change or
- APRA agrees.

## Additional information

We will let you know if a change is made to the Trust Deed that affects you as required by law. If you would like a copy of SuperTrace's Trust Deed and/or Risk Management Plan please write to:



### Post

SuperTrace  
Locked Bag 5429  
Parramatta NSW 2124

## Changes to this PDS

The information in this PDS is up to date as at the date stated on the cover, but is subject to change from time to time. Where a change is materially adverse, we will notify you in writing.

We may also issue a new PDS or a supplementary PDS for new Members joining SuperTrace setting out the updated information. Where the new information is not materially adverse information we will not issue a new PDS or supplementary PDS for new Members joining SuperTrace.

However, you will be able to find the information about changes by:



### Phone

**1300 788 750** between 8:30am and 6pm (Sydney time),  
Monday to Friday



### Website

Visiting us online at **[www.supertrace.com.au](http://www.supertrace.com.au)**

Alternatively, we will send you a paper copy of the information by request at no cost.

## Policy variation

The terms of the Policy may be varied from time to time. You will be notified of any variation that affects you.

## Further information

When requested in writing, we will make copies of the recent audited accounts and the auditor's report for SuperTrace available to you free of charge once a year.

You can also request certain information relevant to SuperTrace or your entitlements. However, in some cases a fee may be charged. Please contact one of our customer service representatives for more information by:



### Phone

**1300 788 750** between 8:30 am and 6 pm (Sydney time),  
Monday to Friday



### Website

Visiting us online at **[www.supertrace.com.au](http://www.supertrace.com.au)**

# Anti-money laundering and counter-terrorism financing laws

These laws establish a regulatory regime to combat money laundering and the financing of terrorism. They impose significant new obligations upon the Trustee of SuperTrace. We are required to comply with these laws, including the need to establish your identity (and, if relevant, the identity of a beneficiary and other persons associated with your Account).

Additionally, from time to time, we may require additional information to assist with this process. You will be notified if we need to establish your identity or if we require further information.

We may be required to report information about you to the relevant authorities. We may not be able to tell you when this occurs. We may not be able to transact with you or other persons. This may include delaying, blocking, freezing or refusing to process a transaction. This may impact on your investment and could result in a loss of income and principal invested.

# Privacy of your personal information

## Collection and verification of customer information

“Customer information” is information about a customer. It includes personal information such as name, age, gender, contact details as well as your health and financial information.

The law requires us to identify our customers. We do this by collecting and verifying information about you. We may also collect and verify information about persons who act on your behalf. The collection and verification of information helps to protect against identity theft, money-laundering and other illegal activities.

We use your customer information to manage our relationship with you, provide you with the products and services you request and also tell you about the products and services offered by the Group, affiliated providers and external providers for whom we act as agent. If you have given us your electronic contact details, we may provide marketing information to you electronically.

The collection and verification of customer information may be carried out in different ways and we will advise you of the most acceptable methods of doing this. We may disclose your customer information in carrying out verification – e.g. we may refer to public records to verify information and documentation, or we may verify with an employer that the information you have given us is accurate.

The type of information we may collect and verify includes your full name, date of birth and residential address. If you are commonly known by two or more different names, you must give us full details of your other name or names.

In addition, during your relationship with us, we may also seek and collect further information about you and about your dealings with us.

You must provide us with accurate and complete information. If you do not, you may be in breach of the law and also we may not be able to provide you with products and services that best suit your needs.

# Privacy of your personal information

## Protecting customer information

We comply with the National Privacy Principles as incorporated into the *Privacy Act 1988* (Cth).

We disclose customer information to other members of the Group (including overseas members), so that the Group may have an integrated view of its customers and to facilitate the integrated treatment of its customers. It also enables other members of the Group to provide you with information on their products and services.

## Other disclosures

So that we can manage our relationships, customer information may be disclosed to:

- your employer (if any, to the extent required to assist your employer to meet their obligations)
- brokers and agents who refer your business to us
- any person acting on your behalf, including your financial advisor, solicitor, settlement agent, accountant, executor, administrator, trustee, guardian or attorney
- external product providers into which you might direct some of your investment, other product providers to which your investment might be transferred
- organisations to which we may outsource certain functions
- other organisations to assist in finding lost super and consolidation of member accounts
- we may also conduct regular searches for lost super for our Members, where we may send personal information such as your full name, date of birth, address and tax file number (if held) to the ATO
- we often have multiple Accounts in one Members name and where we are satisfied that our identification criteria provide a match, we can merge Accounts for the Member and advise them in writing.

