



# Employer Fund Summary

## LifeTrack Employer Superannuation

### PART 4: Employer Fund Summary Product Disclosure Statement (PDS)

This document forms part of the PDS for LifeTrack Employer Superannuation, part of the LifeTrack Superannuation Fund.  
The documents that comprise the PDS are:

- Part 1: Member Information Guide
- Part 2: Investment Strategies Booklet
- Part 3: Insurance Booklet
- Part 4: Employer Fund Summary

Dated: 17 November 2006

Issued by: IOOF Investment Management Limited ABN 53 006 695 021,  
AFS Licence No. 230524, RSE Licence No. L0000406 as Trustee of the  
LifeTrack Superannuation Fund, RSE Registration No. R1000634.

### About this PDS

This Employer Fund Summary forms Part 4 of the Product Disclosure Statement (PDS) for LifeTrack Employer Superannuation, part of the LifeTrack Superannuation Fund. The documents that comprise the PDS are:

Part 1: Member Information Guide

Part 2: Investment Strategies Booklet

Part 3: Insurance Booklet

Part 4: Employer Fund Summary

If you have not received all four parts of the PDS at the same time, please contact your employer or alternatively call a **Client Services Officer** on **1800 653 894**.

### About the Trustee

IOOF Investment Management Limited (also referred to in this PDS as 'IOOF', 'the Trustee', 'we', 'our' or 'us') is the Trustee of the LifeTrack Superannuation Fund, (the Fund), ABN 39 716 243 898, RSE Registration No. R1000634 and is the issuer of this PDS.

IOOF Investment Management Limited, ABN 53 006 695 021, AFS Licence No. 230524, RSE Licence No. L0000406, is a company within the IOOF Group of companies which consists of IOOF Holdings Limited ABN 49 100 103 722 and its subsidiaries.

### Important Note:

On 9 May 2006, as part of its 2006 Budget, the Commonwealth Government proposed a number of changes to simplify and streamline superannuation. This may result in some of the complex tax arrangements and restrictions that currently apply to superannuation benefits and contributions being changed.

There is currently no legislation to cover these changes.

Information about the proposed changes and how they may affect your superannuation will be available on our web site when further details are known. If you think you are likely to be affected we recommend that you speak to a financial adviser about the status and impact of the proposals.

### General Advice Warning

The information contained in this Employer Fund Summary is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this information having regard to your objectives, financial situation and needs, and the Trustee recommends that you seek advice from a financial adviser before making any investment decisions. The Australian Securities and Investments Commission ("ASIC") can help you check if a financial adviser is licensed. ASIC has a web site ([www.asic.gov.au](http://www.asic.gov.au)) or you can call 1300 300 630.

Information in this PDS is based on taxation and superannuation laws on the date of issue of this PDS and their current interpretation.

In Parts 1, 2 & 3 of this PDS there appears a glossary of terms. These have been included to help explain some of the terms used in this PDS.

### How to find updated information

Information in this PDS that is not materially adverse to members may change from time to time. This information may be updated by us and made available to you by:

- calling a **Client Services Officer** on **1800 653 894**
- visiting our web site at **[www.ioof.com.au](http://www.ioof.com.au)**

A paper copy of any updated information will be provided free of charge on request.

If obtaining an electronic copy from the internet or other electronic means, members should ensure that they have downloaded a copy of this PDS comprising Parts 1, 2, 3 and 4.

### Trustee

IOOF Investment Management Limited

ABN 53 006 695 021,  
AFS Licence No. 230524,  
RSE Licence No. L0000406

Registered Address:

Level 29, 303 Collins Street  
Melbourne Victoria 3000

**SPIN AMG0063AU – LifeTrack  
Employer Superannuation**

# Employer Fund Summary

Welcome to the Employer Fund set up by your employer, for your superannuation in LifeTrack Employer Superannuation, part of the LifeTrack Superannuation Fund.

Please take the time to read the Product Disclosure Statement (PDS), which comprises:

Part 1: Member Information Guide;

Part 2: Investment Strategies Booklet;

Part 3: Insurance Booklet; and

Part 4: Employer Fund Summary.

