



FuturePlus Super

Application for Membership

Please complete in capital letters and in BLACK INK only

You should read 'Important Notes' and refer to the Product Disclosure Statement (PDS) (available from Member Services) before completing this form.

GOLD

This form is to be completed if you wish to join FuturePlus Super (Gold).
Please note that you may also elect an Investment Program by completing Section 4

1. Your details

Member no.	<i>To be allocated</i>		Date of birth (dd/mm/yyyy)	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Title	<input type="text"/>							(e.g. Mr/Mrs/Ms/Miss/Dr)
Family name	<input type="text"/>							
Given name(s)	<input type="text"/>							
Contact Details (postal address, telephone, email)								
No./Street/PO Box	<input type="text"/>							
Suburb/Town/City	<input type="text"/>							
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>			
Phone: Home no. (inc. STD/ISD)	<input type="text"/>			Business no. (inc. STD/ISD)	<input type="text"/>			
Mobile no.	<input type="text"/>			Fax no. (inc. STD/ISD)	<input type="text"/>			
E-mail address	<input type="text"/>							
Residential Address								
<input type="checkbox"/>	Same as Postal Address above							
<input type="checkbox"/>	Different from Postal Address above – you MUST complete below							
No./Street	<input type="text"/>							
Suburb/Town/City	<input type="text"/>							
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>			
Type of Membership								
Tick as relevant	<input type="checkbox"/>	Personal member	<input type="checkbox"/>	Employer sponsored member				
Will Superannuation Guarantee contributions be paid into this account?	<input type="checkbox"/>	yes	<input type="checkbox"/>	no				
Employer name	<input type="text"/>							
Date commenced employment	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>			



2. Investment details

Non-Concessional Contributions	\$	<input type="text"/>	
Non-Concessional Spouse Contributions (legal or defacto contributing on my behalf)	\$	<input type="text"/>	Please go to section 3 Basis of contribution
Superannuation Rollovers	\$	<input type="text"/>	Please go to section 4 Investment program
Personal contributions for which I intend to claim a tax deduction**	\$	<input type="text"/>	
Directed Termination Payments*	\$	<input type="text"/>	Please go to section 3 Basis of contribution
Total Investment	\$	<input type="text"/>	

*I confirm that this payment was specified in an existing employment contract as at 9 May 2006 and I am eligible to contribute this amount under the transitional arrangements

Cheques should be made payable to "FuturePlus Super"

**A section 290 – 170 notice will be sent to you shortly. Please read the Important Notes.

3. Basis of contribution

If you are making a "Non-Concessional Contribution" or receiving a "Non-Concessional Spouse Contribution", please tick **ONE** (1) of the following options:

I am under age 65.

I am between ages 65 and 74 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during this financial year.

Please read the 'Important Notes' on page 3

Members aged 75 and over cannot contribute into superannuation.

*You are unable to receive spouse contributions if you are aged 70 years or over.

4. Investment program

PLEASE COMPLETE ONE OPTION ONLY

Option 1 – LifeCycle Objective Management Program

My anticipated retirement age is If you do not specify a retirement age, it will be assumed to be age 65.

If you select Option 1 but do not include your date of birth in section 1 Your details, your benefits and contributions will be invested in the Balanced Strategy of the Managed Portfolio Program.

Option 2 – Managed Portfolio Program (Select only one strategy)

High Growth Strategy

Capital Guarded Strategy

Diversified Strategy

Cash Strategy

Balanced Strategy

Option 3 – Member Choice Program (You may not invest more than 85% in any single investment pool, except for Cash)

Australian Equities

%

Australian Fixed Income

%

International Equities

%

International Fixed Income

%

Listed Property

%

Cash

%

Total

%



5. Insurance details

I would like to apply for the following additional insurance cover:

Additional Insurance. Please fill out the Personal Statement Form if applying for additional insurance.

Death only \$ Death & TPD \$

I am a Smoker Non-Smoker

Please note cover must be multiples of \$10,000, with a minimum of \$50,000 and no maximum for Death and a maximum of \$3,000,000 for TPD.

Salary Continuance Cover – not available for casual employees

Short term (2 year benefit period) in the amount of: \$

Long term (to age 65 benefit period) in the amount of: \$

I elect for any Salary Continuance Insurance to be paid after the following waiting period: (Note 30 and 60 day waiting periods will result in higher premiums; refer to your Product Disclosure Statement for more details. If you do not make an election, your cover will default to the 90 day waiting period.)

90 days 60 days 30 days

Please note cover is available in multiples of \$100 with a minimum cover of \$1,000 per month. The highest cover you can apply for is \$25,000 per month.

