Read this
This PDS provides a summary of the key information you need to make a decision. It also includes links to important information that is part of this PDS marked with a “!”.
You should read all this information before making a decision to invest in this product.

The information in this document is general information only and doesn’t take into account your personal financial situation or needs. You may wish to consult a licensed financial adviser to obtain financial advice that is tailored to suit your personal circumstances.
1. About the Hunter United Super Fund

Our Retirement Savings Account

The Hunter United Super Fund is a complying retirement savings account (RSA) that offers a tax advantaged way to save for your retirement. It is a low risk: low return 100% cash based fund that charges low fees.

The Hunter United Super Fund operates in a similar way to a savings account but has the tax advantages, contribution and withdrawal restrictions of a superannuation fund.

The Hunter United Super Fund can receive contributions from individuals, employers on your behalf, spouses or self employed persons. Your benefits are reflected in your account balance and include contributions made to your account, plus any other super or RSA funds you roll-in, interest credited less any taxes, government charges and fees payable.

The Hunter United Super Fund is a capital guaranteed investment meaning your retirement savings are protected from negative earnings.

Finally, your retirement savings can be withdrawn and reinvested elsewhere without incurring high exit costs (see section 10).

About Hunter United

Hunter United commenced life in 1963 as the BHP (Newcastle) Employees’ Credit Union and has progressively grown into a community based financial institution serving the Hunter Valley.

Hunter United operates a complying retirement savings account (RSA) under its Australian Financial Services Licence (AFSL 238316).

Hunter United has eight branches across the region including Broadmeadow, Charlestown, Glendale, Jesmond, Thornton and Greenhills (East Maitland). Hunter United offers banking, retirement savings services and arranges insurance.

We specialise in providing value for money financial services to our members including savings, loans, credit cards* and investment products.

*Products issued by Hunter United Employees’ Credit Union Ltd. You should obtain and consider the relevant PDS prior to deciding whether or not to acquire the product.

Unlike listed companies, Hunter United is not driven by big profits for shareholders - it is our job to deliver great service and benefits to our members. That’s how we can offer very competitive rates to our borrowers and investors and keep fees low.

Hunter United is a responsible and conservative lender. More than 80% of our assets as at 31 March 2010, are in the form of loans to members with the vast majority (91.3%) of these loans being secured by registered first mortgage over residential properties. 80.9% of these loans have a loan to valuation ratio of <80%. Loans with higher loan to valuation ratio’s are typically mortgage insured (i.e. the risk of these loans not being repaid is insured by a third party).

Our liquid investments are all held in cash type investments with Australian banks and other Authorised Deposit-Taking Institutions (ADI). These investments, by their nature, are short term and can be converted into cash within 48 hours. We do not invest in speculative or high-risk investments.

Hunter United operates in accordance with the Banking Act (1959), the Corporations Act 2001 and the Retirement Savings Accounts Act (1997), is an authorised deposit-taking institution (ADI) and is supervised by the Australian Prudential Regulatory Authority (APRA). We meet and exceed the Australian prudential standards set for banks, building societies and credit unions. **Member deposit balances at Hunter United less than $1 million, are guaranteed by the Australian Federal Government.**

### 2. How our Super Fund works

You are encouraged to make contributions to your Hunter United Super Fund during your working life in preparation for your eventual retirement. Your Hunter United Super Fund will also be credited with interest earned and any relevant fees will be debited to your account. You will receive an annual statement detailing any transactions and your account balance (fund benefit). For added convenience, Hunter United members can view their Hunter United Super Fund balance via our secure internet banking service.

Your Hunter United Super Fund is capital guaranteed and is therefore protected against negative investment earnings. Optional insurance covers are also available to eligible Hunter United Super Fund holders (see section 12).

The Hunter United Super Fund is “portable” which means even if you change jobs you can continue to contribute to your account.

For more information about the terms and conditions that apply to the guarantee see www.guaranteescheme.gov.au.
You can also use the Hunter United Super Fund to consolidate any other superannuation holdings you have from previous jobs (and potentially save on multiple administration fees). To transfer other superannuation accounts into your Hunter United Super Fund please complete the transfer authority form included in this PDS.

Your Hunter United Super Fund benefits can be accessed upon retirement or on satisfying certain release conditions (see section 4). Hunter United offers a complying account based pension (Hunter United Pension Fund) which on retirement can receive your accumulated superannuation and convert it into a tax effective income stream (see section 13).

Should you die while being a Hunter United Super Fund holder, your account balance will be paid to your Estate to be dealt with in a manner prescribed by your will or in accordance with the Succession Act 2006. It is therefore strongly recommended that you maintain a current and valid will.

Hunter Unit reserves the right to rollover your Hunter United Super Fund to the Fund’s Eligible Rollover Fund (ERF) if there have been no contributions or rollover amounts credited to your account in the last 5 years or your balance is less than $1,000.

The transfer to the ERF would only take place after the expiration of the 5 year period. Hunter United also reserves the right to transfer benefits to an ERF in any other circumstances that it considers appropriate (for example, balance is less than $1,000).

The ERF for Hunter United Super Fund is:

AMP Eligible Rollover Fund>
Locked Bag 5330
Parramatta NSW 2124

Being transferred to an ERF may affect your benefits because:

- You will cease to be a member of the Hunter United Super Fund and your insurance cover will cease; and

- You will become a member of the ERF Fund and be subject to its governing rules. The ERF Fund has different fees, costs and investments (however member protection rules apply to all members in the ERF). It does not provide insurance cover.

If the Hunter United Super Fund can provide the ERF Fund with current contact details, the ERF Fund will provide you with its current Product Disclosure Statement.

Finally, you can switch all or part of your accumulated benefits from your Hunter United Super Fund into another complying superannuation or RSA account without incurring high exit fees.
3. Making Contributions

The Hunter United Super Fund can receive contributions from individuals, employers on your behalf, spouses and self employed persons.

From a taxation perspective, there are basically two kinds of superannuation contributions – concessional and non-concessional.

**Concessional contributions**, such as the contributions made by your employer on your behalf, are tax deductible for your employer and are therefore subject to a government contribution tax of 15% on entry to the fund. The limits for concessional contributions for an individual are detailed below:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum concessional contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 – 49 years</td>
<td>$25,000</td>
</tr>
<tr>
<td>50 years and over</td>
<td>$50,000*</td>
</tr>
</tbody>
</table>

*Until 30 June 2012 if you are over 50 years of age, your concessional contribution cap is $50,000 p.a.

Note: Any excessive concessional contributions will be taxed at 31.5%.

**Non-concessional contributions**, such as personal contributions, cannot be claimed as a tax deduction and therefore do not attract the government contribution tax on entry to the fund.

Non-concessional contributions are limited to $150,000 per year. People under 65 years old may be able to make non-concessional contributions of up to three times their non-concessional contributions cap over a three-year period. This is known as the ‘bring-forward’ option.

<table>
<thead>
<tr>
<th>Non-concessional contributions</th>
<th>18 – 64 yrs</th>
<th>$450,000 over a three year period, using the “bring forward” rule</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>65 yrs and over</td>
<td>$150,000 p.a.</td>
</tr>
</tbody>
</table>

Once a person turns 65, they must satisfy the work test* in order to make or receive a non-concessional contribution. Individuals aged 63 and 64 who contribute $450,000 in a financial year will not be required to meet the work test for the two years after they make the contribution.

