

SUPERANNUATION

ARC MASTER TRUST

Tax File Number Notification

Dated 1 July 2009
 TOWER Australian Superannuation Limited
 ABN 69 003 059 407 AFSL No. 237851
 TOWER Master Fund ABN 20 891 605 180

Please fill out this form in capital letters using a black or blue pen.

The Superannuation Industry (Supervision) Act 1993 allows the trustee of a superannuation fund to collect your Tax File Number (TFN).

1. PERSONAL DETAILS

Member number

Name Title Surname

Given name(s)

Date of birth / /

Address Street address

Suburb State Postcode

2. PROVIDING YOUR TFN

The Superannuation Industry (Supervision) Act 1993 allows the trustee of a superannuation fund to collect your Tax File Number (TFN). Your TFN will be used for authorised purposes only. This includes finding and identifying your superannuation benefits, calculating tax on any benefit payments and providing information to the ATO or other prescribed authority. These purposes may change in the future. It is not an offence if you do not provide your TFN but if we do not hold your TFN, the following may apply:

- your insurance cover could lapse as we are unable to accept personal contributions to pay for insurance and/or your contributions may not be enough to cover premiums due to the extra tax being applied to the contributions
- you will not be able to make personal or spouse contributions to your superannuation
- employer and salary sacrifice contributions will be taxed at 46.5% (an additional 31.5% on top of the existing 15% contributions tax)
- you may miss out on the Government co-contribution
- for pre 1 July 2007 members, concessional contributions of up to \$1,000 will be taxed at 15%. For concessional contributions in excess of \$1,000, the whole amount will be taxed an additional 31.5%
- locating all your superannuation benefits when you retire will be harder
- lump sum withdrawals will not be concessional tax.

If the TFN has not been provided to TOWER and additional tax has been deducted, please contact us about claiming the tax back from the Australian Taxation Office (ATO). TOWER will claim a refund of this tax from the ATO for current members who provide a valid TFN but only for the previous three years. This service is not extended to members who have previously left the Fund. We may also provide your TFN to another superannuation provider if your benefits are being transferred to that superannuation provider, unless you request in writing that it not be disclosed.

My Tax File Number is

Signature of member X Date / /

Contact us

ARC Master Trust Customer Service Consultants

Call 1800 101 014

Monday to Friday 8.30am-5.30pm (EST)

Email: arcmt@toweraustralia.com.au

Website: www.arcmt.com.au

Please return your completed form and any supporting paperwork to:

ARC Master Trust
PO Box 142
Milsons Point NSW 1565