



THE ARC ALLOCATED PENSION (including Transition To Retirement Service) MEMBER VARIATION FORM

TOWER Australian Superannuation Limited
RSE Licence L0000642 ABN 69 003 059 407 AFSL No. 237851
TOWER Master Fund RSE Registration R1000894

1. PERSONAL DETAILS

MEMBER NUMBER	<input type="text"/>			
NAME	Title	<input type="text"/>	Surname	<input type="text"/>
	Given names	<input type="text"/>		
DATE OF BIRTH	<input type="text"/>			
ADDRESS (on file)	Street address / PO Box	<input type="text"/>		
	Suburb	<input type="text"/>	State	<input type="text"/>
			Postcode	<input type="text"/>
CONTACT DETAILS	Home phone	<input type="text"/>		
	Business phone	<input type="text"/>		
	Mobile	<input type="text"/>		
	Email	<input type="text"/>		

2. CHANGE OF NAME

To change your name, please attach a certified copy of your marriage certificate or deed poll certification and fill in the sections below.

Previous Name	<input type="text"/>
Previous signature	<input type="text" value="X"/>
New Name	<input type="text"/>
New Signature	<input type="text" value="X"/>

3. CHANGE OF ADDRESS

Please update us with your new address details in this section and ensure you have completed section 1 with your previous address.

New Address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
New Phone Number	<input type="text"/>		

4. NOMINATION OF BENEFICIARIES

To nominate beneficiaries, please complete this section. Please note the Trustee of the Fund is only able to pay your death benefit to your Personal Representative and/or one or more of your Dependants. In the event of your death, the Trustee will seek to determine all your Dependants and, considering your nomination, will determine whom and in what proportions to pay your benefit.

I request that in the event of my death the Trustee consider paying any benefit to the Dependants or Personal Representative nominated below in the proportions indicated:

Name of Dependant	Address of Dependant	Date of birth	Dependant relationship*	Benefit (%)
Personal Representative (your estate)				
TOTAL (must add up to 100%)				100%

* Please see Part 1 - General Information of the ARC Allocated Pension PDS for further information regarding the definition of Dependant.

Please note that this nomination will replace any existing nomination you have made in respect of your ARC Allocated Pension account. You are not able to nominate a beneficiary if you have previously nominated a reversionary pensioner.

5. AUTHORISED REPRESENTATIVE

Please complete this section only if you wish to nominate or replace an existing Authorised Representative. The following persons, in addition to you, are authorised to access information in relation to your ARC Allocated Pension (including Transition To Retirement).

Name

Signature Company signatories must indicate their correct capacity.

Director Sole Director and Sole Secretary

Name Company signatories must indicate their correct capacity.

Signature

Director Company Secretary

6. PENSION PAYMENT ALTERATION

Please alter my pension payments as follows (tick one only):

Minimum allowable pension Maximum allowable pension Gross annual pension (indicate amount) \$

(Must fall between minimum & maximum pension limits)

Indexation (Not available if you have chosen to receive the minimum or maximum allowable pension):

Not required CPI Nominated indexation %

Payment frequency Twice-monthly Monthly Quarterly Half-yearly Yearly

Regular payment date* 1st 15th day of the month

Month and Year of your first new payment

*If you have chosen to receive your pension payments twice-monthly, then payments will be made on the 1st and 15th day of the month.

NOMINATED BANK ACCOUNT DETAILS

Name of Bank, Building Society or Credit Union	<input type="text"/>
Branch Address	<input type="text"/>
Account Name	<input type="text"/>
BSB Number	<input type="text"/>
Account Number	<input type="text"/>

7. PRIVACY

Your privacy is important to us

TOWER's Privacy Policy explains our approach to managing your personal information. In this Privacy Policy, references to 'TOWER', 'we' and 'our' refer to TOWER Australia Limited (ABN 70 050 109 450, AFSL No. 237848) and its bodies corporate.

Collection, use and disclosure of personal information

As a financial services company, TOWER collects personal information about you to provide you with the products and services you request. In most instances, we collect your personal information from you when you complete an application form or personal statement, but we may also collect information from you which you provide in writing or over the telephone or internet.

In some situations, we may also collect your personal information from a third party, such as your employer, your or your employer's Financial Adviser, health professional, accountant or another organisation with whom we have an arrangement for the promotion and sale of products offered or distributed by us. Where we are unable to obtain all of your personal information we require, we may decline your application.

TOWER discloses your personal information to a number of its related entities which assist us in providing you with products or services. TOWER also has a New Zealand parent company and may share some personal information about its customers with that company. New Zealand has privacy legislation in place that is similar to Australia's legislation. TOWER's New Zealand parent company complies with the New Zealand legislation.

TOWER may disclose some of your personal information (excluding health information) to external organisations who assist us in administering the products and services we provide to you. This may include, for example, your employer, mailing houses, your or your employer's Financial Adviser, health professional or accountant.

We may also disclose your personal information (including health information) to other bodies such as the insurer, reinsurers, health professionals, investigators, the fund administrator, lawyers, and external complaints resolution bodies.

Like other financial services companies, there are situations where TOWER may also disclose your personal information in circumstances where it is:

- required by law, such as to the Australian Tax Office
- authorised by law, such as where we are obliged to disclose information in the public interest.

We may also use personal information held about you to keep you informed of new products, services or special arrangements, or to conduct marketing activities. We may disclose some personal information about you to our service providers for this purpose.

Accuracy

TOWER relies on the accuracy of the information you provide. If you think that we hold information about you that is incorrect, please contact one of our Customer Service Consultants. If for any reason we decline a request to update your information, we will provide you with details of those reasons.

Access

Under the National Privacy Principles, you are generally entitled to access the personal information we hold about you. If you wish to access that information, you will need to complete an ARC Master Trust Request to Access Privacy Information Form – this enables us to confirm your identity for security reasons, and to protect your personal information from being sought by a person other than yourself.

A copy of the ARC Master Trust Request to Access Privacy Information Form can be obtained at www.arcmt.com.au or by calling one of our Customer Service Consultants. If you would like to obtain further information about how we manage a request for access to personal information or how we manage your information, please contact the TOWER Privacy Officer at the address shown below.

TOWER Privacy Officer
ARC Master Trust
PO Box 142
Milsons Point NSW 1565

8. MEMBER DECLARATION

Please read the following acknowledgements and declarations carefully and sign at the bottom of this section.

- I have read and understood the Privacy information in section 8 of this Form which sets out important details of how TOWER may use my personal information.

If I have made or updated my nomination of beneficiaries, I understand that:

- This nomination will replace any existing nomination made in respect of my ARC Allocated Pension account.
- The Trustee is not bound by this nomination but will take it into account in deciding how and to whom any death benefit will be distributed.
- The Trustee can only pay a death benefit from the Fund to my Personal Representative or a Dependant; meaning my legal or de facto spouse, my child (including adopted child, step-child and ex-nuptial child), any person Financially Dependent on me or with whom I have an Interdependency Relationship at the date of my death. The Trustee is only able to pay another individual if no Dependents and no Personal Representative can be identified.

Member signature

X

Date

/ /

9. CONTACT US

TOWER Customer Service Consultants

Call 1800 226 364
Monday to Friday
8:30am – 6:00pm (EST)

Fax 1800 817 340

arcmt@au.towerlimited.com

ARC Master Trust
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