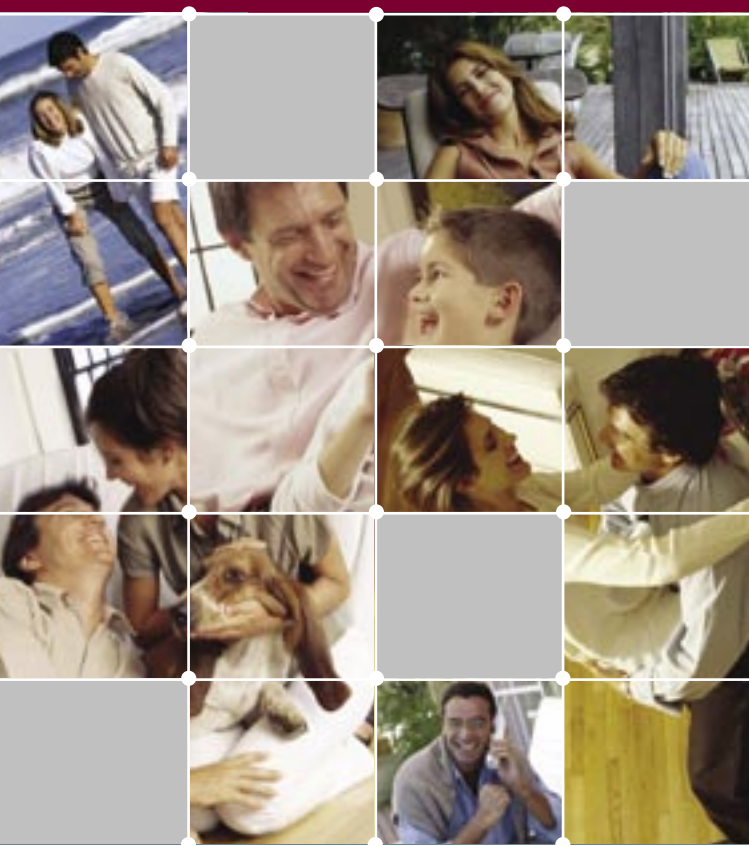


SuperTrace Eligible Rollover Fund

Part 2: Report to Members



For the year ended 30 June 2006

Issued by: Colonial Mutual Superannuation Pty Ltd

ABN 56 006 831 983 AFSL 235025 RSEL L0002769

Abbreviations

Account	Your account in SuperTrace
APRA	Australian Prudential Regulation Authority
ATO	Australian Taxation Office
CMLA	The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035
Colonial First State	Colonial First State Investments Limited ABN 98 002 348 352 AFSL 232468
Member	A member with an Account in SuperTrace
SCT	Superannuation Complaints Tribunal
SGC	Superannuation Guarantee Charge
SIS	Superannuation Industry (Supervision) Act 1993 and Regulations
SuperTrace	SuperTrace Eligible Rollover Fund ABN 73 703 878 235 RSER R1067354 SFN 2924/449/40
TFN	Tax File Number
Trustee 'we', 'us' or 'our'	Colonial Mutual Superannuation Pty Ltd

The Trustee and CMLA are both 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 report) 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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Introduction

Dear Member,

The Trustee is pleased to present its Report to Members of SuperTrace for the financial year ended 30 June 2006.

This report is issued in accordance with the Corporations Act 2001 and SIS and provides you with an update on issues concerning your investment in SuperTrace and general information and details of the management of SuperTrace. It also explains how you can obtain additional information about SuperTrace.

Your annual statement provided with this report gives details of your benefits within SuperTrace. If you have any questions about your superannuation benefits please contact your financial adviser or call one of our Customer Service Representatives on **1300 788 750** between 8.30am and 6pm (Sydney time), Monday to Friday.

Alternatively, you can write to the Administration Manager at:

SuperTrace
Locked Bag 5429
Parramatta NSW 2124

The information in this report is given in good faith, however, you should seek advice before acting on it.

Super legislative update

We have set out below a short summary of legislative development during the year which may be relevant to Members. If you have any questions we suggest you contact your financial adviser or a Customer Service Representative. Please refer to page 26 for the relevant contact details.

