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This Product Disclosure Statement (PDS) contains important information about the Insurance-only Division of the Macquarie Superannuation Plan ABN 65 508 799 106 (the Division). The trustee is Macquarie Investment Management Limited (the Trustee). The Division provides members with access to death and disablement cover through superannuation, and accepts contributions and rollovers only for the purposes of paying premiums for that cover. Members do not have an account balance in the Division.

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich, the Insurer) is the provider of insurance to members of the Division. The Insurer has consented to be named in this PDS, but is not the issuer of the PDS. Further information about the insurance is in the Zurich FutureWise PDS issued by the Insurer. An application for insurance can be submitted electronically by your adviser acting on your behalf or on a current paper application form. Applications to the Trustee for membership of the Division are made along with the application for insurance. You should consider both the Zurich FutureWise PDS issued by the Insurer and this PDS before completing the application.

The information contained in this PDS is general information only. We have not taken into account your objectives, financial situation or needs. You should consider the appropriateness of the information in this PDS, taking into account your objectives, financial situation and needs, before acting on any information in this PDS. Information about tax provided in this PDS is a guide only and is based on the Trustee’s understanding of the tax laws that were current at the date of the PDS. These laws can change and the Trustee recommends you speak to your tax adviser regarding the tax consequences of holding insurance cover through superannuation. References to superannuation law in this PDS include the Superannuation Industry (Supervision) Act 1993 (Cth) and associated regulations as amended from time to time.

All of the information contained in this PDS is current at the time of issue. Information contained in this PDS can change from time to time. If the change is not materially adverse, the updated information will be available at zurich.com.au and macquarie.com.au/yourwrap. A paper copy of any updated information will be given to you on request without charge.

The Trustee is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth), and its obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Neither Macquarie Bank Limited, nor any other company in the Macquarie Group, guarantees or otherwise provides assurance in respect of the obligations of the Trustee.
Introducing the Insurance-only Division of the Macquarie Superannuation Plan

The Insurance-only Division of the Macquarie Superannuation Plan (the Division) provides members with life insurance cover within superannuation. It does not provide superannuation account balances or investment returns to members. Some of the key features of the Division are:

- The Division does not offer a superannuation savings facility and the Trustee will only accept contributions and rollovers to pay the premiums for insurance policies held through the Division
- The Trustee can claim a tax deduction for the premium it pays and it may offset this against the tax payable on any contributions made by your employer or contributions made by you that are tax deductible
- An amount will only be payable from the Division if the Insurer pays a benefit because an insured event happens under the policy. The Trustee will only pay the amount it is entitled to receive from the Insurer less any tax that must be withheld. All amounts are paid as superannuation benefits, in accordance with superannuation law, and applicable tax treatment.
- The Trustee will only accept your application for membership of the Division if your application for insurance is accepted by the Insurer.

The PDS provides important information that will help you understand the types of insurance benefits available through the Division and the tax treatment that may apply, your options for meeting the costs of the insurance, and the potential risks of holding insurance through the Division.

The insurance benefits available

Zurich (the Insurer) is the provider of life insurance cover to members of the Division. If your application for cover is accepted, the Insurer will issue a life insurance policy to the Trustee and you will be the insured person under the policy. The Division provides you with access to various types of insurance cover from which you may select. The insurance product offered through the Division is Zurich FutureWise which provides the following types of insurance:

- Life Insurance – providing cover for death and terminal illness
- TPD Insurance – providing cover for total and permanent disablement or ‘permanent incapacity’
- Disability Income Insurance – providing cover for ‘temporary incapacity’ where you are unable to work to earn income due to illness or injury.

The terms and conditions of the insurance cover, including limitations and exclusions, are described in the PDS for the insurance you select. The amount of cover you select and any special conditions the Insurer applies to your cover, will be set out in a policy schedule. A copy of the policy schedule will be sent to you by the Insurer if your application is accepted.

You will only be entitled to a benefit from the Division if a benefit is paid by the Insurer because an insured event occurs while you are covered under the policy, and you have satisfied a condition of release under superannuation law. The insured events under the policies offered in the Division are consistent with the conditions of release. If a benefit is payable under a policy the Trustee will normally direct the Insurer to pay it to you or your beneficiaries as a superannuation benefit.
The cost of insurance

The cost of insurance is referred to as the premium and is determined by the Insurer. The Insurer may charge a policy fee as part of the premium. The Trustee pays the premium including any policy fee charged by the Insurer with amounts you contribute or rollover to the Division. The Trustee does not charge any additional management fees or costs to members of the Division.

