

SUPERANNUATION

ARC MASTER TRUST Change of Details Form

Dated 11 August 2010
 TOWER Australian Superannuation Limited ABN 69 003 059 407 AFSL No. 237851
 TOWER Master Fund ABN 20 891 605 180

1. PERSONAL DETAILS

MEMBER NUMBER (if known)	<input type="text"/>		
NAME	Title	<input type="text"/>	Surname <input type="text"/>
	Given name(s)	<input type="text"/>	
DATE OF BIRTH	<input type="text"/> / <input type="text"/> / <input type="text"/>		
RESIDENTIAL ADDRESS	Street	<input type="text"/>	
	Suburb	<input type="text"/>	State <input type="text"/> Postcode <input type="text"/>
	Country	<input type="text"/>	
MAILING ADDRESS (if different to residential address)	<input type="text"/>		
	Suburb	<input type="text"/>	State <input type="text"/> Postcode <input type="text"/>
	Country	<input type="text"/>	
CONTACT DETAILS	Home	<input type="text"/> ()	
	Business	<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 complete the sections below.

Previous name	<input type="text"/>	New name	<input type="text"/>
Previous signature	<input type="text"/> X	New signature	<input type="text"/> X

3. INSURANCE COVER CANCELLATION

Please indicate below what type of insurance cover you would like to cancel.

I wish to cancel my insurance benefits as follows:

- Total and Permanent Disablement only benefit
 Death and Total and Permanent Disablement benefit
 Income Protection benefit

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 one or more of your Dependant(s) and/or your Legal Personal Representative. In the event of your death, the Trustee will seek to determine all your Dependant(s) 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 Dependant(s) or Legal Personal Representative nominated below in the proportions indicated:

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

* For more information regarding nominating a beneficiary, please refer to the sections titled 'Nominating a beneficiary' in the Incorporated Material on our website at www.arcmt.com.au or call us for a copy.

Please note this nomination will replace any existing nomination you have made in respect of your ARC account.

5. INVESTMENT SELECTION

Please complete this section if you would like to select the investment options in which you wish to have your superannuation invested.

It is important you read the 'Your investment options' section in the PDS and the relevant Investment Option PDS available on our website at www.arcmt.com.au before you make any investment decision.

Investment switch instructions

- Please apply all future contributions and switch my existing account balance to the following investment option(s).
- Please switch only my existing account balance to the following investment option(s).
- Please apply only future contributions to the following investment option(s).

Investment option	Amount to switch (\$ or %)	Code (TOWER use only)
TOWER Cash		CF
TOWER Australian Fixed Interest		RZ
TOWER Capital Assured		CA
TOWER Security Focus		RA
TOWER Conservative Balanced		ZC
TOWER Balanced Growth		RE
TOWER Growth Maximiser		RN
TOWER Australian Shares		SF
TOWER Ethical Growth		SH
TOWER International Shares		ZS
TOWER Australian Property		PF
Total (must add up to 100%)		

6. ADVISER CONTACT AND REMUNERATION (For ARC Personal only)

Please complete this section if you wish to amend the current remuneration structure previously agreed with your Financial Adviser. This section is to be completed with your Financial Adviser and must be signed by your Financial Adviser.

NAME	Adviser name	<input type="text"/>		
	Dealer group / Licence holder name	<input type="text"/>		
	Adviser number	<input type="text"/>		
ADDRESS	Street address	<input type="text"/>		
	Suburb	<input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>
	CONTACT DETAILS Business phone	<input type="text"/> (<input type="text"/>)		
	Fax	<input type="text"/>		
	Email	<input type="text"/>		

Fee structure

Please refer to section 'Fees and other costs' in the ARC Master Trust PDS for full details on the fees and other costs applicable.

Contribution fee remuneration

If no selection is made, you will continue to be charged the current Contribution fee as previously nominated on contributions, rollovers and transfers. This amount excludes GST and represents the amount you may negotiate with your Financial Adviser. The amount paid to your Financial Adviser will increase to allow for GST. However, this does not affect the amount paid by you.