6. Applicant authority

Complete this section if you have had financial advice from a Chifley or FuturePLUS financial planner.

I hereby authorise my financial planner

who can be contacted on (02) 9273 0000, to provide any further instructions or clarification.

7. Applicant declaration

I apply to become a member of FuturePlus Super on the terms and conditions specified in the Product Disclosure Statement (PDS).

I agree to be bound by the Trust Deed governing the Fund as these may be amended from time to time.

I acknowledge that neither the Trustee nor any other person guarantees the performance of the Fund, the repayment of capital or any particular rate of return;

AND I declare that:

- I understand that the Product Disclosure Statement is a general guide and does not constitute investment advice.
- I understand that the Trustee is not responsible for my choice of investment strategy and that professional financial advice may assist me in making my decision.
- I have fully read this form and the information is true and correct. I agree to indemnify each of the Trustee and the administrator for any loss, damage or expense they may incur as a result of any incomplete, incorrect or misleading information supplied by me.

Signed

Date (dd/mm/yyyy) / /

DO NOT FAX OR EMAIL THIS FORM AS YOUR ORIGINAL AUTHORISATION IS REQUIRED

Where to send this form/enquiries

FuturePlus Super
PO Box N835
Grosvenor Place NSW 1220
website: www.futureplussuper.com.au

Phone: 1800 067 059
(8.30 am – 5.00 pm Mon – Fri)

enquiries: info@futureplussuper.com.au



IMPORTANT NOTES

You should read the Product Disclosure Statement (PDS) before completing this form. The PDS is available from Member Services and the Fund's website.

DEFAULT STRATEGY

Personal Members who have not chosen a specific investment strategy will be deemed to have chosen the Balanced Strategy of the Managed Portfolio Program.

For Employer Members, the Trustee will have determined a default investment program for your sub-plan, in consultation with your employer. This strategy will be set in your sub-plan rules. If you do not choose a specific investment program, this default investment program will apply to you until you do so.

Full details are contained in the Product Disclosure Statement.

INVESTMENT RETURNS ARE NOT GUARANTEED

Neither the Trustee, Chifley, nor any investment manager, administrator or other service providers or any of their associated companies, guarantee the performance of the Fund or any of its investments, the repayment of capital, or any particular rate of return.

INSURANCE

Generally, insurance cover is available to members of the Fund. The insurance is arranged by the Trustee under an insurance policy with TOWER Australia. All cover is subject to acceptance by the Insurer and the terms of the insurance policy. Certain employer sub-plans within the Fund may use other insurers with different policy conditions. For further information regarding Insurance see the PDS and the Insurance Fact Sheet available from our website.

TAX DEDUCTIBLE PERSONAL CONTRIBUTIONS

You are eligible to contribute personal contributions for which you can claim a tax deduction if you are aged:

- Under 65; or
- Between 65 and 74 and have been gainfully employed at least 40 hours in a period of not more than 30 consecutive days during the financial year.

You are unable to make personal contributions if you are aged 75 years or over.

Contributions made by the self-employed are treated in the same way as contributions made by employers for the benefit of employees (ie. concessional contributions)

You are only able to make personal contributions into FuturePlus Super for which you intend to claim a tax deduction if you earn less than 10% of your assessable income and reportable fringe benefits for the year from employment-related activities.

A tax deduction may be available on contributions up to the concessional contributions cap per person per year*. To claim a tax deduction, instructions need to be provided to the Trustee before:

- You lodge your income tax return,
- The end of the following financial year,
- You request us to split contributions,
- You commence a pension, or
- You rollover to another super fund.

Once these periods have lapsed, you are unable to claim or amend a tax deduction notice. You must also be a current member of FuturePlus Super to claim a deduction.

It is important that you speak to your Financial Planner before claiming a tax deduction.

* For the amount of the cap that applies to the current year, please see Product Disclosure Statement available on the website or contact Member Services.

MEMBER PROTECTED ACCOUNTS

If your account balance is less than \$1,000 and you otherwise meet the member protection requirements, the Trustee must ensure that any fees and charges (insurance and taxes excluded) deducted from your account do not exceed the investment return on your account in any financial year (except where investment returns are poor or negative).

HAVE YOU PROVIDED YOUR TAX FILE NUMBER (TFN) TO THE FUND

If you or your employer have not provided your TFN to the Fund by the end of a financial year, then all your concessional contributions will be taxed at the top marginal tax rate, plus Medicare levy, if they exceed \$1,000. For any accounts that begin after 1 July 2007, the \$1,000 threshold does not apply. Furthermore, your Fund will not be able to accept any non-concessional contributions from you if we do not have your TFN.

