



Member Guide

Product Disclosure Statement | Part 1 of 2



This Product Disclosure Statement (PDS), in 2 parts, will remain in force unless withdrawn by the Issuer. Part 1 should be read in conjunction with Part 2 of this PDS.

Issued 1 October 2009

Supplementary Product Disclosure Statement

Issued 1 August 2010



Auswide Member Guide (part 1 of 2)

This must be read together with the Member Guide Product Disclosure Statement (PDS) (Part 1 of 2) dated 1 October 2009.

This supplementary includes changes to the fee structure effective 1 April 2010 and replaces Supplementary Product Disclosure Statement dated 1 March 2010.

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Fees and Other Costs

The administration fee is no longer applicable to the product. The range of the investment fee is now 0.89% to 2.10%. An annual Loyalty Rebate has been introduced.

Replace the table on this page with the following:

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
MANAGEMENT COSTS		
The fees for managing your Investment The amount you pay for specific investment options is shown from page 12 of Part 2 of this PDS.	The investment fee which varies depending on the investment choice chosen ranging from 0.89% to 2.10%* Plus Member fee of \$93.60 per annum (\$7.80 per month) Less annual Loyalty Rebate 0.1% per annum (for balances over \$200,000).	The investment fee is deducted before unit prices are declared. The member fee is deducted from individual member accounts on a monthly basis. It is calculated on the last business day of the month and charged against member accounts in the following month at the market values applicable at the time. The Loyalty Rebate is calculated on 30 June based on average balance over the previous year. The dollar value of the rebate will be credited to the account by the purchase of additional units in the following month at the market values applicable at the time.
SERVICE FEES		
Investment Switching Fee The fee for changing investment options.	Nil.	Not applicable.

*This fee range is an estimate only and is based on information provided by each underlying fund manager. See 'ICR%' listed in Part 2 of this PDS for investment fees. Also see the example table on page 16 of this PDS for an example of how these fees might apply to your investment.

TYPE OF FEE OR COST	AMOUNT
ADDITIONAL EXPLANATION OF FEES AND COSTS	
Management costs consists of: <ul style="list-style-type: none"> Member Fees 	\$93.60 per annum (\$7.80 deducted each month).
<ul style="list-style-type: none"> Loyalty Rebate 	The Loyalty Rebate is payable to members with balances of \$200,000 or more who have been with the fund for longer than 12 months. The rebate is calculated at 30 June each year and is based on the average balance through out the proceeding 12 months. The Loyalty Rebate is 0.1%. In some cases a higher rebate may apply. The actual rebate applicable to your account will be advised on the membership certificate you receive when you join the fund.

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Fees and Other Costs

The range of the investment fee has now changed.

Replace the first row of the Additional Explanation of Fees and Costs table with the following:

• Investment Fee	<p>This fee is not deducted directly from your account but is deducted before declaring earning rates or unit prices.</p> <p>This fee is representative of the underlying investment managers' Indirect Cost Ratio plus Trustee investment and custodian costs of 0.56%. The total ICR of the investment options will range from 0.89% to 2.10%.</p> <p>The investment fee for each specific investment option is shown from page 12 of Part 2 of this PDS under the column heading 'ICR%'. The ICR% represents the fee retained by the Plan before earning rates/unit prices are declared and any transaction fees are charged. During the course of the operation of particular investment strategies, the Plan may be eligible for rebates from investment managers. The Trustee as part of its remuneration will retain any such rebates.</p> <p>Fees and charges are paid from member accounts by selling sufficient units in relevant investment options.</p>
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Additional explanation of Fees and Costs

Adviser Remuneration

The following paragraph is no longer applicable: The Trustee may, from its own funds, also provide financial assistance to financial advisers. These are not additional costs borne by members.

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Additional explanation of Fees and Costs

Small Accounts

Statewide Superannuation have changed the name of their Growth Option to Statewide Balanced. This impacts Auswide members with small account balances that are transferred to Statewide.

Replace the third paragraph with the following:

Members who have account balances of less than \$2,000 and cease employment with an Auswide employer will be transferred to Statewide Superannuation Trust Personal Division (2) and available funds will be invested in the Balanced investment option. In the event of this occurring, members will be advised and provided with a Statewide Superannuation Trust Product Disclosure Statement of the Personal Division.

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Example of Fees and Costs

The fee example has changed to reflect the change in fees detailed above.

Replace the example calculation with the following:

EXAMPLE:		Balance of \$50,000 with contributions of \$5,000 during year
Employer Superannuation Plan – SST Vanguard Wholesale Growth Index Fund (Super)		
Contribution fees	Nil.	Nil.
Plus Management costs	10.92% + \$93.60 per annum (\$7.80 per month).	And, for every \$50,000 you have in the fund, you will be charged \$460.00 each year plus \$93.60 in member fees regardless of your balance.
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees of up to \$553.60. What it costs you will depend on the investment option you choose and the fees you negotiate with the fund or financial adviser ² .

¹ Management costs include the investment fee of 0.92% per annum. The investment fee for that fund is an estimate only and is based on the investment fee details for the 12 months ending June 2009. The investment fee is not deducted directly from the member's account, but is deducted before declaring earning rates or unit prices, and is included in the total management costs. For more details see page 12 of this PDS.

² The amount you pay may be further reduced by the annual Loyalty Rebate which is payable to members who have balances in excess of \$200,000 and have been members of the fund for more than 12 months.

The Trustee undertakes to take reasonable steps to ensure that Product Disclosure Statements are updated on a timely basis. Information or alterations that are not materially adverse may be updated via the Trustee's Annual Report. Members may also access information relating to minor changes in superannuation and pension products that relate to Auswide at www.auswide.com.au or request a paper copy without charge. Members may also ring Auswide Client Services on 1300 88 56 65 if they have any questions.



What This Document is About

Product Disclosure Statement for Auswide (the Plan)

This document was prepared and issued on 1 October 2009 as Part 1 of the Product Disclosure Statement (PDS) for employer-sponsored members in the Auswide Employer Superannuation Plan and members in the Auswide Personal Superannuation Plan (collectively called the Plan) by the Trustee of the Plan, Statewide Superannuation Pty Ltd, ABN 62 008 099 223. This PDS sets out important information about the features, costs, benefits and risks in investing in the Plan and will help you decide whether the Plan meets your needs, if you are eligible for Choice and to compare the Plan with other superannuation funds.

Auswide is a public offer superannuation fund that is open to employees of participating employers and the general public.

This PDS is split into two parts:

Part 1 – Member Guide containing general information and details of the main features and benefits of Auswide.

Part 2 – Investment Strategies containing information on the investment options offered by Auswide and application forms.

You should carefully read both parts of this PDS to familiarise yourself with the features, costs, benefits and risks of investing your superannuation contributions in Auswide.

Please note that this PDS has not been lodged with ASIC, and is not required by the Corporations Act to be lodged with ASIC.

The Benefits and Risks of Investing your Superannuation in the Plan

Auswide enables you to save for your retirement in a tax effective environment that suits you personally. It provides a means for you to tailor your investment strategy to your own needs and attitude to risk, as well as offering you a choice of insurance cover for death and/or disability.

You should be aware that if you leave Auswide you may get back less than the amount of contributions paid in because of the level of investment returns earned by Auswide, its charges and the impact of tax.

Refer to pages 4 and 5 in Part 2 of this Guide for further information regarding the risks that may apply to your Auswide investment.

Differing Returns

Investment returns based on unit prices as calculated by the Custodian and made available in Auswide are likely to differ from the underlying fund's actual return due to investment fees. Refer to page 12 of this Guide for further information.

How to get More Information

If you want more information about Auswide, please contact your adviser or Auswide Client Services. If you need more information about the Trustee of the Plan, Statewide Superannuation Pty Ltd, please contact the Trustee office. The provision of certain information may be subject to a charge.

Warning

The information in this PDS is of a general nature. It has been prepared without taking into account your particular investment objectives, circumstances, financial situation or needs. Before acting on the information in this PDS you should consider your own objectives, financial situation and needs.

This publication is not intended to be and should not be construed in any way as investment, legal or financial advice.

Getting Advice

We recommend that professional financial advice be sought from a qualified, licensed financial adviser with regard to your objectives, financial situation and needs before considering or acting on the appropriateness of the information given.

If you are an employer sponsored member your employer must not give advice about this Plan or recommend any financial product unless licensed to do so.

Who advises us?

We appoint professional managers to handle various aspects of the management of the Plan as listed below:

- **The Administrator**
The Administrator of the Plan is Statewide Financial Management Services Limited (ABN 69 092 109 209), a wholly owned company of the Trustee, Statewide Superannuation Pty Ltd.
- **The Custodian**
NAB Asset Servicing, a subsidiary of National Australia Bank Limited (ABN 12 004 044 937) manages unit pricing.

- **The Investment Adviser**
Morningstar Research Pty Limited (ABN 83 062 096 342) provides investment advice on the underlying investment funds offered by the Plan.

How to Contact Us

Auswide Client Services

Address: Statewide House
99 Gawler Place
Adelaide SA 5000

Postal Address: GPO Box 1572
Adelaide SA 5001

Telephone: 1300 88 56 65

Facsimile: 08 8217 8595

Email: info@auswide.com.au

Website: www.auswide.com.au

Issuer of this PDS and RSE Licensee:
Statewide Superannuation Pty Ltd
ABN 62 008 099 223, Australian Financial Services Licence No. 243171 and Trustee of Statewide Superannuation Trust (Auswide).

Trustee Office

Address: Statewide House
99 Gawler Place
Adelaide SA 5000

Postal Address: GPO Box 1572
Adelaide SA 5001

Telephone: 1300 88 56 65

Facsimile: 08 8217 8595

Email: info@auswide.com.au

Website: www.auswide.com.au

Auswide Product Disclosure Statement – Part 1

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The Issuer, RSE Licensee and the Trustee

Statewide Superannuation Pty Ltd
ABN 62 008 099 223

Registered Address & Address for Enquiries

Statewide House, 99 Gawler Place
Adelaide SA 5000

Address for Correspondence

GPO Box 1572, Adelaide SA 5001

Tel 1300 88 56 65

Fax 08 8217 8595

Email info@auswide.com.au

Web www.auswide.com.au

Auswide Client Services

For prompt and friendly service please call Auswide Client Services on **1300 88 56 65** from anywhere in Australia during normal business hours or contact us at www.auswide.com.au 24 hours a day using a secure link over the internet.

Telephone: 1300 88 56 65

Facsimile: 08 8217 8595

Website: www.auswide.com.au

Auswide Client Services

GPO Box 1572

Adelaide 5001

The information contained in this PDS should not be considered as financial advice. The Trustee recommends that you seek advice from a licensed professional financial planner or adviser when considering the investment strategies available within Auswide. It is also recommended that you consult your adviser annually to ensure that your arrangements continue to meet your changing circumstances.



What is Superannuation?

Superannuation is money accumulated throughout your working life which may enable you to enjoy the lifestyle you want when you retire. For many people it may be their main source of income in retirement.

Saving for retirement through superannuation is encouraged by the Federal Government by offering tax advantages and incentives. Superannuation contributions, earnings and benefits are all subject to taxation concessions.



Why is Superannuation Important?

Superannuation gives you freedom

Many of us look forward to a retirement filled with all the activities there weren't time for while we were working. No matter which stage you are at in your life – just starting a career, raising a family or planning when to give up work, we all need to consider how to fund a comfortable lifestyle in retirement.

How much any of us needs to support ourselves comfortably in retirement depends entirely on individual expectations. As a guide, assume you can live on 75% of the after-tax income you are currently

receiving. Based on this guide only one in three Australians are actually saving enough to finance their retirement.

You can estimate how much you may need in retirement by using the superannuation calculator accessed via www.auswide.com.au. This simple guide will help you estimate your retirement benefits based on your current or assumed levels of personal or employer superannuation. These calculations are not guaranteed or based on actual investment returns and so will produce only estimates of what you may receive in retirement.

How to make the most of your savings

The earlier you start saving for your retirement the better off you'll be. Your employer may contribute to a superannuation fund for you and you can make extra contributions. You may be eligible for the co-contribution payment from the Government worth up to \$1,000 a year.

By adding to your savings now you will have more money working for you each and every year until you retire so you can look forward to the retirement lifestyle you deserve.



The Benefits of Joining Auswide

Auswide offers a master trust style superannuation fund designed to maximise flexibility, investment choice and service levels. By pooling members' funds, Auswide is able to offer all the benefits of more expensive master trusts at a fraction of the cost, leaving you with more money to enjoy your retirement.

By joining Auswide you benefit from:

- 1 A diverse range of investment options and strategies to help you achieve your retirement savings goals
- 2 Flexible Death, Total & Permanent Disablement and Income Protection insurance to protect you and those dependent on you should the worst occur

- 3 A very competitive and transparent fee structure, leaving more money for your retirement
- 4 Flexible arrangements for payment of contributions by you and/or your employer (if applicable) so you can add as much or as little as you wish to help your savings grow
- 5 Access to a variety of services enabling you to obtain your account balance, investment information and other details so you can track how your savings are building
- 6 Educational tools such as our website, seminars and brochures to help you understand more about superannuation and how you can benefit
- 7 A dedicated team of Client Service Officers who are only a phone call away to answer your questions.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 Auswide is required to identify, monitor and mitigate the risk that the Plan may be used for laundering of money or the financing of terrorism. As a result, you may be required to provide proof of your identity at the time of commencing your account and/or at the time of requesting a benefit payment.

Auswide's friendly and knowledgeable staff are at your service. When you phone our Member Client Officers, your call will be answered by a 'real' person who is ready to answer any questions you may have about Auswide and superannuation in general. At Auswide we ensure our members' needs are first and foremost in every decision we make.



Choosing the Right Investment Strategy

Auswide offers members a wide choice of investment strategies. When investing in Auswide you can choose any one or a combination of the options described below to tailor an investment strategy to best help you achieve your retirement savings goals.

Model Portfolio Options

The Model Portfolios include a number of managers that have been carefully selected by Auswide for their current and likely future complementary investment styles. Within each Model Portfolio, each investment manager's investment style was considered in isolation, and then in combination. This ensures that the Model Portfolios benefit from diversifying the relative strengths and weaknesses of each underlying investment manager to minimise significant investment style biases. You can choose any of the following risk profiles:

- Moderate
- Balanced
- Growth (Default Option)
- Aggressive and
- Very Aggressive.

The Model Portfolios are intended to assist you and your adviser quickly select a blend of investment managers and options. Their flexibility also enables them to be used as a base or foundation on which to build a portfolio and asset allocation that suits your particular circumstances. It is recommended that you consult your financial adviser before modifying any Model Portfolios.

The asset allocations of Model Portfolio Options are monitored to ensure that growth assets remain in pre-determined ranges for the respective options. Individual member accounts are not rebalanced.

Multisector Options

Multisector options offer you a choice of funds investing in a variety of asset classes from a wide range of investment managers. You can choose one or a variety of funds each with a different risk profile and investment objective.

Sectoral Options

If you wish to choose specific asset classes, you may wish to invest in Auswide's range of Sectoral options. Again offering you a choice of funds and investment managers you can invest in any one or a combination of:

- Cash
- Income Securities
- Property
- Australian Shares
- International Shares.

Please refer to Part 2 of this PDS for full details of the investment options available in Auswide. Please also consult the PDS relevant to each of the underlying funds before making an investment decision.

Changing your Investment Strategy

Once you have selected an investment strategy you can change it at any time and at no cost by giving written notice to Auswide. Generally, a switch will be effected within four weeks of receipt of an instruction or such other period as the Trustee in its absolute discretion may determine. There are no administration charges levied by Auswide in respect to investment switches.

Default Strategy

If you are an employer-sponsored member and choose not to make an investment selection or if the Trustee is unable to interpret your selection, the Default investment strategy will be applied. The Default investment strategy is the Growth Model Portfolio option.

The Trustee reserves the right to change the Default investment strategy at any time.



Choice of Fund

Choice of Fund is a Federal Government initiative giving millions of Australians more control over their superannuation. It gives many employees the opportunity to choose the fund into which their employer's Superannuation Guarantee contributions are paid.

