

20 September 2005

Mr A Sample  
2 Sample Street  
SAMPLEVILLE NSW 0000

**Freecall:** 1800 812 922  
[www.toweraustralia.com.au](http://www.toweraustralia.com.au)  
**Member Number:** SAMPLE/000001

Dear A

### **Will Super Choice give you the lifestyle you want in retirement?**

By now you should have received your Standard Choice Form from your employer – Sample Employer – if you are eligible to choose the superannuation fund to receive your 9% superannuation contribution.

### **What should you do now?**

The good news is that there is no specified time frame for you to return the Standard Choice Form to your employer, so you do have time to think about all the issues. Your current TOWER fund satisfies all the requirements for being an employer's default fund so if your employer has nominated TOWER Master Fund as their default fund you do not need to do anything to continue having your Superannuation Guarantee (SG) contributions paid to TOWER.

### **Is your 9% SG contribution enough?**

Superannuation is a very tax effective way to accumulate savings for your retirement. Current research indicates that 4 in 10 Australians realise that they are not currently saving enough to meet their retirement income goal<sup>1</sup>.

Have you considered how much you will need to save to have the retirement you want? There are 4 strategies you can consider to maximise your superannuation savings:

- Consolidating your superannuation with TOWER
- Using the Government Co-contribution to get a 150% return on certain contributions
- Using salary sacrifice through superannuation to pay less tax
- Finding any lost superannuation

You can read about these strategies in our enclosed booklet – Super Strategies for your Retirement. You may wish to think about these issues and talk to your Financial Adviser about how you can make your superannuation work hard for you.

If you have any questions, we are happy to assist, so call one of our Customer Service Consultants on Freecall 1800 812 922 Monday to Friday 8:30am-5:30pm (EST). Alternatively, you can email us at [corporate.super@au.toweraustralia.com](mailto:corporate.super@au.toweraustralia.com).

Yours sincerely



Grahame Evans  
Chief Executive Officer – Investment  
For TOWER Australian Superannuation Limited ABN 69 003 059 407 AFSL No. 237851

<sup>1</sup>This information is based on information in Fact Sheet 5 "An Adequate Retirement Income?" released by The Association of Superannuation Funds Australia Limited. January 2004. TOWER Australia Limited does not guarantee the reliability or accuracy of this information and does not accept liability for any action you take based upon this information. You should seek your own advice before making any decision to invest in a financial product.





## TRANSFER AUTHORITY FORM

| Consolidate your superannuation and roll-overs using TOWER's Benefit Transfer Service |

We have completed most of your details in Section 1. Please complete Section 2 with your Other Superannuation/Roll-over details and sign the Declaration in Section 3.

01	<b>YOUR DETAILS</b>			
	<b>PERSONAL DETAILS</b>		Mr A Sample	
			Date of Birth	/ /
	<b>ADDRESS</b>			
	Street Name		2 Sample Street	
	Suburb	Sampleville	State	NSW
		Postcode	0000	
Telephone number				
<b>TOWER POLICY OR MEMBER NUMBERS</b> SAMPLE/000001				

02	<b>YOUR OTHER SUPERANNUATION/ROLL-OVER DETAILS</b>			
	If you have more than one fund, you may use a photocopy of this form (both sides) to provide these details. Each copy must be signed by the Applicant.			
	<b>NAME OF FUND</b> Refer to your latest statement and specify the name in full.			
	<b>SPIN and/or SFN details</b>			
	<b>ACCOUNT/POLICY NUMBER</b> Approximate Value (\$)			
	<b>FUND/INSTITUTION ADDRESS</b>			
	PO Box No.	Street No.	Street Name	
Suburb		State	Postcode	
<b>FUND CONTACT DETAILS</b> Contact Name Telephone No.				