For this reason it is crucial that you consider providing your TFN to the Fund, either directly or through your employer, as soon as possible (if you haven't already done so). You should also check your Member Benefit Statement to ensure that your TFN is correctly recorded. Further information concerning TFNs can be found in the PDS.

To give us your TFN, complete the attached "Notification of Tax File Number" Form and send it to us with this form

CONTRIBUTION RULES

Non-concessional Contributions Cap

Non-concessional contributions to super will be limited to the non-concessional cap amount per financial year if you are 64 years or younger, or 65 years to 74 years and satisfy the work test (that is you are gainfully employed for at least 40 hours during a consecutive 30 day period each year a contribution is made). If you are younger than 65, you can bring forward up to three years worth of these contributions provided that at the end of the third year you have not contributed an amount exceeding three times the non-concessional cap. Please note that the non-concessional cap is six times the concessional contribution cap amount.

If you exceed the non-concessional cap, the contributions in excess of the cap will be taxed at the top marginal rate plus the Medicare Levy.

For the amount of the cap that applies to the current year, please see the Contributions fact sheet that forms part of the Product Disclosure Statement information available on the website or contact Member Services.

Fund-capped Contributions

Your fund is limited in the amount it can accept in any one contribution. The limits are:

Age at 1 July	Fund-capped contribution limit
If the member is 65 years of age or older on 1 July of the financial year	the non-concessional contributions cap for that financial year currently
If the member is 64 years of age or less on 1 July of the financial year	three times the non-concessional contributions cap for that financial year

Your fund must return the amount by which the contribution exceeds the limit within 30 days and will not report the returned amount as a contribution for you. However, your fund cannot return all or part of a contribution only for the reason that you would otherwise have an excess contributions tax assessment.



DIRECTED TERMINATION PAYMENTS

A directed termination payment is a transitional employment termination payment that you direct the payer to make to a complying superannuation fund.

Transitional employment termination payments are those made in consequence of the termination of employment and may apply to payments made between 1 July 2007 to 30 June 2012, and you were entitled, as at 9 May 2006, to such a payment under:

- A written contract,
- An Australian or foreign law, or
- A workplace agreement under the Workplace Relations Act 1996.

These documents must do this by referring to the amount of the payment or a method or formula to work it out.

You should confirm with your employer if your employer termination payment falls under transitional arrangements. If it doesn't, you are unable to rollover these amounts into superannuation.

PROTECTING YOUR PRIVACY

Some of the personal information you are requested to provide is required to establish and maintain your membership in FuturePlus Super while other information is required under Australia's Anti-Money Laundering and Counter-Terrorism Financing laws.

The Trustee is fully committed to comply with the National Privacy Principles in the way in which your personal information is stored and used. Full details of how this is achieved are contained in the Trustee's Privacy Policy, which is available from Member Services or the website at www.futureplussuper.com.au.

TRUSTEE INFORMATION

Please note that the information contained in this document is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. Any advice in this document is provided by Chifley Financial Services Limited (ABN 75 053 704 706), as an Australian Financial Services Licensee (AFSL 231148). Chifley Financial Services Limited is an APRA Registrable Superannuation Entity Licensee and the trustee of FuturePlus Super (ABN 76 829 356 693). Chifley Financial Services Limited is co-owned by Energy Industries Superannuation Scheme Pty Limited (ABN 72 077 947 285), Unions NSW, Australian Workers Union (ABN 28 853 022 982 trading as the Australian Workers Union National Office) and the Australian Workers Union (ABN 70 662 384 762 trading as The Australian Workers Union Greater New South Wales Branch).

You should not rely solely on this information and you should consider your own personal objectives, financial situation and needs before acting on this information. Prior to making any investment decision you should obtain and consider the relevant Product Disclosure Statement (PDS) or other offer document and seek professional investment advice.





FuturePlus Super

Notification of Tax File Number (TFN)

Under Superannuation Law, the Trustee must request that you supply your Tax File Number for superannuation purposes. Collection of your TFN by the Trustee is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988.

1. Your details. Please complete in capital letters and in BLACK INK only

Member no.	<i>To be allocated</i>	Date of birth (dd/mm/yyyy)	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Title	<input type="text"/>						(e.g. Mr/Mrs/Ms/Miss/Dr)
Family name	<input type="text"/>						
Given name(s)	<input type="text"/>						
Contact Details (postal address, telephone, email)							
No./Street/PO Box	<input type="text"/>						
Suburb/Town/City	<input type="text"/>						
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>		
Phone: Home no. (inc. STD/ISD)	<input type="text"/>			Business no. (inc. STD/ISD)	<input type="text"/>		
Mobile no.	<input type="text"/>			Fax no. (inc. STD/ISD)	<input type="text"/>		
E-mail address	<input type="text"/>						
Residential Address							
<input type="checkbox"/>	Same as Postal Address above						
<input type="checkbox"/>	Different from Postal Address above – you MUST complete below						
No./Street	<input type="text"/>						
Suburb/Town/City	<input type="text"/>						
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>		

2. Applicant declaration

For the purposes allowed under superannuation law:

I agree to supply my Tax File Number: - - to the Trustee.