*You have worked at least 40 hours over a consecutive 30 day period during the financial year.
**Contribution Eligibility for Individuals**

Eligible contributions are controlled by the Australian Government’s retirement policy.

To be eligible to contribute, or have contributions made on your behalf, you must be under 65 years of age and the contributions must be made either by yourself or your employer.

Your employer’s contributions may be made in satisfaction of superannuation guarantee (SG) requirements, an industrial agreement or on a voluntary basis.

Contributions may also be made into your Hunter United Super Fund if you have reached 65 years but not 75 years, provided that:

- the contributions are compulsory contributions (superannuation guarantee or award-related);

- you have worked at least 40 hours over a consecutive 30 day period during the financial year.

Once you have attained 75 years of age, only mandated employer contributions (contributions made by an employer under a law or an industrial agreement) may be made by your employer to your Hunter United Super Fund.

**Contributions for your spouse**

If your spouse is under 65 years of age or has reached 65 but not yet 70 and has been gainfully employed on at least a part-time basis during the year, (i.e. has worked at least 40 hours in a period of not more than 30 consecutive days in the year), you can contribute towards your spouse’s retirement by making contributions to his or her Hunter United Super Fund. These are treated as non-concessional contributions as discussed above.

**Rebate on contributions for your spouse**

Depending upon your spouse’s assessable income, you may be able to claim a tax rebate on those contributions you make to his or her Hunter United Super Fund.

If your spouse’s income is less than $10,800, you can claim a rebate of 18% of your contribution up to a maximum contribution of $3,000 per annum. This represents a tax rebate of $540.

If your spouse’s income is greater than $10,800 and less than $13,800, the tax rebate is 18% of the contribution up to a minimum contribution of $3,000 per annum with this limit reducing by $1 for $1 your spouse earns over $10,800.
The Australian Taxation Office defines spouse for the purpose of the rebate to mean your legal spouse (except where that person lives separately from you on a permanent basis), or de facto husband or wife.

**Australian Government’s Co-contribution Scheme**

The co-contribution is a scheme where the Australian Government makes additional contributions for low-income earners who make personal contributions into their super. The maximum co-contribution of $1,000 is available for those earning $31,920 or less. For every dollar of a person’s assessable income and reportable fringe benefits over $31,920, the maximum co-contribution is reduced by 3.333 cents. It phases out completely at the upper income threshold of $61,920.

Individuals whose assessable income and reportable fringe benefits are $61,920 or greater are not entitled to a co-contribution.

The co-contribution scheme is subject to variations by the Australian Government from time to time.

**Who is eligible for the co-contribution?**

To be eligible, you must have made a personal superannuation contribution; and

- be an individual who has earned at least 10% of their assessable income and reportable fringe benefits from employment;

- have assessable income plus reportable fringe benefits in the income year less than the upper income threshold (ie $61,920);

- not be the holder of an eligible temporary resident visa;

- be less than 71 years old at the end of the income year; and

- lodge a tax return

**Contributions by the self-employed**

If you are fully self employed or substantially self-employed (i.e. you derive less than 10% of your total assessable income from employed sources), you are eligible to claim a tax deduction for contributions made to your Hunter United Super Fund. This deduction is subject to certain limits:

<table>
<thead>
<tr>
<th>Age</th>
<th>Maximum concessional contributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 – 49 years</td>
<td>$25,000</td>
</tr>
<tr>
<td>50 years and over</td>
<td>$50,000*</td>
</tr>
</tbody>
</table>

*Until 30 June 2012 if you are over 50 years of age, your concessional contribution cap is $50,000p.a.

Note: Any excessive concessional contributions will be taxed at 31.5%.
The contributions tax of 15% will only apply to those contributions claimed as a tax deduction. You must declare to us the amount of each contribution you make that you will be claiming as a tax deduction.

4. Accessing your Super

Superannuation is typically a long-term investment aimed at saving for your future retirement income needs. Importantly, the Australian Government’s places restrictions on when you can access your benefits.

Under the laws applying to superannuation, your accumulated benefits cannot be paid to you until you satisfy a condition of release. This is often referred to as “preservation” of your superannuation entitlements. The object of preservation is to ensure that your Hunter United Super Fund benefits are used for their intended purpose of providing you financial security in retirement.

Until such time as a relevant condition of release is satisfied, your preserved and restricted non-preserved benefits must remain within the superannuation system.

Your Hunter United Super Fund annual statement will clearly show how much of your benefits have a preserved component, a restricted non-preserved component or an unrestricted non-preserved component.

In summary, subject to the preservation guidelines, your Hunter United Super Fund benefits are only payable in the following circumstances:

- You have reached preservation age and have retired (your preservation age depends on your date of birth. See table below).

<table>
<thead>
<tr>
<th>Date of birth</th>
<th>Preservation Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 July 1960</td>
<td>55 yrs</td>
</tr>
<tr>
<td>1 July 1960 to 30 June 1961</td>
<td>56 yrs</td>
</tr>
<tr>
<td>1 July 1961 to 30 June 1962</td>
<td>57 yrs</td>
</tr>
<tr>
<td>1 July 1962 to 30 June 1963</td>
<td>58 yrs</td>
</tr>
<tr>
<td>1 July 1963 to 30 June 1964</td>
<td>59 yrs</td>
</tr>
<tr>
<td>From 1 July 1964</td>
<td>60 yrs</td>
</tr>
</tbody>
</table>

- Attained 65 years of age (whether or not you remain working)
- Upon your Death
- Permanent incapacity
- If you experience “severe financial hardship” (limited payments in this circumstance are subject to relevant early release laws).

- You meet the criteria for release of benefits on compassionate grounds and have obtained approval from APRA

- An arrangement under which you were gainfully employed has come to an end on or after you reach 60 years of age

- Are the holder of an expired or cancelled temporary resident visa and you have permanently departed Australia

- You become terminally ill (as defined in superannuation legislation);

When you satisfy a condition of release, some or all of your benefits may become unrestricted non-preserved benefits. You can withdraw any unrestricted non-preserved benefits at any time.

Finally, you can transfer (roll-over) the balance of your Hunter United Super Fund to other superannuation and RSA funds, an approved deposit fund or a deferred annuity at any time.

5. Transition to Retirement

Current legislation allows for people who have reached preservation age to rollover some or all of their superannuation into a non-commutable income stream while continuing to work. This is commonly known as “transition to retirement”.

Example: You reduce from full time work to part-time work and use some of your superannuation to fund a non-commutable pension to supplement your income (instead of leaving the workforce altogether).

We cater for transition to retirement by offering an account based pension known as the Hunter United Pension Fund (see section 13). Under transition to retirement rules, your pension has a maximum drawdown limit of 10% of the account balance in any one financial year.

If you select a transition to retirement pension, you will be allowed to take a lump sum once you retire or reach 67 years of age. Alternatively, you can stop the pension and put your benefits back into your super fund; for example, if you decide to go back to full-time work.

We recommend you seek advice from a licenced financial adviser prior to deciding on transition to retirement.