Not all Australians are automatically entitled to select their own superannuation fund. Please discuss your options and whether you are eligible for Choice with your employer.

How does it work?

If you are eligible to choose your fund, your employer is responsible for giving you a Standard Choice Form within 28 days of commencing your new job. You can also make a request in writing at any time if you are eligible to choose. You do not have to make a Choice – it's up to you. If you do not make a Choice within 28 days, your employer will place you in their default fund.

Can I choose any superannuation fund I like?

You can only choose a superannuation fund that is a complying fund and is able to accept employer contributions. You must provide your employer with a letter from the trustee of your chosen fund to confirm this, as well as information about how they can pay your superannuation contributions on your behalf. You will find a copy of the letter (Statement of Compliance) for Auswide in Part 2 of this Guide.

If you are eligible, your employer must contribute to your chosen fund within 2 months of receiving your completed Standard Choice form. They are then obliged to begin paying your Superannuation Guarantee contributions into that fund. Contact the Australian Taxation Office on 1300 720 092 for a copy of the Standard Choice form.

What do I need to consider when choosing a fund?

Choosing a superannuation fund can feel overwhelming and confusing. You need to ensure the one you select best suits your circumstances. You may even want to seek financial advice before making a decision. At Auswide, we pride ourselves on providing personalised service to help you prepare for retirement and keep superannuation as simple as possible.

Quality and service

There are a number of issues to consider when choosing your superannuation fund. One of these is the fund's quality and service. Auswide is committed to providing support to you through a network of highly trained financial advisers and a Client Service Centre where a 'real' person will always answer your call.

Fees

High fees can erode your superannuation savings over time, so you may wish to compare fees between funds. Auswide is dedicated to keeping fees and charges to a minimum, with one of the lowest administration fees for a master trust of its type in Australia.

Protecting you and your family

Many superannuation funds offer extra benefits, so consider what else you may require from your fund. At Auswide, we can offer you three types of insurance cover, with the convenience of deducting premiums direct from your superannuation account.

Helping your savings grow

As superannuation is a long term savings plan, Auswide's investment menu is structured with maximum flexibility and choice. The investment options you choose can make a difference to how much money you have in your retirement.

Auswide offers a choice of Model Portfolios, Multisector options and Sectoral options so you can tailor your investment strategies to suit your own plans and control where your money is invested.

You should also check that there are no negative consequences of changing your superannuation fund, such as high exit fees or loss of insurance cover. Be sure to get a copy of the Product Disclosure Statement to understand all that a superannuation fund can offer you.

To discuss what Auswide can offer you, please contact your adviser or phone one of our Client Service Officers on 1300 88 56 65. You can also visit our website at www.auswide.com.au for further information.



Joining Auswide

To join the Auswide Employer Superannuation Plan your employer may register as a Participating Employer. All you are required to do is complete the relevant sections of the Application Form – Superannuation in the back of Part 2 of this PDS and immediately hand it to either your adviser or employer. Alternatively you may forward your application for membership directly to Auswide.

Personal Superannuation Plan members simply complete the relevant sections of the Application Form – Superannuation and if applying for insurance cover, the Personal Statement. Your completed Application Form can be handed to your adviser or forwarded direct to Auswide.

Regardless of whether you are applying as a personal or employer-sponsored member please ensure that you read Part 2 of this

PDS as it details all the investment strategies and options you may choose from. Should this PDS be missing or you have any questions please contact your adviser or Auswide Client Services on 1300 88 56 65.

You should also ensure you read the PDS of the underlying funds you choose to invest in. These can be obtained from our website at www.auswide.com.au or by contacting one of our Client Service Officers on 1300 88 56 65.

On joining Auswide you will receive a membership certificate that will evidence such items as your personal and superannuation details, fee structure, chosen investment strategy and insurance details. You will also receive the latest annual report which details the Plan's most recent financial information.

Tax (if any), charges and any insurance premiums will be deducted from your account on a monthly basis or earlier on withdrawal. You will also receive a statement of your account every six months (as at 30 June and 31 December).

Minimum Investment

A minimum initial rollover or single contribution of \$15,000 is required to commence an Auswide account. Alternatively, if you intend to make regular contributions, a minimum investment of \$1,500 p.a. is required. Insurance premiums are in addition to this investment.



Contributing to your Auswide Account

Auswide provides the necessary flexibility to accept a full range of contribution types so that you can build your retirement savings faster. Auswide is able to receive on your behalf contribution types as detailed below.

Contributions Made by Your Employer

Contributions made to your superannuation account by your employer are generally in the form of:

- Superannuation Guarantee payments
- Salary Sacrifice
- Employer voluntary contributions.

Each of these options has been described in greater detail below.

Superannuation Guarantee

If you are paid \$450 (before tax) or more a calendar month, your employer is legally required to contribute to a complying superannuation fund on your behalf. This is the Superannuation Guarantee. It was implemented with the aim of ensuring that as many Australians as possible can enjoy the benefits of superannuation when they retire from the workforce.

The minimum contribution your employer must make under the Superannuation Guarantee is 9% of your eligible notional earnings base, generally referred to as your salary. Currently Ordinary Time Earnings is used as the default base if there is no other relevant earnings base for you. To ensure you receive the full benefit of your Superannuation Guarantee contributions please ensure you have provided Auswide with your Tax File Number.

Superannuation Guarantee payments receive concessional taxation treatment. More information on concessional contributions can be found in the Taxation and Superannuation section on page 17 of this Guide.

Salary Sacrifice

Salary sacrifice is an agreement between an employer and an employee whereby an employee gives up a portion of their salary to receive an alternative benefit such as additional contributions to their superannuation. You may find there are advantages to salary sacrifice such as a reduction in the amount of income tax payable as superannuation contributions are taxed at 15% rather than your marginal tax rate. Some employers may base their Superannuation Guarantee contributions on the reduced salary or not offer salary sacrifice

and are unable to let you sacrifice part of your remuneration towards superannuation if this brings your salary under the minimum amount required under an applicable Award. Auswide recommends you consult a professional financial adviser to determine if salary sacrifice may be of benefit to you.

Employer Voluntary Contributions

Your employer may also choose to make additional voluntary contributions to your superannuation account in addition to those under the Superannuation Guarantee or salary sacrifice. These contributions will also receive concessional taxation treatment.

Personal Contributions

If you are under age 65, contributions may be made on your behalf or you may choose to make extra contributions to your superannuation account without any evidence that you are employed.

If you are aged between 65 and 28 days after the month you turn 75 you may choose to make extra contributions to your superannuation account provided you work at least 40 hours in a continuous period of 30 days in the relevant financial year.

Additional contributions may be made by way of:

- Regular contributions from your post-tax salary using payroll deductions (non-concessional contributions) if your employer consents or directly from your bank account.
- Irregular payments from your after-tax salary for times when you have some extra funds (non-concessional contributions).
- Applying funds from the sale of business assets which satisfy the basic conditions for small business capital gains tax relief. There is a \$1 million per person lifetime limit for such contributions as well as a time limit as to when the funds must be paid into a superannuation fund.
- Applying funds from personal injury settlements or personal injury in a court order. A time limit also applies as to when the funds must be paid into a superannuation fund.

If you are older than 28 days after the month you turn age 75 you are unable to make personal contributions.

Limits applicable to concessional and non-concessional contributions have been outlined in the Taxation and Superannuation section on page 17 of this Guide. In order for Auswide to be able to accept your personal contributions you must ensure you have

provided us with your Tax File Number.

By making contributions from your post-tax income you may also be eligible to receive additional contributions to your superannuation savings under the Federal Government's Co-Contribution scheme as outlined on page 8.

The Trustee reserves the right to reject contributions at its discretion. Please contact your adviser or Auswide Client Services if you require further information on the contributions you may make.

Regular Contributions from Your After Tax Salary

You may be able to make additional contributions from your after-tax salary on a regular basis through an arrangement with your employer whereby they deduct the amount from your net salary and forward it to Auswide on your behalf. If your employer consents to this arrangement it can be organised by completing a 'Voluntary Contribution Authority' form available to download at www.auswide.com.au.

Alternatively, you may wish to make additional contributions directly from your bank account via direct debit. This can be arranged by completing the 'How to Contribute Directly from your Bank Account' form located in Part 2 of this PDS.

Irregular Contributions from Your After-Tax Salary

You may choose to contribute additional funds to your Auswide account in times where you have extra cash. There are a number of convenient ways in which contributions can be made to your Auswide account including:

- Electronic Funds Transfer
- By post – cheques made payable to 'Auswide' can be posted to Auswide at GPO Box 1572, Adelaide SA 5001 and should be accompanied by your member number and information regarding the type of contribution being made
- Securely over the internet at www.auswide.com.au.*

Payments can be made via your adviser or direct to Auswide.

Initial contribution needs to be paid by cheque.



Rollovers into the Plan

With the days of holding one job for life now over it's easy to accumulate a number of superannuation accounts each holding small amounts. To make it easier to keep track of your retirement savings and to minimise administration charges these funds can be rolled over into your Auswide account. The Trustee reserves the right to reject any rollovers at its discretion.

Rollovers into your Auswide account can be arranged by completing the Rollover Authority form located on page 41 of Part 2 of this PDS. Please check with your adviser before rolling any money into Auswide as they may have a reason for separating your monies. Furthermore some funds may charge exit fees when transferring funds and there may also be insurance cover provided to you by these funds which will cease on transfer.

Contributing if you are Self-Employed

If you are classed as substantially self-employed (no more than 10% of your assessable income comes from wages or salary) you may be eligible to contribute to your superannuation. As an incentive for the self-employed to make contributions, you are entitled to a full tax deduction on contributions up to the concessional contributions cap as outlined in the Taxation and Superannuation section of this Guide. You must notify us by the lodgement of your tax return or the end of the following financial year (whichever is earlier) if you wish to claim a tax deduction for your contributions.

Furthermore, you may also be eligible for the Government's Co-Contribution scheme which has now been extended to the self-employed. Eligibility for the scheme will be based on a number of criteria including assessable income and any reportable fringe benefits less deductions you are entitled to as a result of carrying on a business.

Government Co-Contribution

Eligible members aged less than 71 at the end of the income year and making voluntary contributions to their superannuation from their post-tax salary may also be entitled to the Government Co-Contribution. The amount that the government will contribute is calculated based on salary, including any amounts salary sacrificed.

The full eligibility criteria to receive this contribution can be obtained by visiting the Australian Taxation Office web site at www.ato.gov.au/super

Employment Termination Payments

An Employment Termination Payment is a lump sum payment made to a person on termination of employment. As a result of reforms effective from 1 July 2007 Employment Termination Payments can only be accepted as superannuation contributions if they were specified in an employment contract dated prior to 10 May 2006 and the Employment Termination Payment is made prior to 1 July 2012. Refer to the Taxation and Superannuation section of this PDS for information on the taxation treatment of these payments.

Spouse contributions

Auswide will accept contributions paid by your spouse* into your superannuation fund if you are under the age of 65. If you are aged between 65 and 70 your spouse can still contribute provided you are working at least 40 hours within a period of 30 consecutive days in the financial year in which the contributions are made. There is no need for the contributing spouse to satisfy this work test. Any contributions made by your spouse from their after-tax salary will count towards your non-concessional contribution cap as outlined in the Taxation and Superannuation section of this Guide.

Depending on your personal circumstances the contributing spouse may be eligible for a tax off-set. This is also described in further detail in the Taxation and Superannuation section of this document.

Contribution Splitting

Superannuation contribution splitting enables you to split concessional contributions with your spouse. This provides couples with a means to effectively share their superannuation benefits and potentially take advantage of taxation benefits as a result.

You are able make a request to split contributions once per year and up to 85% of your concessional contributions may be split. Non-concessional contributions made on or before 5 April 2007 are eligible for splitting.

Applications to split contributions must be made by 30 June of the financial year following the one in which contributions were made. For example, to split contributions made in the 2008-2009 financial year, the application form must be received by 30 June 2010.

To make an application to split contributions, please contact your adviser or Auswide Client Services on 1300 88 56 65.

*"Spouse" for the purposes of Eligible Spouse Contributions and Contributions Splitting includes a person living with a member on a genuine domestic basis as the husband or wife of the member.

How Your Investment is Calculated

Your balance in Auswide at any time is made up of a number of units in each of your chosen investment options.

What are Units?

A unit provides a measure of each member's share of a given investment option. It is determined by dividing the net assets of each investment option into units of equal value. Units are not transferable.

Which Unit Price Will Be Used to Process my Transaction?

When a contribution is made, units in the respective investment options are allocated by the Custodian at the entry price. Accordingly when a withdrawal is made fees, taxes (if any) and insurance premiums (if any) are paid, the custodian will redeem an appropriate number of units in a specific investment option at the given exit price.

Contributions, rollovers and transfers will generally be processed at the unit price on the day funds are received or as soon as practicable thereafter. Unit Prices in respect to benefit payments, fees, insurance premiums or tax will be those applicable at the time the transaction is processed.

The Custodian can only allocate unit prices once it receives all information necessary to invest. As a result, the Custodian reserves the right to suspend the trading of units at times when it feels it is unable to calculate unit prices in a manner that is equitable to all members holding shares in a specific investment option.

At times where the Custodian is unable to realise enough of the underlying assets of an investment option it reserves the right to suspend the redemption of units.



How Your Investment is Calculated

Calculation of Unit Prices

Generally the Custodian will calculate unit prices on a daily basis, or more regularly when appropriate, to the fourth decimal place.

Where a discrepancy exists between the allocation or redemption of units and the amount to be paid or received the Custodian may issue or redeem a fraction of a unit as appropriate. A fraction of a unit is equal to the value of the proportion it represents of the unit as a whole.

The net asset value of an investment option reflects the value of the underlying assets of that option less any liabilities, provisions for taxation and other related expenses.

An allowance for the underlying fund's buy/sell spread may be made when determining unit prices.

Any rise or fall in unit prices is dependant on the fluctuations of the underlying value of the investments in each investment option.

When can I Withdraw my Superannuation Savings?

Superannuation is a long-term investment designed to accumulate so you can enjoy the lifestyle you want when you retire. For this reason, there is legislation in place limiting when you can access your savings so that your money is kept 'preserved' until you reach a certain age. Preservation Age is the age at which you can access the preserved benefits that have accumulated in your superannuation account (see table below). This varies according to your birth date.

You may also have non-preserved contributions and investment earnings accrued prior to 30 June 1999 which will be shown on your Auswide member statement. They will either be restricted (you can't access the savings until after termination of employment) or unrestricted (you can access the money at any time).

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 superannuation plans are required to identify, monitor and mitigate the risk that the plan may be used for laundering of money or the financing of terrorism. As a result, you may be required to provide proof of your identity before you withdraw your benefit from the fund or commence a Pension.

Retirement

Your superannuation balance may be payable to you when you retire permanently from the workforce, having reached your Preservation Age (see table below). The Preservation Age is the age at which Government legislation allows you to access your preserved funds.

The Preservation Ages are as follows:

Date of Birth	Preservation Age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

Your balance may also be paid to you if you leave your employer after age 60 irrespective of whether you are retiring permanently from the workforce.

You Reach Age 65

Once you attain age 65 you can access your superannuation even if you have not yet retired from the workforce.

What Type of Benefits Can I Take?

Generally, you have four options at retirement for your superannuation:

- Take all or part of it as lump sum payments
- Take all or part of it as a pension
- Take all or part of it as both lump sums and a pension or
- Retain your superannuation benefit in superannuation and draw down as needed, either in lump sum or pension form

Auswide has a range of pension options available if you are thinking about accessing your retirement savings. Rather than receiving your superannuation funds in one lump sum, an Auswide pension can provide you with a regular, tax-effective stream of income. Please contact Auswide Client Services on 1300 88 56 65 for more information, or you can download our Pension Guide at www.auswide.com.au.

What Will my Benefit Consist of?

Your benefit will consist of:

- All contributions paid into your account including those you have made yourself, those from your employer and any your spouse may have made on your behalf
- Any funds rolled over from other complying superannuation funds, approved deposit funds or retirement savings accounts
- All positive investment earnings allocated to your account.

Insurance premiums, the Plan's administration fees and charges, any negative investment earnings and tax will be deducted from your account.