The actual cost for you will depend on the insurance cover you select and a range of factors as explained in the Insurer’s PDS. Your financial adviser can provide you with a quotation that will set out the indicative cost of your insurance for the first year of the policy.

Paying for insurance through superannuation

Premiums can be paid either by you or your employer making superannuation contributions to the Division or by rolling over benefits from another superannuation fund. Some conditions apply to the types of contributions and rollovers that can be accepted by the Trustee as explained below. The Trustee has arranged for the Insurer to accept contributions and rollovers to the Division on its behalf and then to immediately apply the amounts collected to pay premiums.

Making contributions to superannuation

Contributions can be paid either monthly or annually, and must be in Australian dollars. To pay by credit card or direct debit from an Australian bank account, you must provide a valid authority to enable the contribution to be deducted when due. You can authorise your adviser to do this for you. Any direct debit instruction you provide is subject to the terms of the Direct Debit Request Service Agreement as set out in the application form.

If you choose to pay the premium annually, contributions can also be made by BPAY® or cheque made out to the Insurer, Zurich Australia Limited. If you choose to make contributions by BPAY® or cheque, the Insurer will provide you with payment instructions once a policy has been issued and when the policy becomes due for renewal each year. Cheques cannot be accepted before a policy has been issued.

As the Division does not offer a superannuation savings facility, the Trustee cannot accept contributions in excess of the premiums due for insurance held in the Division. The Trustee is also unable to accept Government Contributions into the Division.

Eligibility to contribute to superannuation

To make contributions to the Division, certain conditions must be met, depending on your age and who is making the contribution. Generally, you are eligible to contribute to superannuation (or have contributions made on your behalf) if you are under age 65, or aged 65 to 74 and have worked at least 40 hours in a period of not more than 30 consecutive days in the financial year in which contributions are made.

Limits on superannuation contributions made each financial year

Contribution caps limit the amount of contributions that can be paid into the superannuation system for you each financial year, whether they are made to one or more superannuation funds. It is your responsibility to ensure you do not exceed these caps. Penalties may apply where these caps are exceeded.

Tax on contributions

Generally the Trustee is required to pay tax of 15 per cent on concessional contributions (employer contributions and, if you are eligible, personal contributions that you advise the Trustee you intend to claim as a tax deduction). However, premiums paid are generally tax deductible to the Trustee, so that any tax payable on contributions will be offset by the amount of the tax deduction available.

An additional tax of 15 per cent applies to certain concessional contributions that do not exceed the concessional contributions cap, that, when added to an individual’s taxable income and certain other amounts, exceed $300,000 (in 2016/17). From 1 July 2017, this threshold will reduce to $250,000. This additional tax is levied on the individual, not the superannuation fund, and cannot be offset by the tax deduction available to the Trustee.

If you pay premiums by making non-concessional contributions (for example, where you are not eligible to claim a tax deduction for personal contributions, or your spouse makes after tax contributions for you) the Trustee will not pass on to you the benefit of any tax deduction on premiums.

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Paying premiums by rollover from another superannuation fund
If your premiums are paid annually, you may pay by rollover from another superannuation fund. If you choose this option, you must provide a valid authority that instructs the Trustee to request from your nominated fund the amount required. You may do this by providing an Enduring Rollover Authority, which allows the Trustee to request your nominated fund to roll over benefits each year until you revoke the instruction. Your nominated fund may apply limits or other conditions on rollovers, such as minimum withdrawals, and may charge fees for processing your request. You should check the terms and conditions with your nominated fund, and ensure there is a sufficient balance in your account to cover the rollover each year.

If you roll over from another complying taxed superannuation fund, the Trustee’s current practice is to pass on the benefit of the tax deduction available for premiums, by reducing the rollover amount required to cover the premium due. For example, if the premium due is $1000 and the value of the tax deduction is $150, the portion of the premium to be paid by the rollover is reduced to $850. You will be notified of the reduced amount required before the rollover request is sent to your nominated fund. Any changes to this practice will be communicated to you with advance notice.

The Trustee is required to pay tax of 15 per cent on the untaxed element of an amount rolled over from another superannuation fund. This tax may also be offset by a tax deduction available to the Trustee on the premiums.

The Trustee is unable to accept rollovers that contain United Kingdom (UK) transfer or New Zealand KiwiSaver transfer amounts. The Trustee is also unable to accept rollovers that are not equal to the specific amount due. Rollovers that cannot be accepted will be returned to the transferring superannuation fund. If a rollover is returned, you will be requested to provide alternate instructions so that the premium can be paid.

