

GEARINGUP

Super news for members – September 2011



Get your super together and win

Enter our 'Get your
super together'
competition and
win great prizes
PG12

INSIDE:

- > Investment update
- > Insurance: peace of mind with TWUSUPER



CONTENTS

Chairman's report	3
Investment update	4-5
Insurance: peace of mind with TWUSUPER	6-7
Super pensions	8-9
We need your Tax File Number	10
Stay in touch	11
Get your super together and win	12-14
Competition terms and conditions	15
Need some help with your super?	16

GET YOUR SUPER TOGETHER AND... WIN!

Rolling all of your super accounts into one TWUSUPER account makes sense.

For a short time, TWUSUPER is giving members who roll another super account into their TWUSUPER account the chance to win a financial plan worth \$1,500.

To find out about our 'Get your super together' competition - and the other prizes up for grabs - go to page 12.

GO TO PAGE 12

\$1,500
OF FINANCIAL PLANNING



SUPER FOR THE LONG HAUL



The Board of Directors and I continue to work hard to help you build your super savings and achieve a better lifestyle in retirement.

Established in 1984, TWUSUPER has grown to become the largest industry super fund for the transport and logistics industry – an industry vital to our prosperity as a nation and one we are proud to support.

As an Industry Super Fund we are run only to benefit you as a Fund member. We do this by maintaining low fees, not paying commissions and offering competitive insurance and pension options.

Investments for the last financial year performed strongly, which you will see reflected in your Annual Benefit Statement. The events of early 2010/11 saw high levels of volatility on the share markets, locally and around the world. While it's natural to feel anxious, it's important to not lose sight of your long term investment strategy. The diversified nature of our TWUSUPER investment options means that we have exposure to other asset classes (not just shares) so we're well placed to ride out the bumpy share market and deliver strong, competitive investment returns over the long term.

To find out more read our investment update on page 4.

Protecting you and your family

During the year we improved our insurance offering to ensure better protection for you and your family in the event of your injury, illness or death.

A recent study found that while Australia's life insurance gap has reduced, our level of underinsurance is still high. So I urge you to regularly consider your circumstances and decide which insurance option is best for you.

Add an extra 3% of super and get \$310,513!

Discover the difference a few per cent can make to your super savings in our new 3% 2% 1% brochure. The publication shows how TWUSUPER members can make a big difference to their super funds by adding as little as 1%, 2% or 3% in voluntary contributions. For a copy of the brochure, go to www.twusuper.com.au.

MySuper – a super system

With the superannuation industry currently undergoing reform, we will soon move into a climate of change which will eventually see a simpler and more cost effective superannuation system for all Australians. We support this transformation and will continue to keep you informed of any important updates.

David Galbally QC

THE 2010/11 YEAR IN REVIEW

In the 2010/11 financial year, investment markets followed a very similar path to the previous 12 months.

The strong returns achieved by asset classes again masked the fact that 2010/11 was a volatile period for investors in which sentiment often swung widely.

As was the case in 2009/10, the last financial year could be divided into two distinct periods for investment markets: when investors were either clearly risk averse; or, on the other hand, were happy to assume more risk.

Equity markets rise

Despite the year commencing with concerns regarding sovereign default in Europe (particularly in Greece) and the possibility of a 'double dip' recession in the US, the first nine months of the financial year saw equity markets steadily rise before retracing some of the gains in the last quarter, particularly in the Australian market.

The catalyst for the initial rally in global equity markets was action taken by policy makers to boost economic growth and to allay fears of a Greek default. Substantial fiscal packages were announced in the US and Japan. The US Federal Reserve

later provided further monetary policy easing through a \$US600 billion package to buy US government bonds, a move that became known in financial markets as QE2 (the second round of quantitative easing).

However, risk aversion held sway in the final quarter. As the impact of the Japanese earthquake and tsunami on global trade was felt, credit agencies threatened to downgrade the AAA credit rating of the US, and political indecision in Europe renewed fears of a Greek default. At one stage, the Australian equity market was down more than 10% for the quarter, before recovering in the final few days. Although still posting a negative return for the quarter, the strong performance in the three preceding quarters enabled the Australian equity market to register a return of approximately 12% for 2010/11.