In all circumstances where our contractors, agents and outsourced service providers become aware of customer information, confidentiality arrangements apply. Customer information may only be used by our agents, contractors and outsourced service providers for our purposes.

## Privacy of your personal information

We may be required to disclose customer information by law, e.g. under court orders or statutory notices pursuant to taxation or social security laws or under laws relating to sanctions, anti-money laundering or counter-terrorism financing.

We may send customer information overseas if:

- that is necessary to complete a transaction or
- we outsource certain functions overseas.

We may also be permitted, as distinct from required, to disclose information in other circumstances. For more information, please refer to our Privacy Policy.

## Access to your personal information

The law allows you (subject to permitted exceptions) to access your personal information. You can do this by contacting:



**Email**

**CustomerRelations@cba.com.au**



**Phone**

**1800 805 605\*** between 8:30 am and 5 pm (Sydney time), Monday to Friday.



**Post**

Customer Relations  
Commonwealth Bank  
Reply Paid 41  
Sydney NSW 2001

We may charge you for providing access.

\* A free call unless made from a mobile phone, which will be charged at the applicable mobile rate.

## Further information

For further information on our privacy and information handling practices, please refer to the Group's Privacy Policy, which is available at **commbank.com.au**, upon request from us or at any Commonwealth Bank branch.

# Enquiries and complaint resolution

The Trustee is obliged to provide you with any information that you reasonably require to understand your benefit entitlements.

If you require further information about SuperTrace, require assistance in understanding your benefit entitlements, have any other enquiries or have a complaint, you can contact one of our customer service representatives by:



## Phone

**1300 788 750** between 8:30am and 6pm (Sydney time), Monday to Friday



## Website

Visiting our website at **[www.supertrace.com.au](http://www.supertrace.com.au)**

If you wish to lodge a complaint, you should write to:

The Complaints Manager  
Customer Relations  
Commonwealth Bank Group  
Reply Paid 41  
Sydney NSW 2001

Please mark your letter “**Notice of Complaint**”. Upon receipt of your complaint, the complaints manager will investigate the cause of your concern and respond to you as quickly as possible. If the matter cannot be resolved quickly, you will be kept informed of progress.

If you are not satisfied with our handling of your complaint or our decision, you may have the right to lodge a complaint with the Superannuation Complaints Tribunal.

## The Superannuation Complaints Tribunal (SCT)

Before the SCT has jurisdiction to deal with the matter it must be satisfied that the complaint was referred to an appropriate person under our internal enquiries and complaints arrangements. The Tribunal cannot deal with your complaint until you have made reasonable efforts to have the complaint resolved by the Fund.

## Enquiries and complaint resolution

If, after you have made a complaint to the Fund, you are not satisfied with the response, or do not receive a response, within 90 days, you can lodge a complaint with the Tribunal.

The Tribunal cannot deal with certain matters for example, decisions that relate to the management of the Fund as a whole, such as investment performance, the level of fees and charges or employer decisions.

If the SCT accepts the complaint, it will attempt to resolve the matter through conciliation. If a complaint cannot be resolved by conciliation and has not been withdrawn by Tribunal, it proceeds to Review. This means the Tribunal will consider submissions and make a decision to determine the outcome of the complaint.

To contact the SCT:



### Phone

**1300 884 114** between 9 am and 5 pm (Sydney time),  
Monday to Friday from anywhere in Australia



### Website

[www.sct.gov.au](http://www.sct.gov.au)

# Acceptance and processing of transaction requests

All transaction requests (SG shortfall vouchers, transfers, rollovers and withdrawals) have to be accepted by us before they can be processed. A transaction request is deemed to be accepted on the day our documentation requirements are met and funds (where applicable) are received by us at our processing centre (via our locked bag address, or e-mail address for electronic transfer data) or principal office of administration.