Resignation Benefits

If you resign from an employer you may be eligible for a cash benefit from your superannuation fund. You are only eligible to receive this benefit if you have non-preserved funds in your superannuation account. You are not obliged to take this benefit as there may be tax implications. You can simply retain your benefit in your Auswide account and let your savings grow.



Other Circumstances When Benefits may be Paid

There are other circumstances where Auswide may be able to provide you with access to your superannuation benefits before reaching preservation age. These include:

- Compassionate grounds based on evidence and approved by the Australian Prudential Regulation Authority
- Severe financial hardship (evidence required)
- Temporary residents who are permanently leaving Australia. Higher tax rates may apply in these circumstances
- You die
- You become permanently incapacitated
- You were a 'lost' member who was found and the value of your benefit in the Plan when released is less than \$200
- Where you are suffering from a Terminal Medical Condition (evidence required).

Insurance premiums will be those applicable under the Auswide Personal Superannuation Plan.

Auswide is extremely efficient to use as a vehicle to accumulate superannuation assets as you move from one employer to another. You can keep your steadily accumulating assets or rollovers private in the Auswide Personal Superannuation Plan whilst benefiting from our already low fee structure which reduces even further as your assets increase. Flexibility and a wide choice of investment strategies and managers ensure that the Plan will grow with you as your life circumstances change.

Automated Transfer Facility – Auswide Employer-Sponsored Plan

At Auswide we understand that as we change jobs it becomes hard to keep track of our superannuation funds. To help overcome this issue Auswide automatically transfers employer-sponsored members and their accrued benefits to the Auswide Personal Superannuation Plan on leaving the service of their employer. The advantages of this feature include:

- No need to worry about where to rollover your account or fill out paperwork – it is automatically transferred
- You can maintain your existing investment strategy if it is appropriate to your needs
- You are able to maintain your existing Death Only and Death and Total & Permanent Disablement benefits
- No establishment or up front fees are payable
- No need to liquidate assets and bear the associated costs
- No closing penalties or adjustments
- The ability to have contributions from your new employer paid to your existing account (if you are eligible for Choice of Fund).



Fees and Other Costs

The following Consumer Advisory Warning is required under Australian law. Please note that specific information about fees and charges is available below.

CONSUMER ADVISORY WARNING

Did you know?

Small differences in both investment performance fees and costs can have significant 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 (i.e. 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.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of fees 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 different fee options.

Whilst the wording in the Consumer Advisory Warning is stipulated by Law, the ability to negotiate management costs is not applicable to Auswide, although fees payable to your adviser may be negotiated. See 'Adviser Remuneration' on page 14 of this PDS for further information.

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 insurance premiums 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.

Fees and costs for particular investment options are set out in the Investment Strategies Product Disclosure Statement Part 2 commencing from page 12.

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
FEEs WHEN YOUR MONEY MOVES IN OR OUT OF THE FUND		
Establishment Fee The fee to open your investment	Nil	Not applicable
Contribution Fee** The fee on each amount contributed to your investment – either by you or your employer	Nil	Not applicable
Withdrawal Fee The fee on each amount you take out of your investment	Nil	Not applicable
Termination Fee The fee to close your Investment	Nil	Not applicable



TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
MANAGEMENT COSTS		
<p>The fees for managing your Investment</p> <p>The amount you pay for specific investment options is shown from page 12 of Part 2 of this PDS.</p>	<p>The administration fee is based on the following percentage of your account balance**:</p> <p>0.3% per annum on first \$200,000 0.2% per annum on next \$200,000 0.1% per annum on balance over \$400,000</p> <p>Note: Account balance for Employer Superannuation Plan members means the sum of all the individual member account balances within a given employer superannuation plan.</p> <p>plus</p> <p>the investment fee which varies depending on the investment option chosen ranging from 0.49% to 1.70%*</p> <p>plus</p> <p>Member fee of \$93.60 per annum (\$7.80 per month)</p>	<p>The administration and member fees are deducted from individual member accounts on a monthly basis. They are calculated on the last business day of the month. The dollar value of these fees is then charged against member accounts in the following month at the market values applicable at the time.</p> <p>The investment fee is deducted before unit prices are declared.</p>

SERVICE FEES		
<p>Investment Switching Fee The fee for changing investment options</p>	<p>Nil</p>	<p>Not applicable</p>

* This fee range is an estimate only and is based on information provided by each underlying fund manager. See 'ICR%' listed in Part 2 of this PDS for investment fees. Also see the example table on page 16 of this PDS for an example of how these fees might apply to your investment.

** Your adviser may charge a service fee (if agreed by you) for advice in relation to your superannuation investment – refer to 'Adviser Service Fees' under the heading 'Additional Explanation of Fees and Costs'.

TYPE OF FEE OR COST	EXPLANATION
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ADDITIONAL EXPLANATION OF FEES AND COSTS

<p>Management costs consists of:</p> <ul style="list-style-type: none"> Member Fees 	<p>\$93.60 per annum (\$7.80 deducted each month)</p>
<ul style="list-style-type: none"> Administration Fee 	<p>The administration fees component of total management costs is determined using a sliding scale relative to the value of your account balance as follows:</p> <p>0.3% per annum on first \$200,000 0.2% per annum on next \$200,000 0.1% per annum on balance over \$400,000</p> <p>Note: Account balance for Employer Superannuation Plan members means the sum of all the individual member account balances within a given employer superannuation plan.</p>

TYPE OF FEE OR COST**EXPLANATION****ADDITIONAL EXPLANATION OF FEES AND COSTS**

- Investment Fee

This fee is not deducted directly from your account but is deducted before declaring earning rates or unit prices.

This fee is representative of the underlying investment managers' Indirect Cost Ratio plus the Trustee's investment and custodian costs of 0.16%. The total Indirect Cost Ratio of the investment options will range from 0.49% to 1.70%.

The investment fee for each specific investment option is shown from page 12 of Part 2 of this PDS under the column heading "ICR%". The ICR% represents the fee retained by the Plan before earning rates/unit prices are declared and any transaction fees are charged.

During the course of the operation of particular investment strategies, the Plan may be eligible for rebates from investment managers. The Trustee as part of its remuneration will retain any such rebates.

Fees and charges are paid from member accounts by selling sufficient units in relevant investment options.

- Performance Fee

Management costs may also include a performance fee, which is a fee paid to investment managers for performance over agreed benchmarks.

The amount of performance fees paid will vary from year to year.

Performance fees are currently applicable only to the investments mentioned below. The relevant benchmarks and performance fees are as follows:

Name of Fund	Benchmark	Performance Fee
SST Advance Wholesale Concentrated Australian Shares Fund	ASX 200 Accumulation Index plus 0.25%	20.5% of average assets managed over 12 months.
SST BT Wholesale Focus Australian Share Fund	S&P/ASX 200 Accumulation Index plus 0.60%	15% of the amount (if any) by which the fund's investment performance (before fees) exceeds the performance hurdle.
SST Russell Australian Opportunities Fund	S&P/ASX 200 Accumulation Index plus 2%	25% of the amount (if any) by which the fund's investment performance (before fees) exceeds the performance hurdle.

Performance Fee Calculation Example in respect to SST Advance Wholesale Concentrated Australian Shares Fund

Average assets managed over 12 months (e.g. \$50 million) X return above target (e.g. 1%) X Performance Fee (e.g. 20.5%)

= \$50 million X 1% X 20.5% = \$102,500.

The Trustee does not charge performance fees directly to your account. This fee (if applicable) is calculated and deducted by the relevant fund manager prior to calculation of the unit price.

For further details regarding performance fees, please refer to the relevant Investment Managers' PDS located at www.auswide.com.au.

Taxation

All fees and charges quoted are inclusive of GST (where applicable).

Please refer to the section headed Taxation and Superannuation on page 17 of this Guide for the impact of taxation on contributions, fund earnings and benefit payments.

TYPE OF FEE OR COST	EXPLANATION
ADDITIONAL EXPLANATION OF FEES AND COSTS	
Insurance Costs	<p>Please refer to the section headed Selecting Your Insurance Option, commencing on page 21 of this Guide for an explanation of premium rates. During the course of the operation of the Insurance Policy, there may be years where no or few claims are lodged with the Insurer. During such years the Plan may be eligible for a Premium Experience Rebate from the Insurer. Any such rebate will be retained by the Trustee as part of its remuneration to offset administration fees.</p> <p>The Administrator receives 10% of Death Only and Death & TPD insurance premiums and up to 25% of Income Protection insurance premiums to cover the cost of insurance administration.</p>
Contribution Tax Rebate	<p>Each year the Trustee will calculate any contribution tax rebate arising from deductions made from members' accounts that it can claim as tax deductions for the Plan.</p> <p>The contribution tax rebate will be allocated to eligible contributing members' accounts following each financial year or on earlier withdrawal from the Plan. Tax rebates in respect to non-contributing members will be retained by the Trustee as part of its remuneration to offset administration costs.</p>
Adviser Remuneration	<p>The adviser selling you this product may receive payment ('remuneration') for the sale. Your adviser has to meet their expenses from this remuneration, and also relies on it to provide them with an income.</p> <p>Adviser fees are negotiable with your adviser and the Trustee must be advised in writing of the agreed fee when your application is received or at the time of any re-negotiated fee arrangement. Contact details for the adviser will be provided to you on your request.</p> <p>The Trustee may pay your adviser the following fees from the total fees and insurance premiums collected from your account by the Plan:</p>
<ul style="list-style-type: none"> • Insurance 	<p>A percentage of premiums to be negotiated with your adviser.</p>
<ul style="list-style-type: none"> • Adviser Services Fee 	<p>You or your Auswide employer (if applicable) may negotiate to pay to your financial adviser a service fee on a one off and/or ongoing basis. A one off service fee must be based on a dollar amount whilst an ongoing service fee may be either dollar or percentage based. Ongoing service fees will be paid monthly from your account.</p> <p>You can alter or cancel the servicing fee by writing to Auswide.</p> <p>The Trustee may, from its own funds, also provide financial assistance to financial advisers. These are not additional costs borne by members.</p>
Incidental Fee	<p>A cheque dishonour fee of \$20 may apply. This amount is deducted from your account.</p>
Buy-Sell Spread	<p>Investment managers may impose different buying and selling prices in respect of the investments they manage. The Buy-Sell spread is the difference between the buying and selling price of a unit. Its purpose is to recover costs associated with the buying and selling of investments. The buy/sell differentials can vary from 0.0% to 0.70% depending on the investments you select.</p> <p>The charge is incurred at the time of buying or selling units and is in addition to management costs shown above.</p> <p>Please refer to Part 2 of this PDS for details of specific investment option buy/sell spread percentages.</p> <p>The Trustee will be both buying and selling units in investments on the same day and intends to deal as a net buyer or seller of units on a given day. As a result, a profit may arise equal to the differential of the units netted off for a particular day. The Trustee will retain any profit made as part of its remuneration.</p>
Fees received from other parties	<p>We may receive a fee of up to 0.3% from underlying investment managers and other product providers. These fees are generally based on the value of investments with each manager. These fees are paid from the product provider's own resources and are not additional fees to the members.</p>

TYPE OF FEE OR COST**EXPLANATION****ADDITIONAL EXPLANATION OF FEES AND COSTS****Fee Changes**

The Trustee may increase its member fees each financial year by the Consumer Price Index (“CPI”) weighted average for all Australian capital cities with effect from 1 July each year. The CPI each year will represent the percentage change from the corresponding June quarter of the previous year for the weighted average of eight capital cities.

The Trustee will not increase member fees in excess of CPI without 30 days prior written notification to members (other than Government fees and taxes).

The Trustee may charge members out-of-pocket expenses if considered necessary to recover the costs in operating the Plan (including custodian fees and investment consulting fees). 30 days written notice would be provided before such costs are deducted from member account balances.

Family Law Charges

The Trustee allows either the splitting or deferral of a member’s account on separation or divorce. Government Regulations allow the Trustee to charge a reasonable fee for any requests to comply with the Family Law provisions. The charges are:

Request for information by member:	Nil
Request for information by a non-member:	\$120 (payable at the time of request by the person who makes the request)
An order to split or flag an interest:	\$240 (payable at the time of request by the person who makes the request)
Paying out a benefit:	\$360 (deducted from the benefit unless prior arrangements are agreed to)

Small Accounts

If at any time the amount of a member’s benefit in Auswide is less than \$1,000 and it includes or has included Superannuation Guarantee or Award contributions by their employer, Government regulations limit the amount of charges that can be deducted from their benefits but a minimum \$10 p.a. fee applies. Additional administration fees cannot exceed earnings allocated to accounts that are Member Benefit Protected.

Charges do not include the Federal Government’s contribution tax and insurance premiums. Negative investment earnings are also not included.

Members who have account balances of less than \$2,000 and cease employment with an Auswide employer will be transferred to Statewide Superannuation Trust Personal Division (2) and available funds will be invested in the Growth investment option. In the event of this occurring, members will be advised and provided with a Statewide Superannuation Trust Product Disclosure Statement of the Personal Division.

Employer Superannuation Plan members with account balances greater than \$2,000 will be treated as per ‘Automated Transfer Facility’ outlined on page 10 of this PDS.

Goods and Services Tax (“GST”)

All fees and charges quoted are inclusive of GST (where applicable). The Plan is entitled to claim reduced input tax credits on certain fees and charges and these are retained by the Trustee as part of its remuneration to offset administration costs.

Holding Account

Any interest remaining after bank fees is retained by the Trustee as part of its remuneration to offset administration costs.

Other Fees

Fees may be charged for extraordinary services required by members. For example for photocopying documents required by a member.



Example of Fees and Costs

This table gives an example of how the fees and costs in the balanced[#] investment option for this product can affect your superannuation investment over a 1 year period. You should use this table to compare this product with other superannuation products.

[#] Under the law, we are required to calculate the fees in the example using a balanced investment option. The regulations state that this balanced investment option should be the one closest to a 70/30 growth to defensive asset mix.

For the purposes of this example, the Trustee has used SST Vanguard Wholesale Growth Index Fund.

EXAMPLE: Employer Superannuation Plan Members – SST Vanguard Wholesale Growth Index Fund (Super)		Balance of \$50,000 with contributions of \$5,000 during year
Contribution fees	Nil	Nil
Plus Management costs	10.82% + \$93.60 per annum (\$7.80 per month)	And, for every \$50,000 you have in the fund, you will be charged \$410.00 each year plus \$93.60 in member fees regardless of your balance ² .
EQUALS Cost of fund		If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged fees of up to \$503.60. What it costs you will depend on the investment option you choose and the fees you negotiate with the fund or financial adviser.

Withdrawal fee if you leave the fund – nil

- 1 Management Costs comprise a maximum annual administration cost of 0.3% (on first \$200,000) and an investment fee of 0.52% p.a.. The investment fee for that fund is an estimate only and is based on the investment fee details for the 12 months ending 30 June 2009. The investment fee is not deducted directly from your account, but is deducted before declaring earning rates or unit prices, and is included in the total management costs. For more details see page 12 of this PDS.
- 2 The above wording is stipulated by the law. However, the statement “for every \$50,000 you have in the fund, you will be charged \$410 each year” is not strictly correct as Auswide has a sliding administration fee scale which reduces when member account balances exceed \$200,000 and reduces further on balances over \$400,000 – please refer to the management costs section of the ‘Additional Explanation of Fees & Costs’ section.

Notes:

- As the account balance in the example used above is less than \$200,000, the calculation of total cost has been based on the maximum administration fee.
- In respect to members who have superannuation contributions made into the Plan by an Auswide Employer, all employee members’ account balances are taken into consideration when calculating administration fees using the sliding scale and the lower rate (if applicable) is then applied to each member’s account balance.



Non-Concessional Contributions

Non-concessional contributions include those superannuation contributions made from your post-tax income. Non-concessional contributions are capped at a level relative to the concessional contributions cap (discussed below). There is a \$150,000 per person per annum non-concessional contributions cap for the 2009/10 financial year.

People under 65 are able to bring forward two years of contributions and make up to \$450,000 of contributions in one financial year (2009/10 figure). If you choose this option, you will then be unable to make any non-concessional contributions in the following two years. For example, if you made contributions of \$450,000 in the 2009-10 financial year you would not be able to make any further contributions until the 2012-2013 financial year.