03	<b>DECLARATION</b>		
	<ul style="list-style-type: none"><li>• I request that you transfer benefits from my other Fund to Superannuation TOWER Australian Limited (ABN 69 003 059 407) (the Trustee) as Trustee of the receiving Fund. I authorise TOWER to act on my behalf in arranging the transfer;</li><li>• I authorise the transfer of any contribution still to be made by my previous employer which may be received after benefits have been transferred to my TOWER fund;</li><li>• I understand that the trustee of my previous fund is discharged from any further liability in respect of any amount once benefits have been transferred;</li><li>• I understand that in certain circumstances, TOWER may be required to deduct tax from the untaxed portion (if any) of the amount transferred;</li><li>• I approve the deduction of transfer fees (if any) from the benefits transferred (subject to legislative restrictions).</li><li>• I am aware that I may ask the trustee of my previous fund for all the information that I need to understand my benefit entitlements in the previous fund (including information on the fees, insurance cover, investment options and the effect of a transfer on those benefit entitlements) and I do not require any further information</li><li>• I understand and acknowledge the implications and effects of transferring my benefits from the previous fund to my TOWER Fund.</li></ul>		
<b>SIGNATURE OF APPLICANT</b> X		Date	/ /



## 04 PRIVACY

Personal and sensitive information is collected from you to enable TOWER to provide the product or service you request. Without this information TOWER cannot provide this product or service. Your personal information may be disclosed to TOWER and any relevant bodies corporate including the following 3rd parties, where necessary; health professionals; your (or your employer's, if relevant) Adviser or Financial Planner; other companies within the TOWER Group; organisations to whom we outsource our mailing, administration, and information technologies; the Insurance Reference Service; investigators; the Trustee (if relevant); the administrator of the product or fund; reinsurers; government industry regulatory bodies; lawyers; accountants. By signing this form you consent to TOWER and these organisations collecting your personal and sensitive information. In accordance with Privacy legislation, you can also obtain access to your information.

## 05 CERTIFICATE OF COMPLIANCE

The Trustee of the Fund(s) listed below confirms that:

1. The Fund is a regulated Superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1992 ("SIS" Act);
2. The Fund is not subject to a direction by the Regulator under Section 63 of the SIS Act;
3. The Fund receives the concessional treatment given to complying Superannuation funds;
4. The Fund complies with the preservation requirements set out in the SIS Act and Regulations;
5. The Trust Deed for the Fund allows the Trustee to accept the transfer or rollover of benefits from other superannuation funds.

## 06 RETURNING THIS FORM TO TOWER

Please keep a copy of this form for your records and return the completed original or signed copy(ies) in the reply paid envelope provided. Alternatively, you can forward to: TOWER Benefit Transfer Service Reply Paid 142 Milsons Point NSW 1565

## 07 NEED FURTHER ASSISTANCE?

If you have any questions about transferring benefits from other funds, please contact your Financial Adviser or TOWER's Customer Service Team on Freecall 1800 812 922, Monday to Friday, 8:30am – 5:30pm (EST). Alternatively, you can email us at [corporate.super@au.towerlimited.com](mailto:corporate.super@au.towerlimited.com) quoting your member number or write to us at:

TOWER Corporate Super  
PO Box 142  
Milsons Point NSW 1565

Please note that your current Fund or rollover institution might not accept our Transfer Authority. If this happens they may write to you directly. We encourage you to contact your Financial Adviser or us if this happens so we can assist you with their paperwork.

## 08 TO THE PAYING INSTITUTION

Please make cheque payable to TOWER Australia Limited and post to:  
TOWER Benefit Transfer Service  
PO Box 142  
Milsons Point NSW 1565

Please include the TOWER Policy or Member Number on the cheque and accompanying paperwork (eg Eligible Termination Payment statement) to assist with identification.

### Trustee:

TOWER Australian Superannuation Limited  
ABN 69 003 059 407 AFSL No. 237851

### Fund(s)

TOWER Superannuation Fund  
ABN 51 924 094 985 SFN 130 683 942

### TOWER Master Fund

ABN 20 891 605 180 SFN 149 156 941

TOWER Australia Limited ABN 70 050 109 450 AFSL No. 237848

### Fund(s)

TOWER Superannuation Fund for the  
General Public  
ABN 76 727 806 658 SFN 138 597 942

TOWER Employer Sponsored Superannuation Fund  
ABN 26 376 828 806 SFN 160 586 945