Application for membership of the Goldman Sachs & JBWere Superannuation Fund

About this form

We need you to fill out this form to let us know your details, and

- how much you'd like to contribute if anything
- if you'd like extra death and disability cover
- if you do not want to receive insurance cover
- who you'd prefer to receive your super if you die while you're a member of the Goldman Sachs & JBWere Superannuation Fund
- your tax file number

To find relevant information when completing this form, refer to the Product Disclosure Statement (PDS) for each section. Once you've finished the form, don't forget to sign it and return it to your employer.

If you're unsure of your decisions, we recommend that you see a licensed financial adviser.

Step 1 – Complete your personal details	
Title Mr O Mrs Miss Other Date of birth / / / / / / / / Given names	
Suburb State Postcode Image: Imag	
Daytime Telephone Fax	
E-mail - see note below	

Providing your email address

The Trustee will provide information such as annual reports, member statements, exit statements and notices of any material changes or occurrence of significant events electronically. If you do not wish to receive this information electronically, you will need to log in to the secure section of the Fund website **www.gsjbw.superfacts.com** and go to Personal details>Your current details> Your communication preferences>Update your current details and change your communication type to 'Post' where required.

Step 2 – Make a contribution

Your employer contributes to your super – but if you'd like to build wealth faster you can contribute too

Only complete this section if you want to contribute.

I would like to contribute 9% of my salary OR \$, per pay	period
I'd like to contribute from (select an option \checkmark) \bigcirc After-tax salary	Before-tax salary*	*subject to employer approval



Step 3 – Insurance

Protect your family's financial wellbeing – death and terminal illness (Death) cover, Total and Permanent Disablement (TPD) cover and Salary Continuance Insurance (SCI) cover...

Please refer to the PDS and Insurance Guide for further details (including costs) about your Death, TPD and SCI cover.

Basic Death and TPD insurance cover

You can elect to receive Death and TPD insurance cover which is payable as a lump sum (Default Death and TPD Cover). Default Death and TPD Cover is calculated by reference to the following formula: 18% x Salary x Future Service to age 65.

You can elect to opt out of Default Death and TPD Cover, or opt out of Default TPD cover. If you DO NOT make a choice, once your account has reached a balance of \$6,000 and you reach age 25 you will automatically receive Default Death and TPD cover.

I elect to have Death and TPD Cover, OR

- I elect to have ONLY Death Cover (i.e. no Default TPD Cover), OR
- I elect to have NO Death and TPD cover.

Additional voluntary Death and TPD insurance

I elect to apply to increase my Death and TPD insurance cover in addition to the Default Death and TPD Cover.

Insert additional insurance cover benefit required \$

Salary Continuance Insurance

You can elect to receive cover for an SCI benefit payable for <u>up to five (5) years</u> (Default SCI Cover). You can also elect to have a longer SCI benefit which is payable <u>up to age 65</u>, a shorter SCI benefit which is payable for <u>up to two (2) years</u>, or elect not to have SCI cover.

If you DO NOT make a choice, once your account has reached a balance of \$6,000 and you reach age 25 you will automatically receive Default SCI Cover.

- I elect to have SCI Cover payable for <u>up to five (5) years</u>, OR
- I elect to APPLY for SCI cover payable up to age 65 (I understand that Default SCI Cover will apply until or unless insurer approval is granted for this cover), OR
- I elect to have SCI cover payable for <u>up to two (2) years</u>, OR
- I elect NOT to have any SCI cover.

Special note:

The Goldman Sachs & JBWere Superannuation Fund insurer may require you to provide satisfactory evidence of good health before your insurance cover commences. You will be contacted separately for this information if required. In any event, if you're not at work performing your normal duties on the date you join the Goldman Sachs & JBWere Superannuation Fund, then the insurer won't provide you with Death and TPD insurance cover before you return to your normal duties. Refer to the PDS for more details.

Step 4 – Nominate your beneficiaries

Who'll get your super if you die while you're in the Goldman Sachs & JBWere Superannuation Fund?

You can make a binding **death benefit nomination**. A binding death benefit nomination is a nomination by you of the person or persons to whom you wish your benefit to be paid in the event of your death. Provided that the nomination is valid, the Trustee will pay the benefit as nominated. To do this, you need to complete a binding death benefit nomination form available from the Super Helpline on 1800 025 026 or the Fund website **www.gsjbw.superfacts.com**.

If you do not make a binding death benefit nomination, the Trustee determines to whom your death benefit is paid and the proportions in which it is paid to each person (if the Trustee determines to pay your benefit to more than one person). You can make a **non-binding death benefit nomination** at any time which will be taken into consideration by the Trustee. To do this please complete the following.