Those aged 65 to 74 may make non-concessional contributions of up to \$150,000 a year (2009/10 figures) provided they work at least 40 hours in a continuous period of 30 days. People aged 75 and over are unable to make non-concessional contributions.

If Auswide is aware that you have exceeded the non-concessional contributions cap it will refund the excess portion of the contribution to you within 30 days of receipt. If Auswide is not aware, because you contribute to more than one superannuation fund, then the excess portion of contributions will be taxed at the highest possible marginal tax rate plus Medicare Levy (currently 46.5%).

In all cases, if you have made a genuine error and contributed more than the limit in place you may appeal to the ATO to reduce the amount of contributions subject to penalty tax.

There are other specific circumstances in which contributions do not count towards the non-concessional cap. These include a lifetime limit of \$1 million arising from the disposal of eligible small business assets as well as unlimited contributions with respect to amounts referable to certain personal injury settlements or court orders.

Auswide must have your Tax File Number to be able to accept any non-concessional contributions.

Concessional Contributions

Concessional contributions include those contributions made to your superannuation account from your pre-tax income. This includes Employer Superannuation Guarantee payments, additional payments such as salary sacrifice and personal contributions for which you nominate to claim a tax deduction.

These contributions are taxed by the superannuation fund at the time of contribution at the concessional rate of 15%.

Concessional contributions are restricted to the concessional contributions cap of \$25,000 per person per annum from all sources (2009/10 figures). This amount is indexed to Average Weekly Ordinary Times Earnings (AWOTE) but will only increase when indexation results in an increase of \$5,000 or more.

Where the concessional cap is exceeded the excess will be taxed at the rate of 31.5% resulting in a total tax impost of 46.5% when coupled with the 15% tax on contributions.

The 31.5% tax will be assessed to you as an individual, not to your fund, however you will be able to request money be released from your nominated superannuation account to cover this liability. Alternatively, you may make the payment directly to the Australian Taxation Office (ATO). If you have inadvertently made excess contributions you may appeal to the ATO to have the amount of contributions subject to penalty tax reduced.

For the financial years 2009-10 to 2011-12 a transitional period applies to those members aged 50 and over, as well as those turning 50 within this timeframe allowing them to make \$50,000 of concessional contributions per annum. This limit is not indexed.

Any concessional contributions made in excess of the prescribed limits will count towards your nonconcessional limit as outlined above.

Taxes on Contributions

Auswide is legally required to deduct 15% tax on contributions from concessional contributions employers make on behalf of their employees including Superannuation Guarantee and Salary Sacrifice contributions.

This tax on contributions also applies to concessional contributions made by the self-employed and eligible members which will be claimed as a tax deduction. Auswide is responsible for forwarding tax on contributions to the Australian Taxation Office (ATO).

As non-concessional contributions are generally made from a taxed source of income they are not taxed upon payment to a fund.

Tax Deductions

As Auswide is a regulated superannuation fund under the Superannuation Industry (Supervision) Act 1993, contributions by employers for eligible employees and concessional contributions made by the self-employed are fully tax deductible.

The table below shows the legislated concessional contributions limits.

Age of employee	Maximum Contribution Limit per financial year
Under 50	\$25,000*
50 – 74	\$50,000 up to financial year 2011-2012
75 and over	mandated employer contributions only

*This amount is indexed to AWOTE as discussed above.

It should be noted that the above concessional limits are specific to the individual and not the contributor and include contributions from all sources.



Claiming a Tax Deduction

If you are an employed individual, any concessional contributions made in the form of salary sacrifice will be counted as employer contributions and as such, your employer is entitled to claim this amount as a tax deduction.

Self-employed and substantially self-employed members under 75 years of age are entitled to claim a tax deduction for concessional contributions. You will receive a notice in June each year to enable you to advise us of the amount of concessional contributions you intend claiming as a tax deduction. Members who make annual concessional contributions in late June will receive the notice in July.

The notice should then be returned to Auswide so that acknowledgement of your intention to claim a tax deduction on contributions made to the Plan may be issued. Concessional contributions are taxed at 15% and preserved.

In addition, members under 65 years of age who are not working (eg early retirees) may also be eligible to claim a tax deduction for superannuation contributions made into their Auswide account as long as no employer superannuation support is provided in the relevant year of income. Please seek appropriate taxation advice when considering your tax position in relation to personal superannuation contributions.

Tax on Investment Earnings

Investment earnings on superannuation accounts are subject to tax at the rate of 15% however this rate may be reduced by investment expenses, franking and foreign tax credits and concessionally taxed capital gains. The investment returns applied to member accounts are net of this amount.

Spouse Contributions

Where a spouse earns less than \$13,800 in assessable income plus reportable benefits (total income), members may be entitled to a tax off-set of up to \$540.

Those members whose spouse earns \$10,800 in total income will be entitled to a rebate of 18% on up to \$3,000 of superannuation contributions made to their spouse's account. This amount reduces by \$1 for every dollar of assessable income and reportable fringe benefits earned by the spouse, cutting out when \$13,800 is reached. For example, a taxpayer that contributes \$3,000 to the superannuation

account of their spouse, whose income is \$11,500, would be eligible for a tax off-set of \$414. This is calculated by the following:

\$11,500 (the total income of the spouse) - \$10,800 (the base total income for spouse off-set) = \$700

The amount on which the tax off-set can be claimed is \$3,000 (maximum contribution entitled to the tax-offset) - \$700 (the excess total income) = \$2,300.

The maximum off-set that can be claimed in this instance is \$414 (\$2,300 x 18%).

If the taxpayer had contributed \$1,500 to their spouse's account the maximum spouse contribution off-set they could claim would be \$270 (\$1,500 x 18%). This is because the amount contributed is less than the maximum amount that can be used as an off-set.

Further information on the tax off-set for spouse contributions can be obtained from the ATO web site at www.ato.gov.au/super.

TAXATION TREATMENT OF LUMP SUM WITHDRAWALS – ELEMENT TAXED IN THE PLAN

	PRIOR TO AGE 60	AGE 60 +
Lump sum	Tax-free component: Tax Free Taxable component (taxed): <i>Under age 55:</i> maximum 20% plus the Medicare Levy <i>Aged 55-59:</i> Up to low-rate cap amount (currently \$140,000): Tax Free Balance: maximum 15% plus the Medicare Levy	Total lump sum: Tax Free

NOTES:

- Individuals under the age of 60 who are able to access a lump sum superannuation benefit because they suffer from a terminal illness will be able to receive their benefit tax free subject to providing the Trustee with the relevant evidence.
- Where a benefit has not been subject to tax on the contributions and earnings that proportion of the benefit will be taxed at up to 31.5% (including Medicare Levy) for a benefit of up to \$1 million and up to 46.5% (including Medicare Levy) for the balance. This may arise for example in relation to the insured component of a superannuation benefit.
- Proportional drawdown of benefits: When any part of a superannuation benefit is made, the payment includes both the tax-free (if any) and taxable components in the same proportions that each component makes up the total benefit at the time of payment.
- Low-rate cap amount is indexed to AWOTE.

Employment Termination Payments

A definition of Employment Termination Payments can be found on page 8 of this PDS.

An Employment Termination Payment must be received by Auswide within 12 months of termination of your employment.

As superannuation benefits paid to those over 60 are now tax free, Employment Termination Payments cannot be rolled over to a superannuation account unless they have been paid under transitional arrangements. The transitional arrangements will apply to Employment Termination Payments received between 1 July 2007 and 30 June 2012.

You will still be able to roll over this payment to a superannuation account if the Employment Termination Payment is specified in your employment contract before 10 May 2006.

The roll over of Employment Termination Payments to superannuation funds under \$1 million do not count towards any of the contribution caps that apply to regular superannuation contributions. However amounts comprising the taxable component of an Employment Termination Payment rolled over in excess of \$1 million are counted towards the concessional contributions cap and may be taxed at up to 46.5%.

Please note that the taxable component of any Employment Termination Payments rolled into superannuation (i.e. amounts up to the \$1 million cap) will be taxed at 15% upon it being received into the Plan.

These transitional employment termination payments can be received directly by you in cash as well.

Benefit Payments

Benefit payments are paid under two components – the tax-free component and taxable component.

The tax-free component comprises the former pre-July 1983 component (converted into a fixed amount at 30 June 2007), the CGT exempt component, the post-June 1994 invalidity component, the concessional component and the undeducted component.

The taxable component is the difference between the total benefit payable to you and the tax-free component, as described above. It can be made up of either taxed or untaxed elements.

Refer to the table on page 18 for details on the taxation treatment of lump sum withdrawals where the superannuation benefit has been subject to tax on contributions and earnings.

Providing your Tax File Number

You can supply your Tax File Number (TFN) to Auswide on your Application Form. Supplying us with your TFN is not compulsory, however if we do not have a record of your TFN, we can only accept employer contributions which will be taxed at 46.5% (2009/2010 figure). You may also pay more tax on superannuation benefits than necessary and we will be unable to accept personal contributions from you.

Your TFN is confidential and we are required to tell you the following before you can provide your TFN to us:

- We can obtain your TFN under the Superannuation Industry (Supervision) Act 1993.
- If you provide your TFN to us we will use it only for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any payment you may be entitled to and providing information to the Commissioner of Taxation (amongst other things to enable the Commissioner of Taxation to assess any surcharge payable on superannuation contributions made to 30 June 2005 by or for you). These purposes may change in the future.
- It is not an offence if you choose not to quote your TFN. However failing to provide your TFN may mean you pay a higher rate of tax on your benefits. It may also be more difficult to locate or amalgamate your superannuation benefits in the future or to pay you any benefits you are entitled to. These consequences may change in the future.
- If you provide your TFN we may provide it to the Trustee of another superannuation fund or Retirement Savings Account (RSA) provider where that Trustee or RSA provider is to receive your transferred benefits in the future. We may also give it to the Commissioner of Taxation. Otherwise your TFN will remain confidential.
- Your employer is obliged under legislation to forward your TFN to the superannuation fund to which it pays contributions on your behalf.
- Failing to provide your TFN may also result in higher tax being paid on your concessional contributions. This excess may be reclaimed if you provide Auswide with your TFN within a 4 year period. However, tax may not be reclaimed after ceasing to be an Auswide member even if your TFN is subsequently provided.

If you are already a member of Auswide but have changed jobs, simply provide your membership number to your new employer. Your employer is then required to notify us of your TFN once you provide it to them, if they will be making employer contributions to Auswide.

Why Insurance Is Important

Life is full of uncertainties and insurance cover can help you and your dependants achieve peace of mind should the worst occur. Ensuring your insurance cover is up to date is vital for the financial security of you and your family. Without enough cover, you and anyone who depends on you could be dangerously exposed.

Although superannuation is primarily designed to help you save for retirement, it can also provide you with cost-effective insurance cover for a range of circumstances. However, not all insurance cover offered by superannuation funds is the same.

If you are considering changing funds, reviewing your insurance cover is even more important as there can be discrepancies between the different insurance covers offered by each superannuation fund.

Take care to ensure you have adequate insurance cover during the transitional period and that your beneficiaries are still correct and valid. Also look at any limitations, such as age or for part time or casual employees as well as the costs involved.

What Insurance Cover Can Auswide Offer?

Auswide prides itself on being able to offer you comprehensive and competitive insurance products. We understand the importance of insurance to help you and your dependants cope with life's unexpected twists.

The three types of insurance cover available from Auswide are:

- Death and Total & Permanent Disablement (TPD)
- Death Only
- Income Protection.

You can select different combinations of these insurance types to suit your own requirements. No two people will have exactly the same insurance needs so we recommend you read this Guide and obtain appropriate professional advice before making a decision. Contact your adviser or Auswide's Client Service Officers on 1300 88 56 65 to discuss the options available to you.

Continuation of Existing Insurance if You are Changing to Auswide

Auswide offers you the opportunity to continue to receive insurance cover up to levels currently provided by your existing superannuation funds. If you wish to apply for a continuation of your existing cover you will need to complete an application for Continuation of Insurance Cover form available from Auswide Client Services. Your application will need to be accompanied by additional information including certified copies of statements from the fund(s) you are transferring from confirming the type and amount of insurance cover currently held. Auswide's Insurer will then consider this information and confirm whether the cover will be provided.

If you would like more information on continuation of cover contact Auswide Client Services on 1300 88 56 65.

The Insurer

Auswide can offer you access to competitive insurance cover through its Insurer, MetLife Insurance Limited (ABN 75 004 274 882, AFSL No: 238096). With over 137 years of experience, it is the largest group insurer in the USA. The MetLife group of companies serve millions of customers in the Americas, Asia Pacific and Europe.

Who is Eligible?

All Auswide members under age 70 are eligible to apply for insurance cover.

Selecting your Insurance Option

Death Only and Death and Total & Permanent Disablement (TPD) Insurance

Auswide offers you a high level of flexibility in respect to the level of insurance cover available. Summarised below are various methods that can be used to optimise your insurance cover:

1. Percentage of salary multiplied by future service to age 65

e.g. 10% x Salary x Years to 65

This basis has the advantage of linking your benefits to your standard of living through your salary while gradually reducing the level of insurance as you approach retirement and the need for insurance diminishes.

2. A multiple of salary

e.g. 3 x Salary, 5 x Salary etc

This basis again has the advantage of linking your benefits to your standard of living through your salary. However as the cost of insurance increases with age, if you select the benefit basis of "in addition to your Auswide account" (refer to "Determining the amount of Insurance Benefits based on your account balance" on this page), the cost of insurance will continue to rise as you approach retirement i.e. a higher proportion of your account balance will be needed for insurance premiums as you age.

3. A fixed dollar amount

e.g. \$150,000, \$200,000 etc

This basis while initially providing you with adequate cover when taken out has a number of disadvantages. The first is that it is not tied to salary so inflation may erode the adequacy of your cover if it is not regularly reviewed. The other disadvantage is similar to that of the previous point above, the cost of insurance increases with age.

4. An amount of cover based on a table of sums insured reducing with age

This basis provides cover very similar to that offered by many industry style superannuation funds throughout Australia. For a fixed premium, the amount of cover provided will reduce each year to reflect the increase in your age.

The insurance cover premiums available in Auswide are very competitive and not normally available to individuals. Insurance cover premiums have been calculated to cover administration costs, your adviser's remuneration and include GST.

Insurance cover premiums are paid monthly and will reflect your age, gender, occupational risk, state of health and pastimes. Rates can be obtained from your adviser or Auswide Client Services by telephoning 1300 88 56 65. All rates are subject to change by the Insurer.

Automatic Acceptance for Employer Sponsored Members only

Automatic acceptance of the level of Death and TPD cover as outlined in the table below will apply to most members of the Auswide Employer Sponsored Superannuation Plan provided that Auswide is your employer's default fund and you have Superannuation Guarantee (SG) contributions paid into your account by your employer.

Standard Automatic Acceptance levels applicable at age of entry

Age next birthday	Death and TPD Sum Insured
Up to 35	\$126,600
36 to 40	\$105,600
41 to 45	\$80,200
46 to 50	\$52,800
51 to 55	\$31,600
56 to 60	\$15,800
61 to 65	\$8,400
66* to 70	\$8,400

* Part 2 of the TPD definition applies.

Your employer may choose to negotiate a level of cover unique to their employees. If your employer has taken this option you will be advised of the level of cover that may apply to you when you join the Plan.

Some occupations may be excluded from automatic acceptance for TPD cover. You will be notified by Auswide on receipt of your application should this apply to you. Further details on excluded occupations can be obtained by contacting Auswide Client Services on 1300 88 56 65.

When Does Automatic Acceptance Insurance Cover Commence?

If your employer has just joined Auswide automatic acceptance of insurance cover commences from the date your employer joined Auswide and receipt of the first Superannuation Guarantee (SG) contribution made on your behalf by your employer.

In all other cases automatic insurance cover commences from the date you join the service of an Auswide employer for SG purposes, provided that the date you commenced service with the employer does not fall outside the SG quarter for which employer contributions are being made and you are in active employment.

Active employment means you are employed by your employer to carry out identifiable duties and are performing those

duties and are not restricted by illness or injury from being capable of performing those duties on a full-time basis.