For more information on transition to retirement please go to www.ato.gov.au
6. Benefits of our Super Fund

The Hunter United Super Fund provides you with a secure, low cost and tax effective vehicle to save for your retirement because we offer:

- a capital guarantee - your investment is protected from negative returns;
- no entry fees;
- no management fees;
- low ongoing fees;
- low exit fees;
- internet access to your account balance;
- optional insurance cover
- transition to retirement;
- concessional taxation treatment (complying fund);
- your money is kept locally.

7. Risks of investing in our Super Fund

All investments have some level of risk. While the Hunter United Super Fund is a low-risk investment, there are some risks you should consider before investing.

A capital guaranteed investment on its own may not provide sufficient returns ahead of your retirement. Other types of growth investments (such as shares) have greater volatility and less security in the short term but have potential to generate better returns over the long term.

When considering this investment, it is important to understand that:

- returns are not guaranteed;
- previous returns don’t predict future performance;
- laws affecting superannuation may change.

8. How we invest your money

The Hunter United Super Fund is a 100% cash capital guaranteed investment and does not invest in any other asset classes.

Your investment will attract a tiered and variable rate of interest in accordance with our investment return objective (see table below). The higher the balance, the more interest you earn. Interest is calculated daily on your account balance and is credited monthly. The rate of
interest applies to the whole balance of your Hunter United Super Fund and is paid net of any fees payable by you.

The Hunter United Super Fund does not specifically take into account labour standards, or environmental, social and ethical considerations into the selection, retention or realisation of investments as it wholly invests in cash. The funds are used predominantly to lend for residential mortgages in the Hunter region.

**Investment details**

<table>
<thead>
<tr>
<th>INVESTMENT RETURN OBJECTIVE*</th>
<th>Inflation rate for balances over $10,000 (preserve purchasing power)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MIX OF ASSET CLASSES</td>
<td>* Cash 100%</td>
</tr>
</tbody>
</table>

**DESCRIPTION**

This fund is designed for investors who want a low risk: low return investment that safeguards their capital from investment losses while providing returns in line with inflation. There will be some fluctuations of returns from year to year.

**MINIMUM SUGGESTED TIME FRAME**

1 year

**SUMMARY RISK LEVEL**

Low Risk: Low Return

No risk of losing money.

* The investment objective is the investment return we seek to achieve after fees and taxes. It is designed to keep returns in line with the rate of inflation. For example, if the objective for an investment option is inflation and the inflation rate is 4% then the objective return would be 4%.

### 9. Past Performance

The Hunter United Super Fund was formerly known as the Hunter United Super Ezy Retirement Savings Account. The average annual effective rate of return paid by the Hunter United Super Fund is summarised below:

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Annual effective rate of return (%)</th>
<th>Compound average of the annual effective rate of return (%)</th>
<th>Compound Average (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1 - $1,999</td>
<td>3.16 3.53 4.10 3.07 1.08 3.21 3.59 4.18 3.12 1.08</td>
<td>2.98</td>
<td></td>
</tr>
<tr>
<td>$2,000 - $9,999</td>
<td>3.59 3.96 4.51 3.50 1.50 3.65 4.03 4.61 3.55 1.51</td>
<td>3.41</td>
<td></td>
</tr>
<tr>
<td>$10,000 - $19,999</td>
<td>4.23 4.60 4.90 3.75 1.94 4.31 4.69 5.02 3.81 1.95</td>
<td>3.88</td>
<td></td>
</tr>
<tr>
<td>$20,000 - $49,999</td>
<td>4.48 4.85 5.13 3.96 2.35 4.57 4.96 5.26 4.03 2.38</td>
<td>4.15</td>
<td></td>
</tr>
<tr>
<td>$50,000 &amp; above</td>
<td>4.74 5.11 5.49 4.44 2.78 4.84 5.23 5.63 4.53 2.81</td>
<td>4.50</td>
<td></td>
</tr>
</tbody>
</table>

Warning: Past performance should not be taken as indicative of future performance. The rate of return is not guaranteed.
10. Fees and other costs

DID YOU KNOW?
Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

TO FIND OUT MORE
If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (www.fido.asic.gov.au) has a superannuation calculator to help you check out different fee options.

Fees and other costs

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the fund assets as a whole.

Taxes and insurances are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

<table>
<thead>
<tr>
<th>TYPE OF FEE OR COST</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees when your money moves in and out of the fund</td>
<td></td>
</tr>
<tr>
<td>Establishment Fee</td>
<td>Zero</td>
</tr>
<tr>
<td>The fee to open your investment</td>
<td>0.0% of your initial contribution and any additional amounts invested in the fund</td>
</tr>
<tr>
<td>Contribution Fee</td>
<td>Zero</td>
</tr>
<tr>
<td>The fees on each amount contributed to your investment – either by you or your employer</td>
<td></td>
</tr>
<tr>
<td>Withdrawal fee</td>
<td>A fee of $50 will be charged against your</td>
</tr>
</tbody>
</table>
### TYPE OF FEE OR COST

<table>
<thead>
<tr>
<th>TYPE OF FEE OR COST</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>The fee on each amount you take out of your investment</td>
<td>account balance for each lump sum withdrawal</td>
</tr>
<tr>
<td>Termination fee</td>
<td>Zero</td>
</tr>
<tr>
<td>The fee to close your investment</td>
<td>Where a lump sum withdrawal is made as part of the closure the withdrawal fee will be charged.</td>
</tr>
<tr>
<td><strong>Management costs</strong></td>
<td></td>
</tr>
<tr>
<td>The fees and costs for managing your investment</td>
<td>Zero</td>
</tr>
<tr>
<td><strong>Service fees</strong></td>
<td></td>
</tr>
<tr>
<td>Administration fee</td>
<td>$5.00 per month deducted from account balance (includes access to a linked Hunter United transaction account)</td>
</tr>
<tr>
<td>Family Law Act - Information Request (eligible person)</td>
<td>$55 charged to the person requesting the information</td>
</tr>
<tr>
<td>Family Law Act – Splitting Account Fee (splitting order or agreement)</td>
<td>$77 charged against your account when the split is affected</td>
</tr>
</tbody>
</table>

Fees and costs related to administration of your account are deducted directly from your account balance and the amounts will be shown on your account statement.

**Benefit Protection Note:** Hunter United’s fees will be waived if the resultant balance of your Hunter United Super Fund falls below $1,000.

### Additional explanation of fees and other costs

There are no other fees and costs for the Hunter United Super Fund. The Administration fee paid each month covers all processing and administration undertaken on your account.

Keep in mind that the level of fees and costs can change from time to time, Hunter United will always notify you in advance of any fee change. We also reserve the right to debit your account with any applicable government charges that may be introduced. We will notify you if we do this.

### Example

Other funds use the same example as the one below so you can compare fees and costs.

<table>
<thead>
<tr>
<th>EXAMPLE – Hunter United Super Fund</th>
<th>BALANCE OF $50,000 WITH TOTAL CONTRIBUTIONS OF $5,000 DURING YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution Fees</td>
<td>For every $5000 you put in, you</td>
</tr>
</tbody>
</table>
Additional fees may apply if you elect to make lump sum withdrawals.