"...the financial year saw equity markets steadily rise before retracing some of the gains in the last quarter, particularly in the Australian market"

Strong Australian dollar affects returns

Overall, global equity markets gained more than 20% for the financial year, but the strength in the Australian dollar meant returns to Australian investors fell away to less than 3%. Bond markets returned around 6% for the year, with yields rising and falling in tandem with the risk appetite of investors.

The new financial year has had a very rocky start, with fear gripping financial markets following the S&P downgrading of US sovereign debt from AAA to AA+. Despite equity market valuations appearing attractive, with markets trading below long term average price earning ratios, it is difficult to see a return to less volatile times until financial markets see a clear and workable resolution to the debt problems of the US and Europe.

Andrew Killen
Chief Investment Officer



PEACE OF MIND WITH TWUSUPER



Improved insurance for you

Most of us don't hesitate to insure our house, car or even our holidays. But when it comes to insuring against possible future injury or illness we often forget.

TWUSUPER provides insurance cover to our members so that you and your family have financial support in the event of your injury, illness or death.

Why take out TWUSUPER insurance cover?

It's important that you and your family are financially protected – and because of our size we're able to negotiate competitive rates of insurance cover for you.

What types of insurance cover do we offer?

As a TWUSUPER member you automatically have access to the following important types of cover:

Death cover

This benefit is designed to protect your dependants in the event of your death. You can nominate your preferred beneficiaries (dependants you'd like to leave your money to). Your nomination will be seriously considered by the Trustee at the time of payment.

Terminal illness cover

Terminal illness claims are paid when you suffer from a sickness or injury likely to lead to your death within 12 months despite reasonable medical treatment and after conditions are met.

Total and Permanent Disablement (TPD) cover

This cover protects you in the event that you become totally and permanently disabled within the meaning of our insurance policy.

Additional cover

You can also apply for additional cover at any time by applying to transfer cover you have with another super fund or life insurance company or by applying for voluntary death cover or voluntary death and TPD cover.

Our income protection provides you with monthly benefit payments for up to two years if you are unable to work because of injury or illness, and meet the Fund's other conditions.

For more information about the Fund's insurance cover and the conditions attached, see our *Member Information Booklet* (PDS).

How much cover do you need?

Insurance needs vary from person to person and can change at different times of your life for a number of reasons, including ongoing financial commitments, family situation and age.

If you are unsure about which insurance is right for you or how much cover you need, we recommend that you seek financial advice. As a TWUSUPER member, you are entitled to one free consultation over the phone on a single superannuation issue with a qualified adviser from Money Solutions*.

If you have already used up your free consultation, further advice is available at an affordable rate and you can pay for it

from your super account. Call **1800 222 071** and ask to speak to a financial adviser.

How much does cover cost?

The cost of cover depends on your age and occupation. Premiums are calculated weekly and deducted from your account on a monthly basis. On 28 May 2011, the level of basic cover for eligible members increased to 2 units of death (including terminal illness cover) cover and 2 units of TPD cover – this was previously 2 units of death and 1 unit of TPD cover for most TWUSUPER members.

Check out our *Insurance cost and cover calculator* at www.twusuper.com.au, which will help you find out how much your insurance cover will cost.

Cost of basic cover	Group 1	Group 2	Group 3
Basic death (including terminal illness) cover per unit per week	\$1.44	\$1.14	\$1.07
Basic TPD cover per unit per week	\$1.66	\$0.41	\$0.38
Weekly cost for 2 units of death cover and 2 units of TPD cover per week	\$6.20	\$3.10	\$2.90

HOW DO YOU APPLY FOR MORE COVER?

Important details about our insurance cover are set out in the *TWUSUPER Member Information Booklet* (PDS). Download a copy at www.twusuper.com.au or call us on **1800 222 071** if you would like one to be sent out to you.

* The Trustee is not responsible for, and does not accept liability for the products or services or actions of Money Solutions (AFSL 258145). You should use your own judgement before taking up any product or services offered by Money Solutions.