These documents will provide you with information about your Employer Fund.

The Employer Fund Summary (Part 4) provides you with information regarding the fees and other costs applicable to your Employer Fund and highlights certain key information regarding your Employer Fund. Your employer has tailored the Employer Fund to meet the overall needs of its employees. Your employer is not able to take into account each employee's individual situations or needs.

## Eligibility for Membership

Upon acceptance by the Trustee of your employer's application on your behalf, you become a member of your Employer Fund on commencement of employment with your employer or other date chosen by your employer.

## Employer Fund Type

Your Employer Fund is an Accumulation style (defined contribution) superannuation fund where benefits are based on net contributions and investment returns less insurance premiums, fees and taxes.

## Contributions

The following contributions can be made to your Employer Fund:

- Employer contributions: Superannuation Guarantee or Industrial Agreement (all compulsory), additional employer and salary sacrifice;
- Member contributions: rollovers, transfers and voluntary personal;
- Spouse contributions; and
- Commonwealth Government Co-Contributions.

Refer to the Contributions section of Part 1 of this PDS for the conditions that apply to each type of contribution

## Default Investment Strategy

The Default Investment Strategy selected for your Employer Fund is the Trustee's Default Investment Strategy (refer to Part 1 of this PDS). If you do not select an Investment Strategy by using Portfolio Online, completing an Investment Authority (Form A) contained in the Investment Strategies Booklet (Part 3 of this PDS) or notifying us in writing, contributions will be invested in the applicable Default Investment Strategy, subject to the Cash Account minimum being maintained.

## Insurance

Any insurance which has been pre-arranged by your employer at your cost is shown on your Statement of Membership. Details regarding insurance arrangements available for your Employer Fund can be found in the Insurance Booklet (Part 3 of the PDS).

# Fees and other costs

The fee structure for your Employer Fund as negotiated by your employer is detailed in the following tables.

**Government regulations require all product issuers to include the following standard consumer advisory warning as set out in the box below. The information in the box is standardised across all product issuers and does not provide any specific information on the fees and charges in this product and therefore, may not reflect what fees you may be charged. You should refer to the fees in the table on page 3 for information on the specific fees and charges that apply to this product.**

Consumer Advisory Warning

## 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) web site ([www.fido.asic.gov.au](http://www.fido.asic.gov.au)) has a superannuation calculator to help you check out different fee options.

For the purpose of the above note and this section of the PDS any reference to 'Fund' means the Employer Fund.

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

Taxes (refer to Member information Guide, Part 1 of this PDS) and insurance costs (refer to the Insurance Booklet, Part 3 of this PDS) are set out in another part of this document.

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

Fees and costs for particular investment options are set out on page 15 to 26 of the LifeTrack Investment Strategies Booklet (Part 2 of this PDS).

Unless stated otherwise, all fees shown in this section include the impact of the Goods and Services Tax (GST) where applicable (refer to page 7 for more information).

\* Some fees and costs associated with this Fund can only be negotiated by your employer with the Employer Fund's financial adviser.