We reserve the right to reject any transaction request for any reason. If rejected, any monies will be returned to the payer without interest. Where a transaction request is incomplete or where issues relating to the lodgement remain unresolved, it will not be deemed to be accepted by us (see above) until all requirements are met.

On occasion, we may not be able to transact with you or other persons and this may include delaying, blocking, freezing or refusing to process a transaction (see page 30 regarding anti-money laundering laws for further information).

## Monies received into SuperTrace

The effective date for processing SG shortfall vouchers, and transfers and rollovers into SuperTrace is the date the funds and all necessary completed documentation are deemed to be accepted by us (see above).

## Monies paid from SuperTrace

The effective date for processing withdrawals from SuperTrace is the date the transaction is processed by us (and not the date the completed documentation is deemed accepted by us at our principal office of administration).

Withdrawal requests received by fax will not be accepted.

Benefit payments will only be made directly to you as a Member or to a complying superannuation fund.

## Portability

Portability rules allow superannuation balances to be moved from one fund to another. Generally, the transfer must occur within 30 days of a member's request provided the transferring trustee has all required information.

# How to transact or make changes

To update your membership details or to request a withdrawal or rollover of your benefit, all you need to do is complete one of the following forms.

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Name of form	Use this form
Change of details	to advise changes to your personal details
Nomination of dependant(s)	to advise changes to your nominated dependant(s)
Tax File Number notification	to advise us of your TFN
Benefit payment request	to rollover part or all of your benefit into another fund, to receive any unrestricted non-preserved benefit in cash, or to pay your total benefit

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## @ Website

You can download any of these forms from the SuperTrace website at [www.supertrace.com.au](http://www.supertrace.com.au)

Alternatively, these forms are available by contacting one of our customer service representatives on



## Phone

**1300 788 750** between 8:30 am and 6 pm (Sydney time), Monday to Friday.



## Post

SuperTrace  
Locked Bag 5429  
Parramatta NSW 2124






# Consents

The following parties have consented to being named in this PDS and have not revoked their consent:

- The Heron Partnership
- SuperRatings

No third party (other than CMLA) has caused the issue of this PDS and is not responsible for any statements within it.

# Directory

<b>Trustee</b>	Colonial Mutual Superannuation Pty Ltd Registered Office: Ground floor, Tower 1 201 Sussex Street Sydney, NSW 2000
<b>Administrator</b>	The Colonial Mutual Life Assurance Society Limited Locked Bag 5429 Parramatta NSW 2124
<b>Principal office of administration</b>	Level 12, 52 Martin Place Sydney NSW 2000
<b>Customer service representatives</b> 	<b>Telephone number (in Australia):</b> 1300 788 750 between 8:30 am and 6 pm (Sydney time) Monday to Friday <b>Telephone number (overseas):</b> +61 2 8282 0543 between 8:30 am and 6 pm (Sydney time) Monday to Friday
	<b>Facsimile number (in Australia):</b> 1300 700 353
	<b>Facsimile number (overseas):</b> +61 2 9009 0719 <b>Email address:</b> SuperTrace.Member@cba.com.au
<b>Postal address</b> 	SuperTrace Eligible Rollover Fund Locked Bag 5429 Parramatta NSW 2124
<b>Website</b> 	<a href="http://www.supertrace.com.au">www.supertrace.com.au</a>







# SuperTrace Eligible Rollover Fund – Trustee Nomination Form

Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 (the Trustee, we, us, our) is the Trustee of the SuperTrace Eligible Rollover Fund ABN 73 703 878 235 ('SuperTrace') which is administered by The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 ('CMLA'). The Trustee and CMLA are both wholly owned subsidiaries of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945.

## Important information:

- The effective date for processing SG shortfall vouchers, transfers and rollovers into SuperTrace is the date the funds and all necessary completed documentation are deemed to be accepted by us.
- If you have less than 10 transferring members per month, information may be provided by hardcopy if preferred.
- For initial transfers, we cannot accept your transfer unless we have received a completed Trustee Nomination Form.

Please write in BLOCK letters and use a ballpoint pen to complete this form.

## Fund Details

Superannuation fund/ADF/RSA name

ABN  SFN  RSER

Trustee name

Full name of contact person

Trustee address

State  Postcode

Telephone number ( )  Facsimile number ( )

Email Address

By providing your email address, you agree to receiving information on legislative changes and information on products or services that may be of benefit or interest to you by email.