Should I die while a member of the Fund, I'd prefer my death payout to be paid to the following people in the proportions shown. Name

Relationship to you*		Proportion of payout

Continued over



Step 4 – Nominate your beneficiaries (continued)

Name	
Relationship to you*	Proportion of payout
Name	
Relationship to you*	Proportion of payout
Name	
Relationship to you*	Proportion of payout
Name	
Relationship to you*	Proportion of payout %
* Must be a Dependant or be your legal personal representative (or the executor of	
A Dependant is defined as:	your win).
1. your spouse, regardless of gender, including by a de facto relationship or a re	egistered relationship under a law of
State or Territory,	-
2. your children including step-children, adopted children, your spouse's childre	
3. any other person who the Trustee considers is wholly or partially dependent4. any person you have an interdependency relationship with. Two people (whe	-
interdependency relationship if:	ther of not related by family have an
they have a close personal relationship; and	
 they live together; and 	
 one or each of them provides the other with financial support; and 	
• one or each of them provides the other with domestic support and persor	
An interdependency relationship will also exist between two people if they had on the meet the other criteria as listed above because either or both of them psychiatric disability.	

Step 5 – Provide your tax file number

Don't pay more tax than you have to – let us know your tax file number.

Your tax file number is confidential and you don't have to give it to the Goldman Sachs & JBWere Superannuation Fund. It is not an offence to not provide your tax file number. However, you may pay more tax than you have to if you don't supply it.

My tax file number is:	My tax file number is:		_		_	
------------------------	------------------------	--	---	--	---	--

Special note:

In line with the Superannuation industry (Supervision) Act 1993, the Trustee of the Goldman Sachs & JBWere Superannuation Fund is authorised to ask for your tax file number. The Trustee will only use your tax file number for lawful purposes. These purposes may change in the future if there are changes to legislation.

The Trustee may pass your tax file number to any other super fund or account to which your super is transferred in the future unless you request in writing that this not be done.

By providing your tax file number:

- the Trustee will be able to accept all types of contributions made by or for you (some limits may apply)
- you can avoid paying tax at a higher rate than would otherwise apply on your contributions
- you can avoid paying tax at a higher rate than would otherwise apply on your benefit, and
- it will be easier for you to find your super in the future and ensure that you receive all of your super benefits when you retire.

Continued over



Step 5 – Provide your tax file number (continued)

If you don't provide your tax file number now or in the future:

- the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example, after-tax contributions, can be accepted
- you may pay more tax on contributions made for you by your employer. In some circumstances you may be able to claim back this additional tax, however time limits, fees and other rules may apply
- you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return).

	Date of birth
Your name	
Your employer's name	

Step 6 – Sign the form

Don't forget to return this form to your employer. You may like to make a copy for your records.

By signing this form I:

- acknowledge that I have received all information I require in order to exercise the choices I have made.
- accept that I will be bound by the provisions of the trust deed and rules which govern the operation of the Goldman Sachs & JBWere Superannuation Fund.
- understand that my personal information will be collected, used and disclosed by the Trustee to provide and manage my super. Without this information the trustee may not be able to provide my super and choices. For this purpose, my personal information may pass between the Trustee of the Goldman Sachs & JBWere Superannuation Fund and its administrator, professional advisers, insurers, government bodies, my employer and other parties as required, including the trustee of any other super fund that my super is transferred to.
- I understand that my personal information may be disclosed to service providers in another country, including to the administrator's processing centre in India. I understand that the Trustee's Privacy Policy available on the fund's website explains how I can access my personal information, seek correction of my personal information and complain about the handling of my personal information.
- acknowledge that if I've provided my email address details in this application form, the Trustee may, at its discretion, use that
 email address to send information, including any annual reports, member and exit statements and notices of any material
 changes or the occurrence of significant events, by electronic means.
- authorise my employer to deduct from my pay, any contributions that I have indicated I'd like to make to my super.
- acknowledge that I have read and understood the Product Disclosure Statement and agree to be bound by it.
- acknowledge that there are options available for insurance coverage and if I do not make a choice, I may be provided with Death & TPD Cover and Default SCI Cover. I understand that there is no further insurance support beyond this coverage through the Goldman Sachs & JBWere Superannuation Fund. I also understand that I may choose to change my elections while a member but those changes may necessitate that I provide satisfactory evidence of good health before the new coverage commences.

Signature	Date
×	

Employer use only section (if you use mercer spectrum you only need to sign the form below, other details are provided through mercer spectrum).
Employer name
Category of membership Date member joined employer
Date member joined the Fund Annual Superannuation Salary on joining Payroll number
$\square \square $
Employment status Full time Part time (15 or more hrs. a week) Part time (less than 15 hrs. a week) Casual (please tick one option)
I certify that the above named member was at work OR into at work performing their normal duties on the date they joined the Fund
(If not at work please provide details)
Employer's Eligibility Certificate (Select applicable option)
This employee has joined the Fund at the first available opportunity (i.e. had not previously elected an alternative super fund under Choice of Fund).
◯ Yes OR ◯ No
If applicable I certify that the above named member is a NAB Ltd employee who works principally with the JBWere business.
Authorised signatory

anlover use only section

En