OR

I do not wish to supply my Tax File Number to the Trustee. I understand the consequences.

Signed Date (dd/mm/yyyy) / /

Where to send this form/enquiries

FuturePlus Super PO Box N835 Grosvenor Place NSW 1220 website: www.futureplussuper.com.au	Phone: 1800 067 059 (8.30 am – 5.00 pm Mon – Fri) enquiries: info@futureplussuper.com.au
--	---

DO NOT FAX OR EMAIL THIS FORM AS YOUR ORIGINAL AUTHORISATION IS REQUIRED



IMPORTANT NOTES

You should read the Product Disclosure Statement (PDS) before completing this form. The PDS is available from Member Services and the Fund's website.

REASONS FOR SUPPLYING YOUR TAX FILE NUMBER (TFN) TO THE TRUSTEE

We are required to tell you the following things before you provide your tax file number (TFN) to the Trustee of the Fund. Your TFN is confidential, and you should know the following things before you decide to provide it.

We can collect your tax file number under the Superannuation Industry (Supervision) Act 1993.

If you do provide your tax file number to us, we will use it only for legislative purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any superannuation benefits 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 tax payable on superannuation contributions made by or for you). These legislative purposes may change in the future.

You are not compelled to provide your TFN and deciding not to quote your TFN is not an offence. However, if you do not provide your TFN you may pay more tax on your superannuation benefits than is required – any additional tax may be reclaimed through the tax assessment process if you subsequently provide your TFN. It may also be more difficult to locate or amalgamate your superannuation benefits in the future to pay you any benefits you are entitled to.

These consequences may also change in the future due to legislative change.

If you provide your tax file number to us, we may provide it to the trustee of another superannuation fund or to an RSA provider where the RSA provider or trustee is to receive your transferred benefits in the future. We will not pass on your tax file number to such a trustee or RSA provider if you tell us in writing that you do not want us to do that. We may also give it to the Commissioner of Taxation. Otherwise your tax file number will be treated as confidential.

As a result of recent changes to legislation arising out of the 2006 Federal Budget it is important that you consider giving us your TFN.

If you or your employer do not provide your TFN to the Fund by the end of the financial year, then all of your concessional contributions will be taxed at the top marginal tax rate, plus the Medicare levy, if they exceed \$1,000. For any accounts that begin after 1 July 2007, the \$1,000 threshold does not apply. Furthermore, your Fund will not be able to accept any non-concessional contributions from you if we do not have your TFN.

For this reason it is crucial that you consider providing your TFN to the Fund, either directly or through your employer, as soon as possible (if you have not already done so). You should also check your Member Benefit Statement to ensure that your TFN is correctly recorded. For more information please see the PDS or contact Member Services.

PROTECTING YOUR PRIVACY

Some of the personal information you are requested to provide is required to establish and maintain your membership in FuturePlus Super while other information is required under Australia's Anti-Money Laundering and Counter-Terrorism Financing laws.

The Trustee is fully committed to comply with the National Privacy Principles in the way in which your personal information is stored and used. Full details of how this is achieved are contained in the Trustee's Privacy Policy, which is available from Member Services or the website at www.futureplussuper.com.au.

TRUSTEE INFORMATION

Please note that the information contained in this document is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. Any advice in this document is provided by Chifley Financial Services Limited (ABN 75 053 704 706), as an Australian Financial Services Licensee (AFSL 231148). Chifley Financial Services Limited is an APRA Registrable Superannuation Entity Licensee and the trustee of FuturePlus Super (ABN 76 829 356 693). Chifley Financial Services Limited is co-owned by Energy Industries Superannuation Scheme Pty Limited (ABN 72 077 947 285), Unions NSW, Australian Workers Union (ABN 28 853 022 982 trading as the Australian Workers Union National Office) and the Australian Workers Union (ABN 70 662 384 762 trading as The Australian Workers Union Greater New South Wales Branch).

You should not rely solely on this information and you should consider your own personal objectives, financial situation and needs before acting on this information. Prior to making any investment decision you should obtain and consider the relevant Product Disclosure Statement (PDS) or other offer document and seek professional investment advice.