Administrator's name

Full name of contact person

Administrator's address

State  Postcode

Telephone number ( )  Facsimile number ( )

Email Address

## Trustee Declaration

I/We hereby nominate the SuperTrace Eligible Rollover Fund as the approved eligible rollover fund for the members of the above named fund/account.

I/We hereby declare that we are a complying Superannuation Fund or Approved Deposit Fund, or Retirement Savings Account provider under the Superannuation Industry (Supervision) Act 1993 or Retirement Savings Account Act 1997, as applicable.

Authorised trustee signatory(ies)

Date  /  /

Date  /  /

Please return this form to:

The Administrator  
SuperTrace  
Locked Bag 5429,  
Parramatta NSW 2124

# Schedule 1 – Member Data Requirements

**Data requirements:**

- If any of the below information is not available please include blanks.
- No commas to be included in file.
- All text to be in upper case.
- If using this schedule, information must be passed to CMLA via email using the specified Excel format.

Description	Comments	Field width	Field Position	Format	Note
Your member number	Non mandatory	10	1-10		
Surname	Mandatory	60	11-70		
Given name	Mandatory	30	71-100		
Title: Mr/Ms	Mandatory	4	101-104		
Address 1 (House No & Street)	Mandatory	40	105-144		1
Address 2	Non mandatory	40	145-184		1
Suburb/Town (for Australian suburbs e.g. Pymont, Toorak etc; for overseas the country name e.g. 'New Zealand')	Mandatory	19	185-203		1
State (for Australian states e.g. QLD, NSW etc; for overseas 'OTH')	Mandatory	3	204-206		1
Postcode (for Australian postcodes e.g. 2001, 4121 etc; If state = 'OTH' postcode must = 9999)	Mandatory	4	207-210		1
Sex	M or F	1	211-211		
DOB	Mandatory	10	212-221	dd/mm/yyyy	
Tax File Number	Non Mandatory	9	222-230	nnnnnnnn	2
Date started/Eligible Service Date	Mandatory	10	231-240	dd/mm/yyyy	
Tax Free	Mandatory	15	241-255	nnnnnn.nn	
Element Taxed	Mandatory	15	256-270	nnnnnn.nn	
Element Untaxed	Mandatory	15	271-285	nnnnnn.nn	
Preserved amount	Mandatory	15	286-300	nnnnnn.nn	
Restricted non-preserved	Mandatory	15	301-315	nnnnnn.nn	
Unrestricted non-preserved	Mandatory	15	316-330	nnnnnn.nn	
Financial year ending	Mandatory	10	331-340	dd/mm/yyyy	3
Employer contributed amount	Non Mandatory	15	341-355	nnnnnn.nn	4
Personal contributed amount	Non Mandatory	15	356-370	nnnnnn.nn	4
Capital Gains Tax amounts – Small business retirement exemption amount	Non Mandatory	15	371-385	nnnnnn.nn	4
Capital Gains Tax amounts – Small business 15 year exemption amount	Non Mandatory	15	386-400	nnnnnn.nn	4
Personal Injury election amount	Non Mandatory	15	401-415	nnnnnn.nn	4
Spouse contributions	Non Mandatory	15	416-430	nnnnnn.nn	4
Other family and friend contributions	Non Mandatory	15	431-445	nnnnnn.nn	4
Directed termination payments (taxable component) amount	Non Mandatory	15	446-460	nnnnnn.nn	4
Transferred from reserves – Assessable amounts	Non Mandatory	15	461-475	nnnnnn.nn	4
Transferred from reserves – Non assessable amounts	Non Mandatory	15	476-490	nnnnnn.nn	4
All contributions received for the year	Mandatory	15	491-505	nnnnnn.nn	4
'Lost' member per SIS	Mandatory	1	506-506		
SFN of transferring fund	Mandatory	9	507-515	nnnnnnnn	

**Notes:**

- 1 Overseas addresses – State = 'OTH', Postcode = '9999'
- 2 If you have the member's TFN, please provide.
- 3 Refers to the financial year period for which the contributions relate.
- 4 Please advise us only of those contribution amounts for which you have not previously notified the ATO.