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
<b>Fees when your money moves in or out of the Fund<sup>1</sup></b>		
<b>Establishment fee</b> The fee to open your investment.	Nil	Not applicable
<b>Contribution fee<sup>2</sup></b> The fee on each amount contributed to your investment – either by you, your spouse or your employer on your behalf.	Up to 4% of each investment of \$5,000 or more. Up to 5% of each investment under \$5,000.	This fee is deducted from your Cash Account at the time of each contribution/ rollover/transfer.  This fee does not apply when you switch between investment options within the Employer Fund.
<b>Withdrawal fee</b> The fee on each amount you take out of your investment.	<b>Benefit Payment Fee:</b> Nil	Not Applicable
	<b>Exit Fee:</b> Nil	Not Applicable
<b>Termination Fee</b> The fee to close your investment.	Nil	Not applicable
<b>Management Costs</b>		
The fees and costs for managing your investment.	<b>Annual Administration Fee<sup>2</sup></b> This is the fee to cover the general administration of the Fund. For account balances of: \$0 up to \$50,000 1.50% p.a.; \$50,000 up to \$149,999 (inclusive) 1.33% p.a.; \$150,000 up to \$249,999 (inclusive) 1.20% p.a.; \$250,000 up to \$500,000 (inclusive) 1.10% p.a.; \$500,000 and over Fee is negotiable; <b>of your account balance.</b>	This fee is calculated daily on your account balance.  This fee is charged in arrears and is deducted from your Cash Account at the beginning of each month.
	<b>Expense Reimbursable</b> This is the fee to cover the general administration of the Fund. 0.32% p.a. of your account balance	This fee is calculated daily on your account balance.  This fee is charged in arrears and is deducted from your Cash Account at the beginning of each month.
	<b>Expense Recovery charge</b> This is an estimate of the out-of-pocket expenses the Trustee is entitled to recover from the Fund. 0.10% p.a. of your account balance	This fee is calculated daily on your account balance.  This fee is charged in arrears and is deducted from your Cash Account at the beginning of each month.
	<b>Management Costs (excluding any Performance-Based Fee) applied by each investment manager</b> The Management Cost (excluding any Performance-Based Fee) applied by each investment manager varies across managed funds available in LifeTrack and can range from 0.00% to 2.09% p.a. <sup>3</sup> (i.e. \$0.00 to \$20.90 p.a. per \$1,000 invested).	The Management Cost (excluding any Performance-Based Fee) applied by each investment manager is generally calculated daily as a percentage of the amount that you have invested in each managed fund. The fee is generally charged monthly or quarterly in arrears. Please refer to the product disclosure statement for the managed fund.  The Management Cost (excluding any Performance-Based Fee) applied by each investment manager is not deducted directly from your account. The fee is incorporated into the unit price of the managed fund.
The Management Cost (excluding any Performance-Based Fee) you pay for each investment option is listed in the LifeTrack Investment Strategies Booklet (Part 2 of this PDS)		
<b>Service Fees</b>		
<b>Investment Switching Fee<sup>3</sup></b> The fee for changing investment options.	Nil	Not applicable

1 When your money moves in or out of the Fund or when you make a switch, you may incur transaction costs included in the unit price of the investment option. (See information concerning the 'Transaction Costs' in the LifeTrack Investment Strategies Booklet (Part 2 of this PDS))

2 This fee includes an amount payable to the Employer Fund's financial adviser. Where the Employer Fund does not use a financial adviser the maximum fee specified will be applied and retained by IOOF. (See 'Financial Adviser Remuneration' and 'Fees charged by IOOF' under the heading 'Additional explanation of fees and costs').

3 This fee range is an estimate only and is based on the information provided by each underlying fund manager (For more information see the table on pages 15 to 24 of the LifeTrack Investment Strategies Booklet (Part 2 of this PDS).)

Where fees have been quoted to two decimal places, the actual fee may have been rounded up.

Your account balance comprises your Cash Account together with your holdings in each investment option.

## Fees and other costs cont'd

### Example of annual fees and costs for a balanced investment option

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

IOOF (ex AM) PST Balanced Growth Fund	BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR	
Contribution Fees	0 – 5%	For every additional \$5,000 put in, you will be charged between \$0 and \$250 <sup>1</sup> .
<b>PLUS</b> Management Costs	2.68% <sup>2</sup> p.a.	And, for every \$50,000 you have in the Fund the you will be charged \$1,340 <sup>2</sup>
<b>EQUALS</b> Cost of Fund		<p>If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees of <b>\$1,340 to \$1,590<sup>3</sup></b></p> <p><b>What it costs you will depend on the investment option you choose and the fees your employer negotiates with the Employer Fund's financial adviser.</b></p> <p><b>It will also depend on the proportion of the year that any additional contributions have been in the Fund.</b></p>

#### Additional fees may apply

- No withdrawals have been taken into consideration with this example
- The example does not take into consideration any market movement in the value of the managed fund and assumes that no further transactions were made and no further buy/sell spreads were incurred.
- References to 'contributions' also includes 'rollovers' or 'transfers'.
- There is no contribution tax or insurance premium deductions assumed in this example. Also all fees and charges are shown before considering any allowable tax deduction benefits to the Fund.

