

SUPERANNUATION**Transfer Authority Form**

Dated 1 July 2010

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

TOWER Master Fund ABN 20 891 605 180

TOWER Superannuation Fund for the General Public ABN 76 727 806 658

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

KEEP CONTROL OF YOUR INVESTMENT

Consolidating your superannuation into a single account may make it easier for you to keep track of your superannuation, cut down on paperwork and potentially save you fees.

To consolidate your other superannuation benefits into your TOWER Superannuation account, just follow the simple steps below. We will contact your other superannuation fund(s) and manage the rollover process for you, right to the end. We will confirm to you in writing when the money is received in to your TOWER superannuation account.

Please read the *Important Notes* at the back of this form before completing this form.

Step 1

Gather the following information:

- full name of other fund(s)
- full address of other fund(s)
- your member/policy number of other fund(s)
- Australian Business Number (ABN) and Superannuation Product Identification Number (SPIN) or RSE Registration number of other fund(s).

This information can be located on paperwork from the other fund(s), such as your member statement. If you cannot locate a recent statement, contact your other superannuation fund(s) or employer(s) (if relevant) to find out this information.

Please check with your other fund(s) if they accept the TOWER superannuation Transfer Authority Form. Some funds require their own transfer forms to be completed.

Step 2

Complete this Transfer Authority Form (one form per account). If you have more than one superannuation account to consolidate, simply photocopy this form, download more copies from our website at www.toweraustralia.com.au or contact a TOWER Customer Service Consultant for a copy.

Make sure you complete your other superannuation fund details in full and sign each form you submit, otherwise the process may be delayed. Also ensure you keep a copy of each form submitted, for your records.

Step 3

In order for your other fund(s) to release your benefit, you are required to provide certified proof of your identification. If you have more than one superannuation account to consolidate, please provide a set of certified copies for each fund. Please note that your rollover request may not be processed without proof of identification.

Please refer to section 3 of this form for more information.

Step 4

Return the completed form(s) and identification requirements to the address shown below.

Step 5

We will arrange the rollover of your other superannuation account(s) to your TOWER superannuation account (it's that easy!).

Need more information?

If you have any questions about rolling over your superannuation to TOWER, please contact your Financial Adviser or a TOWER Customer Service Consultant.

Please read the Important Notes at the back of this form before completing this form.

1. PERSONAL DETAILS

Policy/Fund and member number	<input type="text"/>		
Title	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Previous surname (if applicable)	<input type="text"/>		
Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Current address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>

If you know that the address held by your other fund is different from your current address, please give details below

Previous address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Phone	<input type="text"/> (<input type="text"/>)	Email	<input type="text"/>

2. DETAILS OF OTHER SUPERANNUATION FUND

Please provide below details of the fund you would like to rollover into your TOWER superannuation account.

Name of other fund	<input type="text"/>		
Member number	<input type="text"/>	SPIN	<input type="text"/>
ABN	<input type="text"/>	RSE Reg.	<input type="text"/>
Fund postal address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Fund contact number	<input type="text"/> (<input type="text"/>)		
Approximate value with other fund	\$ <input type="text"/>		

Under Choice legislation, you may be able to nominate your TOWER superannuation fund as your choice of fund to receive all your future employer contributions. Refer to **What happens to my future contributions?** in the **Important Notes** section of this form.

3. PROOF OF IDENTITY

In order for your other fund to release your benefit, you are required to provide the following identification. Please note that your rollover request may not be processed without proof of identification.

Please refer to **Certification of personal documents** in the **Important Notes** section of this form.

I have attached an Original Certified Copy of my Driver's Licence OR Passport

If Passport or Driver's License are not available, please supply 1 document from **List A** and 1 document from **List B**.

List A

Original Certified Copy of Birth/Citizenship Certificate

Original Certified Copy of Centrelink Pension Card

List B

Original Certified Copy of Centrelink payment letter

Original Certified Copy of Government or Local Council Notice (less than one year old) with name and address (eg ATO Assessment or Rates Notice from Council).

4. AUTHORISATION

By signing this Transfer Authority form, I am making the following statements:

- I have read this form and the information completed is true and correct.
- I request and consent to the rollover of my benefit from my other fund, nominated in section 2, to TOWER Australian Superannuation Limited, ABN 69 003 059 407 (Trustee), as Trustee of the receiving Fund, TOWER Master Fund (ABN 20 891 605 180) or TOWER Superannuation Fund for the General Public (ABN 76 727 806 658). I authorise the Trustee to act on my behalf in arranging the transfer.
- I authorise TOWER Australia Limited (the administrator of the Fund) to contact my other fund, nominated in section 2, to obtain details relevant to transferring my benefit.
- I authorise the transfer of any contributions still to be made by my former employer (if applicable) which may be received after benefits have been transferred to the Fund.
- I understand that the trustee of my other fund, nominated in section 2, is discharged from any further liability in respect of any amount rolled over to TOWER.
- I understand that in certain circumstances, the Trustee may be required to deduct tax from the untaxed portion (if any) of the amount rolled over.
- I understand that transfer fees (if any) and/or exit fees or penalties from my other superannuation fund may be deducted from the benefit rolled over (subject to legislative restrictions) and I am aware that I may ask for information about these fees or any other information about the effect this rollover may have on my benefits and do not require any further information.