Definition of an interdependency relationship

The definition of an interdependency relationship has been clarified in amendments made to the SIS Regulations. These specify the matters to be taken into account by a trustee when determining whether two persons have an interdependency relationship, or had an interdependency relationship immediately before the death of one of the persons.

Some proposed changes to superannuation legislation in the May 2006 Federal Budget

It is important to note that the proposals are subject to change, and that draft legislation has yet to be released. These notes were prepared as at September 2006.

As contributions are not accepted by the Fund, and the Fund does not pay pensions, the notes do not refer to proposals in relation to them.

Removal of compulsory cashing requirements from 10 May 2006 to 30 June 2007

Removal of compulsory cashing of benefits requirements for those aged over 65 (for the period 10 May 2006 to 30 June 2007) means members can leave benefits in the concessional tax superannuation environment during this period, without the need to commence drawing on it as an income stream or removing the funds from the superannuation environment once they retire.

SIS has been modified to remove compulsory cashing for this period only, however, this position is expected to be continued after 30 June 2007 by legislative amendment.

Reasonable Benefit Limits to be abolished

The proposed abolition of RBLs could represent significant tax savings for persons with benefits in excess of current RBLs.

Changes to the taxation of superannuation benefits

Representing a significant change to the taxation of superannuation benefits, the Government has proposed to abolish tax payable on benefits paid from a superannuation fund from age 60 (either as a lump sum or an income stream) where tax was previously paid on contributions and earnings.

For those over age 60 at retirement, lump sum tax will still apply in a simplified form. The proposal is to remove the existing tax components and replace them with two components as follows:

- An exempt component, which would be tax free and would comprise undeducted contributions, pre July 83, CGT exempt, post 94 invalidity and concessional components; and
- A taxable component, which would be the post June 83 component (retaining its existing tax treatment).

Changes proposed to take effect from 20 July 2007 – Assets test taper rate reduction

Currently, under the Centrelink assets test, a person loses \$3 of age pension per fortnight (\$78 annually) for every \$1,000 of assets they have above the assets test free area.

It is proposed to reduce the pension assets test taper rate to \$1.50 per fortnight (\$39 annually) for every \$1,000 of assets above the test free area.

Based on the current age pension, a single retiree homeowner could have (approximately) an additional \$165,000 of assets, while a couple could have (approximately) an additional \$275,000 of assets before losing the age pension.

It is important to note that access to the age pension is also dependent upon the Centrelink income test.

Information about SuperTrace

Who is the Trustee?

Colonial Mutual Superannuation Pty Ltd is the Trustee of SuperTrace. The Trustee is the holder of a Registrable Superannuation Entity Licence (RSEL) under SIS and is a wholly owned subsidiary of Commonwealth Bank of Australia.

The Trustee, as a member of the Commonwealth Bank Group, is covered under the Group's 'Directors & Officers' indemnity and 'Professional' indemnity insurance policies. These policies maintain sufficient and adequate cover to protect the interests of Members.

The Trustee's role is to ensure that SuperTrace is administered in accordance with the Trust Deed, superannuation legislation and in the best interests of Members.

No penalties have been imposed on the Trustee under superannuation law.

The Trust Deed and Risk Management Plan

SuperTrace's 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 permitted by SIS, or
- all affected Members agree to the change.

If a change is made to the Trust Deed that affects you, we will advise you in due course. A copy of the Trust Deed and the Risk Management Plan of the Fund is available on written request to our Customer Services Representatives.

Who is the Administrator?

CMLA is responsible for the administration of SuperTrace.

Complying status of SuperTrace

SuperTrace qualifies as a regulated fund and is eligible for concessional tax treatment.

The complying status of SuperTrace can only be revoked in exceptional circumstances. It is the Trustee's intention to ensure that SuperTrace continues to qualify as a regulated fund.

What benefits does SuperTrace accept?

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

- fails to nominate an alternative fund to which their benefit is to be transferred within a specified time period of their benefit becoming payable; or
- becomes 'lost' as defined in SIS.