1 On the assumption that you contributed an amount of \$50,000, a contribution fee of 0 – 5% would have applied (between \$0 and \$2,500 for the \$50,000 contributed). Transaction costs may also have been included in the unit price for the investment option(s) into which contributions are invested.

2 This fee is the Management Costs comprising the Annual Administration Fee of 1.33% pa, the expense reimbursable of 0.32%, expense recovery charge of 0.10% and the Management Costs of 0.93% pa applied by the IOOF (ex AM) PST Balanced Growth Fund, based on the fees and other costs attributed to this managed fund for the financial year ending 30 June 2006. **The Annual Administration Fee applied is dependent on your account balance (i.e. the fee reduces in accordance with the sliding scale in the table on page 3).**

3 The example assumes a constant account balance of \$50,000 for the entire year and includes contribution fees that may be paid in respect of the additional contribution of \$5,000. However Management Costs will also be charged in relation to additional contributions. For example, Management Costs of 2.68% would also be charged in respect of the additional contribution of \$5,000 and the amount you pay will depend on the proportion of the year that the contribution is invested in the Fund (for example \$134.00 if the amount of \$5,000 was invested for the full year).

# Additional Explanation of Fees and Costs

## Performance-Based Fee

We do not charge any Performance-Based Fees for LifeTrack Superannuation Fund.

An investment manager may charge a Performance-Based Fee for a particular managed fund investment option.

This fee (if applicable) may be payable when the investment return generated by a managed fund exceeds a specific criteria or benchmark. The Performance-Based Fee (if applicable) is determined by the investment manager, not by us.

The Performance-Based Fee (if applicable) is generally calculated daily as a percentage of the amount that you have invested in each managed fund investment option. The fee is generally deducted on a monthly, quarterly or annual basis. Please refer to the product disclosure statement for the underlying managed fund.

An investment manager can incorporate the cost into the unit price of the managed fund, or alternatively, the investment manager can charge us and we will pass on the cost to you by directly deducting it from your account.

The investment managers that can charge a Performance-Based Fee and the way their fee is calculated are outlined in the LifeTrack Investment Strategies Booklet (Part 2 of this PDS).

## Switching Fee

You may switch between investment options at any time. There is no switching fee applicable as at the date of this PDS.

A buy/sell spread may apply to the underlying managed funds at the time of the switch. Please refer to the 'Transaction Costs' section in the LifeTrack Investment Strategies Booklet (Part 2 of this PDS) for more information.

## Alteration to Fees

The Trust Deed allows higher fees and charges than the current rates shown above. The Trustee may decide to increase any of these fees. We will give you at least 30 days notice of any increase in fees before the increase takes effect.

The maximum of each fee in the Trust Deed (including fees currently not charged) are:

- Annual Management Fee – 1.98%;
- Expense Recovery Charge – 0.5% each year;
- Switching Fee – 5.0%;
- Contribution (Entry Fee) – 7.5%;
- Contribution Fee (Transfer in fee) – 5.0%; and
- Benefit Payment Fee – 2.5%.
- Adviser Service Fee – at the rate agreed by the member/employer.
- Spouse Contributions – splitting fee as determined by the Trustee.

Please note the maximum fees are shown for your information only and are not the current fees charged in the LifeTrack Superannuation Fund.

The Trustee utilises an historical reserve from which to meet certain regulatory costs and professional fees. No amounts are paid into this historical reserve. Therefore this has no effect on members' returns.

## Insurance Premiums

The insurance premium you pay is dependent on various factors, such as the level of cover, age, sex and plan rating factor. Any commission that may be payable to a financial adviser for insurance cover is not charged separately to you but included in the insurance premium. In situations where there is no adviser, the commission is retained by IOOF.

Insurance premiums are deducted from your Cash Account each month in arrears. Your annual insurance premium is shown on your Statement of Membership, Half-yearly Statement and Annual Member Benefit Statement.