Client Money
If the Trustee receives money before your application for membership is accepted, that money will be held in a non-interest bearing trust account with an Australian authorised deposit-taking institution (currently Macquarie Bank) until your interest in the Division has been issued. If your interest is not issued within a period of one month of receipt of the money (or if this is not reasonably practicable, by the end of such longer period as is reasonable in the circumstances), the money will be returned.

Non-payment of premium
Contributions or rollovers must be received when the premium is due for payment. The Trustee has arranged for the Insurer to notify you directly of the premium obligations. If contributions or rollovers are not received by the Insurer when the premium is due, the Insurer will be entitled to cancel the insurance after giving notice to you. If a payment sufficient to meet the amount due is not made by the date notified, the Insurer will then cancel the insurance and you will cease to be a member of the Division.

Cooling-off period
You have a 21 day cooling-off period after your membership of the Division commences during which time you can cancel your insurance if you decide that it does not meet your needs. You will be entitled to a refund of the premium and any policy fee that you have paid but subject to tax and superannuation preservation rules imposed by the law. See the section below titled ‘Refunds’ for more information.

If you wish to use the cooling-off period, you must not have made a claim and must notify the Insurer within 21 days of the earlier of:

- the date you receive your copy of the policy schedule from the Insurer, or
- the end of the 5th day after the policy was issued, and your membership commenced.

Refunds
Superannuation contributions and rollovers received into the Division are subject to superannuation preservation rules. In cases where a premium is refunded by the Insurer to the Trustee (for example, a part refund of an annual premium where cover is cancelled before the next cover anniversary, or a full refund of the initial premium paid where cover is cancelled in the cooling off period), the refund must be rolled over to another complying superannuation fund. Any tax that would otherwise have been offset by a deduction available to the Trustee for insurance premiums will be deducted from the amount refunded and the balance transferred to the other fund.
The Super Safeguard Eligible Rollover Fund

The Trustee may transfer any refund of premiums to an Eligible Rollover Fund (ERF) if you do not nominate a superannuation fund for the transfer. The ERF presently nominated by the Trustee for this purpose is the Super Safeguard Eligible Rollover Fund, the trustee of which is Diversa Trustees Limited ABN 49 006 421 638 AFSL 235 153. The Australian Prudential Regulation Authority (APRA) has approved the Super Safeguard Eligible Rollover Fund to operate as an ERF. The Trustee reserves the right to change the chosen ERF without prior notice to you.

Should your superannuation benefit be transferred to the Super Safeguard Eligible Rollover Fund:

• your interest in (and membership of) the Division, including your insurance cover, will cease
• you will become a member of the Super Safeguard Eligible Rollover Fund and will be subject to its governing rules
• your account will be invested according to the investment strategy of the Super Safeguard Eligible Rollover Fund
• the Super Safeguard Eligible Rollover Fund may charge fees to your account
• you may not be offered insurance cover, and
• all subsequent enquiries relating to your benefit should be directed to:

Super Safeguard Eligible Rollover Fund
GPO Box 3426
Melbourne VIC 3001
Phone: 1300 135 181
Fax: 1300 135 191
Email: enquiries@supersafeguard.com.au
Website: supersafeguard.com.au

You should refer to the Product Disclosure Statement for the Super Safeguard Eligible Rollover Fund for more information.

Benefit payments and tax

The Insurer will not pay a benefit under an insurance policy held in the Division until the Trustee has determined to whom the benefit must be paid. This might be you, your legal personal representative or one or more of your dependants. Benefits paid from the Division are treated as superannuation benefits for tax purposes. Any tax payable on a benefit will be withheld before an amount is paid from the Division.

Death

Death benefits will be paid to either your legal personal representative (estate) or one or more of your dependants as defined under superannuation law. If the Trustee holds a valid non-lapsing death benefit nomination at the time of your death (see the section titled ‘Death benefit nominations’ on page 5), the Trustee will pay the benefit in accordance with your nomination. If there is no valid non-lapsing death benefit nomination, the Trustee will pay the benefit to your legal personal representative. If the Trustee has not been able to find a legal personal representative after making reasonable enquiries, payment may be made to another individual.