A 'lost' Member will generally be a Member of a superannuation provider who:

- cannot be contacted, that is, the superannuation provider may not have been advised of the Member's address or mail sent to the Member's last known address has been returned unclaimed;
- is an inactive Member, that is, the Member joined a superannuation provider more than 2 years ago to receive employer contributions but in the last 2 years there have not been any contributions or rollover amounts; or
- transferred from another superannuation provider as a lost Member and no new address has been found in the last 2 years.

Does SuperTrace accept contributions?

You cannot make contributions to SuperTrace. However, you may transfer amounts to SuperTrace from other complying superannuation arrangements. SuperTrace can also accept shortfall components under the Superannuation Guarantee legislation.

Information about your investment

All assets of SuperTrace are invested in an investment policy ("the Policy") with CMLA. The Policy is invested solely in the Colonial Stable Fund in CMLA's No. 2L Statutory Fund.

Investment objective and strategy of Colonial Stable Fund

The investment objective is to provide medium term moderate real rates of return while aiming to minimise the occurrence of negative shorter term returns.

The investment strategy is to invest in a range of assets including Australian and international equities, property, fixed interest securities and cash, with a heavier weighting towards fixed interest investments. Australian industrial equities are managed according to a low tracking error style.

A global approach is taken to managing resource stocks. International equities are managed in a combination of indexed and active styles. Fixed interest is actively managed. Tactical asset allocation techniques are employed to enhance performance.

Asset allocation

	30 June 2006	30 June 2005
Australian Shares	15.5%	16.0%
International Shares	11.0%	9.4%
Fixed Interest	41.6%	41.2%
Property	5.1%	5.7%
Cash	26.8%	27.7%

Investment performance of SuperTrace

The investment returns (crediting rates) for the last 5 years are as follows:

Year ended 30 June 2006	7.66% p.a.
Year ended 30 June 2005	7.48% p.a.
Year ended 30 June 2004	6.57% p.a.
Year ended 30 June 2003	5.05% p.a.
Year ended 30 June 2002	-0.34% p.a.
5 year compound crediting rate to 30 June 2006	5.24% p.a.

Crediting rates reflect the actual performance of the underlying assets held by SuperTrace and are net of the asset charge and tax on investment earnings.

Past performance is not indicative of future performance.

How investment returns are passed on to you

Investment returns are credited to your Account annually, as an annual crediting rate.

An interim crediting rate (determined on a weekly basis) applies if you withdraw from SuperTrace.

The crediting rate is not guaranteed and the rate applied may be negative.

The annual crediting rate is calculated so as to pass on all investment earnings to Members, however a small residual remains as part of the crediting rate process.

This residual is carried forward and incorporated in the following years crediting rate.

Relationship between the Trustee and some service providers to SuperTrace

The following associates of the Trustee are service providers in respect of SuperTrace at the publication date of this report:

Company Name	Function
CMLA	<ul style="list-style-type: none">■ responsible for administration of the Fund■ issues the Policy and operates the CMLA statutory fund out of which the Policy is issued
Colonial First State	<ul style="list-style-type: none">■ provides investment management services in respect of the statutory fund■ manager of some trusts in which the statutory fund may invest

Trustee policy towards use of derivatives

The Trustee does not use derivatives directly. However, investment in derivatives, such as futures and options, may be used by the underlying fund managers to protect the values of portfolios against major falls in market prices or to change the portfolios' exposure to markets more rapidly and efficiently than could be done by purchasing or selling the assets directly.

The managers of the underlying investments may also use tactical asset allocation methods to enhance performance. This may involve investment in derivatives.

Fees and charges

The following fees and charges apply:

- an asset charge of up to 1.65% p.a.¹ (actual cost net of tax) of your investment is deducted from the total assets of the fund; and
- a benefit payment fee of \$30 (actual cost net of tax) on withdrawal from SuperTrace, subject to Member Protection. This means this fee is only recovered if your Account has earned \$30 in interest or, if less than \$30 interest is earned, the lesser amount is taken as a benefit payment fee.