If you are not in active employment then limited cover will apply until you are in active employment for 30 consecutive days.

Limited cover means you are only covered from an illness that first becomes apparent or an injury that first occurs on/ after the date cover last commenced, recommenced or was reinstated.

If you start work for an employer outside the SG quarter for which employer contributions are being made, you will be required to complete a Personal Statement before insurance cover can be considered.

You may opt out of automatic acceptance insurance cover by completing and returning the relevant form which can be obtained by calling one of our Client Service Officers on 1300 88 56 65 or downloaded from the Forms and Publications section of our website at www.auswide.com.au.

Determining the Amount of Insurance Benefits Based on Your Account Balance

You can choose to calculate your insurance benefit in one of two ways:

- **Inclusive of your Auswide account balance.**

You receive the sum insured less the amount in your account, i.e. at any time you are only paying for the level of insurance required to build up to your required benefit. This approach has the advantage of maximising retirement funding by minimising insurance costs.

- **In addition to your Auswide account balance.**

You receive the sum insured plus the amount in your account, i.e. at any time you are paying for a constant level of insurance. This approach may have the effect of eroding a prospective retirement benefit, as a greater proportion of the ongoing contributions will be required to meet insurance costs as you age.

You can nominate your preferred method of benefit payment in the Insurance Cover section of the Application Form found in Part 2 of this PDS.



How to Apply for Insurance Cover

To apply for insurance simply fill out the Insurance Cover section of the relevant Application Form located inside the back cover of this PDS along with Part 2 of this PDS. Note that the Insurer's underwriting requirements will need to be met on a discretionary basis.

If you are applying to join the Auswide Personal Superannuation Plan you will also need to complete a Personal Statement which can be obtained by contacting your adviser, Auswide Client Services or from www.auswide.com.au.

If you are applying for the Auswide Employer-Sponsored Plan and you wish to apply for insurance cover in addition to that which you are automatically accepted for you must also complete the Personal Statement. Your application must be received by Auswide within 90 days of commencement with your employer and within 30 days from when you sign the application.

Please contact your employer (if applicable), adviser or Auswide Client Services on 1300 88 56 65 if you have any questions or to check your insurance levels.

Evidence of Health

All applications for insurance are subject to acceptance by the Insurer, except in the case of automatic acceptance. The Insurer reserves the right to ask for additional medical evidence to be provided and we will contact you if this is required for your application.

The Insurer will assess applications and advise whether or not cover will be granted. They may also impose special conditions of acceptance including exclusions and/or the payment of additional premiums.

Commencement of Cover

Where automatic acceptance does not apply, insurance cover will usually commence once a Personal Statement is completed, an initial contribution is paid and cover is accepted by the Insurer. If automatic acceptance applies, your cover will normally commence on the day you become eligible to join Auswide (which in most circumstances is when you commence employment) provided you were in active employment.

Active employment means you are employed by your employer to carry out identifiable duties and performing those duties and not restricted by illness or injury from being capable of performing those duties on a full-time basis.

For full details of the insurance cover available to you, please speak to your adviser or call Auswide Client Services on 1300 88 56 65.

Interim Accident Cover

If you are a personal member and have applied for Death Only or Death and TPD insurance cover, or an employer-sponsored member applying for additional Death Only or Death and TPD insurance cover, Interim Accident cover applies if you have an accident resulting in your death or total and permanent disablement.

The benefit payable will be limited to the amount of personal cover or employer sponsored additional insurance cover that you have applied for up to \$500,000. Additionally your death or total and permanent disablement must occur within 365 days of the accident (other conditions apply).

This cover starts from the date we receive your fully completed application and contributions to cover the initial premium for Death or Death and TPD insurance until:

- you withdraw your application
- your application is accepted or denied or
- 90 days has passed from the date your application is received.

Any additional insurance cover requested by you will only commence when:

1. You are accepted for membership in accordance with the Plan rules and eligibility conditions as specified in the insurance policy and
2. Your application is accepted by the Insurer.

Maximum Cover

The maximum insurance cover available subject to underwriting conditions is \$2,000,000 per person for Death and Total & Permanent Disablement cover and \$5,000,000 for Death Only cover.

Definition of Total & Permanent Disablement

Total & Permanent Disablement means:

Part 1:

For members less than age 65 employed at any time in the last 12 months where at the date of disability one of the following part 1, (a), (b), (c) or (d) applies:

- a) You suffer the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot),
- b) You are absent from your occupation through illness or injury for six consecutive months and provide proof to the satisfaction of the Insurer that you are incapacitated to such an extent as to render you unlikely ever to engage in or work for reward in any occupation or work for which you are reasonably qualified by reason of education, training or experience,
- c) Through illness or injury and having provided proof to the satisfaction of the Insurer, you are permanently unable to perform two of the following six basic activities of every day living:
 - Bathing – to shower or bathe
 - Dressing – to dress or undress
 - Toileting – to use the toilet including getting on and off
 - Feeding – to eat and drink
 - Continence – to control bladder and bowel functions
 - Mobility – to get out of bed or chair or wheelchair.

If you are able to perform the activity using special equipment you will be considered able to perform the activity.

- d) Through illness or injury, you suffer the permanent deterioration or loss of intellectual capacity and provide proof to the Insurer's satisfaction that you are required to be under continuous care and supervision by another adult person for six consecutive months and that this care is likely to be on a permanent daily basis and on-going.

Part 2:

Where a member has not been employed in an occupation for twelve consecutive months or is aged between 65 and 70 years at the date of disability, one of part 2 (a), (b) or (c) applies:

- a) You suffer the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot),

b) Through illness or injury and having provided proof to the satisfaction of the Insurer, you are permanently unable to perform two of the following six basic activities of every day living:

- Bathing – to shower or bathe
- Dressing – to dress or undress
- Toileting – to use the toilet including getting on and off
- Feeding – to eat and drink
- Continence – to control bladder and bowel functions
- Mobility – to get out of bed or chair or wheelchair.

If you are able to perform the activity using special equipment you will be considered able to perform the activity.

c) Through illness or injury, you suffer the permanent deterioration or loss of intellectual capacity and you provide proof to the Insurer's satisfaction that you are required to be under continuous care and supervision by another adult person for six consecutive months and this care is likely to be on a permanent daily basis and on-going.

Part 3:

Where at the date of disability a member whose occupation is a home maker, one of the following part 3, (a), (b), (c) or (d) applies:

a) You suffer the permanent loss of use of two limbs or the sight of both eyes or the loss of use of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot),

b) Through illness or injury and having provided proof to the satisfaction of the Insurer, you are permanently unable to perform two of the following six basic activities of every day living:

- Bathing – to shower or bathe
- Dressing – to dress or undress
- Toileting – to use the toilet including getting on and off
- Feeding – to eat and drink
- Continence – to control bladder and bowel functions
- Mobility – to get out of bed or chair or wheelchair.

If you are able to perform the activity using special equipment you will be considered able to perform the activity.

c) Through illness or injury, you suffer from the permanent deterioration or loss of intellectual capacity and you provide proof to the Insurer's satisfaction that you are required to be under continuous care and

supervision by another adult person for six consecutive months and this care is likely to be on a permanent daily basis and on-going.

d) As a result of illness or injury you are under the regular care of a medical practitioner and you are unable to:

- perform normal domestic duties
- leave your home unaided and
- be engaged in any employment for a period of six consecutive months and at the end of six months provide proof to the satisfaction of the Insurer that you have become incapacitated to such an extent as to render you likely to require ongoing medical care and be unlikely ever to engage in normal domestic duties or any occupation.

Home Maker is defined as the duties normally performed by a person who remains at home and is not working in regular employment for income. These duties normally include cleaning the home, washing, shopping for food, cooking meals and caring for children and the family on a full-time basis.

Members who meet the occupational definition under Part 3 will not be considered under Part 1 and Part 2.

Definition of Terminal Illness

You suffer from a sickness which:

a) A medical practitioner, specialising in your illness, certifies in writing that despite reasonable medical treatment your death is expected within 12 months of the date of the certification and

b) The Insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment your death is expected within 12 months of the date of the certification referred to in paragraph (a).

Transfer of Insurance Cover

If you are an employer-sponsored member and you change employers or cease employment you can have your Death and TPD or Death Only insurance cover transferred to the Auswide Personal Superannuation Plan without any alteration of cover. This is usually the most cost effective and flexible option especially in respect of maintaining existing benefits and insurance arrangements. Please contact your adviser or Auswide Client Services on 1300 88 56 65 if you have any questions.

Should you however wish to leave the Plan altogether insurance cover will cease after 60 days.

Tax on Death Benefits

Lump sum death benefit payments will be tax free if paid to a tax dependant. Tax dependants can be a current or ex-spouse, child under 18, a person financially dependent on you or someone with whom you have an 'interdependency relationship' (refer to the discussion of this term under Binding Beneficiary on page 26). The taxable component of a lump sum paid to a tax non-dependant will be taxed at a maximum of 15% plus Medicare Levy and the tax-free component will be tax free.

If the insured component has not been subject to tax within the Plan then the insured benefit may be taxed at:

- Up to 31.5% (including Medicare Levy) up to \$1 million and
- 46.5% (including Medicare Levy) for the balance.

The tax free component is tax free.

Tax on Total & Permanent Disablement Benefits

TPD benefits are taxed as a Lump Sum benefit see table on page 18.

If the insured component has not been subject to tax within the Plan then the insured benefit may be taxed at:

- up to 31.5% (including Medicare Levy) up to \$1 million and
- 46.5% (including Medicare Levy) for the balance.

Note: Legislation is pending which will allow lump sum benefits paid in relation to terminal illness to be tax exempt.

Terminal Medical Condition

Lump sum benefits paid to members suffering from a Terminal Medical Condition are tax free.



Income Protection Insurance

Income Protection insurance is available.

A benefit is paid when you are absent from work as a result of becoming temporarily disabled through injury or illness.

Disablement means being unable by reason solely of illness or injury, to attend work and not being otherwise gainfully employed or engaged in gainful business activity. While on claim you must be under the regular care of a medical practitioner.

Premiums are paid monthly and will reflect your age, gender, occupational risk, state of health and pastimes. Premium rates have been calculated to cover administration costs, your adviser's remuneration and include GST.

Rates can be obtained from your adviser or Auswide Client Services by telephoning 1300 88 56 65. Premiums for Income Protection insurance are in addition to Death Only and Death and TPD premiums.

All rates are subject to change by the Insurer.

To apply for Income Protection insurance cover you will need to complete the Personal Statement.

Options Available

Auswide enables you to tailor an Income Protection package to suit your individual requirements.

The options available are:

- A choice of four income levels i.e. 50%, 66 %, 75% or 85% of income and
- A choice of three waiting periods i.e. 30, 60 or 90 days.

The amount of the benefit is limited to the lesser of 85% of pre-disability salary or \$20,000 per member per month. Where greater than 75% of salary is insured, 75% will be paid to you as a benefit with up to a maximum of 10% paid to your Auswide superannuation account.

Income Definition

For permanent employees it is the total monthly regular income received from your employer for personal exertion for your usual occupation (including salary sacrifice amounts but excluding overtime, bonuses, commissions, profit distributions and any other non regular payments). Where your income includes overtime and/or allowances, this may be averaged over the past 3 years.

For employees not employed on a permanent basis your income is the average of your regular income from your employer over the previous 12 months. Monthly income is averaged over the last 12 months or the actual period if less, subject to a minimum averaging period of 6 months.

If you directly or indirectly own part or all of the business or professional practice from which you earn a regular income, earnings will include the gross revenue generated by the business as a result of your personal exertion less eligible business expenses. Earnings exclude investment income, business expenses and mandated superannuation contributions. Monthly income will be averaged over the previous 12 months.

When is an Income Protection Benefit Paid?

You must be disabled for your previously chosen waiting period before a benefit becomes payable. Benefits will be payable for a maximum of two years from the date the waiting period expires.

Benefits will be paid monthly in arrears and will be reduced by any payment made under a similar policy and by any Workers Compensation payments. Social Security payments may also be off-set in some circumstances.

A benefit will not be paid where the disability is caused directly or indirectly by self-inflicted injury, attempted suicide, an act of war, service in any armed forces, pregnancy, childbirth or miscarriage.

Benefits may not be paid for longer than 12 months in some circumstances where you are disabled overseas.

A proportionate benefit is paid if you resume employment at a reduced rate of income while still partially disabled, provided you have been in receipt of disability benefits for at least one month.

The waiting period is waived if you suffer a recurrence of a disability from the same cause within six months of ceasing to receive benefits.

When do Benefits Cease?

Benefits will cease to be paid when you:

- are no longer disabled
- die
- turn age 65
- received benefits for 2 years in respect to income protection insurance limited to a two-year payment period
- are no longer following the advice of a medical practitioner.

Income Protection to your 65th Birthday Insurance Cover

Auswide also offers Income Protection insurance cover which provides you with benefit payments up to your 65th birthday.

A separate premium is charged for this Income Protection cover. Premium rates are available from your adviser or can be obtained by ringing Auswide Client Services on 1300 88 56 65.

Income Protection Insurance Cover and Indexation

Income Protection benefits paid under the two-year payment period are not subject to indexation. This means that your monthly benefit will remain the same for the two year period on completion of your chosen waiting period.

Income Protection benefits payable to your 65th birthday will be subject to indexation, meaning they will increase in line with the Consumer Price Index based on the eight capital cities of Australia, subject to a maximum of 5% in any one year. If applicable, benefit payments will be indexed on the first anniversary of the benefit being paid and annually thereafter.

Tax on Income Protection Benefits

According to Australian taxation law Income Protection benefits will be assessed as Pay As You Go income and as such your marginal tax rate will apply.

Payment of Insurance Premiums

Auswide deducts insurance premiums from your account monthly or on earlier withdrawal.

Maintaining Cover When Changing Jobs

If you resign from your job, the Death and TPD or Death Only insurance cover you hold with Auswide will continue provided you have sufficient funds in your account to pay the premiums. If you wish to maintain your Income Protection insurance cover you need to apply for continuation of cover by contacting Auswide Client Services on 1300 88 56 65 within 30 days of leaving your employer. If you do not contact us within this time your cover will cease 30 days after leaving your employer.

Continuation of Income Protection insurance cover is subject to approval by the Insurer.

When Does Insurance Cover End?

Death and TPD, Death Only and Income Protection insurance ("IP") cover/benefits will cease when you either:

- Have insufficient funds in your account to pay the insurance premiums
- Provide a written request that cover is to be terminated
- 30 days after leaving your sponsoring employer (for IP only)
- Turn 70 (65 for Income Protection insurance)
- Leave the fund
- Commence duty with the armed forces of any country
- Are paid a TPD or Death benefit.

Additional Information

Please note that all insurance cover and benefits payable are subject to the terms and conditions of the relevant insurance policy.

Statewide Financial Management Services Limited (as the administrator of Auswide) may receive up to 25% of insurance premiums paid by members from the Insurer to cover the administration of insurance requirements (paid monthly).



Choosing Your Beneficiary

Thinking about where your superannuation and insurance benefits are going to go when you die is a difficult process. However it is important to be in control of who receives these funds when you do die especially if you have people who depend on you financially.

That's why it's important to take the time to think carefully about who you nominate as a beneficiary. It's also vital to update these details regularly to reflect any changes in your personal circumstances, such as getting married, having children or getting divorced. If you haven't completed a will, you may want to consider doing so to ensure your wishes are reinforced.

There are two types of beneficiaries which require careful consideration. The differences are explained below.

Binding beneficiary

If you wish to ensure that your benefits upon your death are paid to your nominated beneficiary, you may choose to nominate a binding beneficiary. This means that as long as your nomination meets the legal criteria, your benefits will be paid strictly as you have instructed subject to certain exclusions (i.e. family law splits/court orders).

Extreme care must be taken with your understanding of this option, as who you may nominate is specifically spelt out by legislation and the Trust Deed. If these legal steps are not strictly adhered to, your choice will become invalid and the Trustee will then decide to whom your benefit will be paid.