Death benefits can only be paid from the Division as a lump sum. However, certain beneficiaries may be eligible to receive your death benefit through a pension account established within the Macquarie Superannuation Plan. A lump sum benefit paid from the Division after your death is tax free when it is paid, either directly or via the estate, to one or more of your dependants as defined in tax law.

Terminal medical condition

Benefits for a terminal medical condition can only be paid from the Division as a lump sum. A lump sum benefit paid to you because of a terminal medical condition is generally tax free.

Permanent incapacity

Benefits for permanent incapacity can only be paid from the Division as a lump sum. A lump sum benefit paid because of your permanent incapacity may be taxable, but some concessions may apply.

Temporary incapacity

Benefits for temporary incapacity can only be paid from the Division as an income stream for the period of incapacity (restrictions apply) and cannot be converted to a lump sum. The Trustee will direct the Insurer to pay the income stream payments to you. An income stream paid from the Division for temporary incapacity will generally be taxed as ordinary income at your marginal tax rate. The Trustee may be required to withhold tax on any income stream benefits paid to you.
Death benefit nominations

You have the option of nominating to whom a death benefit from the Division will be paid. Where the Trustee has consented to your nomination, your benefit will be paid as a lump sum to the person that you have nominated as long as your nomination remains valid, and has been made in the prescribed manner.

A non-lapsing nomination can only be made by you. The Trustee will not accept a non-lapsing nomination made by an attorney or any other agent. The Trustee can only consent to a nomination if it is made in writing and signed by you in the presence of two witnesses who are over 18 years of age and not named as beneficiaries in your nomination. To make a nomination simply complete the death benefit nomination section of the application, or complete and return a death benefit nomination form.

The Trustee can only consent to a nomination in respect of one or more of your dependants (as defined in superannuation law) or a legal personal representative.

To remain a valid nomination, a nominated beneficiary must still be a dependant at the time of death. If the Trustee has consented to your nomination and that nomination, or a part of it, is no longer valid at the time of payment, the Trustee will pay the non-valid portion of your death benefit to your legal personal representative. The Trustee will pay the valid portion of your death benefit in accordance with that part of your nomination which is valid.

A nomination applies across all death benefits with regard to any interest you hold in the Division with respect to a particular insurance product. Therefore if you hold multiple interests in the Division, each with respect to a different insurance product, any subsequent nomination in respect of an interest revokes a prior nomination in respect of that interest only. You may revoke or change your nomination at any time by completing a new non-lapsing death benefit nomination form. It will come into effect once the Trustee has consented to it.

Your benefit can only be paid as a pension if, at the time of death, the recipient is either a dependant of yours (as defined in superannuation law) who is not a child, or a child of yours who is less than age 18, or aged 18 to 24 inclusive and is financially dependent on you, or aged 18 or more and has a qualifying disability.

You should periodically review your nomination to ensure you still wish for the Trustee to pay the person(s) you have nominated, because it will not automatically become invalid after a fixed period of time, or in the event of marriage, divorce or any other life-changing event. Details of any nomination that the Trustee has consented to will be included in your annual statement.

Risks of holding insurance through superannuation

There are risks you should consider before deciding to hold insurance through superannuation, including:

- A benefit paid from the Division is a superannuation benefit for tax purposes and it may be subject to more tax than would otherwise apply if the benefit was paid from the same insurance held outside of superannuation.
- Limits apply to the amount you can contribute to superannuation each year. Any contributions you make to the Division in order to pay premiums will reduce the amount you may be able to contribute to other superannuation accounts you hold for retirement savings purposes.
- Where you choose to pay premiums by rollover from another superannuation fund, your retirement savings will be reduced so that you may have less available to you on retirement than otherwise may have been the case.
- Taxation or superannuation law may change in the future, altering the suitability of holding insurance in superannuation.

Your adviser and how to apply

This product is available through financial advisers, referred to in this PDS to as ‘your adviser’. Your adviser may act as your agent and lodge on your behalf an application for membership of the Division. If your application is accepted, the Insurer may pay your adviser a commission for selling the insurance. You can obtain details from your adviser of any commission paid.

Your adviser can assist you to make an application for membership of the Division, along with an application for insurance. If your adviser lodges an online application on your behalf, the adviser is required to confirm that they have authorisation to act as your agent. It is your responsibility to ensure that the information provided to the Insurer and the Trustee by your adviser is accurate and complete. The Trustee will rely on the accuracy of the information provided via the online application as if a paper application was signed and submitted by you.