In addition, the Trustee is entitled to recover any costs from SuperTrace assets for liabilities incurred while acting as trustee.

¹Note: From 1 October 2006 this fee will be up to 1.55% p.a. of total assets of the fund.

Member protection legislation

This legislation generally prohibits trustees of superannuation funds from charging administration fees in excess of interest earned on account balances which are less than \$1,000 and contain compulsory contributions (i.e. Award, Superannuation Guarantee).

Unlike other superannuation funds, Eligible Rollover Funds must protect all members' full withdrawal benefits, even if they exceed \$1,000. Member protection does not apply to fees and charges levied at the fund, as opposed to the member level.

Increase or alterations to charges

In accordance with the governing rules of SuperTrace, including the Policy through which benefits are provided, the Trustee and/or CMLA may vary the amounts of any fees and charges.

You will be notified of any variation that affects you.

Other important information

Trust Deed amendments

A Trust Deed amendment to incorporate “interdependency relationship” in the definition of “Dependant” was executed in January 2006.

Financial information

Benefits paid to you are wholly determined by reference to the Trust Deed and to life insurance policies. For this reason, the Corporations legislation provides that audited accounts, the auditor’s report, the statement of assets and details of investments exceeding 5% of the total assets of SuperTrace are not required to be included in this report.

Superannuation contributions surcharge tax

The Federal Government abolished the superannuation surcharge with effect from 1 July 2005.

The ATO can still make Surcharge assessments after 1 July 2005 for prior financial years.

You may therefore see further superannuation surcharge deductions from your Account.

The ATO calculates the amount of any liability you may incur. This information is then forwarded to you and the fund holding your current account. The surcharge liability will then be debited from your account.

Surcharge objections

If you are dissatisfied with your surcharge assessment you can lodge an objection direct with the ATO in your city of residence. In the course of lodging an objection, you will need to include the specific grounds for your objection.

Note: We recommend that you contact your taxation adviser or accountant to discuss your personal tax position concerning contributions.

Preservation

Since 1 July 1999 all contributions to and investment earnings in a superannuation arrangement have been subject to preservation. The value of any non-preserved benefits to which you were entitled at 1 July 1999 have remained non-preserved. Indexation does not apply to this amount.

Eligibility to withdraw from or remain in SuperTrace

Generally, your benefit may not be paid to you until you have reached age 65 or have reached your preservation age and have retired, except where early release is permitted by SIS.

Your preservation age is based on your 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
After 30 June 1964	60

Your benefit may be paid if:

- you have reached age 60 and an arrangement under which you were gainfully employed has come to an end;
- you have reached age 65 and have requested payment of your benefit;
- you become permanently incapacitated;
- you die (refer to the Nomination of dependant(s) form on page 33);
- the Trustee believes you satisfy the severe financial hardship criteria (after meeting a number of regulatory requirements);
- you are a temporary resident (other than a New Zealand citizen) departing Australia permanently; or
- APRA approves payment on specified grounds.

Unclaimed benefits

If:

- you have reached the age at which you may be eligible for the aged pension; and
- a benefit is immediately payable; and
- you have not applied to have the benefit paid; and
- we are unable to contact you;

the Trustee will transfer the benefit to the New South Wales Office of State Revenue (the 'Office'). Where we have paid such benefits to the Office any request for payment should be directed to:

Unclaimed Money
Office of State Revenue
GPO Box 4042
Sydney NSW 2001

Telephone **1300 366 016**

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 each year.

You can also request certain other information relevant to SuperTrace or your entitlements. However, in some cases a fee may be charged. Please contact one of our Customer Service Representatives on **1300 788 750** between 8.30am and 6pm (Sydney time), Monday to Friday.

Nomination of beneficiaries

You can nominate one or more dependants for consideration by the Trustee to receive your benefits in the event of your death.

If your circumstances have changed, you may wish to update any dependant beneficiary(ies) you have previously nominated (refer to page 33). You can change any nomination you make at any time.

The nomination will only be effective if the person is an eligible dependant. An eligible dependant includes your spouse (legal or de facto), a child (includes an adopted child, step-child or an ex-nuptial child) of any age, any person with whom you have an interdependency relationship, or any person financially dependent on you.