SUPER PENSIONS

Superannuation pensions turn your super into regular, tax effective income – whether you are retired or still working.

Keeping most of your retirement savings in the superannuation system can help you stretch your savings. Through TransPension, TWUSUPER offers two pension products: a Transition to Retirement Pension, and an Account Based Pension.

Why consider a Transition to Retirement Pension?

A Transition to Retirement Pension is designed to help you boost your super savings and/or reduce your working hours in the lead up to retirement. To start a Transition to Retirement Pension you currently must be 55 years of age or older. You don't need to have permanently retired from the workforce.

The benefits of a Transition to Retirement Pension can include:

Flexibility

Traditionally, super benefits could only be accessed if a 'condition of release', such as reaching 'super preservation age' or permanent retirement, was met. With a Transition to Retirement Pension, if you've reached your preservation age (currently 55), you have the option to keep working while accessing some or all of your super as income. For some people cutting down on working hours will make it easier to stay in the workforce.

Continue to boost your super

Because you are still working, your super account stays open and can continue to receive employer and salary sacrifice payments. This means you continue to grow your retirement savings.

Continue to benefit from favourable tax treatment

The investment earnings in your pension account are tax free, while investment earnings in your super account continue to be concessionally taxed at up to 15%. Pension payments are tax free if you're over age 60. If you're under age 60, a part of your payments may be tax free and you can get a 15% rebate on the taxable component.

Supplement your salary sacrifice

Payments from your Transition to Retirement Pension can replace the income you 'sacrifice' into super so you may end up paying less tax even while maintaining the same level of after tax income.

Account Based Pensions

The TransPension Account Based Pension is available if you have reached preservation age and do not intend to work 10 hours or more a week ever again. Pension payments are tax free once you reach 60 and taxed at a concessional rate if you are under 60. Investment earnings are also tax free.



JOINING TRANSPENSION

To download the TransPension *Pension Guide* and to find out more about TWUSUPER's two pension products – the Account Based Pension and Transition to Retirement Pension – go to www.twusuper.com.au or call us on **1800 222 071** for a copy to be sent out to you.

Talking to a professional financial adviser can help you best manage your retirement savings and find out which pension product is right for you. Call **1800 222 071** for more information.

Subject to the limits set out below, you can choose how much money you'd like to receive and how often. This can help you manage your finances more effectively.

Government payment limits

The Australian Government has set limits on the minimum (and maximum, if you have a Transition to Retirement Pension) amount of pension payments you are allowed to receive from your pension account every year.

Minimum payments are determined by your age and the value of your pension account balance at the time your pension is established, then recalculated at 1 July

every year. The table below sets out the minimum payment rates for the current financial year.

Maximum payment limits apply only to Transition to Retirement Pensions. The maximum amount of payments you can receive in any one financial year is 10% of your account balance as calculated at the beginning of that financial year (1 July).

Your age	Minimum % of account balance that must be taken as a payment in 2011/12
Under 65	3%
65-74	3.75%
75-79	4.5%
80-84	5.25%
85-89	6.75%
90-95	8.25%
95 or older	10.5%



DON'T PAY MORE TAX!

To check if we have your Tax File Number (TFN) look at your last benefit statement or call us.

There are some pretty compelling reasons to provide us with your TFN, the main one being that you don't pay any more tax than you have to!

If you haven't provided your TFN to us you might end up paying an additional tax of 31.5% (on top of the usual 15%) on any super contributions that your employer

makes for you. You may also pay higher tax on your benefit payments.

We also need your TFN so that we can accept your personal after tax contributions. We can't accept them without it. This also means you won't be able to claim any Government co-contribution payments if you are eligible.

So although it's not compulsory to provide your TFN, to ensure that you don't pay any more tax than you have to and to enable us to accept personal contributions, make sure we have your TFN.

STAY IN TOUCH

Super is one of the biggest investments that you will ever have, so it's important to let us know if any of your personal details change.

Up-to-date member details help us provide you with the full benefits of membership. If we lose touch with you, we can't provide you with updates about your super or send you your super statements.