For further information on premium costs please refer to the Insurance Booklet (Part 3 of the PDS).

## Taxation

The Fund generally pays tax on distributions and capital gains at a maximum rate of 15%. The actual tax is often less than 15% because tax is paid on 'Taxable Income'. Taxable Income is assessable income less tax deductible expenses (e.g. the cost of your insurance cover under the Employer Fund.)

# Additional explanation of fees and costs cont'd

In relation to investment options invested in separate investment pools within the AMPST, tax is generally levied on the AMPST (rather than the superannuation fund) at the concessional rate of 15% on investment earnings.

### For example

Rachel is invested in LifeTrack Employer Superannuation. During the year, her account receives a distribution of \$500 (this is the only distribution and capital gain attributed to her account during the year). Rachel has \$50,000 of life cover through her superannuation; the annual premium payable during the year was \$150 (this is the only tax deductible expense attributed to her account).

The tax paid by the Fund is applied to the Taxable Income within her account, which is \$500 (assessable income) less \$150 (tax deductible expenses). The Fund will pay tax at a rate of 15% on the \$350 (i.e. \$500 less \$150); therefore the actual tax payable is \$52.50 (\$350 multiplied by 15%).

In this example, the effective tax rate paid by the Fund on the distribution was 10.5% (\$52.50 divided by \$500 expressed as a percentage).

For further information please refer to the section entitled 'Taxation' in the Member Information Guide (Part 1 of this PDS).

## Financial Adviser Remuneration

Your employer may use the services of a financial adviser. The financial adviser's role is generally to provide initial and ongoing advice and guidance in relation to your employer's Employer Fund, provide education and planning services in relation to your superannuation investments and benefits under the Employer Fund.

The financial adviser will normally receive remuneration. The **financial adviser's remuneration, which is described below, is included in the fees shown on page 3** (except any remuneration that the financial adviser charges directly to you or your employer as a fee for service).

Maximum amount paid to the Employer Fund's financial adviser	
Initial commission	Up to 4.40% of each contribution/rollover/transfer (paid from the <b>Contribution Fee</b> )
Ongoing commission <sup>1</sup>	Commission is payable at: 0.44% p.a. on first \$150,000; 0.33% p.a. on next \$350,000; 0.275% p.a. over \$500,000; of your account balance. (paid from the <b>Annual Administration Fee</b> )

<sup>1</sup> The amount paid to the Employer Fund's financial adviser is inclusive of GST. The cost to you includes the benefit of reduced input tax credits (RITC) for GST costs.

### For example

Leah invests \$4,000 in LifeTrack Employer Superannuation. The Employer Fund's financial adviser receives 4.40% of the contribution which is included in the 5% contribution fee.

This equates in dollar terms to:

- Amount deducted from Leah's account = \$200 (\$4,000 by 5%)
- Amount paid to the Employer Fund's financial adviser = \$176 (\$4,000 by 4.40%)

IOOF retains the difference and any RITC benefits.

### Additional Financial Adviser Benefits

We may pay additional amounts to a financial adviser (or their dealer group) in return for the promotion and marketing of Fund. This payment may include both financial and non-financial rewards. Any such amounts are paid from our resources and are not separate or additional charges to you.

The financial adviser should provide you with the details of any such benefit that they may receive. This information will be included in the adviser's Financial Services Guide and/or a Statement/Record of Advice, detailing any recommendations with respect to the Fund.

### Alternative Remuneration Register

We maintain an Alternative Remuneration Register in accordance with the IFSA/FPA Industry Code of Practice, which outlines the alternative forms of remuneration that are paid and received by us. You can inspect a copy of the register at our Victorian principal office (see our contact details on the inside back cover) at any time between 9:00am and 5:00 pm on a Melbourne business day.

### Insurance Commission

The Employer Fund's financial adviser can also receive up to 33% (inclusive of GST) of the insurance premiums paid for Death only, Death & Total and Permanent Disablement (TPD) and Salary Continuance (SC) cover under the Employer Fund. This is not an additional fee that will be charged directly to you, but will form part of the insurance premium applicable.