Establishment fee - $0

And, if you leave the fund early, you may also be charged a lump sum withdrawal fee of $50.

### 11. How Super Funds are taxed

The Australian Government provides a range of incentives to encourage people to save for their retirement. Tax concessions and other government benefits generally make superannuation a favoured vehicle for saving for retirement.

The following is a brief summary of the way in which superannuation and RSA’s are currently taxed:

**Taxation on Contributions**

Concessional contributions (which include employer contributions and self-employed contributions where a tax deduction is claimed) are taxed 15% by the Australian Government. The tax is deducted on receipt of these contributions.

Please note there are also limits placed on the amount of concessional contributions and excess contributions are taxed at 31.5% (see section 3).

Certain employer termination payments (ETP’s) attract contribution tax as do roll-overs from untaxed public sector superannuation funds.
Non concessional contributions (which include individual contributions where a tax deduction is not claimed) are not taxed on entering the fund.

Generally, roll-overs from complying superannuation funds and RSA’s are not taxed on entering the fund.

**Taxation on Fund Earnings**

The Fund’s earnings are concessationally taxed at 15%. Interest credited to your Hunter United Super Fund will be net of this tax.

**Taxation on Withdrawing Superannuation**

The tax applicable when withdrawing your superannuation will depend on your age and the make-up of the individual components.

**Under 55 years of age**

- The whole taxable component will be taxed at 21.5% (includes Medicare levy)
- The tax-free component will be tax-free

**Between 55 – 59 years of age**

- The taxable component will be tax-free up to a low-rate threshold of $150,000
- Amounts above $160,000 will be taxed at a flat rate of 16.5% (includes Medicare levy)
- The tax-free component will be tax-free

**60 years and over**

- All benefits are tax-free

Please note: the components on withdrawal will generally be required to be taken in the same proportion as the components in your account at the time of withdrawal.

**Important Note on Tax File Numbers (TFN):**

If you fail to provide your TFN an additional TFN tax will be imposed on your employer contributions at a rate of 46.5% (including the 15% contributions tax). To avoid this tax you must provide a Tax file number declaration form when you open your Hunter United Super Fund.

For information on completing the Tax file number declaration form go to www.ato.gov.au
12. Insurance Options

Hunter United offers optional insurance cover to all eligible Hunter United Super Fund holders. This offer is only available when you open a Hunter United Super Fund and has been secured on a group cover basis.

The type of insurance cover provided depends upon your age and the number of hours that you usually work each week in your normal occupation.

**Death and total & permanent disability cover** is provided if you are an employee or self-employed person aged between 15 and 65 years and you usually work 15 hours per week or more in your normal occupation over any 13 week period.

If you do not require insurance cover, you must indicate accordingly on the specific provision on the Hunter United Super Fund Application form. Otherwise one unit of insurance cover will be provided and insurance premiums will commence being deducted from the account balance.

**Important Notice**

This insurance does not form part of your Hunter United Super Fund investment. The primary purpose of this insurance cover is to provide a benefit in the event of your death or total and permanent disablement. If you terminate your Hunter United Super Fund at any time, insurance cover will cease and your premiums will not be returned.

You may obtain a copy of the master policy by telephoning Hunter United on (02) 4941 3814.

**Life Insurance**

When you open a Hunter United Super Fund, you are provided with the choice of including life insurance cover. Life insurance cover can assist in providing financial protection for your family in the event of your death or total disablement prior to your normal retirement.

The life insurance is provided by Tower Australia Limited ABN 70 050 109 450 AFSL 237 848 under a group insurance policy issued to Hunter United.

The Hunter United Super Fund cover provides an agreed lump sum on your death or total & permanent disablement. In the event of a claim, the proceeds of this insurance cover would be paid into your Hunter United Super Fund.
Death and Disability Cover

Your individual insurance package can be made up of:

- Death Only or
- Death and Total and Permanent Disablement (TPD)

If you decide you would like to have insurance cover you will need to complete a Personal Statement form providing evidence of your health.

Please remember that your cover is provided under a group policy between the Credit Union and the Insurer.

Eligibility for insurance cover
To be eligible for Death and TPD insurance cover you must:

- open a Hunter United Super Fund;
- be an Australian Resident; and
- be accepted by Tower Australia Limited (“the insurer”).

Once insurance cover has been accepted, you are covered 24 hours a day, 7 days a week anywhere in the world, provided that sufficient contributions are made to pay the premiums for the cover.

Cost of Cover

Premiums are payable on a weekly basis and are deducted from your Hunter United Super Fund at the end of each month and remitted to the insurer.

Premiums are based on a ‘unit of cover’. The premium for each unit of death and TPD cover is $1.53 per week and 92 cents per week for a unit of death cover.

Coverage will commence at date of acceptance from the insurer. Premium rates are not guaranteed and you will be notified of any change in premium rates three months in advance of the change.

Where there are insufficient funds in your Hunter United Fund we will write to you and give you the opportunity to make further contributions to cover the premiums.

Should you become totally and permanently disabled (as defined on the following page) the Hunter United Super Fund will pay your account balance plus the TPD insurance amount. After this time the policy will come to an end and no further benefits will be payable.
TPD Benefit Definition

The TPD benefit of a Hunter United Super Fund means any of the following definitions:

Standard Definition:

You have suffered total and irrecoverable loss of the:

- use of two limbs or,
- sight of both eyes or,
- sight of one eye and the loss of the use of one whole hand, or
- whole foot, or

OR

- You have been absent from employment due to illness or injury for a continuous period of 6 months and in the insurer’s opinion you have become so disabled that you will never be able to perform your own occupation or any other occupation for which you are reasonably suited by education, training or experience.

Activities of Daily Living Definition:

You become so disabled by bodily injury or illness that you will never be able to perform at least two of the following activities of daily living:

- Dressing – the ability to put on and take off clothing without Assistance
- Bathing – the ability to wash or shower without assistance
- Toileting – the ability to use the toilet including getting on and off without assistance
- Mobility – the ability to get in and out of bed and a chair without Assistance
- Feeding – the ability to get food from a plate into the mouth without assistance. Where ‘assistance’ means the assistance of another person.

Home Duties Definition:

Where you are wholly engaged in full-time unpaid domestic duties in your own residence, the definition of TPD shall be as follows:

As a result of injury or illness you are under the care of a Medical Practitioner and have:

- been unable to perform your normal domestic duties; and
• been unable to leave home unaided; and

• not been engaged in any gainful employment for a continuous period of six (6) months, at the end of which period, after consideration of the relevant evidence, the insurer determines that you are disabled so as to never be likely to again be able to perform normal domestic duties, nor any other occupation.

Waiting period

You must be totally disabled for a period of 6 months before a TPD benefit can become payable. The waiting period must commence while the policy is in force and end prior to you reaching the age of 65.

When will your TPD cover cease?

Your TPD insurance cover will cease to apply on the earliest of:

• the date you reach age 65; or

• 60 days after you cease to be a Hunter United Super Fund holder; or

• your cancellation of the insurance cover; or

• your receipt of a TPD benefit; or

• upon your death.