Any nomination is subject to the Trustee's discretion and is not binding on the Trustee.

Family law

The Family Law Amendment (Superannuation) Act 2001 allows the superannuation of married couples, who have separated or divorced, to be divided.

The legislation allows the following key Family Law processes to occur in relation to your SuperTrace Account:

- **Information Request:** This 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 as the Member, 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. Should a request be made by your spouse or intending spouse, the legislation states that you must not be informed of the request.
- **Payment Flag:** A payment flag may be placed on your Account through an agreement by you and your spouse or through a court order. The presence of this flag requires the Trustee to prevent certain types of withdrawals being made from your Account.
- **Splitting Instructions:** Splitting instructions specify how your 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 the Trustee.

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 the 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 timeframe, their entitlement will be established as a separate account within SuperTrace.

While the provisions of the Family Law Act do permit the charging of a reasonable fee 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, please contact your financial adviser or simply call **1300 730 324** between 9am and 5pm (Sydney time), Monday to Friday.

Customer service

Complaints resolution

We have arrangements in place to deal with Member enquiries and complaints about the operation or management of SuperTrace.

If you have an enquiry you should first contact one of our Customer Service Representatives on **1300 788 750** between 8.30am and 6pm (Sydney time), Monday to Friday.

The representative will either deal with the matter personally or refer the matter to the appropriate person.

If you wish to lodge a complaint you should write to the Complaints Manager at the following address:

Customer Relations
Commonwealth Bank Group
Reply Paid 41
Sydney NSW 2001

Please mark the letter 'Notice of Complaint'.

Upon receipt of your enquiry or complaint the Trustee 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.

Your complaint will be handled by the Complaints Manager or may be referred to a complaints committee for attention.

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

The Superannuation Complaints Tribunal

The Superannuation Complaints Tribunal (SCT) is an independent body established by the Commonwealth Government to assist members, beneficiaries and other persons to resolve certain complaints with fund trustees and insurers.

Before the SCT has jurisdiction to deal with the matter, it must be satisfied that the complaint was previously made to an appropriate person under SuperTrace's internal enquiries and complaints procedures, outlined on page 21. Please be aware that there are time limits for lodging certain types of complaints and the SCT can only deal with complaints which concern a particular Member or former Member. It cannot deal with complaints about the management of SuperTrace as a whole.

If the SCT accepts your complaint, it will attempt to resolve the matter through conciliation which involves assisting you and the Trustee to come to a mutual agreement. If conciliation is unsuccessful, the complaint will be referred to the SCT for a determination which is binding.

To contact the SCT you can telephone **1300 780 808** between 10am and 4pm (Sydney time), Monday to Friday, from anywhere in Australia. Alternatively, you can visit their website at www.sct.gov.au.

Privacy of your personal information

Collection of personal information

We and also CMLA collect personal information (including your full name, address and contact details) so that we may administer our customer relationships and provide customers with the products and services they request as well as information on the Commonwealth Bank Group's ('the Group') products and services. If you have provided us with your email or mobile phone details, we may provide information to you on the Group's products and services electronically.

We may use information you have provided to the Group to assist us in locating you if you have become a lost member.

Where it is necessary to do so, we also collect information on individuals such as company directors and officers (where the company is our customer), as well as customers' agents and persons dealing with us on a 'one-off' basis.

The law can also require us to collect personal information.

We may take steps to verify the information we collect, e.g. a birth certificate provided as identification may be verified with records held by the Registry of Births, Deaths and Marriages to protect against impersonation.

You need to provide us with accurate and relevant information

If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking.

Other members of the group

We are permitted by the Privacy Act to disclose personal information to other members of the Group. This enables the Group to have an integrated view of its customers. Your personal information may be accessed by our Group staff in other countries if that becomes necessary for transactional reasons to enhance our relationship with you.

Other disclosures

Personal information may be disclosed to:

- your financial adviser, brokers and others who refer your business to us;
- any person acting on your behalf including your financial adviser, solicitor or accountant, executor, administrator, trustee, guardian or attorney;
- external product providers into which you might direct some of your investment and other product providers to whom your investment might be transferred;
- organisations, including overseas organisations, to whom we outsource certain functions.