For further information please refer to "Insurance Premiums Payable" in the Insurance Booklet (Part 3 of the PDS).

### For Example

Melissa, age 26 next birthday, with \$200,000 Death & TPD insurance (with no loadings and 22% commission) under the Employer Fund with a Plan Rating Factor of 1.0, will pay a premium of \$135.52 p.a. (including a deduction of \$2.80 for RITCs). The commission paid to the Employer Fund's financial adviser is \$30.43, which is 22% of the premium prior to the deduction of RITCs (i.e.  $(135.52+2.80) \times 0.22$ ).

## Fees charged by IOOF where your employer does not use a financial adviser

Where your employer does not use a financial adviser, the maximum fees will apply. These fees are specified in the table on page 3. The amounts charged will be retained by IOOF.

Payments made between Fund Managers and the Employer Fund.

### Fund Manager Payment

We may receive a fee from underlying fund managers of certain investment options. This fee (as at the date of this PDS, up to 0.30% pa) is generally based on the total amount of money invested by the Trustee with each fund manager. These fees are paid from the underlying fund manager's own resources, they are not additional fees paid by you. The Trustee retains this fee. For example, we could receive up to \$30 for every \$10,000 invested with an underlying fund manager.

### Product Access Payment

An annual or one off dollar-based fee (currently up to \$3,500) may be paid to the Trustee from an underlying fund manager for inclusion of an investment option on our investment menu. These fees are paid from the fund manager's own resources, they are not additional fees paid by you. The Trustee retains this fee.

## Goods and Services Tax (GST)

The fees listed in this PDS include a Goods and Services Tax ("GST") where applicable.

A Reduced Input Tax Credit (RITC) at a rate of 75% can be claimed against the GST incurred on certain costs. The fees listed in this PDS that apply to LifeTrack are quoted net of any applicable RITCs.

Should the net impact of the GST change at any time in the future or it becomes evident that insufficient allowance has been made to meet the GST liability; we reserve the right to apply the adjusted or corrected rate without notice. Such alteration will be applied on and from the date the net impact of the GST changed or it is determined that insufficient allowance has been made to meet the GST liability.

# How to update your account details

**Before you complete any of the following forms, you should have been given a PDS which consists of the Member Information Guide (Part 1), the Investment Strategies Booklet (Part 2), the Insurance Booklet (Part 3) and this Employer Fund Summary (Part 4). In addition, you should obtain, from our web site, separate product disclosure statements that provide in-depth commentary on each of the underlying investment options you have selected.**

## Update your Personal details

All correspondence regarding your account will be sent to the address provided by your employer. If any of your personal details change, please notify one of our **Client Services Officers** on **1800 653 894** as soon as possible.

## Update the investment strategy on your account

Until we receive an investment instruction from you, the applicable default investment strategy will apply to your account. If you want to provide us with your own investment instruction then you need to refer to the Investment Strategies Booklet (Part 2 of this PDS) and complete the Investment Authority form. The Trustee recommends that you speak with a financial adviser regarding your investment options.

## Update the insurance arrangement on your account

Generally, your employer will pre-arrange insurance cover for you under the automatic acceptance provisions. If you or your employer are not eligible for automatic acceptance, and you wish to apply for insurance cover, or if you want to increase your level of cover, then you need to refer to the Insurance Booklet (Part 3 of this PDS) and complete the Change of Insurance Form. The Trustee recommends that you speak with a financial adviser regarding your insurance options.

## Update the death benefit nomination for your account

The Trustee will pay your benefits to your legal personal representative on your death. If you do not want your benefit paid to your legal personal representative, then you need to complete a binding nomination form in favour of one or more of your dependants (Refer to Part 1 of this PDS for further information).