Contributions fee

<input type="checkbox"/> 4.0%	<input type="checkbox"/> 1.5%
<input type="checkbox"/> 3.5%	<input type="checkbox"/> 1.0%
<input type="checkbox"/> 3.0%	<input type="checkbox"/> 0.5%
<input type="checkbox"/> 2.5%	<input type="checkbox"/> 0.0%
<input type="checkbox"/> 2.0%	

Rollover and/or transfer fee

<input type="checkbox"/> 4.0%	<input type="checkbox"/> 1.5%
<input type="checkbox"/> 3.5%	<input type="checkbox"/> 1.0%
<input type="checkbox"/> 3.0%	<input type="checkbox"/> 0.5%
<input type="checkbox"/> 2.5%	<input type="checkbox"/> 0.0%
<input type="checkbox"/> 2.0%	

Administration fee remuneration

The Administration fee remuneration amounts nominated below will replace the existing remuneration rate. If no selection is made, the current remuneration rate previously nominated will continue.

- Standard (0.55% pa of the Administration fee)
- Dial down rate (select the reduction to apply)

<input type="checkbox"/> 25%
<input type="checkbox"/> 50%
<input type="checkbox"/> 75%
<input type="checkbox"/> 100% (nil Administration fee remuneration)

Adviser service fee

The Adviser service fee nominated below will replace the existing Adviser service fee amount currently charged. If no selection is made, the current Adviser service fee amount previously nominated will continue. This amount excludes GST and represents the amount you may negotiate with your Financial Adviser. The amount paid to your Financial Adviser will increase to allow for GST. However, this does not affect the amount paid by you.

<input type="checkbox"/> 0.0%	<input type="checkbox"/> 0.6%
<input type="checkbox"/> 0.1%	<input type="checkbox"/> 0.7%
<input type="checkbox"/> 0.2%	<input type="checkbox"/> 0.8%
<input type="checkbox"/> 0.3%	<input type="checkbox"/> 0.9%
<input type="checkbox"/> 0.4%	<input type="checkbox"/> 1.0% (maximum)
<input type="checkbox"/> 0.5%	

6. ADVISER CONTACT AND REMUNERATION CONTINUED

Insurance premium

The insurance premium remuneration rate nominated below will replace the existing insurance premium remuneration rate currently charged. If no selection is made, the current insurance premium remuneration rate previously nominated will continue.

Standard (20% of the insurance premium paid to the Fund's Insurer). This amount excludes GST and represents the amount you may negotiate with your Financial Adviser. The amount paid to your Financial Adviser will increase to allow for GST. However, does not affect the amount paid by you.

Tailored

0% (excluding GST) of the insurance premium paid to the Fund's Insurer

10% (excluding GST) of the insurance premium paid to the Fund's Insurer

Adviser signature

X

Date

/ /

Adviser name

X

Date

/ /

7. AUTHORISED REPRESENTATIVE

Please complete this section only if you wish to nominate an Authorised Representative. The following persons, in addition to yourself (and your Financial Adviser), are authorised to access information in relation to your ARC account. Please note this nomination will replace any existing nomination you have made in respect of your ARC account.

Name

Name

Signature

X

Signature

X

Director Sole Director and Secretary

Company signatories must indicate their correct capacity.

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Company signatories must indicate their correct capacity.

8. PRIVACY

Information on the collection, use and disclosure of your information is under 'Your Privacy' in the 'Important information' section of the ARC Master Trust PDS, is on our website at www.toweraustralia.com.au or is available on request. If you have any questions about your privacy rights, or wish to access the personal information we hold about you, please contact: **The Privacy Officer, PO Box 142, Milsons Point NSW 1565. Telephone: 1300 209 088**

9. MEMBER DECLARATION

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

If the Adviser contact and/or remuneration details in section 6 were completed, I agree to these remuneration amounts set out in this section and confirm that the amounts were inserted in that section prior to me signing this Form and agree that the Trustee has no responsibility in relation to the provision of such adviser services.

If I am applying to cancel my insurance cover:

- I understand my insurance cover will cease once TOWER receives my written request; and
- I understand that if I decide to apply for insurance at a later stage, the Fund's insurer will require information about my state of health.

If I have updated my Investment Option(s), I:

- agree to receive all relevant information, including product disclosure statements for the investment options on the ARC Investment Menu electronically or via the ARC website www.arcmt.com.au; and
- confirm that I have obtained, read and understood the relevant product disclosure statement(s) for my selected investment option(s) prior to making my investment decision. I acknowledge, where additional investments are made, that I may not have a current version of the product disclosure statement for that investment option and that a current version is available on the ARC website at www.arcmt.com.au or by calling us for a copy.

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 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 Legal Personal Representative or one or more Dependant(s); meaning my legal or de facto spouse or other person with whom I am in a relationship where we are living together on a genuine domestic basis as a couple, my child (including adopted child, step-child, ex-nuptial child and child of a member's spouse), 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 Legal Personal Representative can be identified.

Member signature

X

Date

/ /