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

We may also disclose personal information to other financial institutions and organisations at their request if you seek credit from them.

We may be allowed or obliged to disclose information by law, e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws.

Access

You may (subject to permitted exceptions) access your information by contacting:

Customer Relations
Commonwealth Bank Group
Reply Paid 41
Sydney NSW 2001

We may charge you for providing access.

Further information

For further information on our privacy and information handling practices, please refer to our Privacy Policy Statement, which is available at commbank.com.au or on request from any Commonwealth Bank branch.

Directory

Trustee

Colonial Mutual Superannuation Pty Ltd

Registered Office:
Level 7, 48 Martin Place
Sydney NSW 2000

Administrator

The Colonial Mutual Life Assurance Society Limited

Principal Office of Administration

The principal office of administration is:
Level 7, 39 Martin Place
Sydney NSW 2000

Investment Manager

Colonial First State Investments Limited

Customer Service Representatives

1300 788 750

8.30am to 6pm (Sydney time), Monday to Friday

Postal address is:
SuperTrace
Locked Bag 5429
Parramatta NSW 2124

Website: www.supertrace.com.au

How do you make changes?

Checklist

To change your membership details, all you need to do is complete one of the following forms and send it to the address shown at the bottom of this page. You may wish to contact one of our Customer Service Representatives if you require assistance.

Change of Details	For updates to details regarding your personal details.
Nomination of Dependand(s)	To advise changes to your nominated dependand(s).
Tax File Number Notification	To advise your TFN.
Benefit Payment Request	To roll over part or all of your benefit into another fund or to pay your total benefit. <ul style="list-style-type: none">■ Please fill out and attach the Tax File Number Notification form if you wish us to advise your TFN to your nominated rollover fund.■ Please ensure you sign the authorisation section of this form.

Mail forms to: SuperTrace
Locked Bag 5429
Parramatta NSW 2124

*Changes to your surname will require verification of the name change before your membership details will be updated. Such verification can include:

- a copy of your marriage certificate;
- divorce papers and birth certificate/marriage certificate (to show maiden name); and
- a change of name form by deed poll.

If the change to your surname is to correct a spelling error, a copy of your driver's licence, birth certificate or details page of your passport is required. Supporting documentation from your previous superannuation fund may also be required. This will be in the form of a previous Annual Statement or Membership Certificate.

For changes to your date of birth, a copy of your driver's licence, birth certificate or details page of your passport is required. Supporting documentation from your previous superannuation fund may also be required. This will be in the form of a previous Annual Statement or Membership Certificate.

I declare that the information I have provided is true and correct.

Member's signature Date

Please send this form to:

SuperTrace
Locked Bag 5429
PARRAMATTA NSW 2124

Enquiries can be made on **1300 788 750**.

Nomination of dependant(s)

SuperTrace Eligible Rollover Fund

Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 RSEL L0002769 (the 'Trustee')

1 Member Details

Title (Mr/Mrs/Ms/Dr) Given name(s)
Surname*
Mailing address
 State Postcode
Date of birth* / / SuperTrace membership number
Telephone (AH) () Telephone (BH) ()
Mobile

This form allows you to indicate to us how you would like your death benefit to be paid but it is not binding on us. We have an absolute discretion in determining who will receive your death benefit. To assist us in making this decision, you may nominate anyone who is a 'dependent' as defined in the Trust Deed. You may also nominate that your benefit be paid to your estate (i.e. your legal personal representative).

A dependant of yours as defined in the Trust Deed for SuperTrace includes:

- a spouse (legal or de facto);
- a child (including an adopted child, step-child or ex-nuptial child) of any age;
- a person with whom you have an interdependency relationship; and
- any person financially dependent on you.

Please also complete details about the dependant(s) you wish to nominate and return this form to:

SuperTrace
Locked Bag 5429
PARRAMATTA NSW 2124

Enquiries can be made on **1300 788 750**.