## Transfer other benefits to your account

You can consolidate all your superannuation benefits into your account from other superannuation funds including any other existing employer sponsored superannuation benefits. To do this, you need to complete the Request to Transfer Benefits form for each benefit you want to transfer to your account. Before doing this, you should check to see if there are any exit fees or penalties that may be incurred and that you have adequate insurance arrangements in place before losing the benefit of any insurance cover you may have in your old fund. The transferring superannuation fund may require certified proof of identification. To avoid delays in processing the transfer, please attach a copy of your current driver's licence or passport that has been certified to be a true and complete copy of the original. Any person authorised to witness a statutory declaration under applicable Commonwealth or State legislation can provide this certification.

## Internet access to your account

You can apply to electronically access comprehensive information on your account, 24 hours a day, 7 days a week via the IOOF web site at **[www.ioof.com.au](http://www.ioof.com.au)**. The service is called Portfolio Online and is a free, quick, convenient and an easy way to keep in touch with your account and investment markets in general. To do this you need to go to **[www.ioof.com.au](http://www.ioof.com.au)** and complete the online application form.

## Post all forms to:

**LifeTrack Superannuation Fund**  
**Reply Paid 264**  
**Melbourne VIC 8060**

# Contact Us

To make it easy for you to keep up to date with your Employer Fund account, we provide you with a number of access options:

## Web site

[www.ioof.com.au](http://www.ioof.com.au)

## Email

[ClientServices@ioof.com.au](mailto:ClientServices@ioof.com.au)

## Phone

1800 653 894

## Fax

1800 558 539

## Mail

GPO Box 264C  
Melbourne VIC 3001

## Principal Offices of IOOF Investment Management Limited

### **Victoria, Tasmania and South Australia**

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303 Collins Street  
Melbourne VIC 3000

### **New South Wales & Australian Capital Territory**

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15 Bent Street  
Sydney NSW 2000

### **Queensland and Northern Territory**

Level 1  
33 Park Road  
Milton QLD 4064

### **Western Australia**

40 Kings Park Road  
West Perth WA 6005

## Feedback

If you would like to provide us with feedback about any of our products, services or this Product Disclosure Statement, please contact us as detailed above.





## Step 2: Details required for transfer

### SECTION A: DETAILS OF OLD FUND

I request and direct that the benefit held in my superannuation fund or 'eligible' income stream as detailed below, be transferred to my account in the nominated superannuation or pension product specified in Step 1.

Name of old fund	<input type="text"/>				
SFN or SPIN (if known)	<input type="text"/>				
Account/membership/policy name	<input type="text"/>				
Account /membership/policy number	<input type="text"/>				
Address	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Phone No.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### SECTION B: BENEFIT TO BE TRANSFERRED

Amount to be transferred	<input type="checkbox"/>	Entire balance (account in the old fund will be closed)
		Approximate value \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
	<input type="checkbox"/>	Partial balance of \$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

You should be aware that a Capital Gains Tax ('CGT') liability may arise and be deducted from your benefit prior to the transfer. We recommend that you seek taxation advice prior to authorising a transfer.

## Step 3: Declaration

By signing this request form, I make the following statements:

- I declare that I have fully read this form and declare that the information completed on this form is true and correct.
- I am aware that I may ask the trustee of my old fund for all the information that I need to understand my benefit entitlements in that fund (including information on exit, transfer, withdrawal and other fees, insurance, investment options and the effect of a transfer on those benefit entitlements) and I do not require any further information.
- I understand and acknowledge the implications of transferring my benefit from my old fund into my account in the nominated LifeTrack superannuation or pension product.
- I request and consent to the transfer of my benefit from my old fund into the nominated LifeTrack superannuation or pension product and acknowledge that my consent is irrevocable.
- I authorise the Trustee to make arrangements to have my benefit (including any employer contributions still to be made to my old fund) transferred from my old fund to my account in the nominated LifeTrack superannuation or pension product.
- I am aware of and authorise the deduction of transfer/exit/withdrawal fees (if any) by my old fund and any tax payable from the benefit transferred to my account in the nominated LifeTrack superannuation or pension product (subject to legislative restrictions).
- I understand that a CGT liability may arise and be deducted from my account prior to any transfer of benefits.
- I discharge the trustee of my old fund from all further liability in respect of the benefit paid and transferred to my account in the nominated LifeTrack superannuation or pension product.