Applications for membership of the Division can only be accepted after the insurance application has been accepted by the Insurer. In accepting your application, the Trustee will rely on declarations and authorisations made by you, either directly or via your agent, relating to the following matters:

- You have appointed your adviser to act on your behalf in relation to the application and, if you choose to submit an online application, you have appointed your adviser to complete and lodge an application as your agent.
- You have received this PDS and the Insurer’s PDS(s) for the insurance product(s) you have chosen to apply for.
You confirm the information supplied in connection with the application is true and correct and no information material to the application has been withheld.

You authorise the collection of premiums from the account designated in the application, and where you have designated a bank account, you confirm you have received a copy of the Direct Debit Request Service Agreement.

You have read the Privacy Statement (see pages 6-7) and the anti-money laundering terms and conditions (see page 7) contained in the PDS.

Where you have chosen to have premiums paid by making new contributions to superannuation, you are eligible to do so under superannuation law.

You acknowledge that Macquarie Bank Limited has no obligations in respect of your membership of the Division or insurance policies issued to the Trustee.

**Tax file number collection**

Collection of tax file numbers (TFNs) is authorised under law. The Trustee will only use your TFN for purposes authorised by law. The purposes currently authorised include:

- taxing benefit payments at lower rates than may otherwise apply
- passing your TFN to the Australian Taxation Office
- allowing the Trustee to provide your TFN to the trustee of another superannuation fund or Retirement Savings Account if your benefit is transferred to that fund. However, the Trustee will not do so if you advise in writing that you do not want it to be passed on, and
- locating accounts in the Macquarie Superannuation Plan or consolidating certain accounts within the superannuation environment.

Declining to quote your TFN is not an offence, however, if you do not provide your TFN:

- the Trustee cannot accept contributions made by you or someone on your behalf (other than your employer)
- certain concessional contributions and other amounts may be subject to an additional no-TFN tax
- you may pay more tax on your superannuation benefits than you have to, and
- it may be more difficult to find your superannuation benefits if you lose contact with your superannuation fund.

As a consequence, the Trustee will not accept your application for membership of the Division until you provide your TFN.

**Privacy**

Your privacy is important to the Trustee. This statement explains how personal information can be used or disclosed and provides information about your privacy rights.

As the Trustee will own the insurance policy, all information provided in your insurance application to the Insurer may be shared with the Trustee. Similarly, information collected by the Insurer in assessing claims or managing the insurance may also be supplied to the Trustee.

By completing the application you agree to the Trustee collecting, using and disclosing your personal information to:

- communicate with you and your adviser about the application and any cover the Insurer provides for you
- monitor, audit, evaluate and otherwise administer your fund membership and insurance, and
- assess process and investigate any insurance claims.

Macquarie companies may contact you on an ongoing basis by telephone, electronic message (eg email or SMS), online and other means to offer other products or services which may be of interest to you, including offers of banking, financial, advisory, investment, and funds management services. If you do not wish that to occur please let Macquarie know by calling 1800 806 310 or visiting macquarie.com.au/optout-bfs

The Trustee collects personal information through our interactions with you, as well as from public sources, information brokers and the third parties described under ‘Disclosure of personal information’ below. The Trustee may take steps to verify information collected. If you do not supply the personal information requested, the Trustee may not be able offer membership of the fund to you.

The references in this Privacy Statement to personal information include sensitive information such as medical and health related details. If required to assess your application, administer your policy or process any claims, the Insurer and the Trustee may seek further information from any medical attendant consulted by the insured person.

You agree that the Trustee may disclose personal information about you to the Insurer and other companies in the Macquarie Group and external service providers (as described in Macquarie’s Privacy Policy). Some of these third parties may be located outside of Australia (this includes locations in the Philippines, India, South Africa, and the United States of America). Where this occurs we take reasonable precautions to ensure your information is kept secure.

As a consequence, the Trustee will not accept your application for membership of the Division until you provide your TFN.

A current list of all locations to which your information may be sent and/or stored by Macquarie Group and its external service providers is available in our Privacy Policy, available at macquarie.com.au
The Trustee may also disclose your personal information:

- if acting in good faith, we believe that the law requires or permits the Trustee to do so
- if you consent, or
- to the doctor identified in your application in the event that any medical tests that the Insurer has requested return an abnormal result.

The personal information will also be provided to your adviser in connection with your application and ongoing management of your membership. This excludes the release of any reports sourced by the Insurer from any outside parties. You can instruct the Insurer not to supply your adviser with any medical information received in the declaration that forms part of your application.