2 Dependant Details

1 Full name	<input type="text"/>
Relationship to you	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Share of benefit	<input type="text"/> %
2 Full name	<input type="text"/>
Relationship to you	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Share of benefit	<input type="text"/> %
3 Full name	<input type="text"/>
Relationship to you	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Share of benefit	<input type="text"/> %
4 Full name	<input type="text"/>
Relationship to you	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Share of benefit	<input type="text"/> %
My Estate (i.e. your legal personal representative) Share of benefit	<input type="text"/> %
Total	<input type="text"/> %
Member's signature	<input type="text"/>
Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Tax File Number notification

SuperTrace Eligible Rollover Fund

Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 RSEL L0002769 (the 'Trustee')

This form may only be used to pass on your tax file number to your superannuation fund.

Title (Mr/Mrs/Ms/Dr)	<input type="text"/>	Given name(s)	<input type="text"/>
Surname*	<input type="text"/>		
Mailing address	<input type="text"/>		
	State	Postcode	<input type="text"/>
Date of birth*	<input type="text"/> / <input type="text"/> / <input type="text"/>	SuperTrace membership number	<input type="text"/>
I agree to provide my tax file number which is	<input type="text"/>	<input type="text"/>	<input type="text"/>
Member's signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

The Superannuation Industry (Supervision) Act 1993 (the 'SIS Act') authorises us to ask you to provide your tax file number (TFN) but you do not have to provide your TFN to SuperTrace.

How we can use your TFN

If you do provide SuperTrace with your TFN, we must safeguard it and only use it for the purposes set out in the SIS Act and the Income Tax Assessment Act 1936/1997. These purposes currently include:

- taxing eligible termination payments at concessional rates;
- assessment of the additional tax (referred to as the 'surcharge') on deductible contributions;
- checking for, and combining, any other benefits you may already have in SuperTrace where other information is insufficient;
- passing your TFN to the Australian Taxation Office (the 'ATO') when you receive a benefit, or if you reach pension age without claiming any superannuation benefit which has become payable; and
- providing your TFN to any superannuation fund or Retirement Savings Account to which your benefit is being rolled over or transferred (although you may specifically request that we do not pass on your TFN to another fund and, if you wish to restrict the use of your TFN in this way, you just need to do so before your benefit is transferred to the other fund).

The consequences of not providing your TFN

It is not an offence to choose not to provide your TFN, however, if you do not do so:

- more tax will probably be deducted from superannuation benefits (you may be able to reclaim the tax in your next income tax assessment);
- the surcharge tax may apply to superannuation contributions by or for you (in some circumstances the surcharge may be reclaimed from the ATO);
- it may be more difficult to identify your benefit in SuperTrace; and
- it may be more difficult to check for, and combine, any other benefits you may already have in SuperTrace.

NOTE: Both the lawful purposes for which your TFN can be used, and the consequences of not quoting your TFN, may change in the future because of changes to legislation. More information can be obtained from the ATO on 13 10 20.

Please send this form to:

SuperTrace
Locked Bag 5429
PARRAMATTA NSW 2124

Enquiries can be made on **1300 788 750**.

Benefit Payment Request

SuperTrace

SuperTrace Eligible Rollover Fund

SuperTrace Eligible Rollover Fund ABN: 73 703 878 235 SFN: 2924/449/40 RSER
 Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025 RSEL L0002769 (the 'Trustee')

Section 1: Member Details

Title Mr Mrs Ms Miss Dr

Date of birth* / / /

Membership number

Alternate Member number

Surname

Given name(s)

Current Postal Address

State Postcode

Previous Postal Address

State Postcode

Section 2: Benefit Options (Please tick your preferred option below)

- Rollover Withdrawal Retirement

Note: If you are considering withdrawing your benefit from SuperTrace due to Permanent Incapacity, Compassionate Grounds, Severe Financial Hardship or are claiming a benefit on behalf of a deceased member or acting under Power of Attorney on behalf of a Member please contact one of our Customer Service Representatives on **1300 788 750** to obtain the relevant forms.