The following table sets out the amount of insurance cover provided at each age for one unit:

<table>
<thead>
<tr>
<th>RSA's Insurance Cover Tables</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Premium $1.53pw Death &amp; TPD or $0.92pw Death only</td>
</tr>
<tr>
<td>Age Next Birthday</td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td>16</td>
</tr>
<tr>
<td>17</td>
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<td>18</td>
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<td>23</td>
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<tr>
<td>24</td>
</tr>
<tr>
<td>25</td>
</tr>
</tbody>
</table>
The insured benefit for TPD cover will be reduced for members who are within 5 years of their normal retirement date (age 65) to the following proportion:

<table>
<thead>
<tr>
<th>Age next birthday at review date</th>
<th>Proportion of insured benefit payable on TPD</th>
</tr>
</thead>
<tbody>
<tr>
<td>To age 61</td>
<td>100%</td>
</tr>
<tr>
<td>To age 62</td>
<td>80%</td>
</tr>
<tr>
<td>To age 63</td>
<td>60%</td>
</tr>
<tr>
<td>To age 64</td>
<td>40%</td>
</tr>
<tr>
<td>To age 65</td>
<td>20%</td>
</tr>
<tr>
<td>Over age 65</td>
<td>Nil</td>
</tr>
</tbody>
</table>

**Interim accidental cover**

Applications for Death and TPD Benefits automatically entitle you to temporary cover for Death and TPD by Accident Benefits while the application is being considered at no additional premium.

**Additional Information - How to apply**

Insurance applications can only be effected after completion of a current Membership Application Form, found at the back of this PDS, and a Personal Statement (please phone 02 4941 3814 to obtain one of these forms).

**Duty of disclosure**

If you do not disclose, or you misrepresent any relevant information, in your insurance application or at any time subsequently, the insurer may void the policy, vary the amount of benefits or premiums or refuse payment of a claim.

**Cover while working overseas**

If you are an Australian resident working overseas, coverage may be provided for up to 3 years; however, cover will be subject to certain conditions.
Cancellations

You may cancel your insurance at any time by giving notice in writing, and sending it to:

Administrator
Hunter United Super Fund
130 Lambton Road
Broadmeadow NSW 2292

Such cancellations will be effective from the next premium due date and there is no entitlement to a rebate of premiums.

World wide cover

Providing your policy is in force, cover shall be provided anywhere in the world, twenty-four (24) hours per day subject to certain conditions.

Leave without pay

If you are on maternity/paternity leave, on leave without pay, undertaking study on a full time basis or on other extended leave but not for health reasons, you are still covered for up to 12 months. However, cover will be subject to certain conditions.

Continuation option

If you cease to be a Hunter United Super Fund holder you may purchase an individual death only insurance policy from the insurer without providing further evidence of health, subject to the following conditions:

- you are not aged 60 or over at the time you cease to be an Insured Person;
- you are not leaving employment for reasons of ill health;
- your application for the New Policy is completed and returned to the insurer together with the premium required within sixty (60) days of ceasing to be an Insured Person;
- the New Policy will be subject to the same value of cover last agreed by the insurer for you under this Policy;
- the New Policy meets our minimum premium requirements and the person is older than our minimum required age for the purchase of such a policy;
- the New Policy is based on the terms and conditions which apply to a policy of that type at the time;
- the New Policy will be subject to any special conditions, premium
loadings or endorsements applicable to you under this policy; and

- the New Policy will not provide cover for TPD.

Exclusions

No benefit shall be payable where the direct or indirect cause of the claim is for any of the following:

(a) suicide occurring in the first 13 months after the date that the cover commences or is reinstated after having lapsed for any reason; or
(b) any deliberately self-inflicted injury which occurs at any time; and
(c) any such exclusion as we may apply to an individual Insured Person as a condition of acceptance of cover.

Claim applications

Claims applications must be forwarded to Hunter United as soon as practicable after the event giving rise to the claim occurs.

The insurer may request any information they may reasonably require for the purposes of the claim.

13. Pension Option

As you approach retirement you will need to consider what to do with your accumulated superannuation.

The Australian Government provides a range of incentives for people to be self sufficient in retirement. Tax concessions and other government benefits generally make account based pensions one of the best vehicles for investing and receiving a retirement income stream. Unlike superannuation, pension fund earnings are not taxed thereby delivering higher net returns to you.

Another key feature of account based pensions is that they do not tie up your capital. In addition to your regular draw down you can make lump sum withdrawals, if required, although this may have implications for your Centrelink entitlements. Finally, your money can be withdrawn and reinvested elsewhere.

Hunter United offers a complying account based pension (refer to Hunter United Pension Fund PDS). Account based pensions are designed to convert your accumulated superannuation into a tax effective income stream – your own pension. This income is automatically paid periodically direct into your nominated account. The amount drawn down can vary from year to year to suit your circumstances, subject to a minimum annual draw down amount in any one year.

For more information on the Hunter United Pension Fund please call (02) 4941 3814.

See www.centrelink.gov.au for more information on Centrelink’s Means Testing and the implications of lump sum withdrawals

For further information see www.hunterunited.com.au
14. How to open an account

Step 1. Read this PDS, including the important information referred to in this PDS.

Step 2. Complete the Application form included with this PDS or available from www.hunterunited.com.au.

Step 3. Complete the Transfer Authority form included with this PDS to provide instructions to have your superannuation (or part of) transferred to the Hunter United Super Fund.

Important Note: Consider consolidating your other superannuation into the Hunter United Super Fund. The Hunter United Super Fund is an approved rollover account, has no entry fees, low exit fee and is ideal for consolidation purposes.

If you have personally applied to join the Hunter United Super Fund and after joining the Fund you change your mind about joining, you may write to Hunter United and request a refund. The request must be received within a period of fourteen (14) days (the "cooling-off period") from the earlier date of:

- When Hunter United provides you with confirmation of your membership; or
- The end of the fifth (5th) day after the date on which your account is opened.

If any of the contributions you made to the Hunter United Super Fund were preserved benefits transferred from another superannuation fund or approved deposit fund, then those contributions will not be repaid to you, but may instead be transferred to another superannuation fund or rollover product of your choice (provided that it complies with Government legislation).

15. Complaints

If you have any enquiry or have a complaint, please contact Hunter United on the contact details below.

We will confirm receipt of your complaint within 2 days. If you are not satisfied with our handling of your complaint or our decision, you may have the right to lodge a complaint with the Superannuation Complaints Tribunal (SCT).

The SCT is an independent body established by the Commonwealth Government to assist members, account holders, beneficiaries and other persons to resolve certain complaints with

For more information on Hunter United’s cooling off period and complaints process see www.Hunter United.com.au.

For further information see www.hunterunited.com.au or go to www.fos.org.au
superannuation trustees, retirement savings account providers and insurers.

Before the SCT has jurisdiction to deal with the matter, it must be satisfied that your complaint was previously made to an appropriate person under our internal enquiries and complaints procedure and the complaint was not settled to your satisfaction within 90 days.