In addition, if your super account is inactive for five years (eg no contributions have been made into your account) and we can't contact you, we are required to transfer the account to the Australian Taxation Office as unclaimed moneys.

So it is very important to always keep us up to date whenever your details change, such as when you move house.



UPDATE YOUR BENEFICIARY DETAILS

Don't forget to update your beneficiary details. Beneficiaries are the people you want to receive your super if you die while you are a member of TWUSUPER. To update your beneficiary details go to *MemberAccess* on TWUSUPER's website. You can also download a *Change member details* form from www.twusuper.com.au or call us on 1800 222 071.

HARDWORKING SUPER

You may have noticed our new billboard advertising while on the road. We know you are busy and often work long hours and our billboard message highlights what we're about – hardworking super for people in transport, just like you.



GET ALL YOUR SUPER TOGETHER AND WIN!

You may have a number of super accounts floating around that are left over from jobs you've had in the past. Unfortunately, that means you're paying fees on each account – fees that eat away at your super savings.

By consolidating all of your super accounts into your TWUSUPER account, you'll cut your fees and grow your super faster. And as an added bonus, you'll have less paperwork!

It simply makes sense to roll all of your other super accounts into your TWUSUPER account.

Consolidate your super and win!

For a short time only, if you roll another super account into your TWUSUPER account, you'll be automatically entered into our 'Get your super together' competition.

First prize wins you a customised financial plan valued at \$1,500.

Runner-up prizes include:

- > a Barbecues Galore BBQ valued at \$999
- > a Sony Bravia 40-inch Full HD, LED LCD television valued at \$998
- > a JB Hi-Fi gift voucher valued at \$800
- > a Giant Boulder 2 2012 bicycle valued at \$479.

All completed rollover form entries must be returned to us by **5pm Monday 28 November 2011**. Winners will be drawn from a barrel on Monday 5 December 2011 and notified by mail.



TAKE TWUSUPER WITH YOU FROM JOB TO JOB

You can take your TWUSUPER account with you to virtually any job, in any industry. So if you ever change jobs, all you have to do is tell your new employer that your super is with us. That'll save you going through the hassle of opening a new super account each time you start a new job.

FIRST PRIZE

\$1,500 OF FINANCIAL PLANNING

WIN

AND RUNNER-UP PRIZES

Runner-up prizes include...

- Barbecues Galore BBQ valued at \$999
- Sony Bravia 40-inch Full HD, LED LCD television valued at \$998
- JB Hi-Fi gift voucher valued at \$800
- Giant Boulder 2 2012 bicycle valued at \$479.



ENTER NOW

Consolidate your accounts in 3 simple steps

- 1 find** the details of the super account(s) that you want to roll into TWUSUPER
- 2 read** the instructions on the back of the rollover form which is attached to the back page of *Gearing Up*

- 3 complete** the form and send it (no stamp required), with your proof of identity documents (for more information, see the back of the form), to:



TWUSUPER
Reply Paid 84143
Parramatta NSW 2124

We'll take care of the rest!

Please note, it may not always be in your best interest to roll over another super account into your TWUSUPER account. The full terms and conditions of our 'Get your super together' promotion can be found on page 15.

Lost any super?

If you think that you may have some super from previous jobs but are unsure where it is, don't worry. There are a couple of easy (and free) ways to track it down.

These include:

- > Checking the Australian Taxation Office's Superseeker database at www.ato.gov.au/superseeker or calling the ATO on 13 28 65 (you'll need your Tax File Number).
- > Checking with AUSfund, Australia's largest eligible rollover fund for lost super – at www.unclaimedsuper.com.au or call 1300 361 798. You simply need to provide your name and date of birth to identify any lost super.

Rolling in more than one account?

If you'd like to roll more than one account into TWUSUPER, the easiest and fastest way is to use our online rollover tool. You can enter the details of up to three other funds and generate the paperwork automatically. You will also need to provide TWUSUPER with certified proof of identity documents to prove your identity. Just go to www.twusuper.com.au and follow the prompts.

If you would rather complete a paper based form, simply photocopy the attached form. Then complete a separate form for each additional super account you want to roll into TWUSUPER.