We are required or authorised to collect certain personal information about you under the Superannuation Industry (Supervision) Act 1993 (Cth) and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). Under the Privacy Act 1998 (Cth), you may request access to your personal information held by the Trustee. You can contact the Trustee to make such a request or for any other reason relating to the privacy of your personal information. You may also request a copy of the Macquarie Group Privacy Policy available at macquarie.com.au which contains further information about our handling of personal information including procedures for accessing and correcting personal information and dealing with your concerns. Contact details are shown in the section titled ‘Who to contact’.

Anti-money laundering and counter-terrorism financing terms and conditions

As part of our commitment to international anti-money laundering standards, Macquarie is required to fulfil our legal obligation and internal policies and procedures as required.

You must not knowingly do anything to put Macquarie Group (Macquarie) in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Laws) and/or its internal policies and procedures, rules and other subordinate instruments. You undertake to notify Macquarie if you are aware of anything that would put Macquarie in breach of AML/CTF Laws.

If requested, you agree to provide additional information and assistance and comply with all reasonable requests to facilitate Macquarie’s compliance with AML/CTF Laws in Australia or an equivalent law in an overseas jurisdiction and/or its internal policies and procedures.

You undertake that you are not aware and have no reason to suspect that:

- the money used to fund the insurance is derived from or related to money laundering, terrorism financing or similar activities (illegal activities), and
- proceeds of insurance made in connection with this product will fund illegal activities.

Macquarie is subject to AML/CTF Laws and/or its internal policies and procedures. In making an application pursuant to the PDS, you consent to Macquarie disclosing, in connection with AML/CTF Laws and/or its internal policies and procedures, any of your personal information as defined in the Privacy Act 1988 (Cth) we have.

In certain circumstances, we may be obliged to freeze or block an account where it is used in connection with illegal activities or suspected illegal activities. Freezing or blocking can arise as a result of the account monitoring that is required by AML/CTF Laws and/or its internal policies and procedures. If this occurs, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify Macquarie if we are found liable to a third party in connection with the freezing or blocking of your account.

Macquarie retains the right not to provide services to any applicant that Macquarie decides, in its sole discretion, that it does not wish to supply.
The Macquarie Superannuation Plan

The Macquarie Superannuation Plan (the Plan) is a resident, complying and regulated superannuation fund within the meaning of superannuation law. The Macquarie Superannuation Plan is not subject to a direction from APRA under Section 63 of the Superannuation Industry (Supervision) Act 1993 (Cth). A direction under Section 63 would prohibit acceptance of any contributions made by an employer sponsor.

The Trust Deed and Rules of the Macquarie Superannuation Plan (the Plan) sets out the powers and duties of the Trustee and the rights and obligations of the members of the Plan. A copy of the Trust Deed and Rules is available at macquarie.com.au/yourwrap or a copy can be sent to you on request.

An annual report about the management and financial condition of the Macquarie Superannuation Plan for the period to 30 June is prepared each year. If you do not elect to receive a hard copy annual report you can view the annual report online at macquarie.com.au/yourwrap and we will not send you a copy. You may elect to have a hard copy of the annual report sent to you free of charge.

Who to contact

In the first instance, enquiries should be directed to the Insurer:

**General enquiries**

**Telephone:** 1800 005 057

**Fax:** 1800 812 175

**Email:** life.insurance@zurich.com.au

**Post:**

Zurich Australia Limited

GPO Box 5216

Brisbane QLD 4001

**Claims**

**Telephone:** 1800 208 130

**Email:** life.claims@zurich.com.au

**Post:**

Zurich Life Claims

GPO Box 4443

Sydney NSW 2001

You should be aware that all telephone conversations with you or your adviser are recorded.

What to do if you have a complaint

Superannuation law requires the Trustee to take all reasonable steps to ensure that complaints are properly considered and dealt with within 90 days. If you have a complaint:

- contact your adviser and discuss your enquiry or complaint with them
- if you are not satisfied with the result, you may telephone us on 1800 025 063, or
- it may then be necessary to write to us.

**Complaints Officer**

Macquarie Investment Management Limited

GPO Box 4045

SYDNEY NSW 2001

We will ordinarily respond to your written enquiry or complaint as soon as possible but within 45 days of receipt.

If you are still not satisfied with our response, after 90 days, you may wish to refer the matter to the Superannuation Complaints Tribunal (SCT), an independent body set up by the Federal Government to review trustee decisions relating to individual members.

You can contact the SCT on 1300 884 114 or info@sct.gov.au.
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