Name

Signature

Date

5. NOTES FOR OTHER SUPERANNUATION FUND

Certificate of Compliance

The Trustee of the Fund, TOWER Australian Superannuation Limited, confirms that:

1. The Fund is a 'complying superannuation fund' within the meaning of the term in the Superannuation Industry (Supervision) Act 1993 (SIS Act) and is not subject to a direction by the regulator under Section 63 of the SIS Act.
2. The Fund will accept the transfer or rollover of benefits from other complying Australian superannuation funds.
3. The Fund will accept, in respect of an existing member, contributions from any employer of the member. All existing members are required to quote their Member Number.

Fund details:

The TOWER Master Fund
SFN 149 156
ABN 20 891 605 180

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

All cheques should be made payable to TOWER Australia Limited (member name) and sent to TOWER Australia Limited at:

TOWER Australia Limited
PO Box 142
MILSONS POINT NSW 1565

6. IMPORTANT NOTES

Please read this information before you complete the Transfer Authority Form.

Things you need to consider when rolling over your superannuation

When you rollover your superannuation benefits, your entitlements under the other fund may cease. You should consider all relevant information before you make a decision to transfer your superannuation. Some of the points you may consider include the following:

- Fees – your other fund must give you information about any fees that apply when rolling over or withdrawing your superannuation. The fees could include administration fees as well as exit or withdrawal fees. If you are not aware of the fees that may apply, please contact your other fund for further information before completing this form. The TOWER Master Fund or the TOWER Superannuation Fund for the General Public may charge entry fees. A contribution fee may apply if it has been agreed on with your Financial Adviser. Differences in fees may have a significant effect on your superannuation savings. For example, a 1% increase in fees may significantly reduce your final benefit.
- Death and disability benefits – through your other superannuation fund, you may currently be insured for death, illness or an accident which leaves you unable to return to work. If you choose to withdraw your superannuation benefits from your other fund, you may lose any insurance entitlements you have. TOWER Superannuation offers Insurance benefits to eligible members. However, you may be required to provide evidence of health before cover is granted.

If you are unsure about fees or insurance benefits, you should consult your other fund provider or your Financial Adviser before transferring your benefits.

What happens to my future contributions?

Using this form to rollover your superannuation benefits will not change the fund to which your employer pays your contributions and may close your account with your other fund.

If you wish to nominate TOWER as the fund into which your contributions are paid, and haven't already done so, please speak to your employer or Financial Adviser, or contact a TOWER Customer Service Consultant about Choice of fund.

For further information about whether you are eligible to choose the fund to which your employer contributions are made, visit www.ato.gov.au or call the Australian Taxation Office on 13 10 20.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the member, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the member	Guardianship papers or Power of Attorney

Certification of personal documents

All submitted copies of identification documents (including any linking documents) need to be certified as true copies by an individual approved to do so.

The person who is authorised to certify documents must sight the original and the copy and make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification and date.

1. A person enrolled on the Roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
2. A judge of a court;
3. A magistrate;
4. A chief executive officer of a Commonwealth Court;
5. A registrar or deputy registrar of a court;
6. A Justice of the Peace (JP);
7. A notary public for the purposes of the Statutory Declaration Regulations 1993; (see Note 1 below)
8. A police officer;
9. An agent of the Australian Postal Corporation who is in charge of an office supplying postal service to the public;
10. A permanent employee of the Australian Postal Corporation with 2 or more years continuous service who is employed in an office supplying postal services to the public;
11. An Australian consular officer or an Australian diplomatic officer (Within the meaning of the Consular Fees Act 1955);
12. An officer with 2 or more continuous years of service with one or more financial institutions (for the purpose of the Statutory Declaration Regulations, 1993);
13. A finance company officer with 2 or more continuous years of service with one or more finance companies (for the purpose of the Statutory Declaration Regulations, 1993);
14. An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees; and
15. A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

Please note that copies of original documents cannot be certified by yourself or a family member.

¹ A notary public must put their registration number on the certified copy.

Contact us

TOWER Customer Service Consultants

Call 1300 209 088

Monday to Friday 8.30am-5.30pm (EST)

Email: customerservice@toweraustralia.com.au

Website: www.toweraustralia.com.au

Please return your completed form and any supporting paperwork to:

TOWER Australia Limited

PO Box 142

MILSONS POINT NSW 1565