16. Contact details

If you have any questions, would like more information or lodge a complaint, please contact:

The Enquiries and Complaints Manager
Hunter United Super Fund:
phone  (02) 4941 3888
fax    (02) 4941 3868
email  enquiry@hunterunited.com.au
address  130 Lambton Road
         Broadmeadow NSW 2292
web    www.hunterunited.com.au

The Hunter United Super Fund is issued by Hunter United Employees’ Credit Union Limited ABN 68 087 650 182, AFSL 238316.
# Hunter United Super Fund Application Form

When you have completed this form, please return to:
Administrator, Hunter United Super Fund
130 Lambton Road, Broadmeadow NSW 2292
or fax to: 02 49562357

## PART A – Your Details

### 1. Investor Details

- [ ] Mr
- [ ] Mrs
- [ ] Ms
- [ ] Other

**Given Names**

**Surname**

**Current Residential Address (PO Box not acceptable)**

<table>
<thead>
<tr>
<th>State</th>
<th>Postcode</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Date of Birth** / /  

**Home Telephone Number**

**Work Telephone Number**

**Mobile Number**

**Email**

**Are you a member of Hunter United?**

- [ ] Yes, please provide membership number: [ ] [ ] [ ] [ ] [ ]

- [ ] No, please attach a certified copy of one of the following:
  - driver's licence
  - passport
  - government issued photo identification (refer to Identification & Verification Information)

### 2. Contributing to your Hunter United Super Fund

To commence your fund, please indicate over the page the type and amount of contribution/s you wish to make.

Please make any cheques payable to the “Hunter United Super Fund”.

Ongoing contributions can be made via a variety of convenient methods including:

- Cheque;
- Electronic Funds Transfer; and
- BPay


---

The Hunter United Super Fund is a 100% cash capital guaranteed investment.
3. Contribution Details

1. Personal Contribution
   - Concessional $_________________________
   Or
   - Non Concessional $_________________________

2. Spouse Contribution † $_________________________

3. Employer Contribution
   - Superannuation Guarantee $_________________________
   Or
   - Salary Sacrifice $_________________________
     Or
   - Employer Voluntary $_________________________

4. Self Employed Contribution * $_________________________

5. Transfer or Superannuation Benefits ▲
   - Balance of Superannuation Account
   Or
   - Nominated Amount $_________________________

▲ To rollover existing superannuation you must complete the “Transfer of Benefits Request”.

† Spouse contribution Declaration

I declare at the time of making this eligible spouse contribution that we live together on a bona fide domestic basis as husband and wife.

Signature __________________________ Date / /

* Declaration of Deductibility (by self employed or substantially self employed persons)

I hereby declare my intention to claim a tax deduction on all or part of the amount contributed as follows:

Amount of contribution: $_________________________

Amount to be claimed as a Tax Deduction: $_________________________

Signature: __________________________ Date: / /
4. Tax File Number

The collection of tax file numbers is authorised by tax laws, the Retirement Savings Account Act 1997 and the Privacy Act 1988. The law requires the Hunter United Employees’ Credit Union (the Credit Union) to ask for your tax file number. Completing and returning this form enables the Credit Union to use your tax file number for the purposes contained in the Retirement Savings Account Act 1997 and for the purposes of paying superannuation benefits.

The purposes that are currently authorised include:
- Taxing superannuation benefits at concessional rates;
- Locating amounts in the Credit Union’s records where insufficient information is available;
- Passing your tax file number to the Australian Taxation Office but not to any other person or body where you receive a benefit or have unclaimed superannuation money after reaching aged pension; and
- Allowing the Credit Union to provide your tax file number to another RSA provider or trustee of a superannuation fund receiving any benefits you may transfer. The Credit Union will not provide your tax file number in those circumstances if you tell your superannuation fund provider in writing that you don’t want them to pass it on.
- You are not required to provide your tax file number. Declining to quote your tax file number is not an offence. However giving your TFN to the Hunter United Super Fund will have the following advantages (which may not otherwise apply):
  - The Fund will be able to accept all types of contributions to your account;
  - The tax on contributions to your account will not increase;
  - Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
  - It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

I agree to provide my tax file number?  ☐ Yes  ☐ No

Name in full:  

Tax File Number: ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

Signature:  

Date:  /  /
PART B – Other Information

5. Beneficiary Details
(Complete this section only if you wish a beneficiary other than your estate to receive benefits if you die)

What type of beneficiary do you wish to nominate? Please tick one:
- Nominated beneficiary (non-binding nomination); or
- Binding death nomination (please complete Binding death nomination form)

<table>
<thead>
<tr>
<th>Title:</th>
<th>☐ Mr</th>
<th>☐ Mrs</th>
<th>☐ Ms</th>
<th>☐ Other</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Given Names:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Surname:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Current Residential Address:</th>
<th>State:</th>
<th>Postcode:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Postal Address:</th>
<th>State:</th>
<th>Postcode:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>/</th>
<th>/</th>
<th>Home Telephone Number:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Work Telephone Number:</th>
<th>Mobile Number:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Email:</th>
<th>Fax Number:</th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Relationship to Investor:</th>
<th></th>
</tr>
</thead>
</table>

6. Insurance

I would like to apply for

- ☐ Death cover only

- ☐ Death and TPD cover

Or

- ☐ I confirm that I do NOT require insurance cover

Signature: ___________________________ Date: / /
7. Declaration and Signature

I declare that I have received and read the Product Disclosure Statement and that the details given in the application are true and correct.

I apply for a Hunter United Super Fund Account and agree to be bound by the terms and conditions as varied from time to time.

I acknowledge that Hunter United will deduct any applicable taxes, charges and duties from my Hunter United Super Fund Account.

I acknowledge that the interest rate applying to the Hunter United Super Fund Account will vary from time to time.

Hunter United requires certified identification to open this Retirement Savings Account.

Where I have provided an email address I agree that Hunter United may provide me with disclosure documentation, information, marketing material and updates electronically to this address. I acknowledge that I can elect to not be presented with the information in this way and I should contact Hunter United to advise of my decision.

AML/CTF

As a result of new anti-money laundering and counter terrorism financing requirements in government legislation you may be required to provide proof of identity prior to being able to access your benefits in cash (lump sum or pension payments) or purchase a superannuation pension (called “customer identification and verification” requirements). These requirements may also be applied by Hunter United from time to time in relation to the administration of your superannuation benefits as required or considered appropriate under the Government’s legislation. You will be notified of any requirements when applicable. If you do not comply with these requirements there may be consequences for you, for example, a delay in the payment of your benefits.

As a result of these reforms Hunter United has become the subject of another regulatory body (called AUSTRAC) which has responsibility for the government’s legislation. Hunter United is required to provide yearly compliance reports to AUSTRAC and notify AUSTRAC of suspicious transactions. This may involve the provision of personal information about you to AUSTRAC.

Please tick one of the following:

☐ I have previously provided certified identification to Hunter United.
☐ I am providing certified identification with this form.
7. Declaration and Signature (cont)

Privacy Consent:

I acknowledge that Hunter United may give or obtain information about me in the manner and for the purposes that conform with the Privacy Act 1988 (Commonwealth).

I acknowledge that under the Privacy Act, Hunter United may disclose information about me to a related entity which provides financial services related or ancillary to those provided by Hunter United unless I instruct Hunter United not to do so.

Such an instruction must be given by me in writing to the Hunter United.