Your binding beneficiary must be a dependant or your legal personal representative (who is usually the executor of your estate) as prescribed by legislation. A dependant includes your spouse (as defined) and children, any person with whom you had an interdependency relationship immediately prior to death OR any person who at the time of your death, and in the Trustee's opinion, was wholly or partially financially dependent on you.

An interdependency relationship is defined as a close personal relationship between two people (regardless of gender and whether or not they are related) who live together and one or each of them provides the other with financial and domestic support and personal care. If either person is disabled, an interdependency relationship may still exist where they live apart.

If you wish to nominate a person other than your legal representative who is not your spouse or child, you should ensure that dependency can be shown at the date of death. If on your death, the Trustee finds it is unable to verify your nominee as a spouse, child or dependant, your nomination will be declared invalid, and the Trustee is then required to fully review to whom your account is paid. This includes consideration of payment to your legal representative.

Your nomination must be signed, dated and witnessed by two independent adults (at least 18 years old), not including any beneficiaries. The witnesses must also sign a declaration affirming that your notice was signed in their presence. If you nominate more than one person as beneficiaries, who can include your legal personal representative, you must state the proportion that you wish to be paid to each person and the total amount of the proportions must add up to 100% of your benefit.

Binding nominations are only valid for three years after the day of being signed. If you choose this option, Auswide will advise you to update your nomination one month prior to your next three-year due date.

Preferred beneficiary

If you would prefer not to make a binding nomination, with the responsibility to update every three years, an ordinary, or preferred, nomination can be made. While it is not formally binding, the Trustee will take into account your nomination, together with any other factors which are relevant at the time of your death. It may be that your circumstances have changed since your nomination and the Trustee may take the changed circumstances into account when making their decision.

Your preferred beneficiary(s) can be:

- your dependant(s) – spouse, children, someone in an 'interdependent relationship' with you or any person who in the Trustee's opinion was wholly or partially financially dependent on you at the date of your death
- your legal representative – the executor or administrator of your estate
- a combination of your dependants and legal representatives.

You will be asked to nominate your beneficiaries on your Member Application form when you apply for Auswide membership. If you are unsure about your decision please talk to a licensed financial adviser so you know you are making the right decision. We will list your beneficiary(s) on your member statement.

The Trustee remains bound by the Trust Deed in making their decision, which states that your account may only be paid to dependants and/or to your legal personal representative (for management of your estate). The decision is made at the Trustee's discretion. Please note different tax rules apply depending on who receives your death benefit (see page 23).

Please note that for tax purposes a "child" must be under the age of 18 to be considered a dependant. This does not mean an adult child cannot be a "dependant" for the purposes of receiving the benefit, however the adult child will receive the benefit and be taxed as a non-dependant (i.e. a tax rate of up to 15% may be payable).



Treatment of Personal Information

Auswide complies with the National Privacy Principles (NPPs) outlined in the Privacy Act 1988. The Privacy Act requires us to tell you that the purpose of the collection, use and storage of your personal information and other sensitive information is to:

- issue you with a superannuation interest (membership)
- maintain your superannuation account
- provide you with insurance cover
- pay any benefits
- handle any enquiries, complaints or claims.

The Trustee must disclose your personal information to its Administrator and may in certain circumstances, for example benefit payments and claims handling, disclose your personal information to third parties. These may include:

- insurers
- doctors
- lawyers
- regulators such as Australian Prudential and Regulatory Authority (APRA), the Australian Taxation Office (ATO), the Australian Securities and Investment Commission (ASIC) or the Australian Transaction Reports and Analysis Centre (AUSTRAC)
- your spouse or former spouse
- mail houses for member and employer notices and reports and
- any other party as required by law.

Auswide will not trade, rent or sell your personal information to any third parties but we or other related entities and business partners may use your personal information to tell you about other products and services Auswide or its related entities or business partners may provide.

You can access your information at any time and we ask that you notify us of any change to your personal details. We may wish to use your personal information for direct marketing purposes – if you don't want us to do this, please call one of our Client Service Officers on 1300 88 56 65.

The policies adopted by the Trustee in order to comply with the NPPs are available on request from Client Services.

Treatment of Personal Information when making a claim

If you make a claim under the insurance policy, the Insurer may conduct investigations to assess the validity of the claim. This may involve the use of investigation agents, legal advisers and the collection of personal information, including health information that the Insurer believes is relevant.



General Auswide Facts

Cooling-Off Period

We sincerely trust that Auswide can provide all that you need in a superannuation fund. However, you can exercise your right to redeem your investment or cancel your membership by notifying Auswide within:

- 14 days of confirmation of membership or
- 19 days of Auswide receiving your initial contributions or application to join.

You must nominate another complying superannuation fund, retirement savings account or approved deposit fund to which your investment will be transferred. If membership is cancelled within this period, Auswide will not deduct any fees or charges. If tax has already been paid on your contribution, you will have to claim this back from the ATO. The amount of the repayment could be adjusted up or down to take into account movements in investment values during the period between joining and cancelling membership. A request to cancel membership must be made in writing to Auswide.

If you are an employer-sponsored member and your employer changes their mind about investing with Auswide and requests a refund of any contributions already paid, you can also request a rollover of any personal contributions that you may have made to Auswide.

Your employer must then advise you which fund they will be making subsequent contributions to. You may choose to rollover your contributions to this fund, or if you are eligible for Choice of Fund, another qualifying superannuation fund.

Complaints Handling Process

Auswide continually strives to provide exceptional service to members. If we do not meet your expectations and you have an inquiry or complaint you should contact our Client Service Officers on 1300 88 56 65. Auswide will deal with your inquiry or complaint as a matter of urgency.

If you wish to lodge a complaint with Auswide, please write to:

Inquiries and Complaints Officer
Auswide
GPO Box 1572
Adelaide SA 5001.

Given that some inquiries or complaints can take time to research, we aim to deal with it within 90 days. If you are not satisfied with our handling of your complaint, or with the Trustee's decision, you can contact the Superannuation Complaints Tribunal (SCT).

The SCT is an independent tribunal established by the Federal Government to conciliate and review Trustee decisions relating to members. Please note that strict time limits apply. The SCT can be contacted on 1300 780 808.

Lost Members

In today's busy lifestyle where we change jobs more often than ever before, it can be easy for us to lose track of our superannuation details – and for plans to lose contact with members.

A superannuation member is classified as 'lost' if one of the following apply:

- At least one communication item has been returned unclaimed
- No contributions have been paid by the member, or on the member's behalf, into the Plan for at least five years and the Trustee has not been able to verify the member's correct address.

As a lost member:

- The benefit will be transferred to Statewide Industry Fund (Member) where it will be invested in the Statewide Growth option
- A minimum fee of \$10 per year may apply for balances under \$1,000. However, if your account balance exceeds \$1,000, the full administration fee will apply
- Your benefit will accumulate investment returns (if investment returns are earned during the financial year)
- The benefit is available for withdrawal at any time (subject to any restrictions on preserved benefits) and
- Your insurance cover will continue as long as there are funds available in your account to cover the cost of your premiums.

Auswide will provide details of all lost members to the Australian Taxation Office's Lost Member Register, which will endeavour to locate lost members and advise them of their superannuation entitlements.

Alternatively, if you believe you may have lost contact with past superannuation funds, you may check the Lost Member Register by phoning 13 10 20.

Unclaimed money

There are circumstances where by law we may be required to pay your benefit to the Australian Tax Office (ATO) as unclaimed money. In the event that:

- Your balance is less than \$200 or
- You reach age 65 or
- if you die and
- we have not received any contribution for you for at least two years and
- we have not been able to contact you for at least five years after making reasonable efforts or been able to ensure that appropriate beneficiaries receive your benefit within a reasonable time after reasonable efforts (if you have died)

then your benefit becomes unclaimed money and must be paid to the ATO. If your benefit becomes unclaimed monies you will not be part of the Plan and any insurance you may have had through the Plan may cease.

You can enquire about unclaimed benefits by contacting the ATO on 13 10 20 or by visiting www.ato.gov.au/super

Temporary Residents

If you are a temporary resident and you are permanently leaving Australia you may request your accumulated superannuation be paid to you. More information on the conditions of release can be found on the Australian Taxation Office's website at www.ato.gov.au/super.

The trustee may be required to pay your superannuation benefit as unclaimed benefits to the Australian Taxation Office (ATO) if six months has elapsed since you have departed Australia and your visa has expired or been cancelled. A member exit advice will not be provided as the trustee relies on the relief from the obligation for members whose benefits have compulsorily been transferred to the ATO. Where contacted, the trustee will provide members with information about the payment that will allow them to apply to the ATO to claim their benefit.

Updating Information

The information in this PDS is up to date at the time of its preparation. However, certain information in the PDS is subject to change from time to time. Information or alterations that are not materially adverse may be updated via the Trustee's annual report to members.

Members may also access information relating to changes in superannuation that relate to Auswide via the internet at www.auswide.com.au or request a paper copy without charge.

The only information that may be updated in this way is information which is not "materially adverse". Where information changes that is materially adverse (that is, consists of critical information) we will advise you in writing.

Further Information

If you require any further information about this product or the Plan, please contact us:

Auswide
Statewide House
99 Gawler Place Adelaide
GPO Box 1572, Adelaide SA 5001

Telephone: 1300 88 56 65

Website: www.auswide.com.au

Email: info@auswide.com.au



More Information About the Trustee

The Plan

The Auswide Employer Superannuation Plan and Auswide Personal Superannuation Plan form Divisions 4 and 5 of the Trust Deed governing Statewide Superannuation Trust, a complying Public Offer Superannuation Fund. Auswide has been specifically designed to provide members with a wide choice of investment and insurance options at very low cost compared with other similar funds in the market place.

Auswide's high levels of service and flexibility ensures that Auswide will continue to suit members at various stages in their lives, whether working and contributing towards superannuation, rolling over or requiring a pension.

The Governing Rules

As previously mentioned the Auswide Plans are divisions of Statewide Superannuation Trust. The Deed and Rules constituting Statewide Superannuation Trust were made on 1 May 1986. The Auswide divisions were subsequently added via Supplemental Deed to increase flexibility and investment choice for members.

The Deed together with Government requirements determines the rights of members. Copies of the Deed may be inspected by arrangement during business hours at the offices of the Trustee.

The Trustee

Statewide Superannuation Pty Ltd (ABN 62 008 099 223) is the Registrable Superannuation Licensee of Auswide as defined in superannuation legislation.

As Trustee, Statewide Superannuation Pty Ltd has overall responsibility for the management of Auswide.

The Board

The Trustee is Statewide Superannuation Pty Ltd (ABN 62 008 099 223) with the Board of Directors comprising an equal number of representatives from employer and employee organisations.

Relationship Between the Trustee and Some Service Providers

The Trustee undertakes that it will not deal with service providers to the Plan who are associates of the Trustee more favourably than it would deal with any other independent service provider.

The Trustee advises you that under the law, where the Trustee invests money of the Plan it must deal with the other party to the investment transaction at arm's length or on arm's length terms. The Trustee advises you that under the law, where the Trustee invests money of the Plan in or with itself, it must deal with itself strictly on arm's length terms.

David Meyer is a Director of the Trustee of Statewide Superannuation Trust (of which Auswide is a division) and is also a Partner of Lynch Meyer. Lynch Meyer is one of a panel of law firms which provides legal services to Auswide and receives fees for services.

The Administrator of Auswide is Statewide Financial Management Services Limited (ABN 69 092 109 209) a wholly owned company of the Trustee, Statewide Superannuation Pty Ltd, and it receives fees for its services.

Communicating with You

Auswide's Client Services team can assist you with any queries. The Trustee provides information to you via a number of communications:

- A Member Statement as at 30 June each year showing the member account balance and listing all transactions, fees and charges deductions, made during the financial year (yearly).
- An Annual Report which contains information about the management and financial condition of the Plan, including investment performance (yearly).

Electronic Access to PDS

An electronic version of this Guide may be accessed via the website. If you are printing an electronic version of the PDS you must print all pages including the Application Form. A paper copy of this Guide is available free of charge upon request by contacting the Trustee.

Each member can also access their superannuation details 24 hours a day via a secure internet link service Auswide.On.Line, located at www.auswide.com.au.



The Issuer, RSE Licensee and the Trustee

Statewide Superannuation Pty Ltd
ABN 62 008 099 223

Registered Address & Address for Enquiries

Statewide House, 99 Gawler Place
Adelaide SA 5000

Address for Correspondence

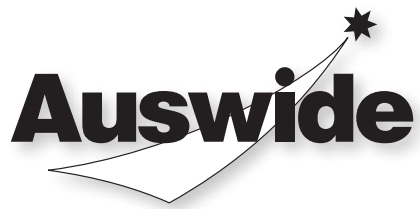
GPO Box 1572, Adelaide SA 5001

Tel 1300 88 56 65

Fax 08 8217 8595

Email info@auswide.com.au

Web www.auswide.com.au

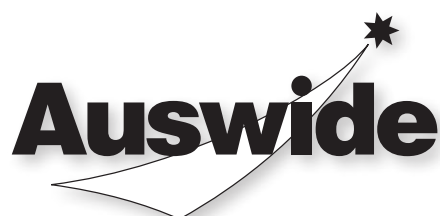


Superannuation
Forms



Superannuation Forms

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The Issuer, RSE Licensee and the Trustee

Statewide Superannuation Pty Ltd
ABN 62 008 099 223 AFSL 243171

Registered Address & Address for Enquiries

Statewide House, 99 Gawler Place
Adelaide SA 5000

Address for Correspondence

GPO Box 1572, Adelaide SA 5001

Tel 1300 88 56 65
Fax 08 8217 8595

Email info@auswide.com.au
Web www.auswide.com.au

Auswide Client Services

For prompt and friendly service please call Auswide Client Services on **1300 88 56 65** from anywhere in Australia during normal business hours or contact us at www.auswide.com.au 24 hours a day using a secure link over the internet.

Telephone: 1300 88 56 65
Facsimile: 08 8217 8595
Website: www.auswide.com.au

Auswide Client Services
GPO Box 1572
Adelaide 5001



Application Form – Superannuation Auswide Superannuation Plans



The Product Disclosure Statement to which this application form is attached is dated 1 October 2009.

Please contact your adviser or Auswide Client Services for supplies of additional Application forms for employees.

TYPE OF AUSWIDE MEMBERSHIP

Please tick the box that applies to the type of Auswide membership that you are applying for:

Auswide Employer Superannuation Plan

Auswide Personal Superannuation Plan

If joining as a Personal superannuation member, do you intend to claim a tax deduction in respect to personal contributions?

Yes No

If you do not answer the above question we are required to assume NO.

PERSONAL DETAILS

Preferred Title Mr / Mrs / Ms / Miss / Dr

Full Name _____

Residential Address _____

Postcode _____

Mailing Address (if different) _____

Postcode _____

Email Address _____

Telephone - Home (____) _____ Business (____) _____ Mobile _____

Date of Birth ____ / ____ / ____ Male Female Do you smoke? Yes No

Occupation _____ Name of Employer _____

Employed Full Time Part Time No Hours per week worked ____ hours

Current Annual Salary / Income \$ _____ Date Joined Employer ____ / ____ / ____

Membership Category (if applicable) _____

CONTRIBUTION DETAILS

Are you making a rollover with this application? Yes No

If yes, please indicate the approximate value of rollover (and refer to page 10) \$ _____

Do you intend to make personal contributions? Yes No

If yes, please indicate level of personal contributions* \$ _____ or _____ % per _____

Will your spouse make eligible spouse contributions? Yes No

If yes, please indicate level and frequency of spouse contributions \$ _____ or _____ % per _____

Indicate below the level of Employer Contributions you expect to receive

- Maximum Allowable
- Percentage of Salary Employer _____% Employer Award / SG _____%
- Fixed dollar Amount (p.a.) Employer \$ _____ Employer Award / SG \$ _____
- Salary Sacrifice (p.a.) Dollar Amount \$ _____ OR Percentage of Salary _____%

Method of Payment Cheque Direct Debit* Auswide.On.Line# Direct Deduction from payroll

Frequency Yearly Half-Yearly Quarterly Monthly

*Direct Debit Request is a simple method of remitting contributions. Refer page 14. #Electronic Payment via Auswide.On.Line

Note: First contribution needs to be made by cheque and the minimum regular contribution that must be paid each year is \$1,500 not including insurance premiums.