### Signature

Date   /   /

Please sign and return this form by post to:

**LifeTrack, Reply Paid 264, Melbourne, VIC 8060**

**Enquiries: 1800 062 963 (for Personal and Pensions), 1800 653 894 (for Corporate and Employer).**

**Fax: 1800 558 539**

# Certificate of compliance

**Please note: This letter can be provided to the fund you are transferring from to confirm that LifeTrack Superannuation Fund is a complying superannuation fund.**

## To whom it may concern

**Date: 17 November 2006**

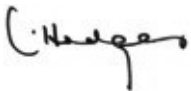
## CERTIFICATE OF COMPLIANCE

**LifeTrack Superannuation Fund (SFN 1017/669/49), ABN 39 716 243 898,  
RSE Registration No. R10006234 incorporating:**

- LifeTrack Personal Superannuation (SPIN AMG0063AU).
- LifeTrack Corporate Superannuation (SPIN AMG0065AU).
- LifeTrack Employer Superannuation (SPIN AMG0063AU).
- LifeTrack Cashback Pension (SPIN AMG0064AU).

We certify that:

1. LifeTrack Superannuation Fund (**Fund**) is a complying superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (Act);
2. the Trustee is IOOF Investment Management Limited (IOOF) ABN 53 006 695 021, AFS Licence No. 230524, RSE Licence No. L0000406;
3. the Trustee of the Fund has not been directed by the Australian Prudential Regulation Authority to cease accepting contributions under Section 63 of the Act; and
4. the Trust Deed allows benefits to be transferred/rolled over to the Fund.



A.P. Hodges  
General Manager, Retail Funds Management

For and on behalf of the Trustee  
IOOF

### Trustee

IOOF Investment Management Limited (IOOF)  
ABN 53 006 695 021  
AFS Licence No. 230524  
RSE Licence No. L0000406  
Registered Address: Level 29, 303 Collins Street, Melbourne VIC 3000

### Client Services

Postal Address: Reply Paid 264, Melbourne VIC 8060  
Phone: 1800 062 963 (for Personal and Pensions), 1800 653 894 (for Corporate and Employer).  
Fax: 1800 558 539  
Email: ClientServices@ioof.com.au









### Step 3: Member declaration and signature continued

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#### MEMBER SIGNATURE

Please ensure that you sign and date this Binding Nomination form in the presence of 2 witnesses, each of whom is at least 18 years of age and neither of whom is nominated as a beneficiary in this Binding Nomination. Please also ensure that both witnesses sign and date the Witness Declaration and Signature section of this Binding Nomination form at the same time as you do and in each others presence, otherwise your Binding Nomination will be invalid.

#### Signature

Date  /  /

### Step 4: Witness declaration and signature

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**Each witness must sign and date the Binding Nomination form in each others presence and at the same time as the member, otherwise the Binding Nomination will be invalid.**

I declare that I am at least 18 years of age, I have not been nominated as a beneficiary and that this Binding Nomination form was signed and dated by the member in my presence and in the presence of the other witness.

#### WITNESS 1

##### Signature of Witness 1

Witness name

Date

/  /

#### WITNESS 2

##### Signature of Witness 2

Witness name

Date

/  /

**\* Please ensure that all three dates are the same, otherwise the Binding Nomination will be invalid.**

**Post to:** LifeTrack, Reply Paid 264, Melbourne VIC 8060  
**Enquiries:** 1800 062 963 (for Personal and Persons), 1800 653 894 (for Corporate and Employer)  
**Fax:** 1800 558 539  
**Trustee:** IOOF Investment Management Limited, ABN 53 006 695 021, AFS Licence No. 230524, RSE Licence No. L0000406









#### CLIENT SERVICES

GPO Box 264C

Melbourne VIC 3001

Phone: 1800 653 894

Fax: 1800 558 539

Email: [ClientServices@ioof.com.au](mailto:ClientServices@ioof.com.au)

#### ADVISER SERVICES

Phone 1800 659 634

#### WEB SITE

[www.ioof.com.au](http://www.ioof.com.au)