<table>
<thead>
<tr>
<th>Signature:</th>
<th>Date:</th>
</tr>
</thead>
</table>


Hunter United Super Fund – Transfer of Benefits Request

### Transfer of Benefits Request

By completing this form, you will request the transfer of your superannuation benefits between funds. This form will NOT change the fund to which your employer pays your contributions. The standard choice form must be used by you to change funds.

**Personal Details:**

<table>
<thead>
<tr>
<th>Title:</th>
<th>Mr</th>
<th>Mrs</th>
<th>Ms</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surname:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Given Names:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other/Previous Names:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Residential Address:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State:</th>
<th>Postcode:</th>
</tr>
</thead>
</table>

Previous Address: *(If you know that the address held by your FROM fund is different to your current residential address, please give details below):*

<table>
<thead>
<tr>
<th>Date of Birth</th>
<th>/</th>
<th>/</th>
</tr>
</thead>
</table>

*Contact Telephone Number:*

| Tax File Number: | | | | | | | | | | | | | | | | |

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your Tax File Number, but there may be tax consequences.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
</table>

**Fund Details**

<table>
<thead>
<tr>
<th>FROM Fund Name:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Phone Number:</td>
<td></td>
</tr>
<tr>
<td>Membership or Account no:</td>
<td>ABN:</td>
</tr>
<tr>
<td>Postal Address:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State:</th>
<th>Postcode:</th>
</tr>
</thead>
</table>

Superannuation Product Identification Number (SPIN): *(If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer)*

**Authorisation**

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

I declare I have fully read this form and the information completed is true and correct.

I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.

I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to Hunter United.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

I authorise all relevant information on my/our investments, insurances, superannuation, account based pension and any other financial information be released at their request, to representatives of Hunter United Employees’ Credit Union.

| Name: | |
| Signature: | Date: | / | / |
18 May 2010

To whom it may concern

Hunter United Super Fund compliance advice

Re: Transfer of Superannuation Benefits

We enclose for your attention a Transfer of Benefit Request and confirm the following:

1. Hunter United Employees’ Credit Union Limited is an RSA Institution in terms of the Retirement Savings Accounts Act 1997.
2. The Retirement Savings Account can accept rollovers, transfers and contributions for eligible persons as provided in the Retirement Savings Accounts Act 1997 and the Superannuation Industry (Supervision) Act 1993 and regulations made under those Acts.
3. The Retirement Savings Account can accept preserved benefits and retains them as such.
4. Documentation and payments should be forwarded to:
   Fund Administrator
   Hunter United Employees’ Credit Union Ltd
   130 Lambton Road
   BROADMEADOW NSW 2292
6. Cheques should be made payable to “Hunter United Super Fund RSA Account – Person’s Name”.
7. Hunter United Super Fund RSA Account does not have a SPIN number, please use our ABN 68 087 650 182 and refer to the following web site address to confirm our registration with APRA as an authorised provider
   www.apra.gov.au/Superannuation

Yours faithfully

Hunter United Employees’ Credit Union Limited

For Kent Dwyer
Chief Financial Officer

enc

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# Identification & Verification Information

## Certified Documentation

The certified documentation required is:

- A certified copy (see below for information on how to, and who can, certify documents) of:
  - your driver’s licence; or
  - your passport (current or expired by less than two years).

**OR**

If you are unable to provide a driver’s licence or passport, you will need to provide certified copies of two alternative identification documents - one from each of the following lists:

<table>
<thead>
<tr>
<th>One of the following documents:</th>
<th>One of the following documents containing your name and residential address:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Birth certificate or birth extract</td>
<td>• Letter from Centrelink (or other Government body) within the past twelve months regarding a Government assistance payment</td>
</tr>
<tr>
<td>• Citizenship certificate issued by the Commonwealth</td>
<td>• Tax Office Notice of Assessment issued within the past twelve months</td>
</tr>
<tr>
<td>• Pension card issued by Centrelink that entitles the person to financial benefits</td>
<td>• Rates notice from local council issued within the past three months</td>
</tr>
<tr>
<td><strong>AND</strong></td>
<td>• Electricity, Gas or Water Bill issued within the past three months</td>
</tr>
</tbody>
</table>

## How to Certify Documents

The person who is authorised to certify documents must:

I. Sight the original and the copy and make sure both documents are identical

II. Write or stamp 'certified true copy' on each page, along with his or her signature, printed name, date and qualification (such as Justice of the Peace, Australia Post employee, etc).

## Who can Certify Documents

Any of the following authorised persons can certify documents as being true and correct copies:

- **Police Officer**
- **Justice of the Peace**
- **Australia Post Employee** (who has worked for the post office for at least two continuous years)
- **Barrister or Solicitor** (who is enrolled on the roll of State or Territory Supreme Court or the High Court of Australia, as a legal practitioner)
- **Finance Company Officer** (e.g. a Bank Manager or Bank employee who has worked for the company for at least two continuous years)
- **Financial Institutions Officer** (who has worked for the company for at least two continuous years)
- **Officer with, or Authorised Representative of, an Australian Financial Services Licensee** (who has had at least two years continuous service with one or more licensees)
- **Notary Public Officer**
- **Registrar or Deputy Registrar of a Court**
- **Australian Consular Officer or Australian Diplomatic Officer**
- **Judge or Magistrate of a Court**
- **Chief Executive Officer of a Commonwealth Court**
- **Accountant** (who is a member of the Institute of Chartered Accountants or CPA Australia or the National Institute of Accountants, with at least two years continuous membership).
To make a valid binding death nomination:

→ You must be at least 18 years of age
→ You must complete, in writing, the binding death nomination form available in the most up-to-date PDS or on our website or by calling us
→ By law, your nomination will only be valid if you nominate a person(s) that at the time of your death is your dependant or your legal personal representative. Refer below for more information.

← You must ensure that the proportion payable to each person nominated is stated and you have allocated 100% of your death benefit
← Your nomination must not be ambiguous in any other way
← You must sign the binding death nomination form in the presence of two witnesses who are both at least 18 years of age and are not nominated on the form, and
← You must send and we must receive your validly completed nomination prior to your death.

You may amend, renew or revoke your nomination at any time by completing a new binding death nomination form in writing, available in the most up-to-date PDS or on our website or by calling us.

Non-binding nominations

When you place your funds in the Hunter United Super Fund you are able to make a non-binding nomination on the application form to tell us who you would like to receive your death benefit when you die. You may only nominate your dependants or your legal personal representative. Please be aware that although we will take this nomination into consideration, we are not obliged to follow it. Generally, if you have more than one dependant, we will pay your death benefit to your legal personal representative instead.

Who can you nominate?

A valid binding death nomination can only nominate your legal personal representative or your dependants. Your legal personal representative is the person appointed on your death as the executor or administrator of your estate. Your dependants are:

→ Your current spouse, this includes the person at your death to whom you are married or with whom you are in a de facto relationship, whether of the same sex or a different sex, or in a relationship that is registered under a law of a State or Territory.
→ Your child, this includes any person who at your death is your natural, step, adopted, ex-nuptial or current spouse’s child, including a child who was born through artificial conception procedures or under surrogacy arrangements with our current or then spouse.
Hunter United Super Fund – Binding Death Nomination

→ Any person financially dependent on you, this includes any person who at your death is wholly or partially financially dependent on you. Generally, this is the case if the person receives financial assistance or maintenance from you on a regular basis that the person relies or is dependent on to maintain their standard of living at the time of your death.