Section 3: Benefit Payment Instructions (Please tick your preferred option below)

- I wish to roll over my total benefit
- I wish to receive my total benefit due to retirement
- I wish to receive my non-preserved benefit less tax and leave the balance in SuperTrace
- I wish to receive my non-preserved benefit less tax and roll over the rest into my new fund

Section 4: Roll over Notification

Full Name of New Fund

Payee for Roll over Cheque

New Fund Contact

Fund Contact Phone Number -

*New Fund ABN

*New Fund SFN

*New Fund SPIN

*New Fund Account/Policy No.

Address of Roll over Fund

Suburb Postcode State

- If your balance is greater than \$500 we will require either:
- 1 piece of uncertified photo ID; OR
 - 100 points of other uncertified ID in lieu of this for all payments.
- Below are some examples of documents that are permissible for use for 100 points of identification. Please note that if the name appearing on the identification is different to the name held by SuperTrace, we require evidence of name
- | | | |
|---|---|---|
| <input type="checkbox"/> 70 - Birth Certificate | <input type="checkbox"/> 70 - Passport | <input type="checkbox"/> 70 - Australian Citizenship |
| <input type="checkbox"/> 40 - Drivers Licence | <input type="checkbox"/> 25 - Medicare card | <input type="checkbox"/> 25 - Marriage Certificate |
| <input type="checkbox"/> 25 - Credit card | <input type="checkbox"/> 25 - Key card | <input type="checkbox"/> 25 - Proof of employment (eg. Payment Summary) |
- If we discover a discrepancy in your name/Date of Birth we may require further evidence to support these differences. If you hold Power of Attorney, then you must only provide copies of **your** identification.

Section 6: ID Requirements

ID requirements are waived for benefit payments where your balance is equal to or less than \$500 (provided your personal details on your benefit claim form match exactly those we have on our system – personal details include address, Date of Birth and name).

(To be signed before a Justice of the Peace, Magistrate, Commissioner for taking Affidavits or Declarations or a Notary Public)

DECLARED AND SUBSCRIBED AT

this day of / /

Witness Signature

Witness Authority Number or Stamp or Address and Phone Number

Phone Number -

Witness Qualification

Member's signature

DECLARED AND SUBSCRIBED AT

this day of / /

Witness Signature

Witness Authority Number or Stamp or Address and Phone Number

Phone Number -

Witness Qualification

Section 5: Retirement Declaration - only to be completed if you're retiring

If you are aged 55 and less than 60 years and you have genuinely retired from the workforce, please complete below.

I,

of

in the State of do solemnly and sincerely declare as follows:

On the date of / / I retired from the workforce and have ceased to be gainfully employed. To the best of my knowledge and belief, I will not resume gainful employment in Australia or its territories.

And I make this solemn declaration by virtue of the Statutory Declarations Act 1959, and subject to the penalties provided by that Act for the making of false statements in statutory declarations, conscientiously believing the statements contained in this declaration to be true in every particular.

Member's signature

Section 7: Tax File Number Notification

For all withdrawals except rollovers, we will deduct any tax payable at the lower rate applicable to superannuation benefits if we have your tax file number. If we do not have your tax file number, we must deduct tax at the highest marginal rate plus Medicare Levy.

Contributions made from 20 August 1996 may be subject to the superannuation surcharge.

You do not have to give your tax file number. However, if you do wish to do so you must use a Tax File Number Notification form.

For your convenience a copy of this form has been included if your tax file number is not already stored in our records.

If you are rolling over, please tick the box below if you do not want us to pass on your tax file number to your nominated rollover fund or retirement savings account provider.

I do not want to pass on my tax file number.

Section 8: Declaration and Authorisation

I hereby authorise the Trustee of SuperTrace to pay my benefit as directed on this form. I also acknowledge that if part of my benefit has been redeemed, tax may be deducted from the benefit and I will not have the right to roll over this money in the future.

Member's signature Date / /

To help us process your request quickly, please enclose all necessary documents.

Please send this Benefit Payment Request to:

SuperTrace
Locked Bag 5429
PARRAMATTA NSW 2124

Enquiries can be made on **1300 788 750**.

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