Need help completing the paperwork?

If you would like a hand completing the paperwork or need your proof of identity documents certified, our Client Relations Team can help. See the back page for more details.

**ONE
TWUSUPER
ACCOUNT
FOR ALL
YOUR
SUPER
JUST
MAKES
SENSE.**

'Get your super together' Competition Terms and Conditions

1. Information on how to enter and prize details form part of these conditions.
2. The promoter is TWU Nominees Pty Ltd (TWUSUPER) – ABN 67 002 835 412, Level 25, 150 Lonsdale Street, Melbourne, Victoria 3000. The term 'Fund' refers to TWUSUPER.
3. Entry is free and is open to all members of the Fund's TWUSUPER, Transuper and TransPersonal divisions. It excludes TransPension members and directors, employees and immediate family members of TWUSUPER and its associated agencies.
4. The competition commences on Wednesday 28 September 2011. Entries close at 5pm on Monday 28 November 2011.
5. The draw will take place at Level 25, 150 Lonsdale Street Melbourne, Victoria on Monday 5 December 2011 at 11am. Winners will be notified by telephone and/or in writing within two days of the draw. Draw results will be advertised on the TWUSUPER website on Wednesday 7 December 2011 and in *The Australian* newspaper on Monday 12 December 2011.
6. To be eligible to enter the draw, a member must fully complete a TWUSUPER rollover application form and send it by mail to TWUSUPER, Reply Paid 84143, PARRAMATTA, NSW 2142 – entries must arrive by the closing date. One entry per rollover application can be sent. No responsibility is accepted for late, lost or misdirected mail.
7. The first eligible rollover form entry drawn will win a financial plan to the value of \$1,500 (RRP). It is the responsibility of the winner to arrange a time for their financial plan with Money Solutions (AFSL 258145) by 1 July 2012. The Fund reserves the right to supply a similar prize if the first prize is unavailable. Runner-up prizes consist of a Barbecues Galore Beefmaster Premium 6 Burner BBQ valued at \$999 (RPP); a Sony Bravia 40-inch, full HD, LED LCD television valued at \$998 (RRP); a JB Hi-Fi gift voucher valued at \$800; and a Giant Boulder 2 2012 bicycle valued at \$479 (RRP); which will be awarded to the next eligible (4) rollover form entries drawn. All prizes will be delivered to winners within six weeks of the draw. The Fund reserves the right to supply a similar prize if the BBQ, TV or bicycle are unavailable. If any of the prizes are unclaimed, a redraw will be held at Level 25, 150 Lonsdale Street, Melbourne, Victoria on Monday 12 March 2012 at 11am. The winners of the prize/s will be notified in writing and the name/s will be advertised in *The Australian* newspaper on Monday 17 March 2012.
8. The prizes are not transferable or redeemable for cash.
9. TWUSUPER shall not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) arising in connection with the competition or prizes, except for any liability that cannot be excluded by law.
10. All entries become the property of TWUSUPER.
11. A condition of winning is that the winner consents to TWUSUPER publishing their name and address in *The Australian* and having their name and photograph used for TWUSUPER promotional purposes.
12. Information provided by members on their competition entry form will not be used or disclosed for purposes other than those outlined in the TWUSUPER Privacy Policy. Unless advised by the appropriate mechanism on the form, TWUSUPER will use the information supplied to update email addresses and phone numbers for normal business purposes.
13. Authorised under NSW Permit No LTPS/11/07479 ACT Permit No ACT TP 11/03331.

Important information

Proof of identity

We require proof of your identity before we can roll your super into TWUSUPER. Information about the documents you need to provide, and who can certify them, is contained in 'Completing proof of identity' below.

Please do not send us your original documents. A certified photocopy of your original documents is all we need.

Things to consider

Before closing any of your existing super accounts, you should check details such as your insurance entitlements, associated costs and any exit fees that may apply.

Employer contributions

Please note, this form only covers the transfer of money from other super accounts to TWUSUPER. It does not change the fund to which your employer pays your contributions. If you ever wish to change the fund into which your employer contributions are being paid, you will need to speak to your employer about choice.