INSURANCE COVER – EMPLOYER SPONSORED SUPERANNUATION PLAN MEMBERS ONLY

If you have any queries in regards to insurance cover, please contact your adviser or Auswide Client Services on 1300 88 56 65.

IF YOU DO NOT COMPLETE THIS SECTION YOUR INSURANCE WITH AUSWIDE WILL AUTOMATICALLY COMPRISE:

Automatic acceptance for a standard level of Death and TPD cover as outlined in the table below will apply to **most** members of the Auswide Employer Sponsored Superannuation Plan. The standard level of cover allocated depends on your age next birthday at the time of joining the Fund and is shown in the table below:

Standard Automatic Acceptance levels applicable at age of entry

Age next birthday	Death and TPD Sum Insured
Up to 35	\$126,600
36 to 40	\$105,600
41 to 45	\$80,200
46 to 50	\$52,800
51 to 55	\$31,600
56 to 60	\$15,800
61 to 65	\$8,400
66 to 70*	\$8,400

*Part 2 of TPD Definition applies

Your employer may choose to negotiate a level of cover unique to their employees. If your employer has taken this option the level of cover you are automatically accepted for will differ from the above.

Some occupations may be excluded from automatic acceptance for TPD cover. You will be notified by Auswide on receipt of your application should this apply to you. Further details on excluded occupations can be obtained by contacting Auswide Client Services on 1300 88 56 65.

If your employer has just joined Auswide, automatic acceptance insurance cover commences from the date we receive the first Superannuation Guarantee (SG) contribution made on your behalf from your employer.

In all other cases automatic insurance cover commences from the date you join the service of an Auswide employer for SG purposes, provided that the date you commenced service with the employer does not fall outside the SG quarter for which employer contributions are being made and you are in active employment.

For further information please refer to page 20 of Part 1, the Member Guide.

INSURANCE COVER – ALL AUSWIDE SUPERANNUATION MEMBERS

Please complete this section only if you require insurance cover and you are applying as:

- An Employer Sponsored Superannuation member and require insurance cover:
 - Greater than the standard automatic level detailed above **OR**
 - Greater than the pre-approved automatic level available for your employer
- A Personal Superannuation Plan member and require insurance cover

Auswide offers you the ability to select a number of insurance types that include Death Only or Death and Total and Permanent Disablement insurance. You must complete the following by ticking the appropriate boxes. Refer to page 20 of the Member Guide for details in respect to the provision of either Death Only or Death and Total and Permanent Disablement insurance.

1. Select Insurance type required (you will need to complete a "Personal Statement") Please refer to the back of the PDS or your adviser for a copy. Alternatively one may be obtained from Client Services by phoning 1300 88 56 65, or downloaded from our website at www.auswide.com.au under Publications/Forms.

Death and Total and Permanent Disablement insurance

OR Death Only insurance

2. Select basis of insurance cover

Future Service x Salary: _____%

OR Multiple of Salary: _____

OR Fixed Dollar Amount: \$ _____

OR Fixed Premium Amount per week: \$1 **or** \$2 **or** Other: \$ _____

For Insurance purposes, please indicate if benefit is to be:

Inclusive of account balance (Not available for future service formula)

In addition to account balance

Refer to page 20 of the Member Guide for further information.

INSURANCE COVER – INCOME PROTECTION

Auswide offers members working 15 hours or more per week the ability to select Income Protection insurance that will provide a benefit of up to 85% of Salary up to a maximum payment of \$20,000 per month for up to 2 years OR to age 65, following a 30, 60 or 90 day waiting period

To include this insurance as part of your superannuation account or to increase this insurance you must complete the following by ticking the appropriate boxes. Refer to page 24 of the Member Guide for details in respect to the provision of Income Protection insurance.

Select Income Protection required

(you will need to complete a 'Personal Statement' please contact Client Services on 1300 88 56 65 or download from www.auswide.com.au)

Income Protection insurance payable monthly in arrears for a maximum of 2 years OR to age 65.

Following a waiting period of: 30 days OR 60 days OR 90 days

Select Income Level (% of salary): 50% OR 66% OR 75% OR 85%

BENEFICIARIES

Please refer to page 26 of the Member Guide for definitions on the types of beneficiaries you can nominate.

PLEASE TICK WHAT TYPE OF NOMINATION YOU ARE MAKING: PREFERRED BINDING

Complete details of your beneficiaries below. (If you are making a "Binding" nomination, EITHER nominate names below OR nominate your legal personal representative where indicated.)

Title: Mr Mrs Miss Ms Dr Other _____
 Given Name(s): _____ Surname: _____
 Postal Address: _____
 Suburb/Town: _____ State: _____ Postcode: _____
 Date of Birth: ____ / ____ / ____ Relationship: Spouse Daughter Son Financial Dependant Interdependent
 Percentage to be paid: _____

Title: Mr Mrs Miss Ms Dr Other _____
 Given Name(s): _____ Surname: _____
 Postal Address: _____
 Suburb/Town: _____ State: _____ Postcode: _____
 Date of Birth: ____ / ____ / ____ Relationship: Spouse Daughter Son Financial Dependant Interdependent
 Percentage to be paid: _____

Title: Mr Mrs Miss Ms Dr Other _____
 Given Name(s): _____ Surname: _____
 Postal Address: _____
 Suburb/Town: _____ State: _____ Postcode: _____
 Date of Birth: ____ / ____ / ____ Relationship: Spouse Daughter Son Financial Dependant Interdependent
 Percentage to be paid: _____

TOTAL 100%

OR
 Pay the total sum of my benefits to my legal personal representative (to be distributed with my Will or relevant intestacy laws)

IF YOU CHOSE A BINDING NOMINATION, PLEASE COMPLETE THE WITNESS SECTION BELOW

If you chose a Binding nomination please complete this section

For Binding Nominations ONLY

A binding death benefit notice can only be made to a nominated dependant who must be your spouse, de facto partner, son or daughter or any other persons who, in the opinion of the Trustee, were financially dependent on you at the date of your death, or with whom you had an interdependency relationship. You may also include the name of your legal personal representative who is usually the executor of your estate.

If the above conditions are not met, your nomination may become invalid and the Trustee may make its own decision based on the Trust Deed rules.

To ensure that your wishes can be carried out, please ensure that your nominations are made within the above guidelines and that this form is witnessed and signed by two persons meeting the criteria specified below.

(It is a legal requirement to renew binding nominations every 3 years. Auswide will send you a reminder when your renewal is due.)

Witnesses

We, the undersigned, declare the member signed and dated this form in our presence and that:

- we are over 18 years of age and
- we are neither dependants specified above nor the legal personal representative of the member.

Signature of first witness: _____ Date: ____/____/____

Full name of first witness (please print): _____ Date of Birth: ____/____/____

Address: _____

Signature of second witness: _____ Date: ____/____/____

Full name of second witness (please print): _____ Date of Birth: ____/____/____

Address: _____

Applicant's signature: _____ Date: ____/____/____

ADVISER'S SERVICE FEE

Following consultation with my adviser I authorise and instruct that a service fee be payable to my adviser as follows:

One off Servicing Fee

Complete this section if you have agreed with your financial adviser to pay a one-off payment from your superannuation account. This one-off adviser service fee is in addition to any other adviser remuneration that may apply to your account. Any subsequent service fee payments will require the completion of a fresh authorisation.

\$ _____ (inclusive of GST)

Ongoing Servicing Fee

Complete this section if you have agreed with your financial adviser to pay an ongoing adviser service fee payment from your superannuation account. This may be either a regular fixed dollar payment or a payment based on a percentage of your account balance and is paid in monthly instalments. This ongoing adviser service fee is in addition to any other adviser remuneration that may apply to your account.

\$ _____ pa (inclusive of GST) Or _____ % pa (inclusive of GST)

PRIVACY LEGISLATION

The Trustee at times may be in a position to inform you of special offers or services that become available. In accordance with the National Privacy Principles outlined in the Privacy Act 1988 Auswide requires your confirmation that you are willing to receive such information. Signing the Declaration section of this application indicates that you are happy to receive such information.

If you do not wish to be considered for such opportunities please tick the box.

INVESTMENT AUTHORITY

Important - If you do not select an investment strategy from those available in Auswide, the default investment strategy selected by the Trustee will apply. The default investment strategy that will be used to invest contributions received from time to time is the Auswide Model Portfolio Growth Option which forms part of the Model Portfolio Strategy (please refer to this PDS).

Investment or contribution instruction - Please direct all future investments or contributions as shown below. The investment proportions must be shown as a percentage. Please note that future investments will be applied in the same proportion.

Investment Strategies	Tick one box only
AUSWIDE MODEL PORTFOLIOS	
MODERATE	
SST Barclays Managed Investment – Diversified Growth Fund SST Vanguard Wholesale Balanced Index Fund SST Colonial Wholesale Premium – Cash Fund SST PIMCO Diversified Fixed Interest Fund	
BALANCED	
SST Barclays Managed Investment – Diversified Growth Fund SST Schroder Balanced Fund S Class SST BT Wholesale Active Balanced Fund SST Colonial Wholesale Premium – Cash Fund	
GROWTH (Default Option)	
SST Barclays Managed Investment – Diversified Growth Fund SST Schroder Balanced Fund S Class SST BT Wholesale Active Balanced Fund SST Maple-Brown Abbott Diversified Investment Fund	
AGGRESSIVE	
SST Barclays Managed Investment – Diversified Growth Fund SST Vanguard Wholesale High Growth Index Fund SST MFS Global Equity Trust SST Schroder Australian Equity Fund S Class	
VERY AGGRESSIVE	
SST MFS Global Equity Trust SST AXA Wholesale Global Equity Value Fund SST Lazard Australian Equity Fund (I Class) SST Schroder Australian Equity Fund S Class	

AUSWIDE MULTISECTOR OPTIONS	Proportion
MODERATE	
SST Barclays Managed Investment – Diversified Stable Fund	%
SST Russell Conservative Fund	%
SST Vanguard Wholesale Conservative Index Fund	%
BALANCED	
SST Vanguard Wholesale Balanced Index Fund	%
SST Russell Diversified 50 Fund	%
GROWTH	
SST Schroder Balanced Fund S Class	%
SST Maple-Brown Abbott Diversified Investment Trust	%
SST Perpetual's Wholesale Balanced Growth Fund	%
SST Russell Balanced Fund	%
SST Vanguard Wholesale Growth Index Fund	%
SST BT Wholesale Active Balanced Fund	%
SST Barclays Managed Investment – Diversified Growth Fund	%
AGGRESSIVE	
SST Vanguard Wholesale High Growth Index Fund	%
SST Russell High Growth Fund	%

I understand and agree that neither the Trustee nor the Administrator guarantees the performance of the investment strategies I have selected. I request and acknowledge that:

Investment Strategies	Proportion
Other Growth and Aggressive options can be specifically created to suit individual circumstances by using the various Australian, International and Property Sectoral Options listed below. Auswide recommends that you obtain assistance from your financial adviser with respect to the creation of such individualised Growth and Aggressive options.	
AUSWIDE SECTORAL OPTIONS	
CASH	
SST Colonial Wholesale Premium – Cash Fund	%
SST Perennial Cash Enhanced Wholesale Trust	%
INCOME SECURITIES	
SST Challenger Howard Wholesale Mortgage Fund	%
SST Credit Suisse Global Hybrid Income Fund	%
SST PIMCO Diversified Fixed Interest Fund	%
PROPERTY	
SST Perennial Australian Property Wholesale Trust	%
SST Perennial Global Property Securities Trust	%
SST Vanguard Wholesale Property Securities Index Fund	%
AUSTRALIAN SHARES	
SST Advance Wholesale Concentrated Australian Shares Fund	%
SST Ausbil Australian Active Equity Fund	%
SST Barclays Managed Investments – Australian Share Fund	%
SST BT Wholesale Focus Australian Share Fund	%
SST Challenger Wholesale Australian Share Fund	%
SST Fidelity Australian Equities Fund	%
SST Fortis Investments Australian Equity Fund	%
SST Lazard Australian Equity Fund (I Class)	%
SST Perpetual's Wholesale Australian Fund	%
SST Russell Australian Share Fund	%
SST Russell Australian Opportunities Fund	%
SST Schroder Australian Equity Fund S Class	%
INTERNATIONAL SHARES	
SST AXA Wholesale Global Equity Growth Fund	%
SST AXA Wholesale Global Equity Value Fund	%
SST Barclays International – International Share Fund	%
SST MFS Global Equity Trust	%
SST Aberdeen Actively Hedged International Equities Fund	%
SST GMO Global Equity Trust	%
SST Russell Global Opportunities Fund	%
SST Platinum International Fund	%

- This authority is provided on the basis that the Trustee may only give effect to it within four weeks of receipt in accordance with the terms and conditions of the Trust Deed, or such other period as the Trustee in its absolute discretion may determine;
- The investment strategy selected will remain in place until I submit a duly completed "Investment Strategy and Switching Form" accepted by the Trustee;
- All contributions and/or rollovers received from time to time and invested within a members account within the Plan are to be allocated in accordance with the most current written instructions provided by the member and accepted by the Trustee.

TAX FILE NUMBER (TFN)

Your TFN is confidential and we are required to tell you the following before you can provide your TFN to us:

- We can obtain your TFN under the Superannuation Industry (Supervision) Act 1993.
- If you provide your TFN to us we will use it only for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any payment you may be entitled to and providing information to the Commissioner of Taxation (amongst other things to enable the Commissioner of Taxation to assess any surcharge payable on superannuation contributions made to 30 June 2005 by or for you). These purposes may change in the future.
- It is not an offence if you choose not to quote your TFN. However failing to provide your TFN may mean you pay a higher rate of tax on your benefits. It may also be more difficult to locate or amalgamate your superannuation benefits in the future or to pay you any benefits you are entitled to. These consequences may change in the future.
- If you provide your TFN we may provide it to the Trustee of another superannuation fund or Retirement Savings Account (RSA) provider where that Trustee or RSA provider is to receive your transferred benefits in the future. We may also give it to the Commissioner of Taxation. Otherwise your TFN will remain confidential.

If you don't provide your TFN:

- You may pay more than three times the tax that you have to.
- You may not be able to contribute to your super.
- It may be harder to keep track of your savings if your fund loses contact with you.

Your employer is obliged under legislation to forward your TFN to the superannuation fund to which it pays contributions on your behalf.

Failing to provide your TFN may also result in higher tax being paid on your concessional contributions. This excess may be reclaimed if you provide Auswide with your TFN within a 4 year period.

Tax File Number _____ - _____ - _____ **OR** I do not agree to provide my TFN

DECLARATION

- I am eligible to join the Auswide Personal Superannuation Plan or Auswide Employer Superannuation Plan a division of Statewide Superannuation Trust collectively called "the Fund".
- I apply to become a member of the Fund.
- I agree to be bound by the provisions of the Trust Deed dated 1 May 1986 as amended from time to time.
- I agree and accept Statewide Superannuation Pty Ltd ABN 62 008 099 223 or its successors to act as the Trustee.
- I declare that the information shown on this application is true and correct.
- I agree to provide the Trustee within a reasonable period with:
 - any information it may request which relates to my membership of the Fund, and
 - an update of any changes to the information provided in this application eg. my eligibility to contribute.
- I authorise the provision of financial data in respect of this application to my adviser (if any).
- I understand that if I have selected insurance cover, no insurance is effected until accepted by the Insurer, the first contribution is paid and a record of my membership is issued and received by me.
- I have authorised my employer to deduct from my salary such amount (if any) as are required to provide my personal contribution to the Fund and my employer will pay those amounts to the Trustee of the Fund.
- I have read and understood the attached Product Disclosure Statements Parts 1 and 2.
- I understand that if I do not select an investment strategy, or if the Trustee cannot interpret my selection, the default investment strategy shall operate.
- I understand that the Trustee will, as required by superannuation legislation, forward to me all information in respect of my specific entitlements from the Fund within 3 months of joining the Fund, including the Annual Report.
- I understand that my investment does not constitute an investment in or with Statewide Superannuation Pty Ltd.
- I have read and understood the Privacy Act 1988 information contained in the Product Disclosure Statement and consent to the collection, storage, use and disclosure of my personal and sensitive information.
- If I have received the Product Disclosure Statements Parts 1 and 2 from the internet or other electronic means, I declare that I have received it personally, or a print out of them, accompanied by or attached to the application forms before making an application for membership of the Fund.