→ Any person with whom you have an interdependence relationship, this includes any person who at your death:
- you have a close personal relationship with
- you live together
- you or this person provides the other with financial support, and
- you or this person provides the other with domestic support and personal care

The relationship is not required to meet the last three conditions, if the reason these requirements cannot be met is because you or the other person is suffering from a disability.

In establishing whether such a relationship exists, all of the circumstances of the relationship are taken into account, including (where relevant):
- The duration of the relationship
- Whether or not a sexual relationship exists
- The ownership, use and acquisition of property
- The degree of mutual commitment to a shared life
- The care and support of children
- The reputation and public aspects of the relationship (such as whether the relationship is publicly acknowledged)
- The degree of emotional support
- The extent to which the relationship is one of mere convenience, and
- Any evidence suggesting that the parties intended the relationship to be permanent.

If you are considering relying on this category or dependency to nominate a person, you should consider completing a statutory declaration addressing these points as evidence of whether such a relationship exists. You should talk to your financial adviser for more information.

Paying your death benefit
At the time of your death, we will contact the people you have nominated in your binding death nomination or non-binding nomination to ensure that they are still either a dependant or your legal personal representative. We are also generally required to establish the identity of this person before paying out your death benefit.

If you have nominated one or more of your dependants, they will be provided the choice of taking their proportion of the death benefit as a lump sum cash payment or a pension from Hunter United Super Fund. Please note however, that from July 1 2007 if you have nominated a child, the death benefit must be paid to them as a lump sum cash payment unless the child:
→ Is under age 18
→ Is under age 25 and is financially dependent on you, or
→ Has a certain type of disability

If your child’s personal circumstances change so that they no longer meet one of these exceptions, we will pay the remaining account balance to them as a lump sum cash payment.

A PDS describing the features of a pension from Hunter United Super Fund is available on our website or by calling us.

No valid binding death nomination
Your death benefit will be paid to your legal personal representative if:
→ At the time of your death, you have not completed or we have not received a valid binding death nomination
→ You have revoked your last binding death nomination or it has lapsed
→ The people you have nominated on your binding death nomination cannot be identified or are not at the time of your death your dependant or legal personal representative, or
→ Hunter United determines that your binding death nomination is otherwise invalid.

This is general information only and does not take into account your personal circumstances. Please talk to your financial adviser for more information on binding death nominations and your personal estate planning needs.
## Binding Death Nomination Form

### Form Checklist

Please complete this checklist before sending the form to Hunter United

- I confirm the form has been signed by two witnesses in **Section 3**. Note the witnesses cannot be nominated to receive your death benefit.
- I confirm the day the two witnesses signed the form is the same day I signed the form in **Section 3** and the form is dated accordingly.
- I confirm that details of my nominated dependants have been provided in **Section 2**

### 1. Investor Details

Hunter United Super Fund Account Number:

<table>
<thead>
<tr>
<th>Title</th>
<th>Mr</th>
<th>Mrs</th>
<th>Miss</th>
<th>Ms</th>
<th>Other</th>
</tr>
</thead>
</table>

Surname:

Given Names:

Contact Phone Number:

Your Postal Address:

<table>
<thead>
<tr>
<th>State</th>
<th>Post Code</th>
</tr>
</thead>
</table>

Email:

### 2. Nomination Details

Please note: If you wish to revoke and remove your existing binding death nomination without replacing it, please (x) the box below:

- No nomination

Please provide details of your nominations below: % of benefit (total must equal 100%)

If you wish to nominate that the whole of your benefit is paid to your estate, please tick the box below:

- Legal Personal Representative

OR

**Full Name of First Nominee:**

Date of birth:  
Relationship to you** Tick one option only

- Spouse
- Child
- Financial Dependant
- Interdependency Relationship
- Legal Representative

**Full Name of Second Nominee:**

Date of birth:  
Relationship to you** Tick one option only

- Spouse
- Child
- Financial Dependant
- Interdependency Relationship
- Legal Representative
Full Name of First Nominee:
Date of birth: □ □ □ % of benefit
Relationship to you** Tick one option only
□ Spouse □ Child □ Financial Dependant □ Interdependency Relationship □ Legal Representative

Full Name of Second Nominee:
Date of birth: □ □ □ % of benefit
Relationship to you** Tick one option only
□ Spouse □ Child □ Financial Dependant □ Interdependency Relationship □ Legal Representative

Total of your beneficiary nominations (must be 100%) 100 %

Please note: If you wish to nominate more beneficiaries, please complete a separate form.

3. Declaration

A nomination is not considered valid unless it has been completed correctly and we receive it. Any alterations to your form must be initialled by yourself and both witnesses.

Member declaration:
I understand/declare that:
→ By making this nomination, I revoke and replace any existing binding death nomination
→ My nomination must be my spouse, child, a person who is financially dependent on me or with whom I have an interdependency relationship or a legal personal representative of my estate at the time of my death
→ My beneficiary(ies) and I will be bound by the Terms and Conditions relating to binding death benefit nominations
→ This binding nomination is only valid for three years from the date I sign it or any confirmation or amendment of it
→ I may at any time revoke or change a binding nomination notice in accordance with Hunter United’s procedures
→ If a notice is invalid or has not been sent to Hunter United when I die, the death benefit will be paid to my legal personal representative
→ This declaration must be signed by me in the presence of two witnesses (who are not nominated), both of whom are over the age of 18
→ This nomination only applies to the account number identified on this form within Hunter United Super Fund.
→ I have read the PDS and agree to be bound by the Terms and Conditions governing the fund (as amended)
→ I am over 18
→ Hunter United will not be liable to me or other persons for any loss suffered (including consequential loss) in circumstances where transactions are delayed, blocked, frozen or where Hunter United refuses to process a transaction or ceases to provide me with a product or service.

Print Name:
Signature of member: Date: / / 

Witness 1
Signature: Date: / / 
Print Name: Date: / / 

Witness 2
Signature: Date: / / 
Print Name: Date: / / 

Please ensure that the date each of the witnesses signs this form is the same as the date the member signs otherwise this nomination will not be valid.
<table>
<thead>
<tr>
<th>Hunter United Use Only</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Membership Number:</strong></td>
</tr>
<tr>
<td><strong>Has ID verification been achieved:</strong> Yes   No (Identification input via AUSTRAC ID system)</td>
</tr>
<tr>
<td><strong>I confirm that:</strong></td>
</tr>
<tr>
<td>☐ the member has been given a Hunter United Super Fund Product Disclosure Statement</td>
</tr>
<tr>
<td>☐ tax file number has been provided</td>
</tr>
<tr>
<td>☐ the member has signed the declaration</td>
</tr>
<tr>
<td>☐ the member has advised the type and amount of contribution/s they wish to make</td>
</tr>
<tr>
<td>☐ that no financial product advice was provided to the member at the time of opening an account</td>
</tr>
<tr>
<td><strong>Signature of authorised Hunter United employee</strong></td>
</tr>
<tr>
<td><strong>Date</strong> / /</td>
</tr>
<tr>
<td><strong>Name of authorised Hunter United employee:</strong></td>
</tr>
</tbody>
</table>