Your personal information

The personal information that TWUSUPER collects is used to administer your superannuation. Please contact the Fund on **1800 222 071** for more information about the protection of your personal information.



Australian Government

Request to transfer whole balance of superannuation benefits between funds under the *Superannuation Industry (Supervision) Act 1993*

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 either your **FROM** or **TO** fund.

Personal details

Title: Mr Mrs Miss Ms Other

*Family name

*Given names

Other/previous names

*Date of birth Day / Month / Year

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

*Address

*Suburb

*State/territory *Postcode

Previous address

If you know that the address held by your **FROM** fund is different to your current residential address, please give details below.

Address

Suburb

State/territory 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 **TWUSUPER**

*Fund phone number **1 8 0 0 2 2 2 0 7 1**

*Membership or account number

Australian business number (ABN) **77 343 563 307**

Superannuation Product Identification Number (SPIN) **TWU0101AU**

You must check with your **TO** fund 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 (<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.
- If the **TO** fund is a self managed superannuation fund (SMSF), I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my **FROM** fund of all further liability in respect of the benefits paid and transferred to my **TO** fund.

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 Day / Month / Year

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

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:

- driver's licence issued under State or Territory law
- passport.

OR

<p>One of the following documents:</p> <ul style="list-style-type: none"> ■ birth certificate or birth extract ■ citizenship certificate issued by the Commonwealth ■ pension card issued by Centrelink that entitles the person to financial benefits. 	<p>AND</p>	<p>One of the following documents:</p> <ul style="list-style-type: none"> ■ letter from Centrelink regarding a Government assistance payment ■ 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: <ul style="list-style-type: none"> – Tax Office Notice of Assessment – Rates notice from local council.
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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 TWUSUPER Client Relations Officer with five or more years of continuous service (see back page of brochure for their details)
- 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.

What happens if I do not quote my Tax File Number (TFN)?

You're not obliged to provide your TFN to TWUSUPER, but if you don't, the Government may tax your contributions at the top income tax rate plus the Medicare Levy (46.5%), rather than at the concessional super rate of 15%. We also won't be able to accept any extra personal contributions that you want to make to your super account.

➤ MORE INFORMATION

For more information about superannuation, visit the:

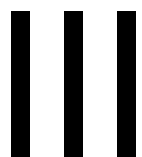
- Australian Securities and Investments Commission website at www.fido.asic.gov.au, or
- Australian Taxation Office website at www.ato.gov.au/super

For more information about this form, phone the Australian Taxation Office on **13 10 20**.

Low fees < Run only to benefit members < No commissions

Delivery Address:
Locked Bag 5094
PARRAMATTA NSW 2124

No stamp required
if posted in Australia



TWUSUPER
Reply Paid 84143
PARRAMATTA NSW 2124

Need some help with your super?

Get help from people who understand your industry

Our Client Relations Officers can help you make sense of your super by answering your questions or helping you to complete forms or paperwork.

Our team covers most of Australia. However, if a team member can't get to you in person, they'll be able to talk to you over the phone. Call your local Client Relations Officer today to arrange a visit or a phone consultation.

WA

Brendon Adams

P 08 9355 3022 **M** 0448 067 679

E Brendon_Adams@twusuper.com.au

TWUSUPER

Locked Bag 5094,
Parramatta NSW 2124

P 1800 222 071

E twusfadmin@aa.com.au

W www.twusuper.com.au

Disclaimer This information is of a general nature only and is not a comprehensive study. It has been prepared without taking into account your objectives, financial situation or needs. Before acting on this information, you should consider its appropriateness having regard to your objectives, financial situation and needs. You may wish to consult a licensed financial adviser when doing this. You should obtain a copy of TWUSUPER's current product Disclosure statement (which is available by calling 1800 222 071 or visiting www.twusuper.com.au) and consider it carefully before you make any decision about whether to acquire the product or continue to hold our products. TWU Nominees Pty Ltd (ABN 67 002 835 412), Australian Financial services Licence No. 239163, is the trustee of TWUSUPER (ABN 77 343 563 307) and the issuer of interests in it.

NSW, ACT

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