Signature: _____

Date: _____ / _____ / _____

ADVISER DECLARATION AND DETAILS

I have advised the applicant in regard to their investment in Auswide and their choice of investments within the Fund.

Name of Adviser _____

Adviser's Company _____

Address _____

_____ Postcode _____

Adviser's Code _____

Adviser's Telephone Number (_____) _____

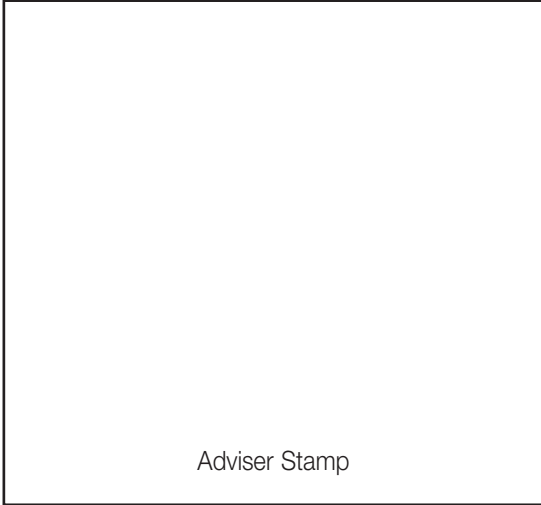
Adviser's Facsimile Number (_____) _____

Email Address _____

Insurance brokerage _____%

Signature _____

Date ____ / ____ / ____



Adviser Stamp

Notes: _____

WHEN COMPLETED RETURN THESE FORMS TO

**AUSWIDE CLIENT SERVICES
GPO BOX 1572, ADELAIDE SA 5001**

TELEPHONE 1300 88 56 65 OR FAX 08 8217 8595

REQUEST TO TRANSFER WHOLE BALANCE OF SUPERANNUATION BENEFITS BETWEEN FUNDS UNDER THE SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

COMPLETING THE REQUEST TO TRANSFER WHOLE BALANCE OF SUPERANNUATION BENEFITS BETWEEN FUNDS FORM

By completing this form, you will request the transfer of the WHOLE balance of your superannuation benefits between funds.


This form can NOT be used to transfer part of the balance of your superannuation benefits.

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.

BEFORE COMPLETING THIS FORM

- Read the important information below.
- Check that the fund you are transferring your benefits TO can accept this transfer.

WHEN COMPLETING THIS FORM

- Refer to these instructions where a question shows a message like this: 
- Print clearly in BLOCK LETTERS.

AFTER COMPLETING THIS FORM

- Sign the authorisation.
- Attach the appropriately certified proof of identity documents.
- Review the checklist below.
- Send the request form to your funds.

IMPORTANT INFORMATION

This transfer may close your account (you will need to check this with your FROM fund).

This form can NOT be used to:

- transfer part of the balance of your superannuation benefits
- transfer benefits if you don't know where your superannuation is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer superannuation from
- change the fund to which your employer pays contributions on your behalf
- open a superannuation account, or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

CHECKLIST

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you checked that Auswide can accept the transfer?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?
- Have you attached the certified documentation including any linking documents if applicable?

WHAT HAPPENS TO MY FUTURE EMPLOYER CONTRIBUTIONS?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits FROM.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit www.superchoice.gov.au or call the Australian Taxation Office on 13 10 20.

THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- **Fees** – your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

WHAT HAPPENS IF I DO NOT QUOTE MY TAX FILE NUMBER (TFN)?

You are not obligated to provide your TFN to your superannuation fund. However, if you do not provide your TFN, Auswide may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Auswide may deduct this additional tax from your account.

If Auswide does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

Under the Superannuation Industry (Supervision) Act 1993, Auswide is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

COMPLETING PROOF OF IDENTITY

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

ACCEPTABLE DOCUMENTS

The following documents may be used.

EITHER

One of the following documents only:

- current driver's licence issued under State or Territory law
- passport issued by the Commonwealth which is either current or expired in the preceding two (2) years.

OR

One of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- current pension card issued by Centrelink that entitles the person to financial benefits.

AND

One of the following documents:

- letter from Centrelink regarding a Government assistance payment dated within the last twelve months that contains your name and residential address
- notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address.

For example: Tax Office Notice of Assessment
Rates notice from local council.

If you are having difficulty meeting these identification requirements please contact our Client Service Officers on 1300 88 56 65 for assistance.

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 applicant, 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 applicant	Guardianship papers or Power of Attorney.

CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.

WHERE DO I SEND THE FORM?

You can send your completed and signed form with your certified proof of identity documents to either fund.

MORE INFORMATION

For more information about superannuation, visit:

- Australian Securities and Investments Commission website at www.fido.asic.gov.au, or
- Australian Taxation Office website at www.ato.gov.au/super
- www.auswide.com.au

For more information about this form, phone Auswide on 1300 88 56 65 or the Australian Taxation Office on 13 10 20.

COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with a
- This form is only for whole (not part) balance transfers.

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form and certified proof of identity documents to **Auswide, GPO Box 1572, Adelaide SA 5001.**

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

REQUEST TO TRANSFER BENEFITS TO THE...

Auswide Personal Superannuation Plan
 Auswide Pension Plan
 Auswide Employer Superannuation Plan
 Amount to be transferred Full account balance Nominated amount \$ _____

PERSONAL DETAILS

Title: Mr Mrs Miss Ms Dr Other _____
 *Given Name(s): _____ *Surname: _____
 Other/previous names: _____
 *Date of Birth: ____/____/____ 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.
 ⓘ See 'What happens if I do not quote my Tax File Number?'
 *Gender: Male Female *Contact phone number: _____
 *Residential Address: _____
 *Suburb/Town: _____ *State: _____ *Postcode: _____
 ⓘ If you know that the address held by your FROM fund is different to your current residential address, please give details below.
 *Previous Address: _____
 *Suburb/Town: _____ *State: _____ *Postcode: _____

FUND DETAILS

FROM: *Fund name: _____ *Fund Phone Number: _____
 Membership or account number: _____ Australian business number (ABN): _____
 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.
TO: Fund name: **AUSWIDE** Fund Phone Number: **1300 88 56 65**
 *Membership or account number: _____ Fund's Australian business number (ABN): **54 145 196 298**
 Superannuation Product Identification Number (SPIN): **SSP0002AU**
 You must check with Auswide to ensure they can accept this transfer.

***PROOF OF IDENTITY ⓘ SEE 'COMPLETING PROOF OF IDENTITY'**

I have attached a certified copy of my driver's licence or passport
OR I have attached certified copies of both:
 Birth/Citizenship Certificate or Centrelink Pension Card **AND**
 Centrelink payment letter or Government or local council notice (less than 1 year old) with name and address

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 Auswide.

 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.
Name (Print in BLOCK LETTERS): _____
Signature: _____ **Date:** ____/____/____



Statewide House
Level 1, 99 Gawler Place Adelaide SA 5000
GPO Box 1572 Adelaide SA 5001
Telephone: 1300 88 56 65
Facsimile: 08 8217 8595
Email: info@auswide.com.au
Website: www.auswide.com.au

Fund Name:	The Auswide Employer Superannuation Plan, Auswide Personal Superannuation Plan, and the Auswide Pension Plan form Divisions 4, 5 and 6 of the Statewide Superannuation Trust
SFN:	157 305 949
Taxation Office ABN Reference:	54 145 196 298
SPIN:	SSP0002AU
Complying Fund Status:	Statewide Superannuation Trust is a complying and regulated fund in accordance with Superannuation Industry (Supervision) Act 1993 (SIS),
Acceptance of superannuation contributions:	Auswide is entitled to accept all types of superannuation contributions
Payment Methods:	Auswide is able to accept contributions via Cheque (payable to 'Auswide'), Direct Debit Electronic Funds Transfer (EFT) or BPay®. To find out more about our flexible payment options simply call Client Services on 1300 88 56 65 or visit our website www.auswide.com.au

Statewide Superannuation Pty Ltd (ABN 62 008 099 223) as RSE Licensee and Trustee of Statewide Superannuation Trust. All preserved benefits remain preserved in accordance with the SIS Act and regulations.

Australian Financial Services Licence Number: 243171

Auswide Personal/Employer Superannuation Plan
 Auswide Pension Plan
 Preferred Title Mr / Mrs / Ms / Miss / Dr
 Surname _____ First Names _____
 Employer (if applicable) _____ Plan No. (if applicable) _____
 Member No. _____ Date of Birth ____ / ____ / ____
 Male Female Contact Telephone No. (_____) _____

COMPLETE THIS SECTION IF YOU WISH TO CHANGE FUTURE TRANSACTIONS FOR:

- The investment option/s that fees and insurance premiums are drawn from;
- The investment option/s that you wish to have any future superannuation contributions be paid to;
- The investment option/s which your pension benefit payments and fees are drawn from.

PLEASE NOTE: IF YOU WISH TO SWITCH YOUR EXISTING ASSETS YOU MUST COMPLETE THE OTHER SIDE OF THIS FORM.

Investment proportions must be shown as a percentage and add up to 100%. Please note that all future investments and deductions will be applied in the same proportions.

Investment Strategies	Tick one box only
AUSWIDE MODEL PORTFOLIOS	
MODERATE SST Barclays Managed Investment – Diversified Growth Fund SST Vanguard Wholesale Balanced Index Fund SST Colonial Wholesale Premium – Cash Fund SST PIMCO Diversified Fixed Interest Fund	
BALANCED SST Barclays Managed Investment – Diversified Growth Fund SST Schroder Balanced Fund S Class SST BT Wholesale Active Balanced Fund SST Colonial Wholesale Premium – Cash Fund	
GROWTH (Default Option) SST Barclays Managed Investment – Diversified Growth Fund SST Schroder Balanced Fund S Class SST BT Wholesale Active Balanced Fund SST Maple-Brown Abbott Diversified Investment Fund	
AGGRESSIVE SST Barclays Managed Investment – Diversified Growth Fund SST Vanguard Wholesale High Growth Index Fund SST MFS Global Equity Trust SST Schroder Australian Equity Fund S Class	
VERY AGGRESSIVE SST MFS Global Equity Trust SST AXA Wholesale Global Equity Value Fund SST Lazard Australian Equity Fund (I Class) SST Schroder Australian Equity Fund S Class	

AUSWIDE MULTISECTOR OPTIONS	Proportion
MODERATE	
SST Barclays Managed Investment – Diversified Stable Fund	%
SST Russell Conservative Fund	%
SST Vanguard Wholesale Conservative Index Fund	%
BALANCED	
SST Vanguard Wholesale Balanced Index Fund	%
SST Russell Diversified 50 Fund	%
GROWTH	
SST Schroder Balanced Fund S Class	%
SST Maple-Brown Abbott Diversified Investment Trust	%
SST Perpetual's Wholesale Balanced Growth Fund	%
SST Russell Balanced Fund	%
SST Vanguard Wholesale Growth Index Fund	%
SST BT Wholesale Active Balanced Fund	%
SST Barclays Managed Investment – Diversified Growth Fund	%
AGGRESSIVE	
SST Vanguard Wholesale High Growth Index Fund	%
SST Russell High Growth Fund	%

Investment Strategies	Proportion
Other Growth and Aggressive options can be specifically created to suit individual circumstances by using the various Australian, International and Property Sectoral Options listed below. Auswide recommends that you obtain assistance from your financial adviser with respect to the creation of such individualised Growth and Aggressive options.	
AUSWIDE SECTORAL OPTIONS	
CASH	
SST Colonial Wholesale Premium – Cash Fund	%
SST Perennial Cash Enhanced Wholesale Trust (Superannuation Only)	%
INCOME SECURITIES	
SST Challenger Howard Wholesale Mortgage Fund	%
SST Credit Suisse Global Hybrid Income Fund	%
SST PIMCO Diversified Fixed Interest Fund	%
PROPERTY	
SST Perennial Australian Property Wholesale Trust	%
SST Perennial Global Property Securities Trust	%
SST Vanguard Wholesale Property Securities Index Fund	%
AUSTRALIAN SHARES	
SST Advance Wholesale Concentrated Australian Shares Fund	%
SST Ausbil Australian Active Equity Fund	%
SST Barclays Managed Investments – Australian Share Fund	%
SST BT Wholesale Focus Australian Share Fund	%
SST Challenger Wholesale Australian Share Fund	%
SST Fidelity Australian Equities Fund	%
SST Fortis Investments Australian Equity Fund	%
SST Lazard Australian Equity Fund (I Class)	%
SST Perpetual's Wholesale Australian Fund	%
SST Russell Australian Share Fund	%
SST Russell Australian Opportunities Fund	%
SST Schroder Australian Equity Fund S Class	%
INTERNATIONAL SHARES	
SST AXA Wholesale Global Equity Growth Fund	%
SST AXA Wholesale Global Equity Value Fund	%
SST Barclays International – International Share Fund	%
SST MFS Global Equity Trust	%
SST Aberdeen Actively Hedged International Equities Fund	%
SST GMO Global Equity Trust	%
SST Russell Global Opportunities Fund	%
SST Platinum International Fund	%

PLEASE SIGN THE DECLARATION OVERLEAF



COMPLETE THIS SECTION ONLY IF YOU WISH TO SWITCH YOUR EXISTING ASSETS

PLEASE NOTE: BY COMPLETING THIS SECTION YOU WILL NOT BE ALTERING THE INVESTMENT OPTION/S TO WHICH FEES ARE DEDUCTED, CONTRIBUTIONS ARE PAID INTO OR PENSION BENEFIT PAYMENTS ARE DRAWN FROM. IF YOU WISH TO ALTER ANY OF THESE YOU MUST COMPLETE THE OTHER SIDE OF THIS FORM.

Auswide does not charge any administration fees in respect to investment switches.

This section is to be used for switching existing assets ONLY. It will not affect your investment strategy allocation for new contributions or investments. If you wish to change the investment strategy for the allocation of new or future contributions or investments please complete the other side of this form.

Please redeem from the investments held in my account as detailed below and re-invest the amount redeemed according to my instructions as shown below.

Investment Strategies

<i>Name of Investment Option to be Redeemed:</i>	<i>Amount Redeemed*</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL AMOUNT REDEEMED	\$ _____

*If you are fully redeeming an investment write "Balance". Any full redemption of an investment will automatically remove that investment from your ongoing Investment Strategy profile.

<i>Reinvest amounts Redeemed as shown below:</i>	<i>Amount to be Reinvested</i>
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL AMOUNT REDEEMED	\$ _____

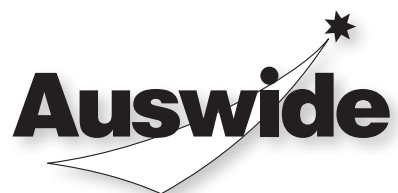
DECLARATION

I understand and agree that neither the Trustee nor the Administrator guarantees the performance of the investment strategies I have selected. I acknowledge that:

- This authority is provided on the basis that the Trustee may only give effect to it within four weeks of receipt in accordance with the terms and conditions of the Trust Deed, or such other period as the Trustee in its absolute discretion may determine.
- The investment strategy selected will remain in place until I submit a new "Investment Alteration" form which is accepted by the Trustee.
- I have obtained financial advice from a licensed adviser regarding my investment strategies in Auswide.

Signature _____ Date _____ / _____ / _____

When completed please return this form to:
AUSWIDE CLIENT SERVICES GPO BOX 1572, ADELAIDE SA 5001 • TELEPHONE 1300 88 56 65 OR FAX 08 8217 8595



The Issuer, RSE Licensee and the Trustee

Statewide Superannuation Pty Ltd
ABN 62 008 099 223

Registered Address & Address for Enquiries

Statewide House, 99 Gawler Place
Adelaide SA 5000

Address for Correspondence

GPO Box 1572, Adelaide SA 5001

Tel 1300 88 56 65

Fax 08 8217 8595

Email info@auswide.com.au

Web www.auswide.com.au
